



## **A playbook for funders for investing in women-focused skill development programs**

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## Executive Summary

Despite India being one of the fastest growing large economies of the world today, our women have largely been ignored in this journey reflected in their falling presence in the workforce. At one level, we see greater traction globally on conversations around diversity and inclusion, better board representation for women in large companies and the coming of age of women-led technology start-ups. On the other hand, India's female labour force participation - a barometer of the inclusion of women in the workforce - is not only low but steadily falling over the last decade, with only a quarter of the population of women in active paid work-force. Of the women who do work, majority of them work in low-wage, low-productivity, informal sector jobs. There are numerous studies which make the business case for increasing the participation of women in the workforce, and the impact on both organizational bottom-line as well as the country's GDP. There is, also a strong case to be made from a societal lens if more women were to work. Several observational studies find that women with more control over resources/ who have an income source report greater mobility, have children with better nutritional outcomes and are less likely to experience violence. Increasing female labour force participation is therefore not just another metric we should be chasing, but should be at the centre of our policy priorities.

However, women in most developing countries, and even in developed nations, have faced structural barriers to working. Few women join jobs which they attain after a skill development course, and fewer continue beyond a few months of working. In India, specifically, social norms and gender stereo-typing around women and work goes back centuries. The existing societal construct does not give women agency or choice when it comes to working outside the home. The COVID-19 crisis has only further exposed the vulnerabilities of female livelihoods to systemic shocks. While the Indian media has been capturing stories of the plight of migrant labourers, small business owners, informal sector and gig economy workers, the impact on women has largely gone unnoticed or unreported. From an economic standpoint, millions of women working in the informal sector are among the most marginalized, with little social security. They are among the first to lose their livelihoods, and among the last to get rehabilitated. It is abundantly clear that even when the pandemic is over, it will leave behind in its wake a very different society.

This crisis is an important opportunity to “build back better” where all efforts are taken to ensure that many of the structural challenges such as our economic model of focusing on growth over sustainability, or relegating women into doing mostly unpaid care work, are dismantled. To that extent, how we support women build agency and also increase their participation in paid work, will also require re-thinking. The SelectHER program, envisioned by Fossil Foundation gains even more importance in this context to enable women to have an opportunity to participate in the economy through a structured, women-focused skilling program. While the program predominantly focused on customer facing roles, we look at how a skilling program need not just cater to training and honing the technical capabilities of women, but also to develop greater agency and self-confidence in their personalities. Through targeted interventions towards building emotional resilience, exposure to role models, among others, we have found out that it is possible to create a cadre of women who are not just ready for the workforce but also for life.

As part of the SelectHER program for the year 2019-'20, 110 women were engaged with to enable pathways in customer experience. The key interventions which were underway when COVID-19 hit were as follows:

- 45 candidates underwent 30-day, 120-hr training course in retail customer service. The training incorporated exposure visits, role-playing, guest lectures and computer training. The candidates were also introduced to resume building and interview skills, that would aid them throughout their professional lives
- Out of these candidates, 17 candidates have undergone on-the-job training for at least a month at a retail outlet, putting to practice the lessons they have learnt in the classroom. This was also the first instance of these girls earning. Average stipend during the on-the-job training phase has been ~INR 6500 (~USD 87), which is ~10% higher than the minimum wage for a full-time job
- A further 65 candidates have completed 22 sessions out of a 30 session course on personality development and life skills. These candidates have also been participating in a counselling program with a mental health professional in order to build emotional resilience and discuss personal issues. This is the first-time these girls have access to such support from a counsellor.
- During this phase of lockdown, the candidates have been kept engaged through regular emotional check-ins, online classes, and various other projects and activities
- Post the easing of lockdown measures, the plan is to provide on-the-job training or full-time employment opportunities to as many of the 45 candidates trained in customer service, subject to the appetite of the industry operating in a drastically changed environment. It is hoped that the candidates undergoing life skills training will complete their classroom and counselling sessions, and participate in an on-the-job training of their choice in the coming months

Key insights which have emerged during the course of solution development which can inform funding choices and program design, include the following:

- It is important to take a long-term view of the program intervention. The real change, as measured in terms of financial independence, improved standing in the family, greater decision-making capabilities, delayed marriage and child-birth age, can be seen only over a longer time horizon as a direct result of employment. Funders should measure the success of their interventions on intermediate outcomes, however, must lay the foundation for sustainable change to take place through the skilling program
- Ensuring alignment in aspiration and strengths of the women with the program intervention, lest the program may end up filling short-term gaps for the candidates rather than making any meaningful change for them. Tools such as predictive analytics and psychometric testing should be employed to do that check prior to enrolment of candidates
- Emotional support and counselling helps ease the transition for a girl from unpaid care work to the formal workforce. Funding for women-focused skilling programs should cover this critical aspect which is often missed due to the qualitative nature of outcomes.

- Parental engagement is necessary to ensure complete sponsorship and support from their end to see their daughter get trained and work, and women-focused programs need to incorporate this as an intervention.
- Exposure to role models help to serve as an inspiration and to build self-belief in their own potential and there could be many ways to leverage this aspect.
- Leveraging the power of communities through a supportive peer group goes a long way in building confidence
- Focus on soft skill development and agency-building are core to building the employability quotient of the woman as this is what will help her navigate difficult situations on her own. The domain training should be added-on to the foundational training on soft skills, to match the aspiration of the girls. Women-focused interventions such as awareness building on menstrual health, POSH guidelines and financial literacy are important from an overall life-skills perspective.
- Alignment of the vision and mission of the program with that of implementing partners is often taken for granted, but it is important to co-create the mission of the program with the partners, and to ensure that the implementing partner has a skin in the game to see the success of the candidates.
- Enabling continuous innovation with different forms of delivery, with the twin objective of improving learning outcomes while keeping costs down, can make the program more capital efficient and scalable over the long term.



## I. Introduction

### **India's low and declining female labour force participation rate poses significant economic and social challenges**

The International Labour Organisation (ILO) defines female labour force participation (FLPR) as the proportion of the population aged 15 and older that is economically active i.e. all people who supply labour for the production of goods and services during a specified period. The World Bank has noted that India's FLPR is among the lowest globally (India is ranked 120<sup>th</sup> in FLPR amongst 131 countries), only marginally higher than some of the Arab countries. This brings to light the dichotomy between higher enrolment rates among girl child in primary and secondary schooling, while participation in the professional workforce remains low.

There are multiple reasons that currently inhibit women's participation in the paid workforce in India

- **Primary responsibility of care** - Women are considered to be the primary caregivers in the household. The Indian woman on an average spends more than 300 minutes per day on housework in comparison to the Indian man, which is one of the highest in the world.
- **Entrenched Gender Norms** - Gender norms in India do not recognise women as active economic agents. It is seen that women are encouraged to participate in the workforce only during times of financial distress for the family, and then withdraw when circumstances improve.
- **Lack of support systems** - Women in India are hindered by challenges such as lack of mobility in terms of safe public transport, absence of career counselling, migration support, proper childcare facilities, among others
- **Lack of quality jobs** - The economic growth of the country has not translated into quality jobs. The informal sector represents 81.6% of the employment for women but is characterized by poor and unsafe working conditions and lack of basic facilities such as toilets
- **Lack of role models** - The potential of role models and peers to motivate women to join the workforce are well-known. However, currently there are few role models especially in senior roles, that can be held up to women as sources of inspiration. Also, the role models need to be relatable to the women. Unless such role models are identified, their stories channelized effectively, and transformed more concretely into opportunities of learning and mentorship, it is a lost opportunity

The opportunity to bring more women into the workforce can no longer be missed, all the more if India has to become a \$5 trillion economy by 2024. For India, every 10% increase in the female-to-male ratio of workers would increase per capita net domestic product by 8%. \$2.9 trillion of additional annual nominal GDP could be added in India by fully bridging the gender gap in workplaces by 2025, which is ~90% of the current nominal GDP. From a societal standpoint, wage work delays age of marriage and age at first childbirth which leads to improved health outcomes for both the mother and child. Several observational studies find that women with more control over resources with an income source report greater mobility, have children with better nutritional outcomes and are less likely to experience violence.



The COVID-19 crisis has once again exposed the vulnerabilities of female and female livelihoods to systemic shocks. From an economic standpoint, millions of women working in the informal sector are among the most marginalized, with little social security. They are among the first to lose their livelihoods, and among the last to get rehabilitated. Even among graduates, women are 3 times more likely to face unemployment due to COVID-induced stress compared with male graduates.

The lockdown of all activities has put significant pressure on women as primary care-givers. With schools and workplaces closed down, women have been put under severe strain towards managing the household chores. They are also at-risk for contracting the virus as the onus of procurement of supplies for the household mostly rests on them. Moreover, 67 percent of world-wide frontline health workers - most exposed to the novel coronavirus - are women. Additionally, there has been a direct causation effect seen between economic strain in the family - as seen presently during the pandemic - and violence against women. Anecdotal evidence from organisations which run hotlines are reporting increased calls for help against violence.

The post-COVID world might also completely change how certain industries which are heavily dependent on offline customer interactions will evolve. New norms around social distancing may significantly alter how the industry works, and learning new additional skills on occupational health & safety may become mandatory. Interventions which building emotional resilience and agency apart from imparting technical skills therefore become critical to create a cadre of women who are not just ready for the workforce but also equipped to face an uncertain future of work which requires agility and critical thinking. Creating new ways of enabling women to participate in the workforce is not only a challenge to policy-makers and skill development players but also force funders to think in non-traditional ways about their own investment philosophy.



## II. SelectHER - Background

The SelectHER program started with the objective of being a demand-driven program which would provide aspirational pathways for underprivileged women to access front-end roles in bridge-to-luxury fashion and lifestyle brands. The idea was to tackle the problem of female labour force participation through both demand and supply-side interventions. By co-creating the training curriculum and meeting the need of retailers for skilled candidates to take up front-end customer service roles at their organisations, the program ensured a market-linked model for wages and career enhancement for the trainees. By placing a high benchmark on candidates enrolled into the program (12<sup>th</sup> standard completion with basic communication skills) while validating the candidates who genuinely needed the opportunity ensured the program was aspirational.

However, working in the customer service industry including retail come with its own set of challenges for women:

- An analysis of more than 800,000 online job recruitment advertisements shows explicit gender bias as well as a salary gap in the Indian job market <find source>
- Most retail stores have two shifts – either 10.30 am to 8 pm or 12.30pm to 10pm. Women often reach home around 9.30pm, which is considered an unsafe time to travel by family members.
- The long hours make it a physically challenging role for women – on average retail associates work 10 hours every day and nearly 12 hours when the sale season is on. Staff have to work 6 days a week, including Sundays, which gives them little time to focus on their family.
- Most front-line managers are not aware of the sexual harassment policy. Some companies do not have a sexual harassment policy for contract workers.
- Women require certain support services in order to be regular at work – child-care facilities, safe transportation facilities or accommodation facilities – which are not always economical for the employer to provide

The retail industry also comes with certain structural issues which limit career development for new entrants:

- Steep pyramid of career advancement - As part of the employer roundtable conducted by Sattva in 2018, human resources experts from the industry made the point that while the retail sales associate role had few entry barriers, there were limited opportunities for vertical growth, making upward mobility a slower process
- Fewer L&D opportunities - Most learning in the industry takes place on the job without structured learning and development programs for staff, barring for orientation into organisation and product-specific training. Many organizations do not have proper appraisal systems in place which can give employees specific feedback on their skill gaps and ways to improve at their job

Some of the key concerns highlighted by participants in the SelectHER retail program included:



- Aspiration mismatch - In SelectHER I, only 1 out of every 14 girls reached out to expressed interest in working in the retail sector. Front-end roles in retail are not considered aspirational. Candidates were unable to differentiate between roles in front-end luxury retail versus any other sales role
- Lack of dignity in a sales role - Both candidates and their families were of the view that “sales” is not the right job to get into and that it would adversely affect future prospects of the girls. Most parents opined that selling items in a “*dukaan*” (“shop”) lacks dignity
- Fewer holidays - Sales roles typically see an increase in activity during festivals and other holiday seasons, meaning that employees do not get time off during the festivals. This fact is generally disclosed to the candidates at the time of mobilisation and enrolment itself. Candidates ascribe a significant weightage to this concern while making a decision on whether to participate in the training program or not.

Skill development programs in India do not completely solve for these issues on either the demand side or supply side. There are various biases which are ingrained in most existing skill development programs including stereo-typing certain job roles which are most commonly offered as part of both enterprise creation and employment linked programs. Under women collectives, training programs tend to focus on domains such as tailoring, pickle-making, or making other edibles for local markets. Under employment-linked programs, courses in beautician, front-line retail, tele-sales, hospitality, are the most common.

The attempt with SelectHER II was to take cognizance of existing social norms and aspirations, while at the same time create a program which would build employability and agency keeping the woman at the center of the program design.

Girls who came from families with high economic need were identified for the retail course. These candidates had dropped out of the formal education process over the last 1-3 years and were seeking ways to gain meaningful employment opportunities. Two models were piloted to understand different nuances of what interventions would work best in enabling the women to access employment – a market-led model and a student-led. Both these models took varying approaches to solve for the same problem statement. However, focus on overall development of the candidates and emotional readiness to take the next step in their career, were some of the common themes across both models. Both models placed high degree of importance on emotional counselling. In the market-led model, counselling was part of the overall training offering, whereas for the student-led model, the same was plugged in as an add-on to the training delivery.

The first approach looked to continue with the basic premise of a market-based model of skilling in a particular domain and priming the students for employment in that particular job role. All aspects of the program worked backwards from what the industry sought for in prospective candidates, and the training intervention looked to fill in those necessary gaps to make the students ready for the industry, namely the retail sector.

The second model was designed as a student-led model wherein the learners were instructed not on any particular trade, but rather on overall life-skills and focus on personality, grooming, learning to learn and mental resilience. This model aimed at clearing the cobwebs that inhibit women from growing professionally, so that when the time comes, the women can take a lead in terms of charting the path they are most keen for. The audience for this training also reflected the fact that these women were not actively seeking immediate employment at this point but were future participants in the workforce. Such an audience therefore afforded more time in terms of seeking final outcomes.

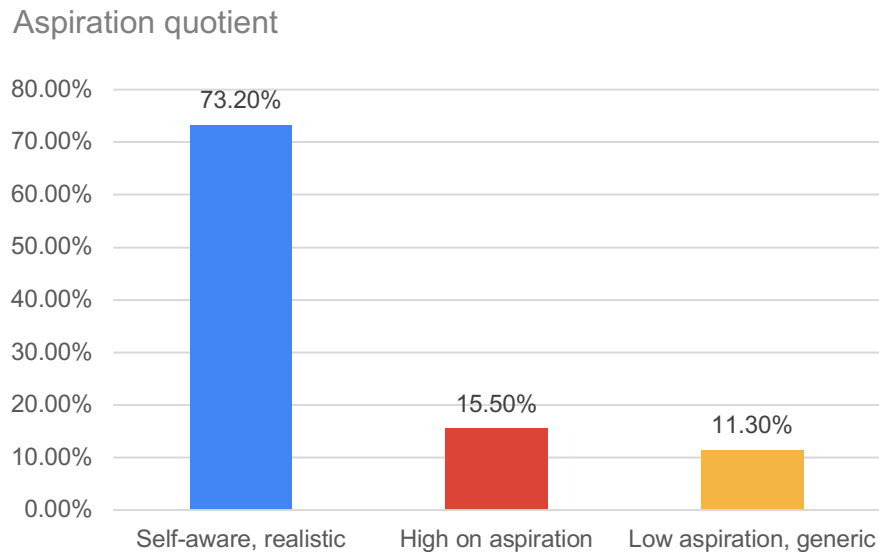
The following sections describe the insights derived from the baseline survey done as well as the interventions which were run, as well as key recommendations for solution providers and funders who are focused on skill-development and employability of women.



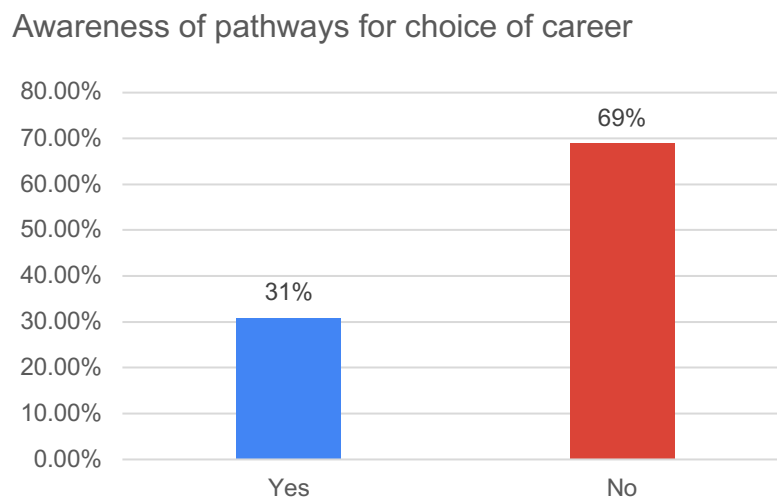
### III. Insights from baseline survey profiling the target audience of SelectHER II

#### Career aspirations

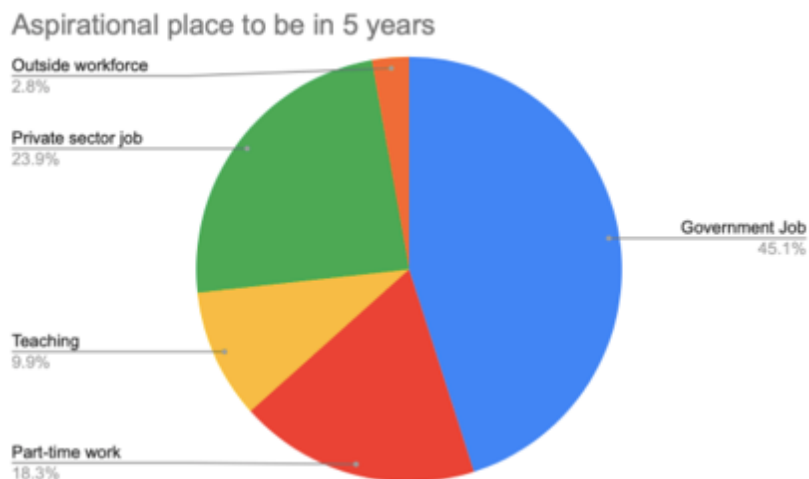
When asked about their aspiration in terms of a career, most candidates were self-aware in terms of their what they would like to achieve.



However, most candidates lacked understanding on the ways and means in order to get to their articulated goals. The need for career guidance and counselling could not be stronger.



On probing deeper about where the girls would like to see themselves 5-10 years in the future, most girls aspired to be in a stable, government job, possibly with the understanding of them being married by then. This is testimony for the perception government service enjoys in India – that of commanding respect and also a lifetime of social security benefits. Close to a quarter of the students aspired for private-sector work while the remaining candidates felt a part-time job would help them balance the demands of the family with a career.



### **Lack of role models**

Most successful people have talked about the importance of relatable role models in their own careers. However, as seen in the survey, role models are not always accessible or even seen as important. 42% of candidates reported not having a role model at all. Among those who do, only 36% candidates mentioned that their role model has inspired them in their career journey. This is because most students consider their parents or relatives as inspirations based on their own journeys of struggle and persistence. No candidate reported having a career-related role model - someone whose educational or career journey they wanted to follow.

This is one area of intervention which skilling programs can definitely maximize through activities such as alumni engagement, guest lectures and buddy / mentoring programs. While the outcomes of such initiatives may not reflect in traditional metrics such as placement or retention post 3 months, these measures go a long way in building self-belief and aspiration amongst students, that ensures long-term retention into the workforce.

### **Access to smartphones and laptops**

Over 90% of candidates engaged for SelectHER II had access to smartphones. A significant portion of them were those whose parents still used feature phones or non-smartphones, and the candidate (along with mostly the older sibling) were the only users of internet in their family

The most common use cases of the smartphone were -

- Internet access and surfing for educational purposes
- Messaging applications such as WhatsApp
- Entertainment applications such as YouTube, TikTok
- Playing games

**None of the students of our batches had a laptop or computer at home**, reflecting that the journey towards moving up the technology ladder has only begun for the students and their families. Though 44% of SelectHER II students had undertaken courses in basic computer literacy.

The COVID-19 pandemic has led to much of the learning moving to online mediums. A key challenge is the lack of data packages in order to stream the high volume of content that needs to be consumed in a truly digital world. Despite boasting of the lowest internet data rates in the world, the prices are not low enough to include one and all. Strengthening India's network capacity, and ensuring sustainability of the telecom sector has a second order effect on helping build the agency of its citizens, especially women. The digital gender divide is therefore critical to close by making it an integral part of skilling programs, and funders might need to solve for access to devices and network as well.



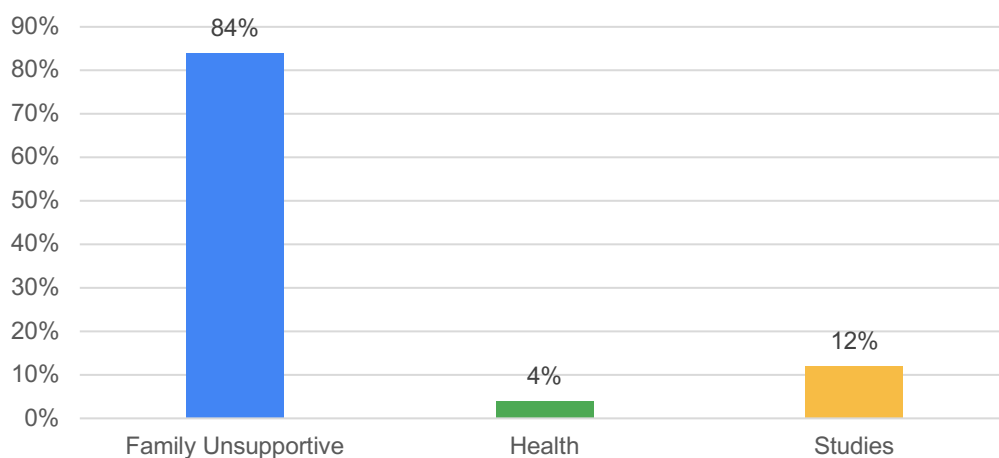
## IV. Insights from interventions executed

### a. Engagement with family

The decision to join a workplace is an important one, and irrespective of socio-economic backgrounds, people take this decision after due consideration and consultation with family and friends. The same holds even more true for millennial girls looking to become first-generation participants from their family in the formal economy.

One of the organisations supporting SelectHER Phase II, YourDost, conducted a study on 400 women who had participated in women-focused skill development programs, including those outside of SelectHER. Their findings showed that 7% candidates dropped out during the training phase itself. A majority of those not finishing the training reported lack of support from parents or husband.

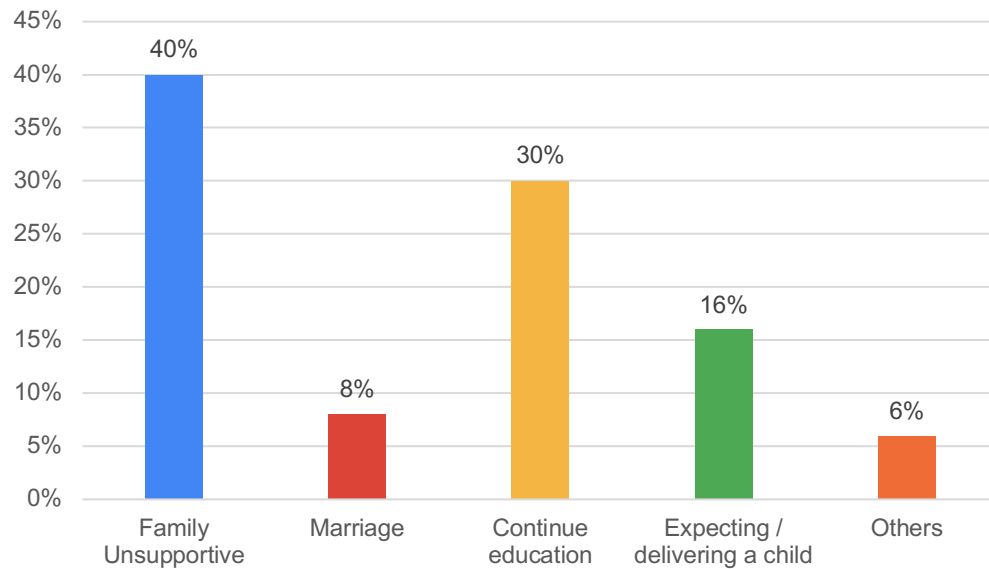
Reasons for not completing the training program



A further 14% students who enrolled for the program opted out of joining the workforce. Lack of parental support for travelling on account of distance to the workplace, work timings, nature of work, increased pressure on other members to take on household chores, etc. were key reasons for their dropping out.

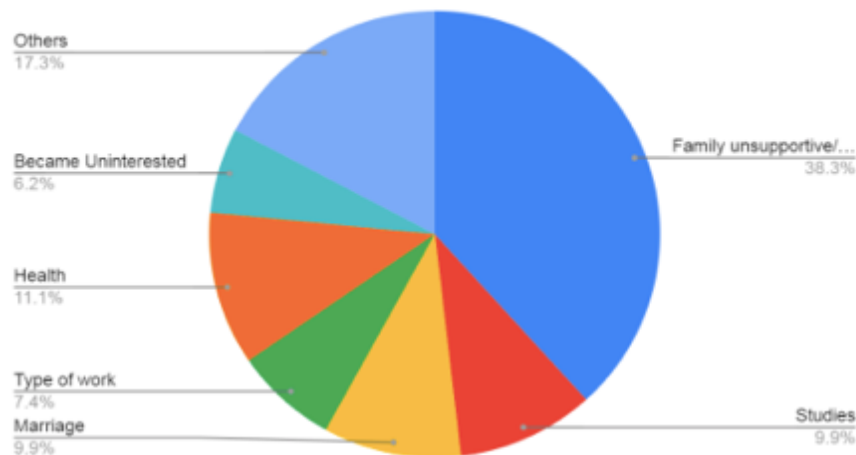


### Reasons for not being able to opt for the jobs



Progressing further in the process, 28% of all participants in the program left the workforce within the first 30 days. Familial considerations such as unsupportive parents or husband, taking care of the infirm or elderly, etc. were major causes of the decision.

### Reasons for not being able to continue working



This study is testimony to the fact that support from the family should be a key component of the overall intervention. Awareness building and counselling for parents is essential for long-term retention of the women in the workforce.

Parents and family members need to be engaged right from the onset of the program so as to motivate them and make them see the value of the program. The training program aims to alter some of the family's equations that could go beyond just allowing their daughters or wives to work. Families would need to adjust to a situation where someone

else would need to take on the onus of some of the care work the girl has been undertaking. Therefore, engaging with parents and counselling them on some of the impending positive changes as well as the adjustments needed from their end, will ensure that the after-effects of their girls working does not take them by surprise. Additional hand-holding support is required for those parents who need to fundamentally change their views on women working outside the house.

Some of the ways parents can be made a part of the skilling intervention are as follows -

- Getting the enrolment forms to be signed off by the parents, to ensure their consent and participation
- Parents to be counselled on the key facts of the intervention – training duration, potential work timings – during the enrolment stage itself
- Parents to attend a session by one of the alumni of the program for them to see first-hand the pathway their daughter has taken on
- Family day event at the end of the program, similar to a graduation ceremony, to build pride amongst them for their daughter achievement
- Parents should be made to visit the girl's workplace during the internship stage, for them to see their daughter working hard to make a living
- Parents forum can be instituted, for them to call out any specific challenges or concerns
- Motivating the girls to share daily updates with her parents on what had been taught to her that day, to keep them invested in the progress

#### **b. Counselling**

For participants in such a skilling program, working in a formal workplace is a novel experience. There is significant adjustment required from classroom or home-based work to a formal workplace.

The same study by YourDost referred to above had found that among the students who enrolled for the program, 51% completed at least 90 days in the job. However, 82.3% of them faced emotional issues while on the job, such as missing their families, demotivation caused by the behaviour of colleagues, coping with adverse feedback from managers, etc. 12% of them had related issues such as the nature of work being sub-optimal to their expectations, salary issues, trouble with food and accommodation (where they had to move to a new place for work), etc.

These are some of the challenges that the girl has never been exposed to before. It is critical that girls are provided support system where they can open up in a safe place, share their concerns and seek guidance and sometimes smart hacks to their challenges.

The counselling program is usually designed as a series of emotional check-ins and activities with the girls to ensure their well-being and to discuss different issues concerning the girls. The counsellor looks to share a mental model for resolving the challenge facing the girl, whilst ensuring confidentiality of the conversation.

The YourDost study looked to categorize women into high, medium and low risk depending upon their probability of dropping out from the training program or the

workplace. **It was found that through counselling, ~ 34% of the women who were in high risk at the time of training or the job moved to low risk over time.**

Counselling also helps to unshackle some of the other structural societal norms that inhibit women from working. For instance, in many cases women themselves lacked confidence in their own abilities to go out into the world and work. Many women prioritise their family's needs over their own. Additionally, familial considerations such as taking care of children and the elderly, unplanned pregnancies, marriage, are common factors that lead to drop-outs from the workforce. Counselling helps women to build a growth mindset, have greater resilience and be encouraged to be financially independent. It also helps them to take better decisions in their lives.

Given the outsized gains that counselling provides and the real need that it fulfils, formal counselling should be an integral part of any women-focused training program.

### **c. Internship**

The on-the-job training experience or internship is an essential component of the SelectHER program. The internship serves the important function of providing real-world experience of the job the students have been training for. It is a window into the kind of career they are about to get into. An internship is also an opportunity to learn workplace etiquettes practically. Finally, the internship opportunities offer a stipend to the candidates. In the case of SelectHER II candidates, this was the first instance of the girls earning any sort of income themselves.

Internship as a concept is not common in India<sup>1</sup>. There is an inherent bias that students should focus on studies, and working comes later in life, especially when the parent is investing in their studies. Part-time work is typically taken up when there is extreme economic necessity, but is often seen as interfering with the main studies, and not as a viable career option or a learning opportunity. None of the candidates participating in SelectHER II had an awareness of what an internship is or how it is different from a job prior to undertaking the program.

The current pandemic and the ensuing adjusting to working from home is testimony that a large part of the future of the workplace is remote. At the same time, we have seen that traditional industries have not opened up enough number of opportunities for the youth - those undertaking formal degree courses or those in vocational training - to learn by doing by way of internships.

The following two types of opportunities show promise towards making internship a more acceptable concept in the country<sup>2</sup> –

- Roles offered by the digital economy – Internships need not be restricted to a particular geography or function. As the world sees a rise in gig workers and

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<sup>1</sup> Apprenticeship on the other hand is recognized by the Government of India through the scheme known as the National Apprenticeship Promotion Scheme (NAPS) instituted in 2016. However, this is primarily seen in areas where specific technical skills are required (e.g. manufacturing). Close to 1.23 million people have benefited from this scheme over the first three years of its implementation.

<sup>2</sup> Based on interaction with Ms Kavya Nair of Internshala on 7<sup>th</sup> May, 2020

freelancers, supporting such activities can offer a unique window into remote working and also on how to respond to different types of consumer needs. Aligning students in some such roles can be of tremendous value-add to their skillsets as well as to the entrepreneurial ecosystem in the country.

- Roles that do not require a computer – Remote opportunities that do not require access to a computer, for instance, those in telephonic sales, or tele-calling, can be avenues for students to learn by doing.

Skilling programs having an internship component allow students to enhance their experience with potential recruiters before job placement. Performance in the internship also helps an employer to assess the domain competence and behavioral attributes of the candidates, to potentially roll out pre-placement offers to deserving candidates.

#### **d. Workplace considerations**

One of the key aspects which keeps many women away from the workforce are certain factors inherent to the employer which make the workplace unattractive to women. Beyond the traditional scope of a skilling program, engagement at a macro-economic scale is required to alter the structural barriers that prevent women from joining the workforce. Some places to start from could be as follows -

- Zero tolerance policies towards any kind of harassment, by way of implementation of POSH committees
- Provision for late-evening drops as much as possible. Additionally, security measures such as guards, CCTVs will allay fears amongst women and provide for a secure workplace
- Gender sensitisation training and workshops for all staff members, both male and female
- Separate washrooms for men and women
- Provision for women with children – compliance to laws which specify paid maternity leave, creche at the workplace, flexible working arrangement - as much as possible

The MSME sector is the lifeblood of the Indian economy and employs ~28% of the workforce. For most such organisations, having measures such as the above could be cost prohibitive to implement. There could be two ways to support organisations in transitioning to these structural changes that make the workplace more conducive for women

- While diversity and inclusion is a key priority for most global executives of multinational companies, the semi-formal and non-formal sectors of the economy are as yet untouched by these concepts. A mechanism to articulate the positive cost-benefit proposition of investing into a women-friendly workplace needs to be devised. There is enough literature available on how having more female staff at a wide-range of roles in an organisation leads to better economic performance – devising ways to make this data available in easily comprehensible and compelling ways should be a first step.

- The Union Government in India had launched an ambitious mass-communications campaign called “Beti Padhao, Beti Bachao” which translates to “Educate the girl child, save the girl child”. A part of the budget allocation to the program could be used to build greater consensus among employers to consider innovative ways to make their workplace female-friendly.
- The draft Corporate Social Responsibility rules released by the government recently (yet to be notified as legislation) proposes that any social activity which benefits less than 25% of the company’s staff can pass off as CSR as required by law. Companies can explore using this mechanism to support their female staff better while remaining compliant to the law



## **V. The Skill Development Playbook**

The following section is intended to serve as a playbook for philanthropic funders and implementing partners while designing and funding women-focused skill-development programs for effective outcomes.

### **Answering the “why”**

An important focus area for any sponsor of a skill development program should be towards taking a holistic view of the candidate’s needs, circumstances and aspirations. A skilling program is a significant investment in time, resources and efforts, therefore, a stronger social return on investment lens needs to be employed in order to design the appropriate model for skilling.

One of the key questions to be asked is whether the skill program is focused towards helping the candidate get into a better job or a better career. The former takes a shorter term view of impact and is measured through placement rate, retention over a short period and income growth. On the other hand, supporting women to think about building sustainable careers would require greater investment into in-depth understanding of a student’s mindset, strengths, weaknesses and aspirations.

A useful mental model to resolve this would be to think about how the donor wants women to remember the skilling intervention 5-10 years later in their lives. This exercise can serve as guiding principles for designing the program.

### **Aspiration alignment**

When it comes to the choice of trade for skill building, we look at the same from both the demand side and supply side. It is important to have a strong industry need and acceptance of the skill. Additionally, should the industry require a certification to build greater credibility of the training, the donor and implementation partner need to appropriately account for the same.

Equally important as the industry demand, the choice of the participants should be given due consideration too. Many students drop out of the job in the 3-6 month period primarily due to misalignment of the role with their liking. One way to counter the same is to devolve some resources towards a predictive analysis or psychometric testing solution to be able to scientifically gauge the girl’s strengths, weaknesses and interest areas. The same needs to be actively used in the decision to enroll a student or direct her towards a more appropriate channel for upskilling and career advancement. The latter is key to make the program inclusive and also to not hurt the self-confidence of the girl.

### **Alternative operational model**

Referring back to our learning that skilling programs are a key avenue for girls to improve communication skills and personality, and also the need to have a stronger aspiration alignment, we can also look to curate a differentiated model of training which has the soft-skill component as the base and domain training as an add-on training to complement the same. The focus of the training would be on 21<sup>st</sup> century skills such as team-work, collaboration, using digital tools, learning how to learn, among others. The domain training



would be offered in the form of electives, such that the girls have a choice out of a few available options on which course to opt for. This would ensure that girls take a more informed decision, as opposed to the current operational model wherein students are mobilized for a particular job-role to start with.

This would drive home the best practices of both models explored in SelectHER II – 21<sup>st</sup> century skills and student-directed learning for one cohort of students, while a core, traditional skill-based training program for another cohort.

### **Women-centric course components**

The skilling programs must also cater to resolve some of the structural challenges women face that inhibit their long-term participation in the workforce. Some of the additional trainings that should be a part of any skilling program for women are as follows -

- Menstrual Health and Hygiene training - Early-career women typically face inhibitions on doing justice to their work commitments during times of menstruation. Moreover, the awareness levels of proper menstruation hygiene practices is lacking in India. Menstruation is considered a taboo subject and is frowned upon from discussing openly, even in urban pockets of the country. The skilling program should incorporate in its curriculum, basic concepts of menstrual health.
- Sexual harassment and prevention - Women should be made aware of the policies and also their legal rights in case of sexual harassment. While the onus of preventing such instances rests with individual staff and with employers, the system has constructed several checks against such incidents to take place. Awareness of the recourse available against such instances would give some degree of confidence to women about their safety at the workplace
- Financial literacy - Increased awareness of basic banking and financial concepts has a strong causation effect to improving agency and decision-making capability of women. Women usually rely on the male members of the family for aspects related to money management, accessing funds in the bank, and investment decisions. A basic exposure to the world of banking and finance to de-clutter those concepts will go a long way in the women being able to better utilise the money they earn.
- Basic health and sanitation – In the aftermath of COVID-19, no opportunity should be missed to propagate the importance of sanitation, hygiene and basic health facets. Many students come from the poorer parts of the city wherein population densities are higher and may not have had the opportunity to learn the best hygiene and grooming practices from their families, pointed out as integral to work-place readiness by many employers.

### **Women as support group**<sup>3</sup>

In India, there are close to 10 million self-help groups. Each self-help group comprises of anything between 8-20 women, and acts as a unit to undertake productive economic activity, group saving and lending. The entire micro-finance movement is built on the edifice of SHGs. There is enough literature available on their role as an agent of social change, that bringing women together strengthens their voice and enables them to make

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<sup>3</sup> Based on interview with Ms Nirali Desai from SEWA Bharat on 7<sup>th</sup> May, 2020

themselves heard. Collectivising women is a powerful concept, which acts as a force multiplier to their voices.

Skilling programs should look to leverage some of the learnings from this model. One possible way to undertake the same is to create smaller groups of women who engage in similar activities as an SHG, outside of the training environment. The women meet at a specified time each week to exchange learnings and discuss challenges, even pool resources towards common causes if possible.

The objective of an exercise such as this is to provide another safe space for the women to open up and discuss challenges with those who are in a similar journey as themselves. Additionally, the bonds created from this are likely to be deeper and more meaningful.

### **Metrics to measure success of skilling**

Holistically designed skill development programs are the last line of defense before sending out women into the workforce. In order to cope with the demands and rigour of a workplace, wherein an employee is faced with diverse sets of challenges, it is important that the skilling intervention sets the ball rolling for attitudinal shifts amongst the women to be able to not just cope but thrive in the face of difficult circumstances.

Skilling providers usually undertake a baseline and endline assessment on the domain knowledge imparted, to measure the delta in knowledge gained through the course. It is essential that funders look at metrics beyond the obvious, in order to gauge the impact of an intervention better. These include, and are not limited to:

- Improved self-reported self-confidence
- Improved communication skills, both written and verbal. Public speaking and writing exercises at the onset and towards the end of the classroom training can be used to make such an assessment
- Parental engagement to identify how the perception of the girl has changed as she begins to earn and slowly move towards the path of financial independence
- Improved mobility of the girl
- If possible, age of marriage as this is a strong indicator to the improved agency of the girl achieved by way of becoming a working professional.

### **Funder - Implementing Partner incentive alignment**

The skilling partner identification and onboarding is an essential aspect for the success of the program. While factors such as the team's experience, geographical presence, market linkage for career pathways, past clients, and pricing are important factors in selection of a partner, these in themselves are not exhaustive criteria to ensure achieving outcomes as desired by the funder.

There are two additional aspects that need to be a part of any partner selection framework to make it a success:

- **Mission alignment** - The skilling ecosystem thrives on scale and delivering large numbers of trained candidates. The operations of skilling entities, is therefore, lean and designed for scale. In this context, one key observation has been a lack of common understanding of the mission and vision of a female-oriented skilling program. Given the many nuances to skilling women, the business as usual model of, almost an assembly line play of training, is unlikely to deliver sustainable results, measured in terms of increased agency of the women, greater decision making capabilities and enhanced self-confidence. It is therefore essential to align on the core philosophies or the key tenets of the program, that skill development programs for women are required to focus on not just the technical skill building but also go deeper into understanding the context of the students and implementing a program which is empathetic and supportive.
- **Incentive alignment** - Skilling interventions inherently have a design flaw in that implementing organisation's incentives are aligned to aspects such as placement of candidates in the industry, on-time training completion, certain outputs measured in terms of industry exposure, and the likes. On the other hand, it is in the donors interest that every dollar invested into a program leads to maximum social return on investment and increased capacity in the system to scale up a promising model. While the two are not necessarily mutually exclusive in theory, practically it has been seen that skilling entities could be unwilling to take on additional activities or costs that go over and above the tried and tested models of their intervention, which are not without gaps. This is most relevant in the case of women-only skilling programs, where nuances around constant engagement with parents to ensure sustainability and emotional check-ins need to go hand-in-hand with traditional activities such as training delivery, industry interfacing and market engagement for placements. The traditional activities see more traction as compared to the nuanced activities, thereby leading to suboptimal outcomes in terms of long-term employability of the girl. It is important to align the incentives of the implementing partner with more holistic outcomes. These could be structured around payment milestones, testimonials, access to the donor's network for potential partners, knowledge resources, among others.

### **Innovating – the way forward**

This paper was an attempt to demonstrate the need for skilling programs to be broad-based and scalable while at the same time being candidate-centric. Additional components such as counselling, stronger parental engagement, training on MHM and financial literacy, psychometric testing, amongst others, will all have a cost impact for the funder. It can also make the program capital intensive and difficult to scale. However, the current skill-development model prevalent in India is now outdated and does not cater to the requirements of the future. There is significant potential to innovate in terms of content and delivery which can still retain the focus on the overall development of the candidate, focus on achieving long-term outcomes, and yet keep costs in check.

While the current covid-crisis has proved to be a boon to ed-tech in general, it is not accessible by majority of the target segment of programs such as SelectHER. Blended-learning a model needs to be explored by thinking about how can learning extend beyond

the limited classroom hours that are available. The idea is not to invest in extensive learning management systems, but on creative ways of sharing key concepts over quick notes, concept cards, short videos and the like. Similarly, certain group-based activities can be used for learners to collaborate over. The key principle being to look at ways how students can be engaged after-hours and the learning processing is not restricted to the classroom only. Collaboration tools such as messenger apps would need to be smartly deployed for greater impact.

Perhaps, the current pandemic can be a watershed moment for women and can pave the way for more equal access to learning and entering the workforce. Funders can look at the situation to encourage innovation while driving towards a more equitable society with women as equal economic agents.



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## Annexure: Existing Training programs in Retail

The following are some of the existing solutions available in the market for retail training

	<b>Short Class-room based Employability Courses</b>	<b>Classroom + OJT Courses on Sales/Customer Service</b>	<b>Certificate programs in Sales in partnership with Educational Institutions</b>
<b>Duration</b>	30-60 days	3-4 Months	4-6 Months
<b>Cost of the model</b>	INR 10,000-14,000 per candidate	INR 25,000-85,000 per candidate	INR 10,000-85,000 per candidate
<b>Student Fees</b>	0	Typically only registration fees of Rs. 500	12K-25K
<b>Curriculum</b>	Basic communication, digital literacy, basic selling skills	Hands-on experience on retail/others along with activity-based curriculum	Classroom-based courses with zero/ some exposure to OJT
<b>Trainer Profile</b>	No retail experience, salary between 12-15K p.m.	Experienced profile – Salary anywhere between 25K-1.5 Lakh p.m.	Experienced profile – Salary anywhere between 25K-1.5 Lakh p.m.
<b>Certification</b>	NSDC	NSDC + Employer	Educational Institute + Employer
<b>Typical Employers/ Job Roles</b>	Low-end Retail – Big bazaar, More, others	Mix of brands – low-mid-tier, some premium employers	Mid-Higher end – Mahindra Holidays, FMCG brands like Colgate, Britannia