

**Dalberg**

# **DISHA Impact Evaluation: Key Findings**

*Final Report*

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**Commissioned by: IKEA Foundation**

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## ACKNOWLEDGEMENTS

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## ETHICS STATEMENT

Dalberg Advisors has extensive experience of undertaking research in low income countries, in particular with groups that face exclusion whether due to income, gender or any other cause. We have undertaken the following precautions to ensure the integrity and quality of our evaluation.

1. IRB approval: **We have received an Institutional Review Board (IRB) approval for the primary survey component of our evaluation.**
2. Obtaining informed consent: **We ensured that all participants - adults and children - receive structured and age appropriate information about the purposes and procedures of the research. Seeking consent to undertake fieldwork in a community was a staged process, where we first reached out to potential respondents over phone and explained the purpose of our research. Based on their verbal consent, in-person surveys were planned be conducted at the suggested location by the respondent. At the survey location, written consent was sought in the following manner: (i) Regular consent form: signed by all women beneficiaries above age of 18 years who agreed to participate in the survey; (ii) Parental consent form: signed by parents in case of minors; and (iii) Assent form: signed by minors after parental consent has been provided. In case the minor did not wish to participate or continue the interview, the minor had the right to terminate the interview at any point.**
3. Confidentiality and privacy: **To ensure confidentiality, all participants were assigned unique identification numbers that were used throughout the data analysis process and reporting. All data collected has been anonymized and reported at the aggregate level. For maintaining privacy, the team ensured that all respondents interviewed for the survey were alone during the survey time. For risks related to salary and income discussions, enumerators ensured that such questions were asked with caution and answered only if the beneficiaries are comfortable. For minors, while written consent was sought from parents, the interviews were conducted in an environment that minors preferred, with or without the presence of their parents.**

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## LIST OF ACRONYMS

Acronym	Explanation
<b>AICTE</b>	<b>All India Council for Technical Education</b>
<b>CGCC</b>	<b>Career Guidance and Counselling Centre</b>
<b>CII</b>	<b>Confederation of Indian Industry</b>
<b>FICCI</b>	<b>Federation of Indian Chambers of Commerce &amp; Industry</b>
<b>FPO</b>	<b>Farmer Producer Organisation</b>
<b>MAVIM</b>	<b>Mahila Arthik Vikas Mahamandal</b>
<b>MHRD</b>	Ministry of Human Resource Development
<b>MSDE</b>	<b>Ministry of Skill Development and Entrepreneurship</b>
<b>NCERT</b>	<b>National Council of Educational Research and Training</b>
<b>NRLM</b>	<b>National Rural Livelihoods Mission</b>
<b>SHG</b>	<b>Self Help Groups</b>
<b>SVEP</b>	<b>Start-up Village Entrepreneurship Programme</b>
<b>UNDP</b>	<b>United Nations Development Programme</b>
<b>WBM</b>	<b>Women Business Managers</b>
<b>WSM</b>	<b>Women Sourcing Managers</b>
<b>YES</b>	<b>Youth Employability Services Centre</b>

## I. CONTEXT FOR THE PROGRAM

At its inception in 2014, Disha had three primary goals. **First, to economically empower one million women by 2018 through skilling and education, job placement, and entrepreneurial activity. Second, to create linkages between education and skills with employment and growth in India. Third, 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.**

In 2018, Disha recalibrated its focus to identify four models for testing and scaling up. **Originally, Disha sought to achieve these goals through focusing on providing information on education and career opportunities, helping women find formal employment, and assisting women to set up micro-enterprises. However, following a mid-term and a strategic review, Disha transitioned into an integrated approach, and specifically identified four models for future focus. Set out below are the four models:**

- 1. School-to-work transition: The model aims at helping young women make informed decisions about their future through assessments-based self-discovery, career counselling services, skilling support, and private sector exposure ;**
- 2. Employment marketplace: This model seeks to develop a collaborative platform to support matchmaking between young job-seeking women and potential employers through collaborations with key actors in the ecosystem ;**
- 3. Micro-enterprises: This model focuses on developing a cadre of local mentors to help women entrepreneurs to start and grow nano and micro businesses through business skills and psychosocial support**
- 4. Value chain: This model builds managerial capacity of collectives and improving market linkages to enhance their value realization**

## II. OBJECTIVE FOR THE EVALUATION

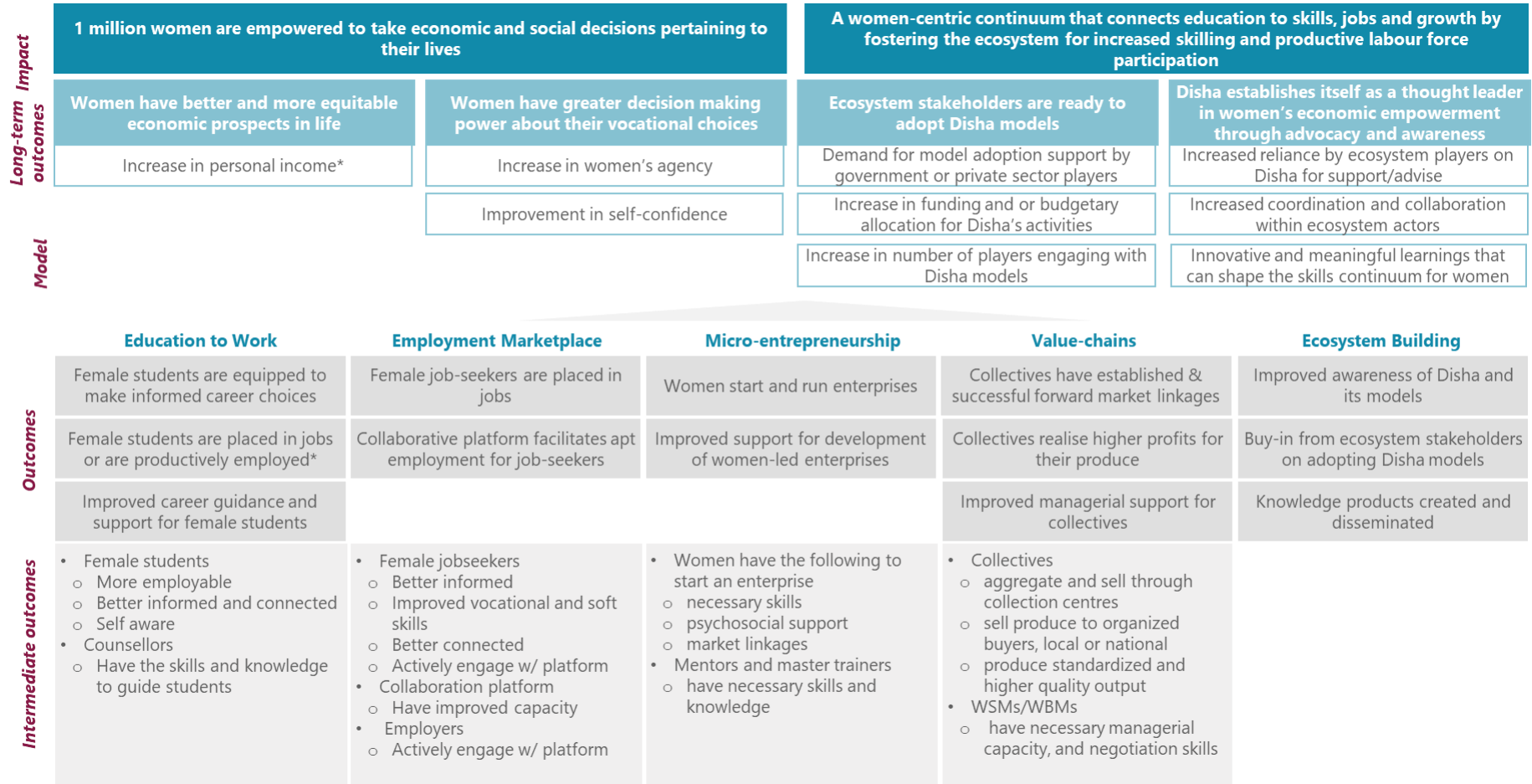
To cultivate an understanding of the program impact and decide its future engagement with Disha, Ikea Foundation aimed to conduct an impact evaluation for Disha. **The evaluation sought to focus on the extent to which Disha has directly economically empowered the end-beneficiaries, its contribution to an enabling ecosystem for women and skilling, and finally, on the scale that Disha has facilitated through institutionalization and government adoption. An impact evaluation would allow Disha to measure its impact across the different levers, and leverage learnings to recommend the way forward for the program and provide an opportunity to communicate success externally.**

Specifically, the evaluation focused on three key questions. **These are listed below.**

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

Dalberg and Disha partners co-created a theory of change to help evaluate these questions.

Figure 1 : DISHA Theory of Change created by Dalberg for evaluation



Through this theory of change, we identified the primary metrics and long-term outcomes for evaluation under the three original questions. **These are listed below.**

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

- *Women have better and more equitable economic prospects in life : (i) Increase in personal income ;*
- *Women have greater decision making power about their vocational choices: (i) Increase in women's agency ; and (ii) Improvement in self-confidence*

**2. To what extent has Disha changed the ecosystems for school, skills and jobs and what changes has Disha contributed to?**

- *Disha has developed promising and scalable models ;*
- *Disha establishes itself as a thought leader in women's economic empowerment through advocacy and partnerships*

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

- *Ease of replication and level of stakeholder adoption ;*
- *Financial sustainability : ROI potential, economies of scale*

### III. OUR EVALUATION METHODOLOGY

#### Overall research approach:

We adopted a mixed method approach to the evaluation. **Set out here are the primary methods we deployed.**

- **Document and data review : This included review and analysis of Disha's strategic and implementation Plans, progress reports, financial documents etc, as well as existing research on relevant areas of investigation ( e.g. counselling, employment centres) and policies/ guidelines at the state & national level;**
- **Primary survey : This included a point-in-time quantitative survey with a statistically valid sample of end-beneficiaries. We surveyed 2350 women beneficiaries across 24 pilots from all four models.**
- **Direct beneficiary interviews : This included one-on-one, semi-structured interviews with about 30 women and focus group discussions with 70 women.**
- **Semi-structured interviews with other program stakeholders/independent experts : This included (i) individual interviews with ~30 stakeholders from implementation partners ; (ii) UNDP national and state team members; (iii) ~20 large schools, buyers and employers ; (iv) 10 senior government stakeholders and (v) 8 experts.**



## Primary survey design and methodology

We took a point-in-time and cross-sectional survey approach to our primary research design. **Given the absence of baseline data, we took a retrospective survey approach to evaluate long-term impact for a representative sample of women participants in the program. We decided against a control group at this stage, given that it is typically suited to the beginning of program implementation and identifying a group with similar attributes at the end of implementation was not feasible and cost-efficient. Our survey was designed as a cross-sectional data survey where we selected participants based on particular variables of interest and interviewed them. The data collected could not be directly observed but instead is self-reported and includes opinions, attitudes, values, and beliefs. The purpose here was to examine certain characteristics of our population and report on them at a point in time and not over a period of time. To address the limitations that not having baseline data would pose, we tried to reconstruct baseline data by using recall on the variables of interest from respondents (before and after questions). We further used qualitative data to inform our findings and triangulation where we drew our conclusions from a variety of data sources.**

**Our methodology revolved around determining different methods for the different success classes where we (i) conducted a qualitative review to understand the failed interventions to avoid repeat of those in the future; and (ii) initiated a more quantitative approach for the more successful pilots (representative pilots) to show the potential effect of a model implemented under the right circumstances. We introduced this positive bias to allow for deep insights without gigantic sample sizes given challenges with the primary survey. The mixed approach gives us considerable ground to state our findings with confidence.**

Some of the limitations of our point-in-time approach are listed below.

- **There is no strong evidence of cause and effect. For example, we can not confidently attribute the increase of income for a beneficiary to Disha, other factors might have led to that increase/decrease. It is susceptible to bias especially due to low response and misclassification especially when there is a recall bias.**
- **Since they survey majorly relies on self-reported data, questionnaires about certain aspects of people's lives may not always result in accurate reporting thus report biases. We might have had incidences of selective memory, telescoping, exaggerations, and even attributions where positive events are attributed to oneself and negative events are attributed to external forces.**
- **Longitudinal effects where we have limited time to investigate the research problem and to measure change over several waves of studies.**
- **There was lack of a reliable database that required us to limit the size of our sample thus a significant obstacle in finding a trend and meaningful relationship between variables. The database did not have household addresses and accurate phone numbers thus limited the scope of analysis.**
- **We also have cohort differences particularly with the numerous pilots within a model. Individuals who took part in Pilot A in model 1 might not share the same experiences with individuals who took part in Pilot B in the same model. Therefore, the fragmented nature of models made it difficult to access the program.**
- **Most respondents could not recall Disha. We had to introduce names of pilots to our study and also involve IPs for them to recall programs that they went through. There are also similarly structured programs in India and most of the respondents could not confidently relate their success factors to Disha.**

## Sampling protocol

We used a multi-stage sampling procedure with both probabilistic and non-probabilistic sampling techniques to identify the target respondents. **The focus of the evaluation was to establish the outcomes achieved at the beneficiary and at the ecosystem level. In addition, the evaluation would allow for a comparison across our four models. To allow for such comparison, it was important that beneficiaries of each of the models are adequately represented in the sample. We proposed a sample size of n=4,800 in total, that would be spread across the four models. However, this was reduced to n=2,400 citing low recall of Disha among beneficiaries and challenges in reaching out to them. 2,400 is generally a large enough sample size to allow for statistically accurate generalization of survey findings, even with possible disaggregation of the clustering units into smaller units during data analysis. Our detailed sampling approach is provided below.**

### 1. First-stage sampling: Distribution of samples across the four models

**From the pilot database, all the pilots were classified across the four models. If we were to apply proportionate allocation, the sample size would be proportionately allocated across the four models depending on the number of beneficiaries (see table below).**

Table 1: First stage sampling

	Total Beneficiaries	Percentage	Proportionate Sample Allocated	Disproportionate Sample Allocated
M1	510,459	59%	1,416	600
M2	143,146	17%	408	600
M3	143,951	17%	408	600
M4	68,793	7%	168	600
Total	866,349	100%	2,400	2,400

**In that scenario, the sample size for the model with the lowest number of beneficiaries would have been relatively small and produce less precise results, especially if we considered that the sample was to be split by representative and non-representative pilots (see next section). We therefore proposed to split the total sample size of 2,400 equally across the four models, that is n=600 for each model.**

### 2. Second-stage sampling: Distribution of samples across model-specific pilots

**The beneficiaries spread across the four models were further classified as beneficiaries of representative and non-representative pilots as per table 2 below. The definition of representative pilots being shortlisted pilots which UNDP believed to emulate the 4-model concept best. The non-representative still emulates the four-model concept but are majorly focused on knowledge and awareness.**

Table 2: Second stage sampling

Category	Beneficiaries under representative pilots	Beneficiaries under non-representative pilots	Total beneficiaries	% of beneficiaries under representative pilots	% of beneficiaries under non-representative pilots
M1	208,030	302,429	510,459	41%	59%
M2	44,414	98,732	143,146	31%	69%
M3	39,393	104,558	143,951	27%	73%
M4	34,622	34,171	68,793	50%	50%
Total	326,459	539,890	866,349	38%	62%

Noting that the focus of the program was testing impact for specific models and taking that to scale, the evaluation would have benefited from an adequate representation of the different pilots. Therefore, again we proposed disproportionate allocation as shown in table 3 below.

### 3. Third-stage sampling: Stratification of beneficiaries across representative and non-representative pilots

The criteria for choosing pilots is based on the impact they had on the ground, the validity of their data as approved by IDF, and whether the respective pilots have not been deprioritized for sampling by UNDP. The pilots that do not meet those conditions are not considered in our sample. The pilots below are the only ones that were considered for our sample after approval from UNDP and IDF.

Table 3: Third stage sampling

Category	Proportionate Sample representative pilots	Proportionate sample non-representative pilots	Total Sample	Non-proportionate sample representative pilots	Non-proportionate sample non-representative sample	Total Sample
M1	246	354	1,200	500	100	600
M2	186	414	1,200	500	100	600
M3	162	438	1,200	500	100	600
M4	300	300	1,200	500	100	600
Total	894	1,506	4,800	2,000	400	2,400

In sum, we targeted a sample of n=2,000 beneficiaries for representative pilots and 400 beneficiaries for non-representative pilots respectively across the four models.

Table 4: Target Representative Pilots

M	Pilots	N
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M1	CSF Delhi govt. schools	Enhancing Employability of women students of Mahatma Gandhi University	CGCC Government Pre-University Colleges	in SNDT University Womenifesto 2016	Quest Alliance NCR	500
M2	Bridge to Livelihoods Coalition Project Delhi	Bridge to Livelihoods Coalition Project Maharashtra	Magic Bus	YES Centres Karnataka	YES Centers in Haryana	500
M3	Capacity Building of women federations CMRCs for small and micro enterprise development.	Encourage Engage and Accelerate entrepreneurship among women in Karnataka EDP	Entrepreneurship Awareness and start-ups in Haryana Humana 2			500
M4	Promotion women entrepreneurship thru capacity building of producer collectives and microenterprises	Promoting Women Entrepreneurship in Agrivalue Chains through VO CLF promoted by UMED Maharashtra	Promoting Women Entrepreneurship in agrivalue chains through Community Mobilization Resource Center	Medak Organic Farming	Promoting Women Entrepreneurship in Handloom value chain through Market Linkages in Telangana	500
T						2,000

We targeted to interview at least 100 beneficiaries for each pilot except in model 3 where we only have three pilots. For model 3, the sample of 500 was distributed proportionately across the 3 pilots that is 166 for one pilot and 167 respectively for the other two.

Table 5: Target Non-representative Pilots

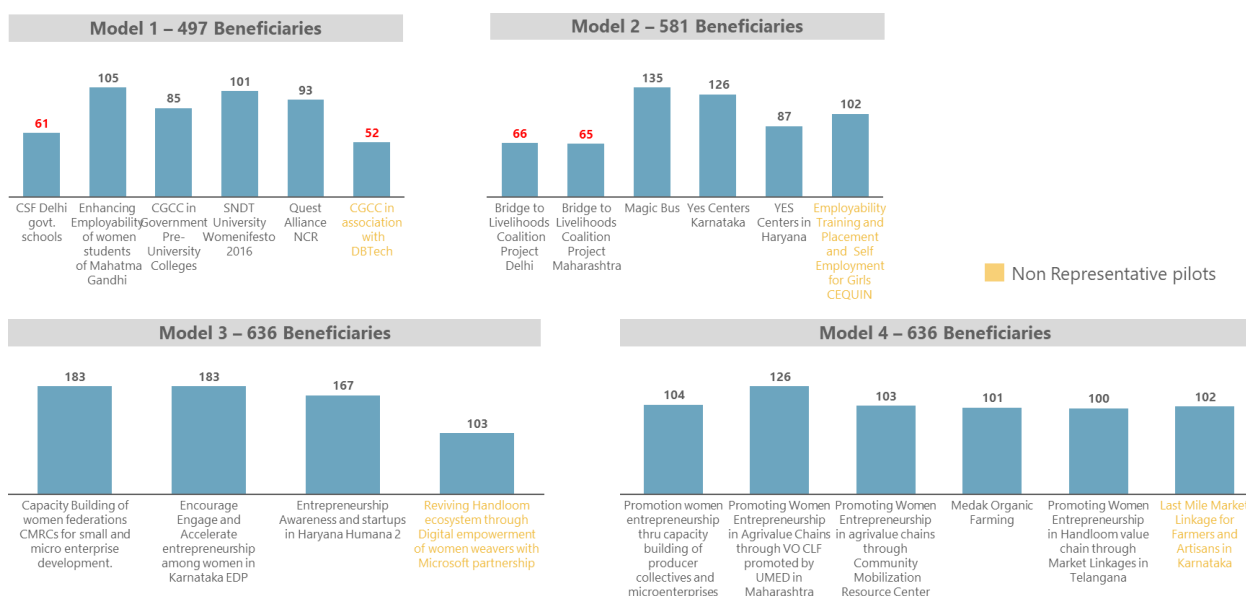
M	Pilot	Sample
M1	CGCC in association with DBTech	100
M2	Employability Training and Placement and Self Employment for Girls CEQUIN	100
M3	Reviving Handloom ecosystem through Digital empowerment of women weavers with Microsoft partnership	100
M4	Last Mile Market Linkage for Farmers and Artisans in Karnataka	100
T		400

#### 4. Fourth stage sampling: Selection of respondents from pilots

We used a random cluster sampling approach based on probability proportionate to size (PPS) approach. This helped us identify and select the target sampling points (SPs), we then employed both purposive and systematic sampling approach to identify the target respondents per selected SP in the survey. IDF provided the sampling frame which was a database that contained beneficiary details. The block names had not been captured accurately or were mixed up with names of villages/towns and sometimes household addresses, therefore districts formed our target sampling points. After selection of target districts, we embarked on selection of individual respondents. When selecting respondents within the pilots, we calculated the applicable common demographic ratio i.e. social caste per pilot and stratified our sample accordingly. Since the recall rate of Disha was low across all models, we resorted to interviewing the most recent beneficiaries of Disha as they could recall the program. We worked closely with IDF to identify the most recent beneficiaries to include in our sample.

We implemented a purposive sampling approach to select our target respondents from each pilot. A purposive approach was proposed because beneficiaries in each pilot might not have undergone the entire set of intervention activities and given our focus on evaluating long-term outcomes (e.g. income improvement), our focus was on interviewing respondents that had gone through the last stage of the intervention (M1-counseling stage, M2-placed in a job, M3-started an enterprise, and M4-sold produce through collectives). We relied on IDF to help us identify the specific respondents who had successfully completed all stages disaggregated by social caste. After that we employed systematic random sampling using skips relevant to each pilot in selection of target respondents. We oversampled beneficiaries for each pilot to cater for any likely need for respondent substitution in the survey. Most of the selected beneficiaries proved to be difficult to contact or reach thus there were numerous rounds of replacements.

Table 6: Surveyed beneficiaries across four models (2350)



## IV. KEY FINDINGS

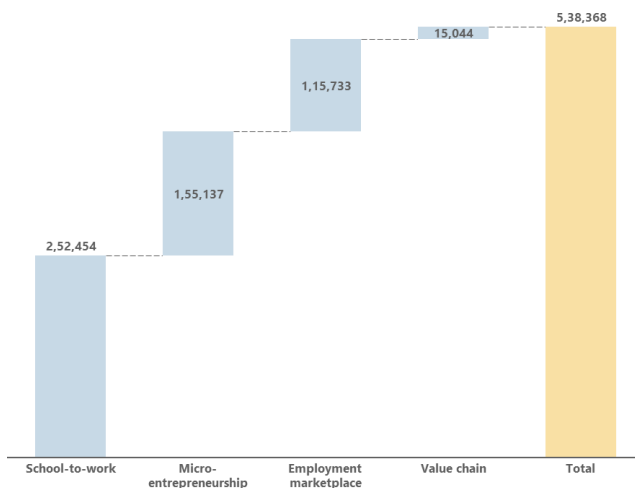
### 1. What are the economic empowerment impacts of Disha project on women in the project states ?

**Summary :** Our evaluation of Disha finds that the program has been unable to achieve economic empowerment impact at scale. **Only 9% of the women (~58000 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 very positive outcomes for women who have actually undergone the last stage of the intervention, whether counselling or starting an income generating activity.**

#### Detailed findings:

More than 50% women across all four models have only gone through light-touch interventions, in the form of information/awareness sessions (see figure 2). **On average, beneficiaries across the four models received job or enterprise related information for a total duration of 6.5 hours. Anecdotal evidences suggest that women have low recall of the information shared in these short, light-touch session and see limited impact of the intervention in their lives beyond awareness.**

Figure 2 : Number of beneficiaries who have received information under each model



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

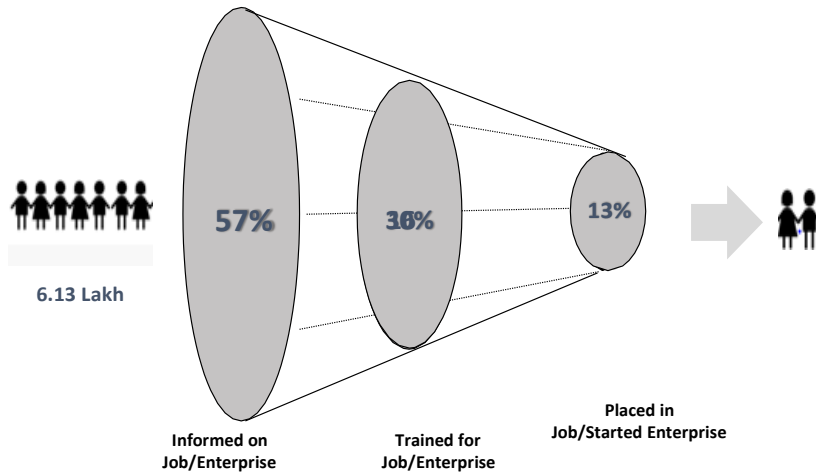
There was a 5 day training in the village, but **I went only for 2 days**, I had to attend to my family since my kids go to school. They told us we could get more prices if we sold to the collection. **I got awareness about the frauds that might happen in the mandis, but beyond that, there was not much 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 remaining 6.3 lakh women participants targeted for long term income improvement, Disha reported 13% women to have secured an income generating opportunity. **13% of 6.3 lakh women have secured income generating opportunities (jobs or enterprises) (see**

figure 3).<sup>1</sup> On the surface level, Disha does not seem to compare as well to other similar interventions within employment marketplace.<sup>2</sup> The job placements rate stands at 11% compared to 30% reported by the Model Career Centres run by CII that have implemented a very similar model at a 3x lower cost. This suggests that DISHA's original target-setting could have been benchmarked against existing similar programs and been more ambitious. The micro-enterprise model fares better: DISHA's 4% rate of creating enterprises is comparable to Start-up Village Entrepreneurship Programme (SVEP) launched under the National Rural Livelihoods Mission (NRLM).

Figure 3 : Percentage share of beneficiaries at each stage of the intervention as a measure of total KPI achieved



Our representative survey finds that the number of women who have secured an income generating opportunity is lower than reported. **23% of the surveyed women did not start a job and 17% did not start an enterprise.** <sup>3</sup> This implies a **58% shortfall against the overall jobs target.** Moreover, the achieved target for enterprises is only marginally higher (~3%), however, the actual number might be a lot lower since more than 70% of the beneficiaries within the enterprise KPIs come from the value chain model, where sale of farm produce/crafts is counted as an enterprise. This brings the total share of women who have secured an income generating opportunity to be 9%.

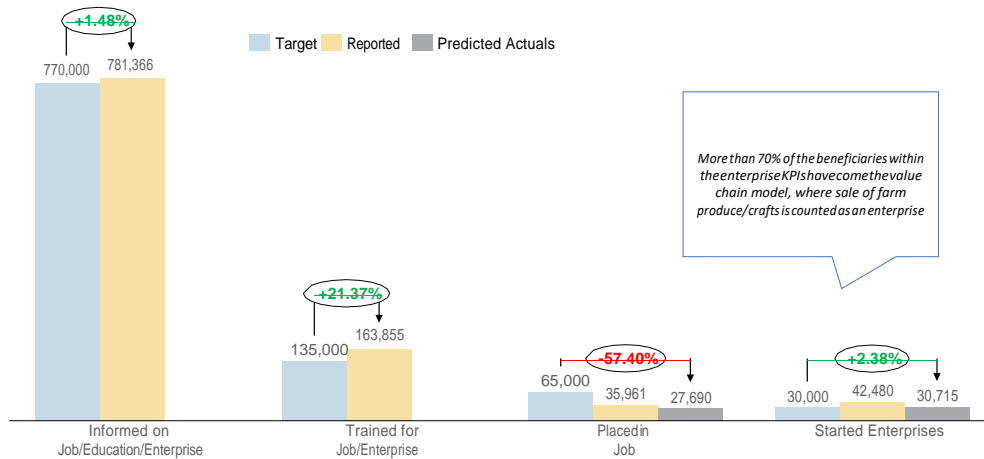
<sup>1</sup> Beneficiary count in each category is mutually exclusive of each other. 6.13 lakh includes M2,M3,M4 beneficiaries across all stages of the intervention + M1 beneficiaries who were either informed on job/enterprise, trained on job/enterprise and placed in job/started enterprise for the representative pilots.

<sup>2</sup> Please note that we have not conducted a detailed assessment of other programs and have relied on data that has been self reported.

<sup>3</sup> 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



**Figure 4 : Actual target shortfalls of DISHA in providing income generating opportunities**



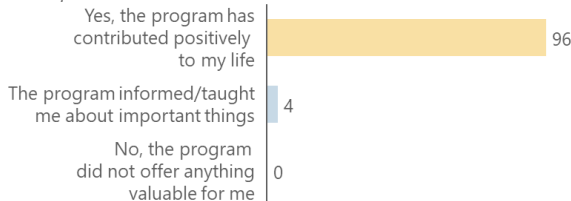
**A vast majority of the 9% beneficiaries who did start a job or an enterprise through Disha, have expressed high levels of satisfaction with the program. 96% women feel that the program has created a noticeable impact in their lives, and ~80% are completely satisfied with their decision to participate in the program.**

**Figure 5 : Survey findings: Beneficiary satisfaction for women who started enterprise or job**

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

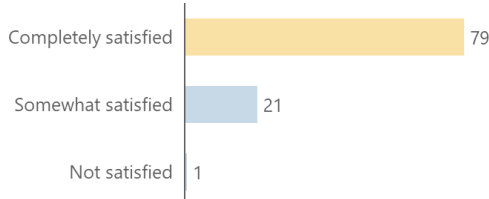
**96% beneficiaries feel that the program has created a noticeable impact in their life**

%, respondents, N=1441



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

%, respondents, N=1441



*I am a 43 year old married woman. I had been selling bangles for 10 years, making a profit of ~Rs. 500 a month before DISHA's intervention. The pilot taught me how to procure, decide margins, sales and marketing techniques, how to manage profit and loss, and even where to strategically locate the business. They also taught me how to communicate with customers. They used the example of textile businesses, so I decided to diversify into sarees. The mentor helped 4-5 of us get a Rs. 20,000 loan. Now, I make Rs. 1500 a month, and I am looking to get a business license.*  
- Beneficiary, M3

*I came to renew my card at the Employment Exchange (EE) and I was guided by the counsellor to take up a job. I am a house wife and did not know about these jobs and never thought about working. The counsellor convinced me that I can work as well and have a steady income to support the household. Subsequently, I went through one day training at the EE on how to face interviews and present myself. I am now working and I earn 12,000 Rs a month - I am very happy!*  
- Beneficiary, M2

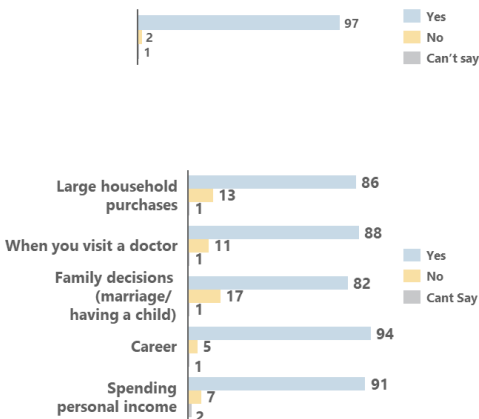
**A majority of these women also express increased confidence and agency after having gone through Disha. 97% of women also feel more confident about undertaking their economic activity after taking part in the program, and ~88% have expressed increased agency in making household decisions such as large purchases, visiting the doctor, spending personal income and so on (see figure 6). Similarly, 90% of the girls who have undergone counselling under school-to-work transition feel more confident about making informed career or education choices, and ~85% experienced increased agency.**

**Figure 6 : Survey findings: Beneficiary confidence and agency for women who started enterprise or job**



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

%, respondents, N=1441



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



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



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



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



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

Source: Dalberg analysis and stakeholder interviews, beneficiary surveys

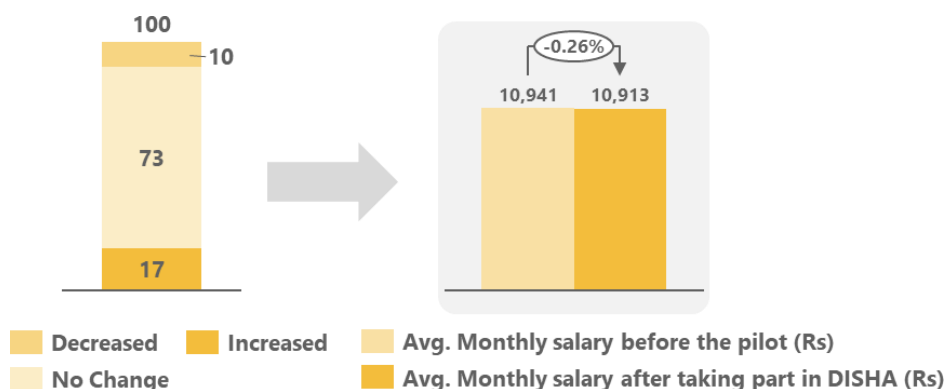
Set out below are some income related findings for relevant models.

**Employment marketplace**

Women who were already working experienced a nominal decrease in income post Disha jobs but reported that they were better quality. **Figure 7 elaborates this. Inflation-adjusted real-wage for the Indian workforce grew by 5% in the past 2 years with lower numbers reported for women<sup>1</sup> as opposed to a nominal decline in income for DISHA beneficiaries who took up alternate jobs after taking part in the program. Women who were placed in employment for the first time earned an average monthly income of INR 9000. Disha women do not fare better than the average monthly earnings of salaried female employees as reported in the primary labor force survey (Rs 9500 in rural areas and 14500 in urban areas)<sup>4</sup>. However, this average needs to be contextualised for Disha women, both in terms of age and their relatively marginalised socio-economic backgrounds.**

Figure 7: Survey findings: Change in monthly income of surveyed beneficiaries

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

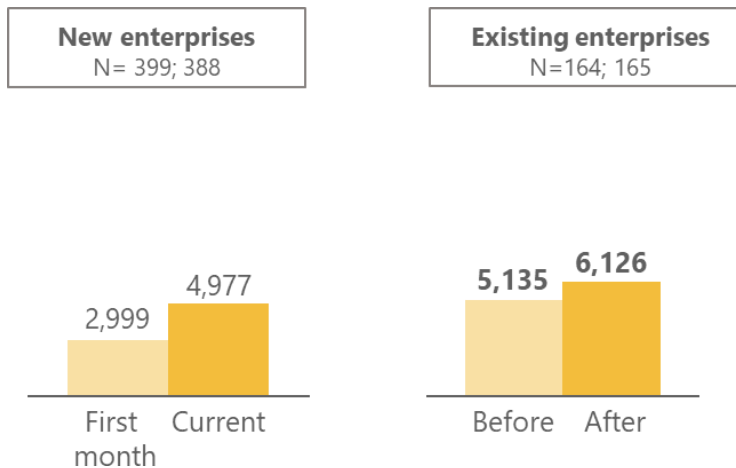


<sup>4</sup>MoSPI, GoI, [Periodic Labour Force Survey Report, 2017-18](#)

## Micro-entrepreneurship

New enterprises have increased monthly profit in a short span of time, existing enterprises have seen an increase too but they were already profitable. **Figure 8 elaborates this. In addition, 92% of the enterprises set up are currently operational. About 88% of these enterprises have been in operation for greater than six months, while the remaining 67% have run for more than a year. This results in a profitability ranging from 8-13%.<sup>5</sup>**

Figure 8: Survey findings: Average monthly profits of new and existing enterprises



Women who have gone through Disha have seen an increase in income relative to what they would have earned in the absence of Disha or other similar programs. **In 2017-18, a rural woman earned an avg. Rs 4122 from the last 30 days of self employment<sup>6</sup>, ~23% less than an average DISHA beneficiaries' post pilot monthly earning<sup>7</sup>. Additionally, women's participation in rural enterprise is low, only ~14% of establishments are women owned.<sup>8</sup> Therefore, DISHA has brought women in the entrepreneurial fold and increased their income.**

## Value chain

New and existing sellers have seen an increase of 8-30% in their profits as a result of Disha. **Figure 9 elaborates this. More than 90% of the farmers/craftswomen are currently selling their produce, proving that the interventions have been sustainable in their impact.**

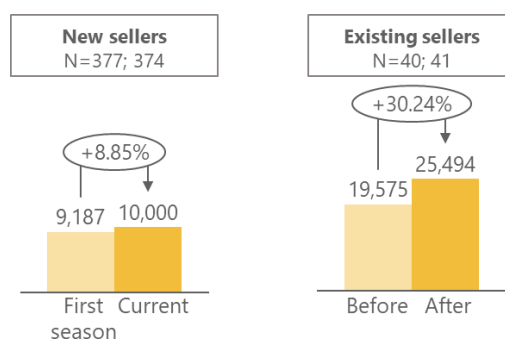
Figure 9: Survey findings: Average seasonal profits of new and existing sellers of agricultural produce

<sup>5</sup> Please note that profitability is calculated as a ratio of profit to sales

<sup>6</sup> MoSPI, GoI, [Periodic Labour Force Survey Report](#), 2017-18

<sup>7</sup> Average grossearnings 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

<sup>8</sup> MoSPI, GoI, [Sixth Economic Census](#), 2013-14



Women who have gone through Disha have seen an increase in income relative to what they would have earned in the absence of Disha or other similar programs. **Existing sellers are earning ~10% more income from agriculture than an average household in pilot states. Additionally, more than 60% of the women are likely to work as laborers in agriculture. 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.**

School-to-work transition and employment marketplace pose an equity challenge. **Beneficiaries within these two models who are below the poverty line are 60-90% less likely to be completely satisfied with their decision to participate in the program.<sup>9</sup> However, Model 3 and 4 interventions do not have this challenge: this is partly by default and partly by a design focus towards marginalized rural or peri-urban women. Model 3 works with rural or peri-urban women, a majority of whom have not participated in the labor market before. Similarly, Model 4 works with rural women that are currently engaging in menial on-farm labor but not market facing roles.**

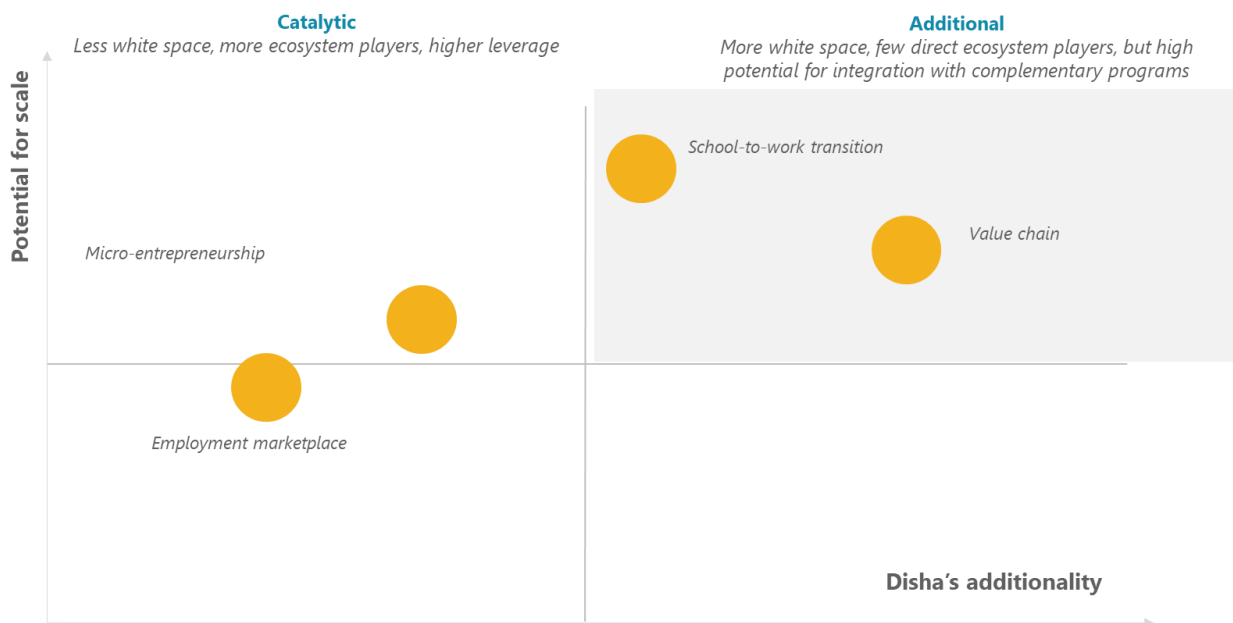
## 2. To what extent has Disha changed the ecosystems for school, skills and jobs and what changes has Disha contributed to?

**Summary:** The program has made initial progress on creating meaningful change in the skilling and employment ecosystem through a few promising proof-of-concepts, but greater buy-in and sustainable convergences are needed for wider ecosystem adoption.

Disha has developed a few promising models that are starting to see momentum: we find the value chains and school-to-work transition models to have the highest additionality and potential for scale. **While the mentorship model is not new, DISHA has successfully created value through some unique components. However, the employment marketplace model has been so far unable to create a distinct blueprint or prove additionality in the ecosystem.**

Figure 10: Potential for scale and additionality of DISHA models

<sup>9</sup>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



The value chain model takes an aspirational approach to helping women move to managerial roles within farm activities and is unique in its design. **Majority of women in agriculture are engaged in low skills and low wage roles, with interventions usually targeting 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. Moreover, Disha has been able take a gender transformative lens to its investment, currently only 0.1% of investments in agricultural projects in India focus on reducing gender gaps. It has done so in three critical ways:**

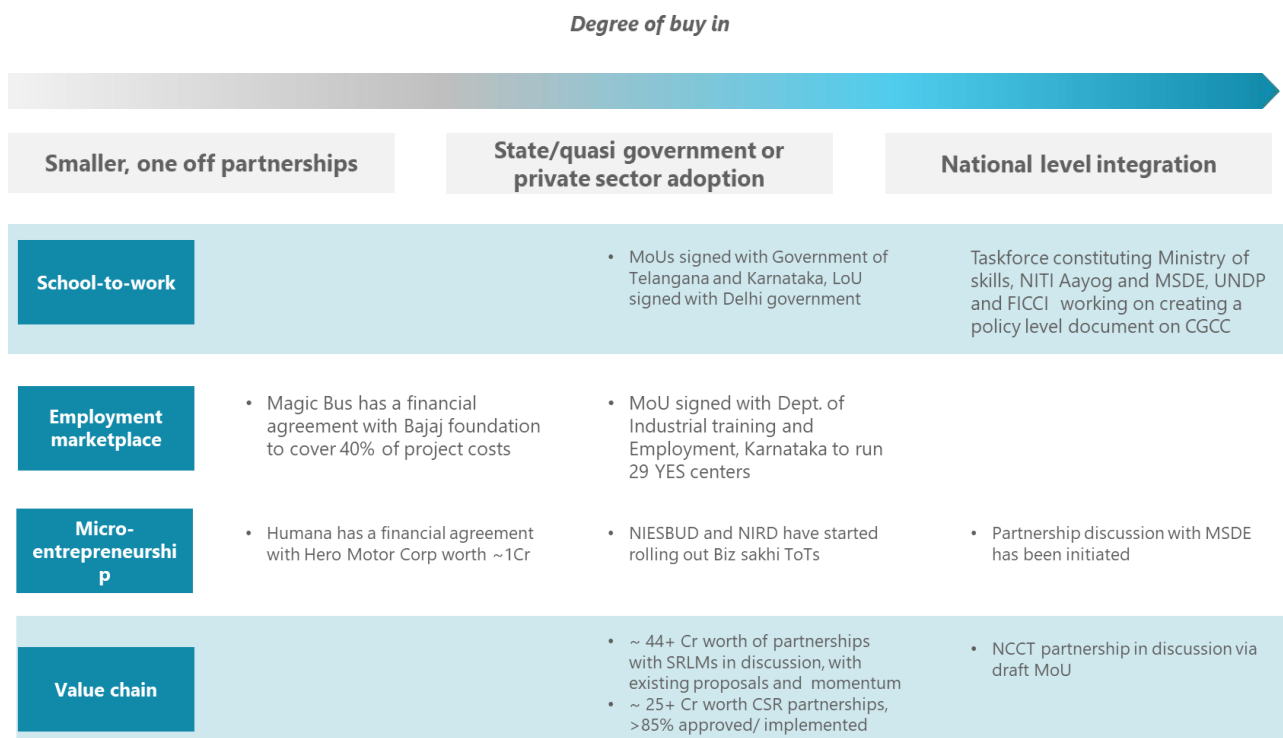
- a. **Targeted power imbalance between men and women by engaging women in traditionally male dominated, market facing roles;**
- b. **Helped reduce restricted mobility by bringing markets closer to women through local aggregation centers**
- c. **Strengthened organic farming, which had higher uptake among women who hold primary responsibility for the family's nutritional needs**

While the school-to-work transition model has taken a gender agnostic lens and been unable to develop a distinct blueprint, it does bring strong additionality in counselling. **Early gender-role orientation, employment inequities, and family responsibilities, which both complicate and restrict women's career choices and advancement. However, the school-to-work model has adopted a gender neutral lens for over 50% of its beneficiaries : there has been limited focus on understanding gender specific constraints and tailoring them to women's needs. Moreover, pilots have had varied focus across different stages of intervention, with no clear blueprint emerging. Example- certain pilots have offered shallow interventions, i.e., fewer touch points. Some pilots focus on self-discovery and psychometric assessment, while others look at soft skills and employability, and yet others focus on building private sector linkages. At the same time, the model has successfully been able to generate positive momentum at the national level and has the potential to be a first-mover in the counselling space. While counselling and related education service providers are more common in the private, affluent education ecosystem, there has been no concerted effort from governments 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 counselling at scale for marginalised and vulnerable groups.

The school-to-work transition and value chains models have also seen greater buy-in at the ecosystem level, especially at the national or state government level or through private sector engagement (see Figure 11).

Figure 11: Degree of ecosystem buy-in across DISHA models



Within micro-enterprises, while mentorship models are already being implemented by NRLM, Disha’s approach of psychosocial support for entrepreneurs and its curriculum are unique. **The mentorship model itself is not new: comparison with 4 large enterprise development programs in India<sup>1</sup> reveals that the Ministry of Rural Development (MoRD’s) Start Up Village Entrepreneurship Program (SVEP) has a community based female resource person concept. This design has been inspired by Kudambshree, the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. 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, focusing on providing support to women on various dimensions such as mental and physical self care, socio-cultural barriers arising from gender norms; Anecdotal evidences suggest that this approach is impactful, especially for rural women.**

The employment marketplace model has been unable to establish a distinct proof of concept and blueprint. **DISHA’s strategic approach to the platform across representative pilots showed a great amount of variance, with different levels of engagement with beneficiaries and varying degrees of success. Most pilots struggled to build synergies and partnership across the supply and demand side, which is the essence of the platform. Some pilots were effective in mobilizing and counselling**

women for promising employment opportunities, but this was highly inconsistent, with some pilots taking a very light-touch and gender agnostic approach. There was a 58% shortfall with respect to job placements and the interventions were also 3x more expensive than other comparable programs. While surveyed beneficiaries report high level of satisfaction with the services offered by the platform (e.g. counselling and soft skills training), since these were beneficiaries who found a job through Disha, there are higher chances of a positive bias. Finally, the additionality of DISHA in the space is not as high as there are other established players with robust market and employer linkages that might be better suited to do so (CII, for example). In the absence of a clear blueprint and way forward, we recommend that this model has limited potential for scale.

At a programmatic level, DISHA's biggest contribution to the ecosystem has been creating strong convergences. **DISHA has leveraged INR ~50 Cr of resources from the government and private sector to drive innovative partnership modalities across three dimensions: (i) Industry-led implementation PPPs through apprenticeships, employer led employability skill/enterprise training etc.; (ii) Knowledge and advocacy PPPs for fostering dialogue and collaboration around key issues; and (iii) Demand-supply linkage PPPs for matching job seekers with opportunities, producers with buyers etc. The most significant examples are listed here.**

- **Bringing together a taskforce comprising of Ministry of Skill Development and Entrepreneurship (MSDE), NITI Aayog, FICCI and technical experts such as NCERT and AICTE to create a policy level document on CGCC**
- **Bringing together women networks through MAVIM, knowledge partners like ILO and banks to drive the Biz Sakhi model for enterprise training**
- **Setting up the Youth Employability Services (YES) Centre in Nagpur, Maharashtra, which has been able to create a network of partners to support employment linkages for women, and**
- **Forging partnerships across corporate buyers including TCS and Microsoft, FPOs, networks of women farmers supported by Vrutti and Mindtree to create an end-to-end value chain from farm to markets for women's crop and artisanal produce**

However, some of the existing convergences are unlikely to sustain in the future, given nascency, IP dependence, and lack of alternate anchors. **Figure 12 elaborates this.**

Figure 12: Status of different PPP modalities

● High ● Medium ● Low

Model 1

Model 2

Model 3

Model 4

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

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

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

No significant instances

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

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

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

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

No significant instances

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

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

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

No significant instances





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

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

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

**Summary: Our assessment suggests that that the school-to-work transition and value chain models have the most potential for scale and sustainability. Figure 12 elaborates this.**

Figure 13: Scalability and sustainability of the models

MODEL	OUR ASSESSMENT	
<p><b>School-to-Work Transition</b></p>	<ul style="list-style-type: none"> <li>• High ease of replication and implementation: <b>A national counselling framework is in the process of getting created and formalized ; Idream career portal has been tested at scale</b></li> <li>• Stakeholder adoption: <b>MSDE buy in to pilot the counselling curriculum drafted by the taskforce in 10 districts and scale up based on learnings</b></li> <li>• However, <b>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</b></li> </ul>	
<p><b>Employment marketplace</b></p>	<ul style="list-style-type: none"> <li>• Low replicability and ease of implementation as <b>interventions are mostly IP driven and varied in their approach</b></li> <li>• Nagpur employability model: Economies of scale are difficult to achieve <b>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</b></li> </ul>	
<p><b>Micro-enterprises</b></p>	<ul style="list-style-type: none"> <li>• High ease of replication, but lack of monetary incentives for mentors: <b>Business Sakhi curriculum available publicly, NIESBUD and NIRD have ToT capacity; current mentor model is voluntary or based on very low remuneration</b></li> <li>• Low stakeholder buy-in: <b>NRLM/SVEP and Kudumbashree already have similar programs running at a large scale, MoRD not onboarded</b></li> <li>• High RoI potential: <b>While cost per Business Sakhi is ~Rs. 10-15k (unlikely to decline) for starting up and handholding 10 entrepreneurs over 12 months, or Rs. 1-1.5k per entrepreneur; est. RoI is high, in the range of 3.3-5X*</b></li> </ul>	
<p><b>Value chains</b></p>	<ul style="list-style-type: none"> <li>• High ease of replication and potential for stakeholder adoption: <b>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</b></li> <li>• High RoI potential: <b>Cost of 1 WSM is ~Rs. 30k for 1 year of handholding, or ~Rs. 150200 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</b></li> </ul>	







## V. WAY FORWARD

Moving forward, IKEA Foundation has four options to consider for future engagement with DISHA. These are listed below.

1. Exit the program: **Finalise model blueprints and exit current investments ;**
2. Scale up promising models/knowledge products through integration with existing institutional government structures: **This would entail: (i) integrating the national counselling framework into the Ministry of Human Resource Development (MHRD) ecosystem via the National Education Policy and the Ministry of Skill Development and Entrepreneurship (MSDE) through its skilling policy.; and (ii) integrate the Biz Sakhi curriculum into the Start-up Village Entrepreneurship Programme (SVEP) ; and (iii) scale up the Women Business Manager/ Women Sourcing Manager using SVEP or the National Rural Livelihoods Mission (NRLM) as a vehicle.**
3. Incubate models that lack a proof-of-concept : **This would entail : (i) Use Nagpur YES centre to create proof-points for the demand part of the ecosystem ; and (ii) identify fee based models for Biz Sakhis.**
4. Continue the program as is: **Continue implementing the four models in their current form**

Our evaluation suggests that option 2 might be most promising, however, further exploration of stakeholder buy-in and feasibility of execution is needed. **We recommend this option because of two factors: (i) proof-of-concept for these models have been generated or promising knowledge products have been created ; (ii) there is sufficient momentum in the ecosystem to capitalize on initial success and mainstream these interventions (e.g. the national counselling framework is being piloted by MSDE in aspirational districts in India now and can potentially be scaled in the next five years). Figure 13 provides details on our rationale.**

Figure 14: Our comparison of potential pathways for Disha

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

