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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

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

<table>
<thead>
<tr>
<th>Long-term outcomes</th>
<th>Model</th>
<th>Education to Work</th>
<th>Employment Marketplace</th>
<th>Micro-entrepreneurship</th>
<th>Value-chains</th>
<th>Ecosystem Building</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 million women are empowered to take economic and social decisions pertaining to their lives</td>
<td>DISHA establishes itself as a thought leader in women’s economic empowerment through advocacy and awareness</td>
<td>Women have better and more equitable economic prospects in life</td>
<td>Women have greater decision making power about their vocational choices</td>
<td>Ecosystem stakeholders are ready to adopt Disha models</td>
<td>Demand for model adoption support by government or private sector players</td>
<td>Increased reliance by ecosystem players on Disha for support/advise</td>
</tr>
<tr>
<td>Increase in personal income*</td>
<td>Increased in women’s agency</td>
<td>Increase in women’s agency</td>
<td>Increase in funding and or budgetary allocation for Disha’s activities</td>
<td>Increase in number of players engaging with Disha models</td>
<td>Increased coordination and collaboration within ecosystem actors</td>
<td>Innovative and meaningful learnings that can shape the skills continuum for women</td>
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<td>Ecosystem Building</td>
<td>Improved awareness of Disha and its models</td>
<td>Buy-in from ecosystem stakeholders on adopting Disha models</td>
<td>Improved managerial support for collectives</td>
<td>Knowledge products created and disseminated</td>
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<td>Improved managerial support for collectives</td>
<td>Knowledge products created and disseminated</td>
<td></td>
</tr>
</tbody>
</table>

**Outcomes**

- Female students are equipped to make informed career choices
- Female job-seekers are placed in jobs
- Women start and run enterprises
- Collectives have established & successful forward market linkages
- Improved awareness of Disha and its models
- Buy-in from ecosystem stakeholders on adopting Disha models
- Improved managerial support for collectives
- Knowledge products created and disseminated

**Intermediate outcomes**

- Female students
  - More employable
  - Better informed and connected
  - Self aware
  - Counsellors
    - Have the skills and knowledge to guide students

- Female job-seekers
  - Better informed
  - Improved vocational and soft skills
  - Better connected
  - Actively engage w/ platform
  - Collaboration platform
    - Have improved capacity
    - Employers
      - Actively engage w/ platform

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

- Collectives
  - Aggregate and sell through collection centres
  - Sell to organized buyers, local or national
  - Produce standardized and higher quality output
  - WSMEs/WSMs
    - Have necessary managerial capacity, and negotiation skills
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 siting 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>
<thead>
<tr>
<th></th>
<th>Total Beneficiaries</th>
<th>Percentage</th>
<th>Proportionate Sample Allocated</th>
<th>Disproportionate Sample Allocated</th>
</tr>
</thead>
<tbody>
<tr>
<td>M1</td>
<td>510,459</td>
<td>59%</td>
<td>1,416</td>
<td>600</td>
</tr>
<tr>
<td>M2</td>
<td>143,146</td>
<td>17%</td>
<td>408</td>
<td>600</td>
</tr>
<tr>
<td>M3</td>
<td>143,951</td>
<td>17%</td>
<td>408</td>
<td>600</td>
</tr>
<tr>
<td>M4</td>
<td>68,793</td>
<td>7%</td>
<td>168</td>
<td>600</td>
</tr>
<tr>
<td>Total</td>
<td>866,349</td>
<td>100%</td>
<td>2,400</td>
<td>2,400</td>
</tr>
</tbody>
</table>

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

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>
<thead>
<tr>
<th>Table 3: Third stage sampling</th>
</tr>
</thead>
<tbody>
<tr>
<td>Category</td>
</tr>
<tr>
<td>----------</td>
</tr>
<tr>
<td>M1</td>
</tr>
<tr>
<td>M2</td>
</tr>
<tr>
<td>M3</td>
</tr>
<tr>
<td>M4</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

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>
<thead>
<tr>
<th>Table 4: Target Representative Pilots</th>
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<td>M</td>
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</table>

DISHA Evaluation: Key Findings
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

<table>
<thead>
<tr>
<th></th>
<th>Pilot</th>
<th>Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>M1</td>
<td>CGCC in association with DBTech</td>
<td>100</td>
</tr>
<tr>
<td>M2</td>
<td>Employability Training and Placement and Self Employment for Girls CEQUIN</td>
<td>100</td>
</tr>
<tr>
<td>M3</td>
<td>Reviving Handloom ecosystem through Digital empowerment of women weavers with Microsoft partnership</td>
<td>100</td>
</tr>
<tr>
<td>M4</td>
<td>Last Mile Market Linkage for Farmers and Artisans in Karnataka</td>
<td>100</td>
</tr>
<tr>
<td>T</td>
<td></td>
<td>400</td>
</tr>
</tbody>
</table>
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-counselling 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](image)

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
On the surface level, Disha does not seem to compare as well to other similar interventions within employment marketplace. 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. 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%.

---

1 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.

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

3 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.
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.

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.
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 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). 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

![Survey findings: Beneficiary confidence and agency for women who started enterprise or job](image)

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Yes</th>
<th>No</th>
<th>Can’t Say</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large household purchases</td>
<td>86</td>
<td>13</td>
<td>1</td>
</tr>
<tr>
<td>When you visit a doctor</td>
<td>88</td>
<td>11</td>
<td>1</td>
</tr>
<tr>
<td>Family decisions (marriage/ having a child)</td>
<td>82</td>
<td>17</td>
<td>1</td>
</tr>
<tr>
<td>Career</td>
<td>94</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Spending personal income</td>
<td>91</td>
<td>7</td>
<td>2</td>
</tr>
</tbody>
</table>

**Source:** Dalberg analysis and stakeholder interviews, beneficiary surveys

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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%.\(^5\)

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

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

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\(^6\), ~23% less than an average DISHA beneficiaries’ post pilot monthly earning\(^7\). Additionally, women’s participation in rural enterprise is low, only ~14% of establishments are women owned.\(^8\) 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*

\(^5\) Please note that profitability is calculated as a ratio of profit to sales


\(^7\) Average gross earnings during last 30 days from self-employed among self-employed persons in CWS; average DISHA beneficiary earning calculated as a weighted average of income from new and existing enterprises

\(^8\) 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.\(^9\) 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.

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\(^9\)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**

<table>
<thead>
<tr>
<th>Degree of buy in</th>
<th>Smaller, one off partnerships</th>
<th>State/quasi government or private sector adoption</th>
<th>National level integration</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>School-to-work</strong></td>
<td>• MoUs signed with Government of Telangana and Karnataka, LoU signed with Delhi government</td>
<td>• Magic Bus has a financial agreement with Bajaj foundation to cover 40% of project costs</td>
<td>Taskforce constituting Ministry of skills, NITI Aayog and MSDE, UNDP and FICCI working on creating a policy level document on CGCC</td>
</tr>
<tr>
<td><strong>Employment marketplace</strong></td>
<td>• MoU signed with Dept. of Industrial training and Employment, Karnataka to run 29 YES centers</td>
<td>• NIESBUD and NIRD have started rolling out Biz sahi ToTs</td>
<td></td>
</tr>
<tr>
<td><strong>Micro-entrepreneurship</strong></td>
<td>• Humana has a financial agreement with Hero Motor Corp worth ~1Cr</td>
<td>• ~ 44+ Cr worth of partnerships with SRLMs in discussion, with existing proposals and momentum</td>
<td>• Partnership discussion with MSDE has been initiated</td>
</tr>
<tr>
<td><strong>Value chain</strong></td>
<td>• ~ 25+ Cr worth CSR partnerships, &gt;85% approved/implemented</td>
<td>• NCCT partnership in discussion via draft MoU</td>
<td></td>
</tr>
</tbody>
</table>

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 reveals that the Ministry of Rural Development (MoRD’s) Start Up Village Entrepreneurship Program (SVEP) has a community based female resource person concept. The 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 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*
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**

<table>
<thead>
<tr>
<th>MODEL</th>
<th>OUR ASSESSMENT</th>
</tr>
</thead>
</table>
| **School-to-Work Transition** | • **High ease of replication and implementation**: A national counselling framework is in the process of getting created and formalized; Idream career portal has been tested at scale  
• **Stakeholder adoption**: MSDE buy in to pilot the counselling curriculum drafted by the taskforce in 10 districts and scale up based on learnings  
• **However**, the model will need to account for **limited availability of qualified counsellors**, given the projected shortfall of 1.4 million counsellors to serve 315 million |
| **Employment marketplace**  | • **Low replicability and ease of implementation** as interventions are mostly IP driven and varied in their approach  
• **Nagpur employability model**: **Economies of scale are difficult to achieve** for given the deep handholding support being given to women; proof of concept not yet established for a one stop shop, have struggled to bring employer linkages |
| **Micro-enterprises**       | • **High ease of replication, but lack of monetary incentives for mentors**: Business Sakhi curriculum available publicly, NIESBUD and NIRD have ToT capacity; current mentor model is voluntary or based on very low remuneration  
• **Low stakeholder buy-in**: NRLM/SVEP and Kudumbashree already have similar programs running at a large scale, MoRD not onboarded  
• **High RoI potential**: 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* |
| **Value chains**            | • **High ease of replication and potential for stakeholder adoption**:  
  i) Large network of FPOs lend themselves well to integrating WSMs and WBMs; NLRM structure is suitable for an aggregation model; ii) Curricula available, although WSM curriculum needs standardization  
• **High RoI potential**: Cost of 1 WSM is ~Rs. 30k for 1 year of handholding, or ~Rs. 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 |
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

<table>
<thead>
<tr>
<th>Approach</th>
<th>Rationale</th>
<th>Ease of execution</th>
<th>Expected outcome</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exit the program</strong></td>
<td>Minimal return to investment, high risk of losing momentum on models already designed</td>
<td>High, only requires blueprint completion and knowledge sharing</td>
<td>• Few instances of ad hoc adoption by the ecosystem</td>
</tr>
<tr>
<td><strong>Integrate into existing systems</strong></td>
<td>Momentum and stakeholder buy-in has been generated; concepts are promising, but feasible systems for mainstreaming need to be established</td>
<td>Medium, requires a small team for liaising with stakeholders, including policymakers</td>
<td>• CGCC curriculum is adopted and deployed through government schemes/private partnerships; WSM and WBM is integrated into NRLM structure and adopted by PPOs; Biz Sakhi curriculum is institutionalized by NIRD/NISETU/other</td>
</tr>
<tr>
<td><strong>Incubate to prove at scale</strong></td>
<td>Concepts are promising, but only at a small scale and high cost, risk involved is high</td>
<td>Low-medium, resources needed for focused experimentation and iteration, monitoring and learning</td>
<td>• Nagpur YES Center model established as a scalable and sustainable employment marketplace; Biz Sakhi model is self-sustained</td>
</tr>
<tr>
<td><strong>Continue current efforts</strong></td>
<td>Promising concepts identified, additional experimentation; not targeted implementation will not yield substantial returns</td>
<td>Low, requires deep investment for day-to-day implementation at a large scale</td>
<td>• Individual pilots will continue, although success rate will remain low</td>
</tr>
</tbody>
</table>
ANNEX: RESPONSES TO EVALUATION

At the outset, we convey our appreciation for the evaluation team’s understanding of Disha’s systemic and pathbreaking approach towards women economic empowerment specifically for the underprivileged women. As a proof of concept project that tests - fails – tries again, Disha has been able to reinforce that starting with young girls, increasing their agency and giving them the power to decide will enable them to take charge of their economic empowerment journey. Evaluation findings reconfirm UNDP and IDF’s internal assessment that Disha’s interventions have been significantly impactful in enhancing the agency of women ((90% of girls saying they are satisfied, that their agency has been increased). Evaluation report has also been successful in bringing out the key insights and learnings from those interventions that did not fully meet the expected objectives. Both successes and failures are equally important to design Disha’s scale up and institutionalisation strategy.

Response from Dalberg Team: Regarding the above, we would like to clarify that our survey findings reported in the context above (90% of girls reporting increase in agency) are limited to a really small subset of the total women who have undergone the program (more detail below). These findings are statistically significant only for women who have started an income generating opportunity, which is 9% of the women who were targeted for income improvement. Therefore, it would be erroneous to extrapolate these findings to the overall program.

However, some specific conclusions, findings, comments and recommendations need to be relooked and revised. Our detailed response including context and rationale are outlined below for team’s information, reference and consideration to refine the evaluation report.

Context: Project Disha was conceptualized in the backdrop of several development challenges and opportunities. These included low transmittal of India’s high growth rates into jobs and enterprise opportunities, abysmally low and declining female labour workforce participation rate, soaring youth unemployment amidst several government-funded skill development programmes and paradoxically shortages in the availability of skilled workforce. These challenges aggravate for women and girls more so if they are from marginalized communities in rural areas and from smaller towns. These women have poor agency, access and information in order to make informed choices and realize their aspirations. Interventions by Government as well as private sector and non-government organisations were focused on the supply driven initiatives that were also agnostic towards the needs and aspirations of the girls.

Disha was thus set up in early 2015, as a proof of concept project to try out innovative solutions to economically empower young women and girls from the marginalized communities in rural and peri-urban areas (Tier 2 & Tier 3 towns). Most often than not these girls were first generation learners and prospective employees. They needed to overcome personal inhibitions and societal pressures. Interventions therefore, had to first include social and transformational changes through building their agency and access, rather than direct focus on increase in income. Disha interventions were designed and implemented with this understanding that when women have the information, are confident to make informed choices and access opportunities in social, political and economic spheres they will be economically empowered.

By virtue of its design as “proof of concept”, Disha had the flexibility to innovate, design, implement, and modify. During the four and a half years of project implementation several pilots, big and small
have been implemented in different institutional, community and geographic contexts. While designing and implementing the project, Disha has been especially mindful of the local contexts and of the nuanced differences between and among the target population. While Disha had the flexibility to experiment, it was bound by ambitious targets. These targets on one hand gave the robustness needed for the solutions, on the other constrained drawing up protocols. While a proof of concept project expects contextualized feasibility, targets warranted the need to standardize.

A. Overall Comments and Suggested Modification:

I. Performance against agreed programme goals and targets

The report’s conclusion that “the programme has been unable to achieve economic empowerment impact at scale” is based on a very narrow definition of economic empowerment as income generation. This definition differs from the one that all Disha partners accepted and codified in the signed project document. Economic empowerment includes components of personal income, confidence and women agency. This resonates with academic work in this area\(^{10}\) that underscores enhanced access (capacity to obtain economic resources like goods, services, networks and opportunities to improve economic position) and agency (that relates to the ability to control resources and make informed choices and decisions on their use). The report finds that Disha has done exceedingly well in terms of confidence and agency (Refer slides # 21, 22, 26 - 90% beneficiary feels more confident and 85% beneficiary feel that their agency has increased, 84% beneficiaries feel that Disha has helped their ability to make career decisions). All these are the first set of steps towards economic empowerment. However, the evaluation contradicts itself by stating `....programme has been unable to achieve economic empowerment impact at scale’ (refer slide 3).

Seeing economic empowerment of women as a complex ‘process’ rather than as a discrete step of income generation was the USP of Disha and distinguished it from most other target-oriented programmes that failed to trigger sustainable change. Taking a narrow income-based definition of economic empowerment would have deprived Disha of its richness and many of the results with a potential to inform policies.

As per the signed project agreement dated 11/09/2015, “the project aims to reach 1,000,000 women and girls by providing them with necessary skills and knowledge for employment or entrepreneurship. Through an integrated skilling and job placement/enterprise start up approach, the project will create linkages between education skills and employment and growth in India and support 1,000,000 women and girls progress towards economic empowerment.”

Disha Extension Agreement (dated 13/06/2018) articulates, “Responding to the current environment for skills and employment, Disha formed with three essential goals across five states—Delhi NCR, Haryana, Karnataka, Maharashtra, and Telangana—as its guiding force:”

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

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\(^{10}\) Women Economic Empowerment –What do we know? Synthesis note DCED July 2019:
The signed project document laid down the following KPI structure, thereby defining clearly the pathway to organizing “progress towards economic empowerment”.

<table>
<thead>
<tr>
<th>Key performance indicators</th>
<th>Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>Placed in job</td>
<td>65,000</td>
</tr>
<tr>
<td>Trained for Job</td>
<td>85,000</td>
</tr>
<tr>
<td>Started enterprise</td>
<td>30,000</td>
</tr>
<tr>
<td>Trained for Enterprise</td>
<td>50,000</td>
</tr>
<tr>
<td>Information on education</td>
<td>220,000</td>
</tr>
<tr>
<td>Information on job</td>
<td>300,000</td>
</tr>
<tr>
<td>Information on enterprise</td>
<td>250,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1,000,000</td>
</tr>
</tbody>
</table>

As noted above, Disha being a pioneering ‘proof of concept project’ in the highly challenging domain of economic empowerment of girls and women from the marginalized sections, laid equal emphasis on various nodes of the economic empowerment pathway. These nodes, as stated above were dictated by the KPIs in the project document. It is important to flag that Disha went beyond the KPIs and created a portfolio that enabled it to explore and experiment with a range of issues that were important. The project strategy has paid rich dividends in terms of results and their implications for the policy landscape in India. Many of the Disha initiatives are being considered as the largest programmatic efforts outside the government and need to be seen in context of interest generated amongst the policy makers as well as other development agencies and private sectors.

**Thus, there is a need to comprehensively revise the first four conclusions on page 4 of the report and present a balanced picture on the achievements of Disha. E.g. Overall conclusion should be revised to:** ‘Towards economic empowerment, Disha has done exceedingly well in building women agency and increasing confidence levels to enable them to make informed choices. However, this has not yet translated into significant increase in personal income for the women.’

**Since the evaluation report captures the significant contribution of Disha, it would also be useful to start with the achievements and then move to a detailed analysis with the gaps, learning and recommendation.**
Response from Dalberg Team:

Please see our detailed responses below.

1. **Income generation is an integral part of economic empowerment, and only a very small number of women have started an income generating opportunity through Disha.** While Disha’s ToC has been evolving over the past five years, economic empowerment of one million women has always been central to its vision, as reported above. Based on our review of extant literature and internationally adopted frameworks, at the outset of this evaluation, we collectively defined economic empowerment as three things: increase in women’s personal income, agency, and confidence. All these three outcomes are critical and need to happen simultaneously for women to be considered meaningfully economic empowered. Therefore, we have excluded women who did not start a livelihood opportunity through Disha, from the ambit of being considered economically empowered.

2. **For women who did not start a livelihood opportunity, we are unable to state with confidence that they are on the pathway to economic empowerment i.e. are likely to secure income generation.** Whilst our survey has not focused on women who did not start work as a result of Disha, we understand that more than 50% of them have undergone information sessions of less than 6 hours on average. Our anecdotal evidence suggests low recall for some of these sessions amongst interviewed beneficiaries and limited utility. At the same time, due to lack of statistical significance, we cannot with confidence state whether or not these women will likely secure income generation in the future.

3. **Our findings on improved confidence and agency are limited to women who secured income generation through Disha, and cannot be extrapolated to the entire program.** Our survey only focuses on women who have secured an income generation opportunity through Disha. Therefore, while we can state with statistical confidence that most women who landed a job or started an enterprise through Disha have seen an increase in confidence and agency, it is incorrect to extend these findings to the entire program. In fact, there might be a positive bias as women who have secured income generation through Disha would have a positive view overall of themselves and the program. For the remaining women who have only received information or training, anecdotal evidence has revealed huge variation, with a considerable number not being able to recall or comment on increase in confidence and agency. Therefore, our evaluation does not state that there has been increase in confidence and agency for women at scale.

Therefore, the recommended conclusion that Disha has done well in building agency and confidence at scale, but not significant increase in personal income for women participants would not be correct. However, we will add a statement within our conclusion that for the remaining women in the program who have secured an income generation opportunity, there might have been increase in confidence and agency, while anecdotal evidence reveals this is not true, we cannot state this either way with statistical confidence.
II. **Key Performance Indicators (KPI)**

The evaluation TOR clearly states, “**key measures of success relating to ‘economic empowerment’ needs to be based on project theories of change developed by implementing partner.**” Evaluation findings should be based on project design (proof of concept), agreed goals and KPI as the baseline. As per the agreed KPI (table above), Disha was designed and implemented with an aim to achieve 12% conversion rate in terms of income generation. Combined KPI target for placement plus enterprise was 95,000 out of the total 10,00,000 women and Disha has achieved 76,000. Which is ~ 80% of the stated target KPI. The Evaluation has not drawn its findings based on the KPIs agreed. e.g. Slide # 18: ‘… only 13% have secured an income earning opportunity’, slide # 20 reference of “…9% women” do not present an accurate picture.

It is also important to acknowledge here that the impact from the investments made in increasing girls’ agency and confidence on career choices and on jobs become visible/tangible over time. Measurements and assessments at this juncture can at best be gauged from the journey/progress towards the intended impact of Women Economic Empowerment.

**Accordingly, such findings (e.g. slide # 18, #20), and reference to this data in other slides needs to be corrected. It is also recommended to have a comprehensive summary of KPI achievement vs target upfront, something slide no 20 attempts to do, but has clubbed many KPIs.**

**Response from Dalberg Team:** Please see our responses below.

1. **Since this is an impact evaluation, the ambition of this report is not only to gauge progress against KPIs but to report progress towards the original vision of achieving economic empowerment.** Since our central question was to answer the economic empowerment of women given the consistent vision of Disha, our primary focus has been on evaluating whether this has happened or not. The argument that the program never intended to economically empower all women, but to ensure that they are on the right pathway is something that our study is unable to comment on given the magnitude and great degree of variation in the program (please see above for details).

2. **Not only does this have implications on KPI design, but there also has been a significant shortfall.** We believe that given the overall vision of the program, KPIs should have been designed to ensure income generation i.e. starting a job or enterprise for a larger subset of women. Additionally, for a majority of the women in the program who were only participating in information sessions, there should have been consistent monitoring to gauge whether they are progressing on a meaningful pathway to economic empowerment or not. This would have made KPIs on information and training more useful. Second, regardless of the limited KPIs for last stage of the intervention, we have seen a considerable **shortfall of about 58% for women placed in jobs.** For the enterprise KPIs, as reported earlier, **more than 70% of the beneficiaries are from the value chain model**, where sale of farm produce/crafts is counted as an enterprise. If a **conservative estimate** were to be considered (only formal enterprises), this **would result in a significant shortfall for enterprises as well.**
III. Fund Leveraged and Cost per Beneficiary:

Disha has been able to leverage close to 500 Mn INR from government and private sector for project implementation. Funds leveraged from the government were mostly in kind and budgeted for fixed cost (Infrastructure, Staff, Office expenses). The allocations from the Government (that form the bulk of funds mobilized/leveraged) are indicative of the merit of the idea, buy in of the respective state Government and most importantly the potential for adoption at scale, institutionalization and sustainability.

Calculations to use these allocations to draw up costs per beneficiary (refer slides # 51, 61, 71 and 84) do not present the right results because a) Government allocation, specifically in case of pilots leveraging institutional mechanism, are for serving the needs of both boys and girls whereas Disha expenditures have been targeted at women and girls. Calculations done without disaggregation is misleading; and b) Information on Government budget allocations for the agreed interventions is available but there is no information on the actual amounts spent within the project period. Unit costs using these figures therefore, do not portray the true picture.

*We suggest that the efficacy of the project be gauged from the volume of funds leveraged and that unit costs (if needed) should be done only for Disha funds.*

Response from Dalberg Team:

In the absence of information on the funds utilized purely for DISHA female beneficiaries, we have assumed that allocation figures provide a ballpark estimate of government funds deployed. Note also that the disaggregation between male and female beneficiaries is a challenge mostly relevant for M1, and for some instances of M2 interventions, rather than all models. We have added a caveat in our detailed report with respect to the same.

Frequent use of Generic Terms:

The report labels several interventions “light touch” e.g. “......more than 50% of the women across the four models have gone through light-touch information-based interventions” (refer slide # 17). However, this is indeed in line with the project design and the agreed KPIs (Note- 77% beneficiaries were part of the Bridging information gap Vertical). The report itself acknowledges that M1 (career guidance for education to work transition) is one of the main contributions of Disha.

Learnings, experiences from numerous early pilots have been immensely helpful in shaping up Disha’s model-based strategy and intervention design, to achieve the objectives of improved agency, which is very well reflected in the high level of satisfaction, increased confidence and agency, as reported by the beneficiaries.

It is important to also acknowledge that not all models need the same amount of time to be spent with women e.g. In the context of M-2 Employment Marketplace, to connect a woman to a productive job that is also decent involves conducting several activities on the ground that do not necessarily involve the women. So, she effectively spends less time within the program. On the other hand, training of village mentors requires intensive training and thus more investments of time. The
report has at other places relied on generic statements and used terms like shallow, nascent. (*refer* slides # 32,39).

*It is requested that generic terms should be qualified, unpacked, nuanced and supported with evidence if possible) in the relevant sections of the report, for ease of understanding. The title statement of slide # 17 could drop the word “light touch” without diluting the observation.*

**Response from Dalberg Team:**

- We have reframed our observations to drop off generic terms or unpacked appropriately wherever needed.
- We have acknowledged the fact that DISHA leveraged learnings from early pilots to develop the 4 models, on slide 5.

**IV. Sub categorization of Underprivileged category**

The point on BPL and Antodaya candidates (refer slide # 27, 55 and 66) seems to suggest an anti-poor bias whereas social groups make different choices based on their social and economic contexts. In the absence of a specially established baseline, which normalizes the findings regarding their behavior on other development issues, drawing comparisons can be faulty.

*We suggest that this slide and the related comparisons be dropped.*

**Response from Dalberg Team:**

- BPL candidates are 60% less likely to be completely satisfied with the program as opposed to APL candidates. So, the program works well for both, but it works better for APL as opposed to BPL beneficiaries.
- While it is true that different social groups make different choices based on their social and economic contexts, there was a need to have designed the program in a way to account for these choices and ensure that disadvantaged groups were equally satisfied as advantaged groups with the intervention.
- Note that we don’t need a baseline to normalize this as we are measuring program satisfaction which is only seen at end-line.

**V. Private Sector Engagement:**

In line with the project objectives Dishha has engaged with the private sector extensively (more so after Xynteo’s exit) be it for training, capacity building, employment, providing technological platform, market linkages and solutions, placements for jobs or as prospective buyers. We find that the report has not captured this engagement adequately. *A brief note on Dishha’s engagement and partnership approach with private sector is attached for reference.*

**Response from Dalberg Team:**

We have incorporated this feedback and revised the report appropriately.

**VI. Timeline:**
The project timelines are incorrectly reflected in the report (refer slides # 3 and # 9). Project started in 2015. The current phase (Jan 2015- December 2019) is hence covered under the Proof of Concept phase. (Refer: signed agreement dated 11/09/2015, that states - the project start date 01/01/2015).

**The Timeline needs to be revised.**

Response from Dalberg Team:

We have incorporated this feedback and revised the report appropriately.

**B. Way Forward: Comments and Suggestion**

The development challenges of declining female workforce participation rate, unemployment and less than desirable outcomes of skilling programmes are engaging the attention of the policy makers across the country. The complexities of the issues and the complicated ecosystem in which they are located warrant extraordinary responses. The evaluation report through its findings, has alluded to the very successful demonstration of scalable solutions for women economic empowerment. Several opportunities for contextualizing / adapting Disha solutions exist and are available for further scaling up.

It is a fact that few interventions have not been successful in achieving the intended objective and planned outcomes e.g. while employment marketplace has started to show early signs of functioning multi-stakeholder collaborative platforms but is not yet fully ready with necessary SOP for scaling up.

However, Disha has thrown up rich learnings, experiences and solutions to the critical developmental challenges and these should factor in the designing of “Disha’s scale up and institutionalisation phase” on Women Economic Empowerment. The way forward recommendations also need to factor in the unique niche that Disha has been able to create and its strong partnership asset to articulate an opportunity-driven landscape.

Response from Dalberg Team:

The recommendations section builds from the evaluation and indeed considers the learnings Disha has been able to generate, and the partnership asset it has created. For example, we recommended integrating the counselling framework and the concept of WSMs/ WBMs into larger government structures given the momentum it has generated through its proof of concept, learnings, and partnership with various stakeholders.

Evaluation report correctly highlights (Refer slide # 29) that moving from a proof of concept project to implementation for scale including identifying alternate anchors will not only require concerted efforts but also investment of time, finances and technical resources to nurture strategic partnerships forged for Disha’s next phase (scale up and institutionalisation). However, the report has not followed this understanding while framing recommendations specifically with reference to timeframe and resources needed.

The evaluation report recommends adoption and institutionalization of the national policy framework on career guidance & counselling. Advocacy and technical assistance would require a range of process intensive actions including for e.g. standardization & finalization of the online platform as one stop shop for Career guidance & counselling for schools & higher education institutions; establishment of a strong institutional support for capacity building and upskilling of
career coaches, counsellors, mentors; creation of systematic approach to parents/ community participation; establishment of industry private sector linkages etc.

In addition, the changed environment also needs to be factored in the conversations on scaling up. UNICEF has agreed to replicate the career guidance portal developed under Disha in 13 other states with Disha’s implementing partner iDream. However, it does not include essential elements of psychometric assessment, counselling and institutionalisation. Mainstreaming of “education to work” approach in these states will need investments of resources, advocacy and capacity building for standardization, drawing up common norms, training of career coaches, system strengthening etc. and should be an integral part of Disha’s way forward strategy.

Response from Dalberg Team:

For Model 1, our recommendation is to ensure that the national counselling framework policy is created and effective delivery mechanisms are identified through SoPs etc. This does not include ground implementation activities for execution of the framework/ policy, which the state machinery and other players can do once the policy is in place and SoPs are available.

Similarly, though M-4 as model has been identified with high potential for scale up, the recommendation has limited it to integrating the WSM curriculum with Government programme. Thus, ignoring the fact that work under this model has been done with a range of private sector partners. In the current phase itself, Disha has partnered with more than 50 private sector entities for capacity building, setting up collection centers, facilitating market linkages etc. There exists a strong opportunity to create a private sector led platform/coalition to scale this approach across the country for the FPOs11 in the farm as well as non-farm settings.

Response from Dalberg Team:

The recommendation is to integrate the model of WSM/WBM into existing large structures such as NRLM. This is not limited to only the curriculum, but integrating the entire model with its concept, effective delivery mechanisms etc. We do acknowledge the potential to explore opportunities such as coalition with the private sector, or a collaborative funding mechanism, etc. and have included that in the recommendation for M4. However, we have caveated this to indicate that these options will need deeper thinking and time and resource calculations are not considering this option.

In light of the findings of the evaluation; high traction for Disha’s work to continue and mature in the existing project states; in response to the increasing interest from other state Governments (Assam, Madhya Pradesh, Odisha, , Puducherry, Tamil Nadu, Uttarakhand, Uttar Pradesh etc.); way forward recommendations need to articulate measures through which the investments made during proof of concept phase and above assets could be deployed most productively to promote the objective of economic empowerment of underprivileged women. A detailed exercise will be undertaken by UNDP to build on the “way forward recommendations” for designing the scale-up and institutionalization phase of Disha and combination of option 2, 3 and 4 as currently articulated in the report may be required.

11 Cabinet Committee on Economic Affairs has recently approved the scheme for promoting 10,000 FPOs across the country with a five year support for each FPO.
Therefore, the way forward suggestions and recommendations should be primarily based on:

- **principles of collaboration towards women economic empowerment at the national and sub national level.**
- **scalability particularly in the existing states and the approaches that would be needed in new states.**
- **options and recommendations on how to strengthen partnership with private sector, scale up and replicate.**
- **realistic assessment of the complexities, context, challenges.**

**Response from Dalberg Team:**

A detailed articulation of the way forward with suggestions on recommended approaches, contextual assessment, how to strengthen partnerships etc are questions that are beyond the ambit of the current evaluation. The evaluation has only attempted to provide an outline of what the future for Disha could look like based on our findings, however, a robust assessment can only be undertaken upon understanding donor preferences as well as the detailed blueprints that the implementation partner is in the process of developing. We have included language to caveat our way forward appropriately.

The following section throws light on some of the specific observations across various models and these have implications for the way forward.

**C. Model specific Observation and suggested modification**

**Model # 1 Education to Work Transition**

1. **Varied Approach**

The Report concludes that the Model 1 has used varied approach across pilots focused on institutionalizing Education to Work transition (refer slide # 32). Given that Disha has been a proof of concept project, it was essential to try out solutions in different contexts and it therefore, included pilots in schools (Delhi), Pre-University (Karnataka), Colleges (Telangana) as well as vocational training centres and ITIs in different states. This variation in contexts added to the robustness of the CGCC initiative (self-discovery and psychometric assessment) and the readiness for scale and replication.

Introduction of psychometric tests as part of the career guidance in educational institutions is a new and evolving concept. Disha took a considered view not to be prescriptive in recommending any standardised test. Several tests have been adapted/ contextualized and administered across pilots. The National Framework on Career Guidance and Counselling will take the call on the need for standardization of the tests.

*Comments to this effect (varied approach - refer slide # 32) could be modified.*

**Response from Dalberg Team:**

While it is essential to try out different solutions, it is also important to replicate (with adaptation to local context) what has worked well in one state to other geographies to establish a concrete proof

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of concept. For instance, given that the same IP was operating in CGCC Karnataka and Delhi pilot, the iDream Career portal, which was successful in Delhi could have been replicated to Karnataka to establish a strong proof of concept. Note that individual pilots can have varying components, so long as the concept being tested is the same in different pilots.

2. **Gender Agnostic:**

School to work transition model has taken a gender agnostic lens... (refer slide# 5 and # 32). We disagree with this finding. M-1 is gender transformational model because it gives women a choice and an opportunity to move away from traditional areas of economic activities to formal employment and newer kinds of jobs. This also empowers her to make informed career choices. As a first step, attempt is made to bring the girls at par with the boys in terms of access to information to make choices. Disha appreciates the need for gendered responses and has designed interventions accordingly. Given that career guidance and counselling (despite the 2006 education policy) has been at an embryonic stage and available only in select private schools, Disha advocacy was on the ecosystem and getting the system motivated and capacitated to initiate counselling services. While appreciating the need for gender sensitive counselling, Disha made a conscious decision to help strengthen the educational system/institutions and hence advocated for career guidance and counselling in Government institutions that primarily cater to the intended target beneficiaries. Some of the steps taken towards engendered interventions included: recruitment of women facilitators to offer relatable role models, parent engagement to find a champion support at home, maintaining a Career Coaches gender ratio (at any given time in Delhi for example more than 60% coaches were women, gender sensitization of all coaches, customization of the psychometric tests to better suit the target beneficiaries, exposure to women guest lectures (in colleges) for awareness on likely challenges in workplace and setting up of Career Committees with trained teachers, students, parents and guest lecturers-on most committees there was more than 50% female representation. Considering this, it is incorrect to state that model 1 was women agnostic.

*Findings as mentioned in the relevant sections of the report need to be revised in line with the facts.*

**Response from Dalberg Team:**

- ~50% of these women are from the CSF Delhi pilot, which relies on a tech portal and generic counselling approaches. Similarly, our assessment suggests limited to no focus on parental awareness and family counselling across pilots, a critical element for career guidance for women.
- Stakeholders within the program have agreed that there has been no specific gender focus to the counselling services they have provided under their respective pilots: for example- stakeholder consultations with counsellors in Delhi revealed a short, one day training where they learnt about using the portal; there was no focus on gender sensitive counselling practices or any other gender related issue.

3. **Scale and Sustainability:**

Delhi government is taking complete ownership of the initiative and is all set to take out a new tender (IT platform) soon to continue the program for the next three years with its own budget. More than 300 counsellors have been recruited to better implement the project. Based on the Delhi
model, various other state governments have started using the online portal (with help from UNICEF) which was piloted and improved by UNDP with the Delhi government. As stated earlier, technical portal is not a complete solution. Discussions are currently underway between UNICEF, UNDP and respective State Governments to work out modalities for UNDP’s technical support to put in place systems (including trained career coaches) on the ground for effective implementation.

**The report should reflect this accordingly (slide # 57).**

**Response from Dalberg Team:**

Noted, we have incorporated this and revised the slide accordingly.

**Model # 2 Employment Marketplace**

With regards to Employment Marketplace for **jobs**, it is important to note that between 2015-2017, Xynteo was leading the private sector engagement. By the end of 2017, Xynteo exited the partnership, and private sector engagement was moved to UNDP. Given the shift, it took more than 6 months in 2018, to re-strategize, identify private sector partners and put the team in place. One to one intensive strategy of engagement with the private sector was changed to a platform/coalition approach. Until end 2017, the percentage in the job’s vertical was limited to 10% In comparison, UNDP has been able to drive activities leading to an overall achievement of 90% in trained on jobs and 56% in placed on jobs by the end of 2019 (as per Disha MIS). The progress (26,533 women till December 2019) made on “placed in job KPI” with the employment marketplace pilots compared to early period (3,034 women till Dec 2017 with Xynteo in lead) is not only impressive but also indicates that Disha’s employment marketplace model approach is in the right direction to enhance women’s access to jobs. There are various good elements to the model and that’s why it has been able to place vulnerable women in decent/better jobs in a dignified fashion. It needs a longer time frame for the model to mature and reap long-term results.

Further, the findings on placement also need to be seen in the overall environmental context of rising unemployment rates, declining female labour force participation etc.

**Report needs to acknowledge/capture early evidence of ecosystem impact, adoption of individual pilots and insights and revise findings accordingly.**

**Response from Dalberg Team:**

We have captured early evidences of ecosystem impact of models in the upfront section from slides 29-41.

1. **Comparison with Similar Intervention (CII MCC):**

Evaluation opines that “Disha does not compare as well to similar interventions within employment marketplace; 11% job placements compared to 30% reported by the CII Model Career Centres”.

(Refer slide # 18). CII MCC is **not comparable to Disha’s M2 and any comparison needs to carefully assess the similarities and differences between the CII MCCs and Disha**. Prima facie, CII MCC differs on following account:

a. **Gender Focus:** 30% placement rate reported by CII MCC doesn’t refer only to women, while in case of Disha, reported placement numbers are of women. Disha has not counted placement of
boys in institutional pilots such as “YES KENDRA”, “Bridge to Livelihood”, Yes Centre, Haryana. In each of these pilots, large number of boys have also been placed in Jobs. MCC’s KPI is *gender agnostic and does not have a low income/disadvantaged section focus* i.e. beneficiaries don’t necessarily come from the same background as the ones that are part of Disha pilots.

b. **Geography:** CII MCC are operational at cities like Mumbai, Delhi and Chennai (with two additional Centers now being set up in Bareilly and Jabalpur), so far mainly catering to urban educated youth.

c. **Timeline:** It’s important to factor the age i.e. how old are these MCCs that generate a 30% placement rate. MCCs have been operational since 2013 compared to Disha proof of concept timeline of less than 2 years.

*Overall the comparison is not valid, the mandates, roles, and value proposition of both agencies are very different. We suggest that this comparison (slide # 18) be dropped.*

**Response from Dalberg Team:**

We believe that the two models, while not the same, are still comparable for a few reasons listed below:

- The placement rate will be impacted by both the number of placements and number of enrolments. While DISHA has not counted the number of boys placed, the placement rate also does not include the number of boys enrolled. Therefore, we have used the placement rates for girls to serve as a metric for comparison with the assumption that the ratio will remain in the same percentage placement rate will remain in the same range if we include boys. We do acknowledge that Disha caters to a larger set of low-income groups compared to CII, and we have added this caveat (we do not have the exact data for socio-economic classification of MCC beneficiaries).
- **Timeline:** CII MCC Journey started in 2016 with the thought of revamping Government Employment Exchanges.
- **Geography:** MCCs are also operational in peri-urban/rural areas. Find below a list of MCCs: Gurugram (Haryana), Mumbai (Maharashtra), Chennai (TN), Bareilly (UP), Balrampur (UP), Balrampur (Cgh), Jabalpur (MP), Rewa (MP), Jaipur (Rajasthan), Baran (Rajasthan), Nandurbar (Maharashtra), Sindhudurg (Maharashtra), YES PMU Karnataka

2. **Yes Kendra, Karnataka:**

Evaluation concludes that ‘Convergences built across partners but low……in the absence of PMU (CII)’. *(refer slide # 62).* It is important to note that this initiative is aimed at ushering a systemic reform of public institutional mechanism and like any system reform would need longer time frame (3-5 years) to stables, mature and show visible impact. Government of Karnataka had allocated 150 Million for this intervention and has extended contracts of all district level YES Kendra staff to enable services to continue beyond Disha. The state and district level task forces constituted under public private partnership engagement model coupled with Disha’s inputs in defining the structure, standardisation of the training content, capacity building of the team, development of SoP for YES Kendras are important steps towards sustainability. Further, PMU / professional hub is an integral part of the pilot to support district level “Yes Kendra”, whether it is managed by CII or not is not an essential success factor. Government is already working on engagement of an agency to run the PMU.
Observation pertaining to “low sustainability in the absence of PMU (slide # 62)” need to be reconsidered.

Response from Dalberg Team:

Noted, and incorporated the change.

3. Bridge to Livelihood (refer slide # 62):

Though started in partnership with NSDC as a PPP model, mechanism to support apprenticeships in the services sector did not take off in the policy domain within the project period. While MSDE announced apprenticeships in the non-designated trades in service sector to be operationalised through NSDC, the mechanisms for onboarding of employers and fund disbursals were only beginning to take shape towards the end of the project period. Therefore, focus of the pilot had to be moved from apprenticeships to jobs and target had to be rationalised. However, the pilot has been able to mobilize funds from other sources (CITI Foundation) and is operational even after Disha. The evaluation could take cognizance of this.

Response from Dalberg Team:

Noted, and we have included this observation on the slide.

4. Cost per placement

The report attempts to explain the investment made on employment marketplace model and cost per placement (refer slide # 61). However, it is incorrect on account of following points:

- Fails to specifically highlight fund leveraging from other sources clearly. Disha leveraged its 77 million investment by 2.5 times i.e. 190 million.
- Out of the leveraged funds, approx. 150 million is Government of Karnataka’s contribution for Yes Kendra, Karnataka. As rightly captured in the report, Yes Kendra serves the need of both girls and boys and large number of boys have been placed in jobs (not captured in Disha MIS). Applying the full investment only on girls KPI has inflated the cost/ placement.

Response from Dalberg Team:

i. We have made the clear distinction to highlight funds leveraged from other sources

ii. In the absence of gender-disaggregated information, we have used the available figures. However, we acknowledge that these figures might be slightly inflated; we have added this caveat on the relevant slide.

Model # 3: Fostering Women Micro Enterprises

1. Existing Enterprises:

M3 is not about only creating mentors and starting enterprises but it is also about improving rural eco-system and helping women run better businesses. There is a reason why the curriculum includes concepts like profit and loss, inventory management, market analysis, break even and so on. Often, existing enterprises lack basic management and run into losses or not able to optimise their existence. Hence, it is crucial to account for this impact rather than just saying that Disha also engaged with enterprises which were already profitable. (Refer slide # 4).
Response from Dalberg Team:

Done

2. Government buy in:

The training curriculum for Biz Sakhi/ Mentors as a pathway to foster women entrepreneurs, has been developed together with National Institute of Rural Development (NIRD) and National Institute of Entrepreneurship and Small Business Development (NIESBUD). Subsequently both organizations have also trained certified master trainers (total 127). Ministry of Skill Development and Entrepreneurship joined UNDP in launching the Biz-Sakhi curriculum and continue to engage for its adoption and integration in their entrepreneurship promotion schemes.

*The basis of making the statement `....lack of buy-in from Government’ (refer slide # 5) is therefore unclear.*

Response from Dalberg Team:

The comment refers to the overall mentorship model; since similar models are being implemented at a large scale by the government under NRLM and Kudumbashree, *stakeholders indicated low buy-in for mentorship model being tested by DISHA*. However, stakeholders have acknowledged value and potential buy in for the Biz Sakhi training curriculum, especially the psychosocial support component. We have clarified this further on slide 5 and slide 37.

3. Cost Comparison:

The report has rightly drawn comparisons between Disha and other large programmes like SVEP and the Kudumbashree providing mentoring support *(refer slide # 36)*. While commenting on Disha additionality of psychosocial support, it would be useful to compare the unit costs. The unit cost for SVEP for starting enterprises is INR 26526/unit. The unit cost of MEC project of Kudumbashree is INR 20369/unit. The unit cost of Biz-Sakhi is between INR 10000 to INR 12000 per unit for a year is already low compared to others.

**Therefore comment `..unlikely to decline’ slide # 36 should be relooked**

Response from Dalberg Team:

We have refrained from making this comparison, considering the following (not exhaustive) factors:

Comparison with MECs

- MECs also support capacity building of the CBO, is a registered enterprise, etc. hence the cost model is higher. MECs perform a wider range of functions while handholding enterprises. For instance, detailed cash flow statement generation for each enterprise. The average investment and profit size of enterprises that MECs deal with is much larger than the type of mostly nano enterprises supported by Biz Sakhis, hence requiring deeper support, and generating a greater impact per dollar invested in the MECs activities.

Comparison with SVEP
• The figure presented above is the government’s budget outlay and does not represent actual spend. Like MEC, the budget allocated for SVEPs include a wider set of components including administrative costs of SRLMs, centralized costs that include R&D etc.

In fact, slide 36 does not place a value judgement on the cost model (for being either high or low), instead, it simply says that the costs are unlikely to decline given the nature of expenses. We have reframed the statement to clarify this stance.

Model 4: Value Chain

Evaluation observes that ‘Bhulaxmi MACS is too nascent to fulfil partnership commitment independently; buyers might lose trust’ (Refer Slide # 39). We agree that the women farmers collective Bhulaxmi MAC, formed in February 2018 and reaching a membership of 1200 is still young and needs time and nurturing to function independently. However, an MoU between Metro and MACS is an indication towards sustainability. Currently BPC (Banking, Payment Control) is handholding Bhulaxmi MACS with Agri marketplace, credit and inputs. Further, discussions are underway with SERP, Government of Telangana to support MACS to build capacities and thus sustainability.

Response from Dalberg Team:

Noted and edited accordingly.

D. Slide specific suggested corrections

The report has made references to the pilots using different terminologies in different places e.g. Education to work transition has been referred to as Career Guidance and Counselling (refer slide # 10), School to work transition (refer slide # 11), School to work (refer slide # 49). This can be misleading.

It is suggested that consistency be maintained across the report.

Response from Dalberg Team:

Done

Slide # 16: Use/ Relevance of the word ‘Direct’ is not clear. This needs to be dropped to be in line with the Evaluation TOR.

Response from Dalberg Team:

Done

Slide # 34: Under the Employment Market Place Model, several Youth Employment Service Centres were being set up and implemented. The YES centre in Nagpur was designated as a laboratory of sorts to set up protocols and standards with direct implementation by UNDP.

It is suggested that the words ‘Taking over’ be removed while referring to the Nagpur Centre.
Response from Dalberg Team:

Done

Slide # 34: As stated earlier, the PMU is an integral part of the design of the YES Centre Karnataka. By the virtue of investing INR 15 Cr to implement the programme across the state, Government of Karnataka has shown its commitment to institutionalise. Putting in place systems and structures for stabilization of a large-scale program requires time and technical support. However, this is not a reflection on the capacity of Government employees.

*We suggest that this reference to low capacity of government should be revised.*

Response from Dalberg Team:

Edited

Slide # 39: Humana and Hero (NOT Honda) have partnered for continuing implementation of Biz Sakhi. Availability of funds mobilized from Hero (NOT HONDA) will ensure continued implementation.

*Please correct this and replace Honda with Hero*

Response from Dalberg Team:

Done

Slide # 55: Programme seems to be better suited for “self-motivated... students who need hand-holding”. In the absence of definition, data, it seems like a generic subjective statement.

*We request that it be substantiated with evidence or dropped.*

Response from Dalberg Team:

This observation is based on anecdotal evidence from our stakeholder conversations.

Slide # 91: `42% of the women are dissatisfied with their experience of selling through WSMs or collection centres’.

*We request that the reasons for this dissatisfaction (if available) should be integrated in the report to inform design of future interventions.*

Response from Dalberg Team:

One key reason reported by women was that they would have liked to sell all their crop to the centers, however, the centers were only procuring a few crops in smaller quantities, and ultimately, farmers had to visit the markets as well. We have included this observation on the slide, with the caveat that we believe that as the model grows and scale increases, this challenge will be overcome.

Slide # 93: The report states that there was price dispute under the MAVIM project resulting in low lesser final procurement. However, the lower procurement by Future Group was due to application
of the Government Order related to minimum support price in Tuar procurement by private agencies.

*Please correct the statement accordingly.*

**Response from Dalberg Team:**

Stakeholders from FCL expressed that there was abrupt discontinuation because despite initial agreement between all parties to procure at market rates, MAVIM instructed procurement at MSP. Hence, we highlighted that there was a dispute between parties on terms of pricing which hampered procurement.