



Vocational skill development for women

Tailoring skill development by Spandana Sphoorthy Financial Limited
(SSFL) CSR Intervention

End line impact evaluation report of the initiative | June 2023



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Impact of the SSFL intervention: Abstract

The current assessment captures the relevance of the SSFL tailoring intervention in the context of women empowerment in India and the impact of 3-month vocational tailoring and stitching programme on target women groups in the project intervention areas. In addition, the assessment measured a qualitative impact of the programme on learning purpose, attitude, motivation, competencies and more important the aspirations.

Further, the study captured the actual impact assessment index on technical skills imparted by the training programme that includes designing, cutting, stitching etc. The notable gains in knowledge after exposing to cutting and tailoring trainings was recorded for sub-components viz., designing, cutting, stitching, surface enrichment, machine care and maintenance, entrepreneurial education, and precautions.

It is noted that respondents demonstrated satisfactory level of awareness on acquired high skills regarding care & repair of sewing machine, cutting, and stitching of lower garments and children's garments, finishing of garments and the use of various types of trimmings for designing of stitched garments.



Further, the quantitative assessment highlights that skills imparted by the programme resulted in creation of self-employment opportunities, a potential scope for enhancement of alternate sources of income for the local women. This in turn is measured by a women's active and direct contribution to additional resources for the family and even the relay effect on increase net monthly household income for the families. A final impact metric charting financial security net and ways for the families to break the cycle of poverty.

Qualitative assessment conducted through in-depth interview technique revealed that the programme enabled the respondents to change their attitude post-exposure level in all the trainings. The intervention played a critical role to increase women's self-confidence, sense of empowerment and resulted in them believing to contribute more financially to their respective families.

1.0 Introduction

Contextualizing an inclusive development programme for women from under privileged sections of the society

1.1 Women empowerment and persistent challenges

Women empowerment in India is the most effective tool for development as these days; women across the world are actively working as a leader and surpassing others in all the spheres of life. Women empowerment in India is dependent up to a great extent on numerous different variables that encompass geographical setting (urban/rural), social status (caste and class), educational status, and age factor. However, women encounter differentiation in most sectors like education, economic opportunities, health and medical assistance, and political participation, which demonstrates that there are substantial gaps between strategy advancements and real exercise at the community level.

1.2 Contextualizing Women's economic empowerment: Central to realizing women's rights and gender equality.

As per UN Women's economic empowerment includes women's ability to participate equally in existing markets; their access to and control over productive resources, access to decent work, control over their own time, lives and bodies; and increased voice, agency and meaningful participation in economic decision-making at all levels from the household to international institutions.

Empowering women in the economy and closing gender gaps in the world of work are key to achieving the 2030 Agenda for Sustainable Development



Women's empowerment is centric to Sustainable Development Goals, particularly Goal 5, to achieve gender equality, and Goal 8, to promote full and productive employment and decent work for all; also Goal 1 on ending poverty, Goal 2 on food security, Goal 3 on ensuring health and Goal 10 on reducing inequalities.

When more women work, economies grow. Women's economic empowerment boosts productivity increases economic diversification and income equality in addition to other positive development outcomes.

Vocational intervention & inclusive development of women in India

Vocational education is concerned with the training on a vocation and related to productivity. Vocational education prepares individuals for jobs and has adequate employment potential. It helps in broadening of horizons and leads to dignity of labour.

Vocational education is not only helpful to maximize the utilisation of the material but also makes an individual self-reliant.

India is rapidly making strides and prioritizing gender equality promoting inclusive development for women.

There is a sense of commitment to accelerate programmes at community level that enable women to be part of and contribute to the mainstream economy.

1.3 Vocational training and women development: National Mandate

According to Uma Ganesh and Shilpa Phadke the authors of 'India's Pathway to Success: Winning in the Next Decade' - in order to facilitate more women entering the workforce, women and their potential have to be brought into the national consciousness in a planned and systematic manner, utilising multiple avenues as a focussed agenda – there is an urgent need to move women's agenda from a “good to have” status to “must have” status in policies and implementation processes. It has to be brought centre stage, giving it a substantially enhanced focus as compared to the current status afforded by political parties and civil society, and make women's empowerment the core theme of their mandate, aligned with the transformation agenda of the nation.

Women Training under Ministry of Skill Development & Entrepreneurship takes care of providing skill training to women in the country which aims at stimulating employment opportunities among women of various socio-economic levels and different age groups. Women's Vocational Training Programme (WVTP) was designed and launched in 1977 to mainstream women into economic activities.

1.4 Contextualizing SSFL women skill development initiatives

The importance of training for women empowerment has further gained the attention of policy makers in our country. Women form a significant proportion of the work force in India. One of the serious problems that they face is poor quality of work. With fast emerging sophisticated innovations and technologies in every field, training is increasingly becoming a potent instrument that can help women to bring improvement in their prevailing conditions and standard of living.

For the overall development of a nation and economic growth of a country, the rural masses and especially women should be imparted suitable knowledge and skills. Vocational education or skill-based education, based on occupation and employment, is therefore, need of the hour for each country and specifically for India.

SSFL, in alignment with the National mandates and with specific objective of empowering women from deprived communities conceptualized and implemented a vocational training programme to impart tailoring and stitching skills. The programme ran in phases across 7 states and in total covered 2300 beneficiaries.



2.0 SSFL tailoring initiatives

Our understanding | Impact Study

2.1 Primary objective of SSFL interventions

The intervention:

- SSFL CSR intervention: 2300 women were trained successfully in tailoring course for the period of 3 months covering 7 states in the last financial year; **the current stud considered 1181 beneficiaries' cohort for the impact assessment as there is a six months gap between completion of the training and the impact study; such minimum stipulated period is required to better chart the impact of the intervention**
- Focus on empowering women in the intervention areas with skills and build the capabilities for income generation
- Trainers were identified from local areas and students received theory and practical training. At the conclusion of the course the students received course completion certificate from Spandana

Objective: The aim of this program is to enable the poor, unemployed and resourceless women to become economically independent & self-employed

2.2 Impact study objectives

The impact assessment is run on premises to evaluate the importance of training and the magnitude of change a programme can infer on development of an individual especially women. Skill Development is to develop a workforce empowered with the necessary and constantly upgraded skills and knowledge.

SSFL Vocational Training: SAÇIT perspective and impact measurement

Training is a vital tool to attain, sustain and accelerate the pace of development. Apart from developing human capital i.e., skills and knowledge, education and training also develop social, cultural and identity capital as well. Training aims at helping individuals reach their maximum potential by way of increased knowledge, changed attitude and improved skills enabling them to perform their job according to established standards.

Keeping the importance of vocational training in view, the impact assessment study was undertaken to assess the impact of training on trainees' gain in knowledge in stitching & tailoring skills. Further, the assessment also measured the significance of training and education for improving the standard of living of a family, especially through homemakers involved in income earning activities.

2.3 Impact study methodology and limitations

Sampling methodology of the study

SAÇIT implemented an explanatory research methodology. The population likely to be highly Heterogenous with diverse segments. SAÇIT implemented a **CASE CONTROLLED CROSS-SECTIONAL** study and **STRATIFIED SYSTEMATIC RANDOM SAMPLING** across 7 proposed states. SAÇIT performed a proportional assessment of sampling across project states and arrived at sample state, districts through the following rationale and the sample allocation in the table mentioned on page 6.

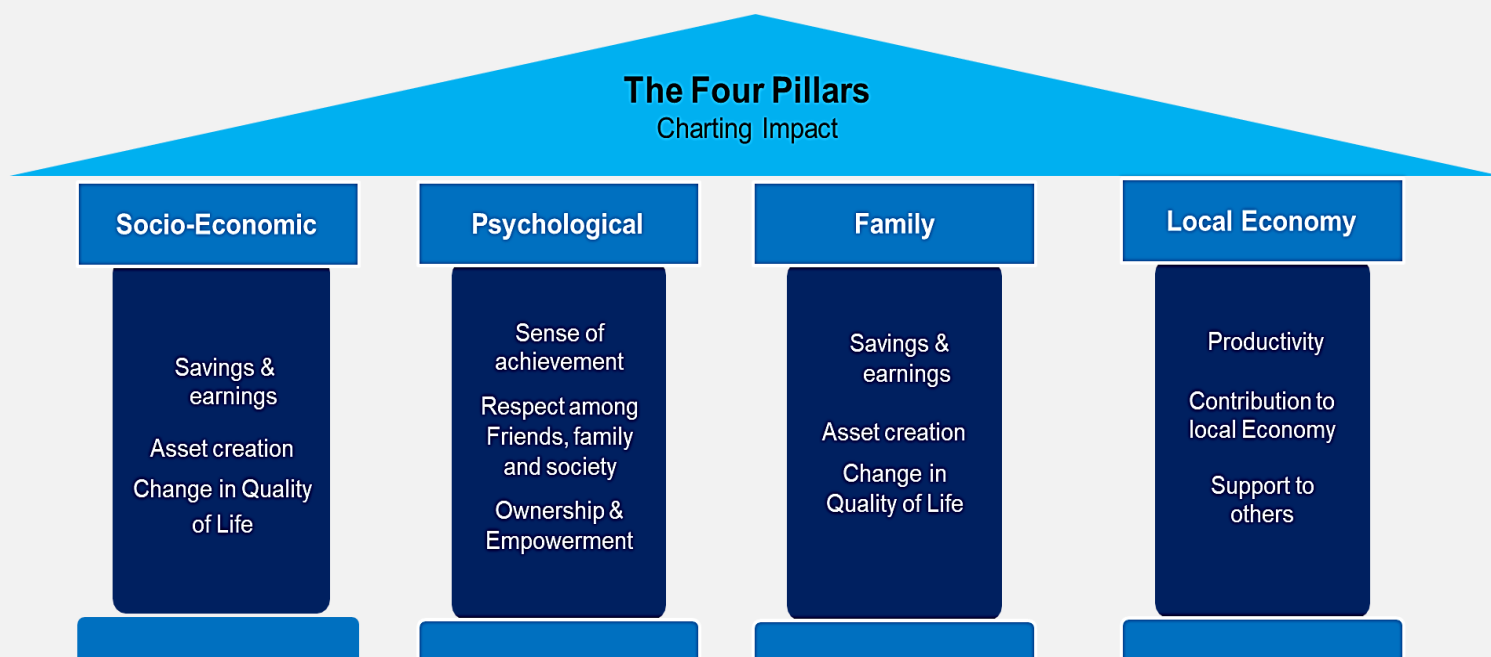
- The districts covered by the impact study account for ~51% of total project beneficiaries i.e., 51% of total direct beneficiaries covered by the SSFL interventions.
- Sample allocation proportion to total beneficiaries covered by the programme.
- The proposed sample is adjusted to meet statistically significant minimum sample size of 30.

Proposed sample: A proportionate allocation of sample across preferred intervention areas

State	Total Beneficiaries Covered	Beneficiaries Cohort for the current Impact assessment	State Proportion of total beneficiaries covered	Allocated Sample	Adjusted Sample Allocation
AP	746	346	29%	90	25%
Karnataka	260	201	17%	66	18%
Maharashtra	364	181	15%	60	17%
Odisha	314	167	14%	55	15%
Madhya Pradesh	312	165	14%	55	15%
TS	157	71	6%	22	6%
Kerala	147	50	4%	14	4%
Total	2300	1181	100%	362	100%

The proposed sample of 362 is ~ 31% of the relevant direct beneficiaries cohort covered by the SSFL intervention in the chosen states for the impact assessment study.

2.4 Study methodology, assessment framework and metrics



SACIT conducted a Causal or Explanatory research to understand the impact of specific changes in existing standard procedures. The study covered some of the critical impact metrics of the programme like effectiveness of intervention, programme relevance, acceptability of the programme among target communities, accessibility, degree of change among direct beneficiaries, scale & replicability of the programme and sustainability of the intervention.

2.5 Tools and assessments for the study

The study employed an in-depth interview technique to gather information from the respondents. Provisions were made to collect qualitative insights /comments from the respondents and hence the technique can be considered a mix of quantitative and qualitative assessment. The following are the critical pointers that were captured by the questionnaires and for detailed variables, please refer to Annexure.

The following are the critical pointers that were captured by the questionnaires and for detailed variables, please refer to Annexure.

- Number of enrollments in the intervention
- Average rate of retention during the programme implementation
- At least 6 months of continuity post programme completion
- Pre-intervention indicators of the respondents
- Gender inclusion and empowerment facilitated by the intervention.
- Practice related assessments
- Parent /Family member pointers on improved engagement and participation in decision making.
- Inputs from parents /family members on daughters /wife’s contribution to family income

Quantitative assessments

Weighted mean score (WMS)

Weighted mean scores were calculated to know the ranks for the preferences of trainees regarding motivational reasons for attending the training.

Ranks were allotted on the basis weighted mean scores.

Weighted mean score =

$$\frac{\text{Total weighted score}}{\text{No. of respondents}}$$

Paired t-test

It was applied to test the significance of gain in knowledge by trainees. The formula used was:

$$t = \frac{d\sqrt{n}}{s} \text{ with } n - 1 \text{ d.f.}$$

Where:

d = mean of differences

s = standard deviation of differences

n = number of respondents

Field study and on the ground activities

SACIT deployed trained research enumerators for the study. Quality of the study was ensured through supervisor follow up, back calls made to random respondents and real time reporting of data through Google sheets.

Both paper based and mobile survey-based-questionnaires were provided to the enumerators for data collection purposes.

Questionnaires in English and Local languages

Real-time data collection through Google sheets

Sl.No	Name of the Field Enumerator	Date	Area	Block	Block/Market	Town/Village	Name of Respondent	How to locate the setting (street name)	What is your contact no.	What is your gender?	What is your age?	What is your marital?	How many children in your family?
1	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
2	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
3	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
4	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
5	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
6	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
7	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
8	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
9	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
10	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
11	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
12	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
13	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
14	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
15	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
16	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
17	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
18	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
19	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
20	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
21	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
22	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
23	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
24	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
25	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
26	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
27	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
28	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
29	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2
30	Aradhana	21.05.2023	Karnataka	Channarayana	Channarayana	Channarayana	Aradhana	Aradhana	9845678901	Female	28	Married	2

Internal trainings and role play of enumerators

Field interactions with respondents across select project areas: Actual images



SACIT completed the community /direct beneficiary interaction at field level leveraging in-depth interview technique. The respondents were the direct beneficiaries of the SSFL training programmes. It was ensured that the trainers, project /operations staff of SSFL were not in the proximity when the interviews were conducted to ensure neutral responses from the beneficiaries and avoid any degree of prompting or influence. SACIT staff ensured that the survey was conducted on mobile platforms with paper backed questionnaires to ensure a backup for limitations of internet connectivity hindering the mobile based e-questionnaires.

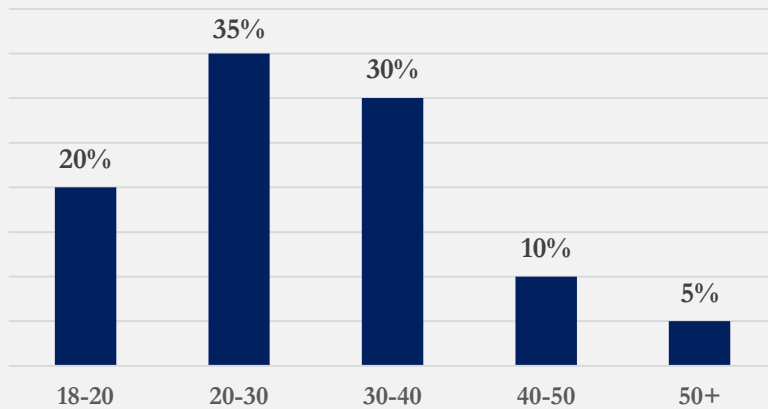
Scope and limitation of the study

1. The study is cross- sectional and not longitudinal; hence Personal data collections from the beneficiaries are out of scope of the current study
2. SSFL approved the study to cover the direct beneficiaries of the training interventions
3. The inputs or perspectives of the local administration on the skilling / training initiatives or in-depth interactions with immediate family members of the direct beneficiaries are out of scope
4. SACIT enumerators gathered the direct information as shared by the respondents (lists shared by SSFL team) with due trust and confidence
5. The study covered those beneficiaries who completed the programme 6 months prior to the impact assessment study; Hence N =1181 and NOT 2300 (the total beneficiaries for FY 22- 23)

3.0 SSFL Intervention impact: Key findings and discussion

3.1 Capturing relevance of the programme for women in SSFL intervention areas

Beneficiaries Age Group in Years (N = 1181)

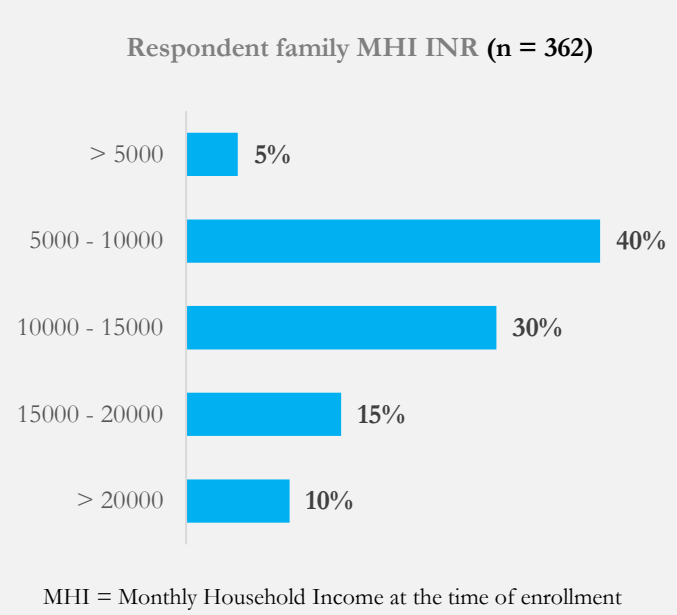
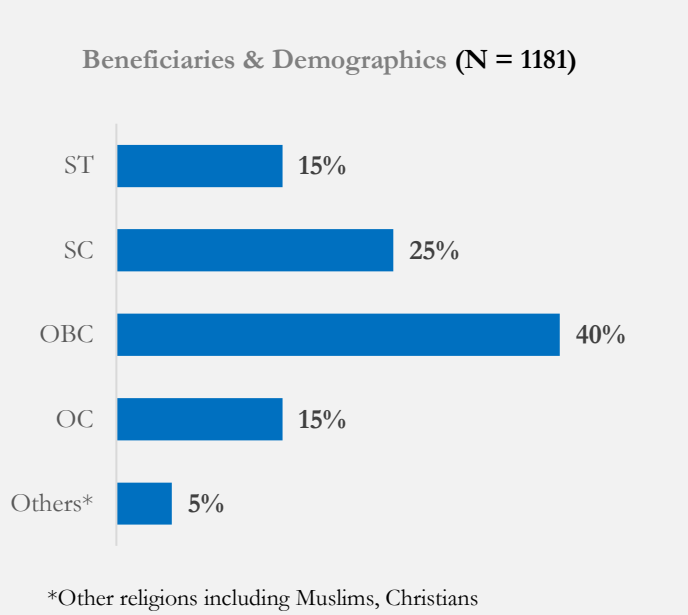


Demographic assessment of the programme beneficiaries highlighted that nearly 90% of 18 – 45 years and their participation contribute to the productive workforce of the local communities and overall, to the country.

The participation in the productive workforce is contingent on how the beneficiaries get access to education, training, employment, access to finance in case of self-employment.

Some of the persistent challenges in the hinterland of India are the family, caste & socio-economic, gender discrimination as they present a significant barrier for the aspirants to be part of productive work force. Women especially at the intersection of lower caste systems also face cultural issues that limit them further in pursuing education, skilling opportunities for the betterment.





The assessment of SSFL initiatives also highlighted that ~90% of the beneficiaries belong to marginal sections of ST, SC, OBC and Minorities. Also, 75% of the households at the time of enrolment had a single earning member with an average Monthly Household Income (MHI) of less than or equal to 12,300.0 INR.

With the average family size of the respondents at 4.5 members – it becomes even more arduous task that girls /women from these families to have equitable access to education, training, employment, and finance.

Respondents and residence status (n = 362)

# Years at current residence	% of respondents
< 5 Years	15%
5 - 10 Years	25%
10 - 20 Years	45%
20+ Years	15%

Relocation and training continuity

Re-location / migration is another critical factor for beneficiaries in the hinterland to be continuously participating in skilling or employability training programmes.

An assessment of various National skilling programmes reveals that interventions that provided local employability /self – employment options were able to achieve the optimum impact when compared to programmes that resulted in re-location.

The skilling /employability training programmes that required a higher degree of re-location of the beneficiaries witnessed a higher drop out of beneficiaries either during the training programme or immediately post the placement. Re-location options especially for married women is contingent on prime earning member of the family and for girls it is an intersection of both cultural and parents’ choice issues.

3.2 SSFL Skilling programme: Relevance and impact

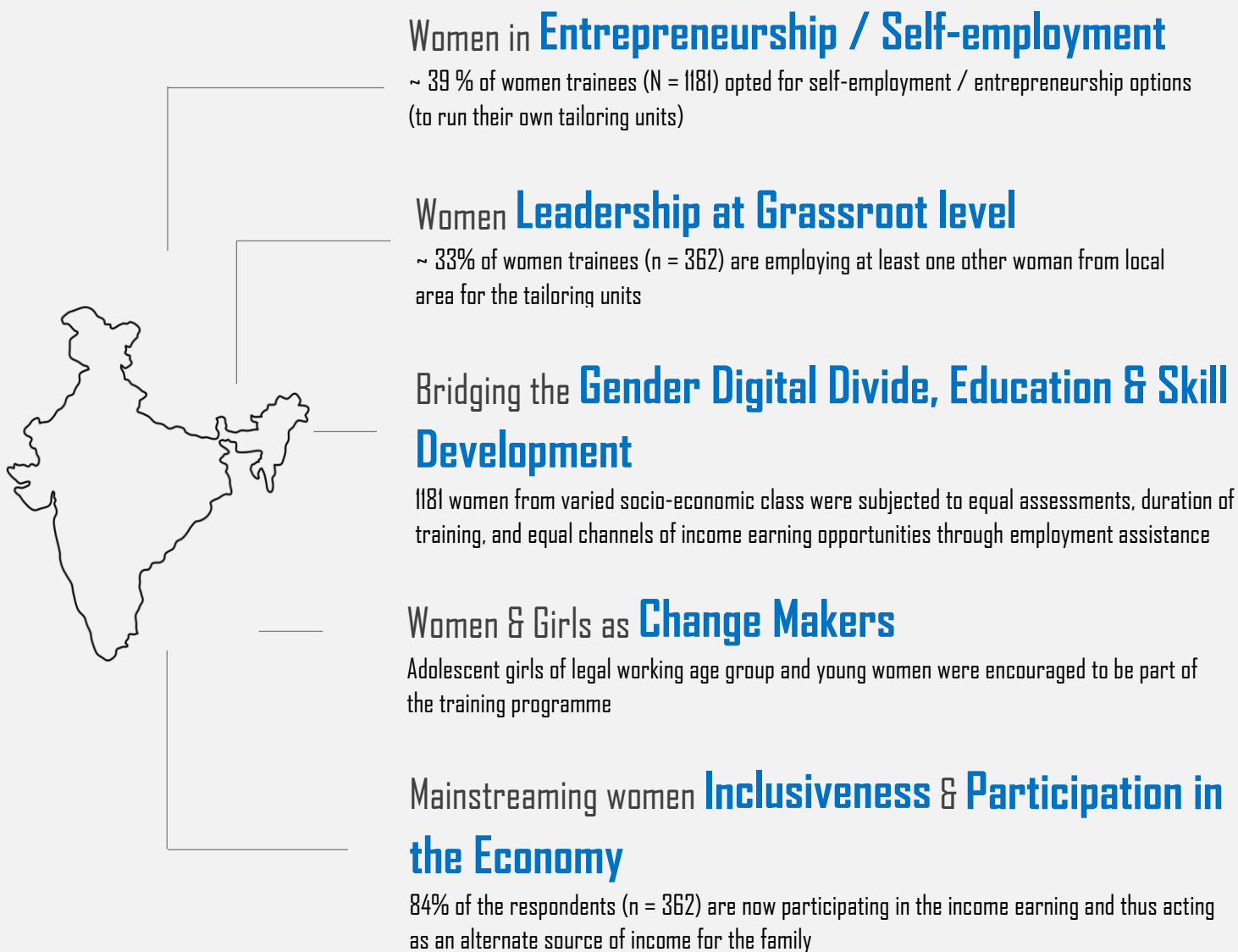
The assessment of the SSFL demographic data revealed that as high as 85% of the respondents resided in the current area for at least 10 or 10+ years, clearly highlighting a need for local intervention and income generation.

SSFL skilling and training programme ensured inclusive participation of women especially from vulnerable sections of the community. The interventions also ensured continuous learning among the women beneficiaries especially from lower Socio - Economic class with nearly 85% of the participants successfully completing 3 months stipulated training without drop out.

The programme also ensured that training centres are within the vicinity of the target communities to minimize commutation challenges. ~90% of the centres are less than 3.0 KM from the target communities.

3.3 Charting the overall impact of the SSFL programme: Vocational training impact in alignment with national priorities

The Journey of Women Development to Women Led Development: SSFL contribution to India's aspirations & priorities on Women development



3.4 Beneficiary motivation, knowledge acquisition

Motivations of beneficiaries

The data regarding motivational reasons reported by respondents for attending the training have been presented in the following table

Motives of beneficiaries for attending the SSFL training programme (n = 362)

Sr. no	Reasons	WMS	Ranks
1	To increase family income by acquiring new skills	3.20	I
2	To look for new alternative income opportunities	2.85	II
3	To upgrade skill sets for self-employment	2.73	III
4	To be known for a skill among immediate family /peer set	2.32	IV
5	To utilize spare time	1.42	V

Strongly agree: 2.54 - 3.20; Agree-1.75 - 2.53; Somewhat agree -1.00 - 1.74 (WMS Weighted mean score)

It is apparent from the data that foremost reason for attending the training was ‘to increase the family income’ ranked 1st with WMS 3.20, followed by the reason ‘to look for new alternative income opportunities’ got 2nd rank with WMS 2.85 and ‘to upgrade skill sets for self-employment’ got 3rd rank with WMS 2.73. Some of the respondents also reported that they have attended the training as they wanted ‘to be known for a skill set’ ranked 4th with WMS of 2.32 – which can be assumed as self-esteem. The least convincing reason was ‘to utilize spare time’, ranked 5th with WMS score of 1.42.

Thus, the programme set up aspirations among the communities for improving household productivity, income earning opportunities, employability, enhancing food security and promoting sustainable development. The respondents clearly demonstrated the motivations to attend the training of stitching is helpful to impart acquiring creative skills as they strongly agreed that these trainings will help increase family income, self-employability and thus creating sense of financial security.

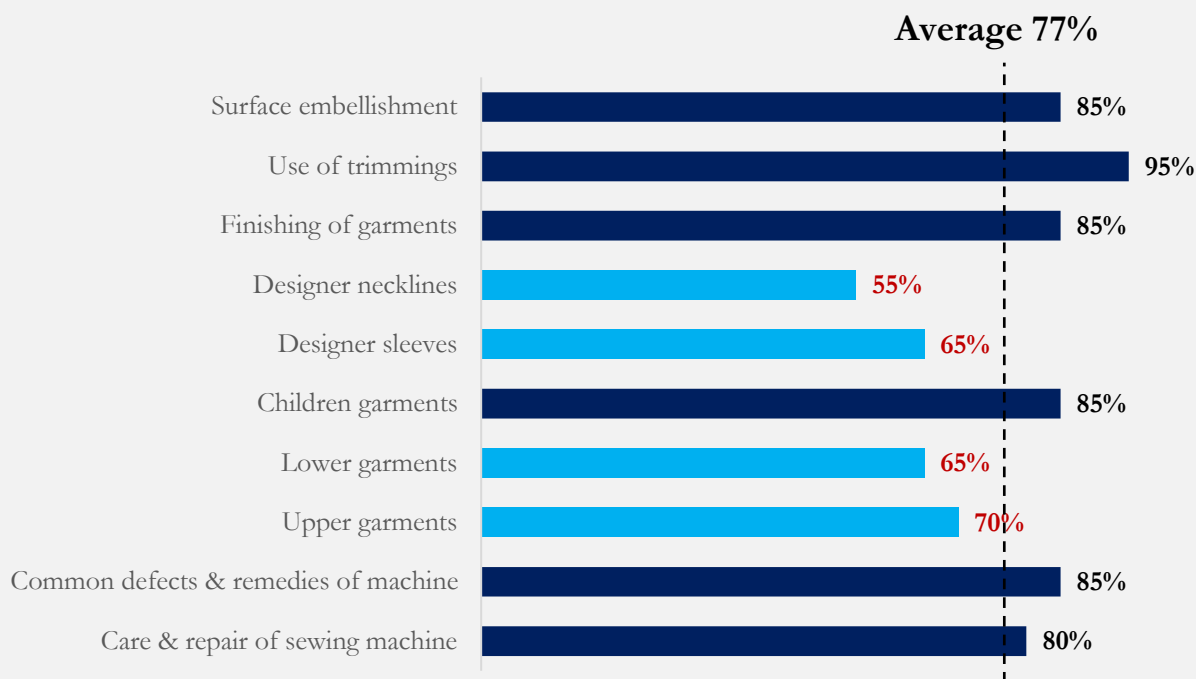
Knowledge acquisition regarding stitching skills

The specific information regarding stitching skills acquired by the rural women of different towns was assessed through knowledge and practice-based questions and in-depth interview -probing. It is clear from the data that after training, the trainees acquired adequate knowledge regarding different sub- components of training significant gain in knowledge i.e., care & repair of sewing machine, cutting, and stitching of lower garments and children’s garments, finishing of garments and the use of various types of trimmings for designing of stitched garments.

Sufficient gain in knowledge was also recorded for common defects & remedies of sewing machine and stitching of upper garments at 95% level of significance while knowledge acquisition of respondents regarding making of designer sleeves and necklines was recorded statistically non-significant.

The trainees acquired high skills regarding care & repair of sewing machine, cutting, and stitching of lower garments and children’s garments, finishing of garments and the use of various types of trimmings for designing of stitched garments as it was found statistically significant at 90% level of confidence. Such trainings, if imparted for extended duration could further enhance the skills of the women to make them competent enough to start their own enterprise.

Knowledge acquisition of trainees regarding stitching skills (n = 362)



- ❑ 82 percent respondents were satisfied with overall 3 months duration of training programme.
- ❑ An average of 77 percent of the trained respondents (n = 362) demonstrated knowledge on machine, garments handling and making
- ❑ 84 percent of the respondents (n = 362) are now participating in the income earning and thus acting as an alternate source of income for the family
- ❑ It is also noted that women now earn an average of INR 2800 – 3200 per month and contribute to almost 20% of monthly household income.



The knowledge acquisition and retention are one of the critical aspects of the skilling programmes as it defines the beneficiary actual journey from learning to practice and implementation of the skills at work. Hence it is very essential that skilling /training interventions should implement a combination of both subjective and objective sessions for beneficiaries to learn and immerse themselves in the programme.

SSFL intervention was able to motivate and make beneficiaries not only adhere to the training components over the stipulated period of 6 months but also enabled the direct beneficiaries to implement the knowledge post the programme. This is evident from the overall satisfaction of the programme among the direct beneficiaries.

Training hours, overall duration, and content: Beneficiary satisfaction assessment

The trainees were asked to give their opinion regarding satisfaction with duration and components of the training programme.

Approximately Seventy percent of the respondents opined that there is room for improvement in terms of focusing on garment designing techniques with emphasis on creative content.

The trainees acknowledged the value of theoretical components but strongly emphasized the need for more practical sessions.



Alternate income and financial security

The assessment of the beneficiaries revealed that the average size of the family is 4.5 members with an average monthly household income of INR 11,625. Also ~95% of the respondents were dependent on the Husband or Father as main income earners of the family while 92% of the main income earners are engaged in Blue / Grey collar jobs.

The assessment also highlighted that 85% of the beneficiaries have an education qualification below the Class 12, with ~65% of them are married with 95% of married women having children thus increasing the overall dependency on the main income earner of the family.

~ Ninety-seven percent of the respondents responded that there were homemakers and not involved in any sort of income earning and were dependent on single source of income.

It is also noted that women now earn an average of INR 2800 – 3200 per month and contribute to almost 22% of monthly household income. Thus 76% of working post the SSFL programme have the potential to save ~ INR 30,000 per annum (12 months X Monthly avg. earnings of at least INR 3000), creating a safety net for the family.

3.5 Qualitative impact assessment of the programme

SACIT leverage qualitative assessments of the responses to provide an independent reality check of a predetermined theory of change which helped direct beneficiaries to assess, learn from, and demonstrate the learnings. Through in-depth interview and open-ended questions, SACIT captured the key enablers which helped the direct beneficiaries to opt for the training programme, continue for full length of 3 months, capture skill sets acquired, retention and how direct beneficiaries put the newly gained skills to practice as self-employed women which can be deemed as a behavioral change induced by SSFL intervention.

Charting the qualitative and behavioural impact of SSFL programme and key pointers that would need an improvement: Responses of direct beneficiaries.



“पहले मुझे विश्वास नहीं होता था कि मैं कमा सकता हूँ लेकिन अब इस कार्यक्रम ने मुझे विश्वास दिलाया है कि मैं अपने दम पर कमा सकता हूँ”

“Earlier I didn't believe that I can earn but now this program has made me believe that I can earn on my own.”



“एक छोटा टेलरिंग उद्यम कैसे चलाया जाए, इस पर प्रशिक्षण”

Training on how to run a small enterprise.

“कम से कम हमें प्रशिक्षण के लिए दो प्रशिक्षकों की आवश्यकता है”

Trainer ratio to have equal emphasis on theory & practical.

Collective qualitative analysis of responses from beneficiaries across Andhra Pradesh, Maharashtra, Odisha and Madhya Pradesh.

Case studies of change

Case of Mrs. Pakkiravva H Kori: An incremental increase in Monthly Household Income

Mrs. Pakkiravva H Kori aged 37 is a home maker in Naragund town, Gadag district in Karnataka. Kori a mother of Two children studied till Eight Class.

Her husband, Mr. Hanumant is an agricultural worker and at times works in nearby tiles showroom is the primary income earner of the family. With a total of 5 dependents the family lives on a Monthly Household income of INR 10,300.0 which leaves least scope for the family to develop a safety net of savings and are at higher risk if an unanticipated health or economic emergencies emerge.

Through SSFL intervention, Uma underwent training for 3 months and honed her skills specifically on stitching, surface enrichment, cutting, sewing etc. Post training, she earns a monthly income of INR 3,200.0 or ~30% of previous household income through her newly learnt tailoring skills.

Case of Ms. Monika Tiwari: Dependent to prime earning member amidst an economic emergency in the family

Ms. Monika Tiwari, 22 years is a resident of Jabalpur town in Madhya Pradesh state. Ms. Monika Tiwari is educated till 9th class and a dependent daughter of Mr. Rajendra Tiwari, an Auto rickshaw driver with an average Monthly household Income of INR 9,800 – 10,200.0. Recently the family faced unfortunate situations due to health conditions of the Mr. Tiwari adversely impacting the daily earnings.

With SSFL training programme Monika could develop skills on tailoring and prepared herself for self-employment and today she earns in the range of INR 5,500.0 to INR 7,500.0 per month and was able to emerge as the primary earning member of the family. Monika today is not only self-reliant and confident but also believes that one day she will be able to turn in to a small entrepreneur offering employment to similar women.

4.0 Conclusion and recommendations

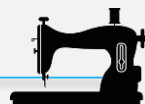
To sum up, the SSFL tailoring initiative was significantly able to achieve the following positive impact on

Summary of the key findings

Impact on social and financial security of the beneficiaries and immediate families

Typical demography of the beneficiaries and immediate families (n = 362)	Key implications for beneficiary families	Impact of the SSFL programme (n= 362)
<ul style="list-style-type: none"> ▪ The average size of the family: 5 members ▪ The average monthly household income of INR 12,300 ▪ ~93% of the respondents were dependent on the Husband or Father as main income earners of the family ▪ 95% of the prime income earners are engaged in Blue / Grey collar jobs ▪ 83% of the beneficiaries have an education qualification below the Class 12 	<ul style="list-style-type: none"> ▪ Financial security of the family is at grave risk with single unskilled /semi skilled prime earner ▪ Raising medical /health costs a grave burden for marginalized families ▪ Lack of former or higher education - limited opportunities for skilled migration ▪ Limited participation of women in workforce and income generation 	<ul style="list-style-type: none"> ▪ A safety net: Potential for a minimum average savings of INR 36,000 ▪ 84% of the respondents are now participating in income generation ▪ Increased local economy participation, reduction on migration dependency: 94% of the trained women are either employed or run their own units in the local area

4.2 Recommendations



Programme Structure

- 01 Content update:** Considerable number of beneficiaries also highlighted the need for focus on creative and designing skill sets and hence recommend SSFL to consider inclusion of garment design & creatives to enable trainees further excel in tailoring.
- 02 Duration of training hours:** The intervention would achieve even better impact if the training programme contributed to further practical aspects of tailoring. It is recommended to increase the programme hours from 3 hours to 5 hours a day to ensure equal focus on theoretical and practical aspects.
- 03 Institutional immersion programme:** During the course it is good to have a practical tailoring and garment designing programme with corporates immersions or training workshop for 10-15 days. This would help the beneficiaries to pick up latest /contemporary techniques and designing.



Programme Operations

- 04 Linkages & networking:** SSFL can further improve the impact of the programme by enabling financial linkages for aspiring and eligible beneficiaries to set up own micro enterprises.
- 05 Trainee to Trainer ratio:** It is recommended that SSFL ensures a consistent ratio across the intervention areas and partners to have uniform focus on theory, practical, and equal attention on all the trainees.

ANNEXURE

QUESTIONNAIRE FOR SSFL RESPONDENTS

Q. NO.	QUESTIONS AND FILTERS	CODING CATEGORIES
DEMOGRAPHICS		
1	District of Data Collection	
2	Mandal / Block of Data Collection	
3	Town/Village	
4	Name of respondent	
5	Address	
6	Mobile Number	
7	Do you live in the same place where the training-center is located?	Yes1 No2
8	Since how long have you lived in this village/town?	Completed Years
9	How far from the training-center do you live?	Distance In KM
10	What is your current age?	Age In Completed Years
11	What is your religion?	Hindu1 Muslim2 Christian3 Sikh4 Other(specify)
12	What is your caste?	SCHEDULED CASTE.....1 SCHEDULED TRIBE2 BC3 OC4 Others5 Any Other6 (specify)
13	What is your marital status?	Currently married 1 Widowed..... 2 Divorced 3 Separated 4 Never married 5
13.1	How many children do you have? (Question only Applicable for only Married Respondents, for others if response for Q 13. Is NOT MARRIED – PLEASE SKIP the Question and proceed to Q15)	Number of boys Number of girls
14	What is your highest level of qualification? (Not Educated, Below 7 th class,7-10 th Class, Intermediate, Degree/ Graduate)	Education.....
15	Main occupation of Husband/Father (For married women capture Husband's Job /Work and for unmarried capture Father's Job/ Work)	
16	How many family members live with you?	
17	What is the total monthly income of the family?	

TRAINING RELATED QUESTIONS		
18	What are the subjects received in the training in last 6 months? Unprompted question	<ol style="list-style-type: none"> 1. Designing 2. Cutting and trimming of garments 3. Stitching 4. Surface enrichment 5. Sewing machine care 6. Basic finance management 7. New fashions 8. All of the above
19	How many training sessions did you receive?	No. of training sessions
20	What was the duration of the last training you attended? (No. of days)	No. of days
21	Were they any follow-ups done by your Trainor post training?	
22	What Work were doing before the training (If nothing just says No)	
23	If working, how much amount you earned? Average monthly income prior to /before attending the Tailoring training.	
24	Has the skill training improved your incomes and wellbeing? Please Rank your response on a sale of 1-5 (1 = No Improvement; 5 = Highest Improvement)	
25	Are you satisfied with your placement? Please Rank your response on a sale of 1-5 (1 = Least Satisfied; 5 = Highly Satisfied)	
26	Has the training useful to your present job? Please Rank your response on a sale of 1-5 (1 = Least Useful; 5 = Highly Useful)	
27	Are you satisfied with assessment procedure? Please Rank your response on a sale of 1-5 (1 = Least Satisfied; 5 = Highly Satisfied)	
28	What was the overall impact of the training? (Please choose all options that are relevant /applicable)	<ol style="list-style-type: none"> 1. Improved my confidence. 2. I feel independent. 3. Helped me to secure my current job or work. 4. Respect in the family & society 5. Sense of contribution to the family 6. Any other _____
29	Family opinion about this training? Please Rank your response on a sale of 1-5 (1 = Least Useful; 5 = Highly Useful)	
30	What is / are your suggestion(s) to further improve the Training Programme?	

Thank You | End of Assessment



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