

# Tech Mahindra Foundation's Intervention for Women Empowerment through its Employability Program

*Impact Assessment: Final Report*

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# 1. Executive Summary

## Overview and the Purpose of the Assessment

The Tech Mahindra Foundation's SMART (Skills-for-Market Training) program is a flagship employability initiative designed to promote equitable economic participation by equipping underprivileged youth, especially women, with market-relevant skills that enable economic mobility, empowerment, and dignified livelihoods. Operational across 85 centers and 12 academies in 12 cities, the program has trained over 1.6 lakh youth since its inception, half of whom are women. The SMART ecosystem also includes specialised verticals such as SMART+ for persons with disabilities and SMART-T for technical training. This impact assessment, conducted by Catalyst Management Services (CMS), adopts a gender-responsive, intersectional framework to evaluate the transformative outcomes during the period from FY 2021–22 to FY 2023–24. The evaluation also provides recommendations that guide future program strategy.

This impact assessment aims to measure the SMART program's contribution to women's employability, financial independence, and empowerment. The study employs a feminist, intersectional framework aligned with the OECD-DAC evaluation criteria of relevance, effectiveness, efficiency, impact and sustainability.

The report presents the overall findings of the study, highlighting the changes experienced by women participants in improving their employability and how this contributed to their empowerment. While empowerment can be a significant result of improved employability and income achieved through the program, the relationship is not strictly linear. There are certain preconditions, as noted in our measurement and sampling framework, that can either enable or inhibit women from making the most of the opportunities provided by the program and becoming empowered. This process often takes time, requiring changes both within and outside the woman, which progress at different paces and with different sets of preconditions. Therefore, an in-depth analysis and synthesis of findings from both methods has enabled us to uncover significant stories of change and understand the program's contribution to the overall process.

Through our approach, we have effectively brought these stories to the forefront by highlighting success stories, enablers, barriers, challenges, and opportunities for improvement. By combining quantitative metrics of change across years and contexts with narratives, program's impact, pathways to change, and sustainability of the impact has been showcased. Additionally, recommendations that can be adopted by the program to strengthen its approach towards women's empowerment are also presented.

## Evaluation Design and Methodology

### Mixed-Methods Approach

The evaluation adopted a mixed-methods strategy, combining large-scale quantitative surveys (1,420 women across 10 cities) and qualitative data (58 in-depth interviews and focus group

discussions with beneficiaries, families, trainers, and employers). This allowed for triangulation of findings and deeper insights into the mechanisms of change.

## Frameworks Used

The study was guided by a gender-responsive Theory of Change and the Women's Economic Empowerment (WEE) Pyramid, which framed empowerment as an evolving process across four domains: ecosystem, enablers, levers, and outcomes. It emphasised the role of resources, agency, and achievements in enabling women to make strategic life choices.

## Profile of Women Beneficiaries

**Demographics and Background :** The program primarily serves young women between the ages of 18 and 30, many of whom have completed higher secondary or undergraduate education but remain unemployed due to lack of market-aligned skills. Nearly two-thirds of participants came from families earning below Rs 30,000/month, and a significant proportion had experienced economic or social vulnerability, including early marriage, domestic responsibilities, or school dropouts.

**Socially and Economically Disadvantaged:** Participants reported histories of financial distress, interrupted education, gender-based mobility restrictions, and in some cases, exposure to trauma such as domestic violence or trafficking. The SMART program functioned as a critical second chance for many of these women, offering structured training, psychosocial support, and access to job opportunities.

## Main Findings

- **Bridging Skill and Opportunity: SMART's Role in Livelihood Generation:** The SMART program has emerged as a powerful enabler of first-time workforce participation for women. A large majority of graduates transitioned into paid employment after completing their training, with over four in five securing jobs. What is particularly noteworthy is that nearly three-fourths of these were stepping into formal employment for the first time, highlighting SMART's effectiveness in breaking longstanding socio-economic and cultural barriers.

The quality of placements also reflects the program's alignment with labour market demands. Most participants entered full-time roles in sectors like healthcare, logistics, BFSI, and retail, and BPOs earning between Rs 10,000 and Rs 20,000 per month. More than getting a job, it is about having steady, respectful work that allows women to support their families and earn greater respect in their homes and communities.

- **From Skills to Competence: Applying Learning on the Job :** A vast majority of participants (92%) reported applying their training directly in the workplace. Core competencies such as digital literacy, communication, customer interaction, and supply chain processes were cited as directly relevant. This high degree of skill application signals that the curriculum is not only industry-aligned but also adaptive to evolving job roles.

- **Laying the Foundation for Upward Mobility:** Beyond job placement, the program is catalysing career progression. Many graduates have advanced in their roles within months of employment, taking on greater responsibilities, negotiating better salaries, and earning formal promotions. Close to half reported receiving a salary increase, and nearly two-thirds had expanded responsibilities at work. These outcomes suggest that SMART is helping women not only enter the workforce but build the confidence and competence to thrive within it.
- **Transforming Self-Belief and Social Norms:** A deep impact of SMART lies in the realm of personal transformation. During both the quantitative and qualitative components, participants consistently described their journey from hesitancy and self-doubt to confidence and autonomy. Many shared how they now make independent decisions, negotiating salaries, communicating with clients, or guiding junior colleagues, roles they once never imagined for themselves.

Mentorship emerged as a pivotal support system, with over four in five participants rating it as highly valuable. These mentors, alongside strong peer networks, created safe spaces for emotional resilience, job referrals, and interview preparation. These peer circles helped counteract the social isolation often felt by first-generation women workers, particularly those navigating patriarchal family settings.

- **Navigating and Overcoming Workforce Challenges**

Despite high placement and satisfaction rates, retention remains a challenge. Around one in four women who initially found jobs eventually exited the workforce. The most common reasons were family obligations, caregiving, marriage, relocation, and health issues, revealing persistent structural constraints that affect women disproportionately.

For those unable to find employment, the barriers were equally telling: low salary offers, long commutes, lack of confidence in interviews, and employer preference for prior experience often made the job search discouraging. These insights point to the need for more personalised role matching, flexible work options, and stronger interview readiness support.

- **A Trusted Brand in Skill Development**

SMART has built a strong reputation within communities, with nearly 80% of participants rating the training as highly effective. The practical, hands-on approach and the inclusive environment stood out as key strengths. Word-of-mouth has become the program's most powerful outreach channel, over 70% of new enrollments came through peer or alumni referrals, highlighting the trust and credibility SMART program enjoys among its graduates.

Digital engagement remains underutilised, with less than 10% of enrollments attributed to online channels. This signals an opportunity to expand outreach through social media, and mobile-accessible content, especially to reach younger and rural demographics.

## Recommendations

**Strengthen Ecosystem Support** - To support long-term workforce participation, the program must go beyond training, integrating family counselling, community engagement, and advocacy for gender-responsive policies. Collaborations with employers to enable flexible hours, re-entry pathways, and workplace childcare will be vital for retention.

**Invest in Career Advancement Pathways** - While entry-level placements are strong, few participants reach high-growth sectors or earn over Rs 20,000. Aligning curricula with emerging fields (e.g., digital marketing, green jobs) and offering lateral learning or micro-credentials can enable upward mobility.

**Expand Digital and Hybrid Access** - With limited digital outreach, the program is missing scale potential. A stronger presence on social media, alumni storytelling, and mobile-friendly or hybrid modules can widen access, especially in rural and semi-urban areas.

**Enhance Interview Preparation and Role Matching** - Customised career diagnostics at entry, better role matching, and robust interview preparation, including mock sessions and employer-aligned guidance, can improve placement quality and satisfaction.

**Formalise Alumni Networks and Mentorship** - Alumni play a key role in referrals and support. Structured mentorship platforms and regular alumni engagement can create a sustainable ecosystem of peer learning, motivation, and community-based outreach.

## Strategic Levers for Deepening Impact

To build on its success and address persistent gaps, the SMART program must evolve from a training and placement model to a more comprehensive platform for career growth and social empowerment:

1. **Workforce re-entry pathways** are essential for women who leave jobs due to caregiving, health, or marriage. Short-term refresher courses and alumni-led mentoring could ease the transition back.
2. **Career diagnostics and role-matching mechanisms** at the enrollment stage could improve alignment between interests, capabilities, and job outcomes, mitigating dissatisfaction and early dropouts.
3. **Post-placement support** must be formalised through structured follow-ups, alumni networks, and employer mediation to sustain employment and resolve challenges proactively.
4. **Gender-responsive practices**, such as employer sensitisation and inclusive workplace design, can help dismantle occupational segregation and promote non-traditional job roles for women.
5. **Curriculum enhancement** with advanced modules, analytical thinking, leadership, digital specialisation, can help women aim for high-growth sectors and long-term career mobility.
6. **Inclusive support systems**, including psychosocial counselling and barrier-free infrastructure, are critical for women from vulnerable backgrounds, including survivors of violence and persons with disabilities.

## Conclusion

This SMART program is a powerful and inclusive model for improving women's employability and catalysing socio-economic transformation. It offers more than vocational training; it opens up new possibilities for women who have historically been excluded from formal education and employment. Its impact is evident not only in job placements and salary gains but also in personal agency, family dynamics, and social capital.

However, empowerment is an ongoing process that extends beyond training. To deepen and sustain impact, the program must now evolve from being a placement engine to becoming a platform for lifelong learning, career mobility, and systemic change or liaise with other skilling/learning partners who can do that. With strategic adaptations, the SMART program is well-positioned to continue leading India's journey toward inclusive, gender-equitable, and resilient workforce development.

## 2. Program and Study Background

### 2.1 About the SMART Program

Skills-for-Market (SMART) is the flagship program by Tech Mahindra Foundation (TMF), aiming to build job-ready skills for youth, particularly those from underprivileged backgrounds and those facing additional challenges such as disability, age, and low educational attainment. Aligned with the Skill India Mission, it imparts foundational and job-specific skills through training programs to improve youth employability across various domains.

62 SMART<sup>1</sup> centres are operationalised through the support of local NGOs, which have a strong community base in their respective cities. These include SMART+ centres that cater to youth with disabilities and SMART-T centres that specifically provide technical skills to bridge the demand gap for technical manpower. In addition, TMF operates 10 SMART academies offering 35 high-quality vocational training diplomas and courses across three industries: healthcare, logistics, and digital technologies. These centres are located in 12 cities<sup>2</sup> (tier-1 and tier-2) across different regions of the country.

The program is dedicated to contributing to **women's empowerment** by improving their employability and inclusion by ensuring that **at least** 50% of its participants are women, specifically targeting those who face more barriers to participating in the labor force, such as disabilities, low educational attainment, restrictions on obtaining higher education, etc. SMART has successfully trained over 1.5 lakh youth since 2012 and every year approximately 22,000 youth are trained, out of which 50% are women.

### 2.2 Objective of the Assessment

To strengthen their efforts in empowering women, the program team seeks to better understand their impact on the lives of participants, and identify learnings and course corrections for deeper, more sustained outcomes. This includes not just tracking participation and placement, but also exploring how the program influences women's confidence, mobility, decision-making power, and long-term career trajectories especially for those from more marginalised backgrounds

To this end, this study aimed to assess the level of change in the employability, financial security and independence of women participants who have completed the course in the last three years (2021-22 to 2023-24) and in depth understanding of how these changes have empowered them in their personal and professional lives.

The study assessed the overall impact of the program in the larger empowerment context using the OECD-DAC criteria<sup>3</sup> of **Relevance, Effectiveness, Efficiency, Inclusion, Impact, Sustainability, and Coherence**., through exploring the following questions:

<sup>1</sup> As per the cleaned MIS data shared by TMF, where the current status of engagement was later verified by the programme team. These can be edited if there is a change.

<sup>2</sup> Chandigarh and Mohali are considered as the same city. Others like East Delhi, and New Delhi have been combined under Delhi

<sup>3</sup> <https://www.oecd.org/dac/evaluation/revised-evaluation-criteria-dec-2019.pdf>

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- **Relevance:** Are the designed courses and matched jobs relevant and suitable for women? Does the program design and implementation account for the barriers faced by women?
- **Effectiveness:** To what extent has the program improved capabilities and employability among women participants?
- **Efficiency:** To what extent does the program deliver results in an economic and timely way?
- **Inclusion:** Does the program include and equally benefit women from more vulnerable groups such as economically disadvantaged, older age, differently abled, etc?
- **Impact:** To what extent has the employability and intervention generated significant positive or negative, intended or unintended, higher-level effects, such as empowerment?
- **Sustainability:** To what extent will the net benefits of the program continue, or are likely to continue? Are there concurrent shifts in gender power dynamics (direct / indirect) that would create a sustained pathway towards empowerment?
- **Coherence:** How do the program objectives, interventions and outcomes align with systemic (e.g. government and public sector) goals and strategies towards women economic empowerment?

Our technical approach - concepts and lenses used, designed methodology, operational details, findings, emerging insights and recommendations are detailed in the subsequent sections.

### 3. Study Approach

The following subsections lay out our approach and process followed for the design and operationalisation of this study.

#### 3.1. Reconnaissance Visit: Elucidating Programme Theory of Change

Given the scale and diversity of the SMART program, it was important to build a grounded understanding of how it operates across different geographies, centre models, and course domains. To do this, reconnaissance visits were carried out across thirteen centres—including academies—in Hyderabad, Bengaluru, Delhi, and Mumbai. These visits allowed the team to observe day-to-day functioning and understand how the program is adapted to local contexts.

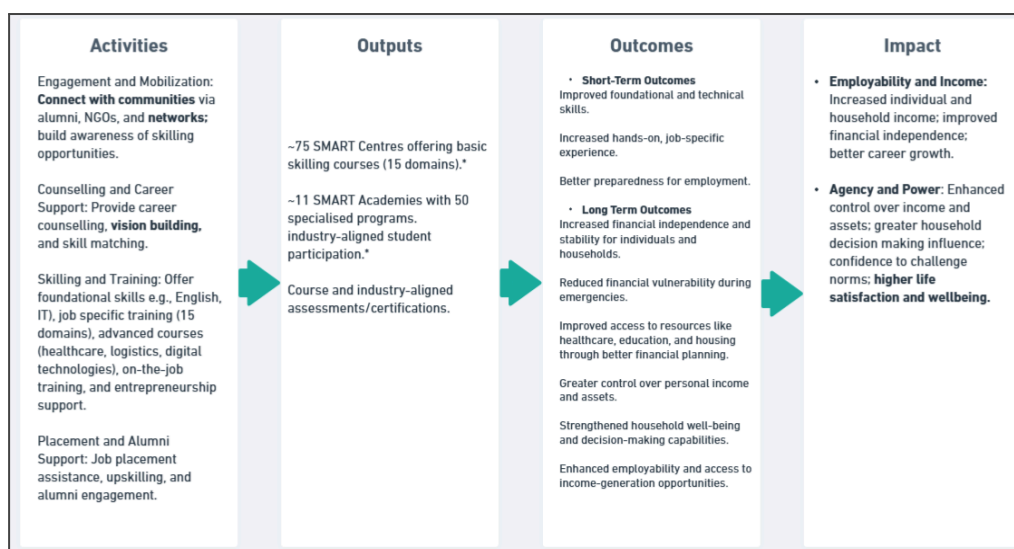
Through interactions with current trainees, trainers, placement officers, alumni, and other staff across these centres, we were able to trace the full program journey—from mobilisation and onboarding to training and placement. Hearing from different stakeholders helped cross-validate information and surface specific challenges faced by women at various stages, including after completion. These insights directly informed the design of a more responsive and grounded evaluation framework.

The visits also strengthened our confidence in the evaluation approach while prompting a few important refinements. First, they reinforced the need to include diverse stakeholder perspectives—especially from alumni, employers, and industry experts—to better assess long-term effectiveness and relevance. Second, engaging with trainees highlighted the importance of including family members in the study to understand enabling and limiting factors in their immediate environments. Lastly, the visits underscored the need for a representative sample that reflects variation across geography, centre type, marital and employment status. These learnings were integrated into the study design and



implementation, and are detailed in the Inception Report shared earlier. This visit also helped us define the program's theory of change, visualised below

Figure 1: SMART Programme Theory of Change



## 3.2 Reviewing Literature: Employment and Empowerment among Women

To refine the study design, we aligned empowerment definitions and measurement frameworks existing in the literature and explored the

### 3.2.1 Definition of Women Empowerment

Women empowerment has been a wide subject of study and various studies have given different perspectives to the definition of women empowerment.

As per the UNESCWA (United Nations Economic and Social Commission for Western Asia) , Women empowerment is the process by which women become aware of gender-based unequal power relationships and acquire a greater voice in which to speak out against the inequality found in the home, workplace, and community. It involves women taking control over their lives: setting their own agendas, gaining skills, solving problems, and developing self-reliance<sup>4</sup>. It encompasses facilitation of economic, social, psychological and political empowerment of women and girls to promote women's economic independence, improve relationships and promote equitable gender power relations within households, communities and society<sup>5</sup>.

Women's empowerment is about the process by which those who have been denied the ability to make strategic life choices acquire such an ability. The process through which individuals gain the ability to make choices and transform these choices into desired actions and outcomes. For women, this involves overcoming barriers imposed by societal norms, economic constraints, and patriarchal systems (Kabeer, Naila).

<sup>4</sup> [Women's empowerment - United Nations Economic and Social Commission for Western Asia](#)

<sup>5</sup> [Strategy Summary: Empowerment of Women](#)

One of the perspectives of women's empowerment is to promote the equal position of women in the world of work, and to further that aim at one or more levels by: (a) Promoting capacity building of women to enable them to participate equally in all societal activities and decision-making at all levels; (b) Promoting equal access to and control over resources and the benefits of productive, reproductive, and community activities by affirmative action for women; (c) Working to achieve equality and safe and respectful working conditions; (d) Promoting and strengthening the capacity of women's/ development organisations to act in favour of women's empowerment and gender equality; (e) Promoting changes in the socio-economic conditions in society that often subordinate women to men such as laws, educational systems, political participation, violence against women and women's human rights; (f) Making men aware of the significance of gender equality. It is a process of change by which those who have been denied the ability to make strategic life choices acquire this ability<sup>6</sup>. It is enshrined in Sustainable Development Goal 5. Empowerment happens by removing constraints that impede women's and girls' ability to determine and realize their goals. These **constraints** can be classified into three pillars:

- **Constraints in Agency** – the capacity for goal-setting and follow-through, indicative of their level of self-efficacy and self-esteem.
- **Constraints in Resources** – the inputs (such as capital, assets, tools, and information) that individuals have at their disposal to enable decision-making and actions to achieve their goals.
- **Context/ecosystem**– an enabling environment for equitable decision-making, including institutions and social arrangements.

Addressing constraints across these pillars can empower women to realize specific achievements, leading to gender equality.

### 3.2.2 Women Empowerment and Female Participation in the Workforce

*Female Participation in the Workforce* plays a pivotal role in achieving women's empowerment. By engaging in economic activities, women gain financial independence, decision-making power, and societal recognition, which collectively contribute to their empowerment and the overall development of societies. Female labour force participation rate (FLPR) is a driver of growth and therefore, participation rates indicate the potential for a country to grow more rapidly. However, the relationship between women's engagement in the labour market and broader development outcomes is complex<sup>7</sup>.

The participation of women in the labour force varies considerably across developing countries and emerging economies, far more than in the case of men. In the Middle East, North Africa and South Asia, less than one-third of women of working-age participate, while the proportion reaches around two-thirds in East Asia and sub-Saharan Africa. This variation is driven by a wide variety of economic and social factors including economic growth, increasing educational

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<sup>6</sup> [Women's and Girls' Empowerment](#)

<sup>7</sup> [Women's labour force participation in India: Why is it so low?](#)

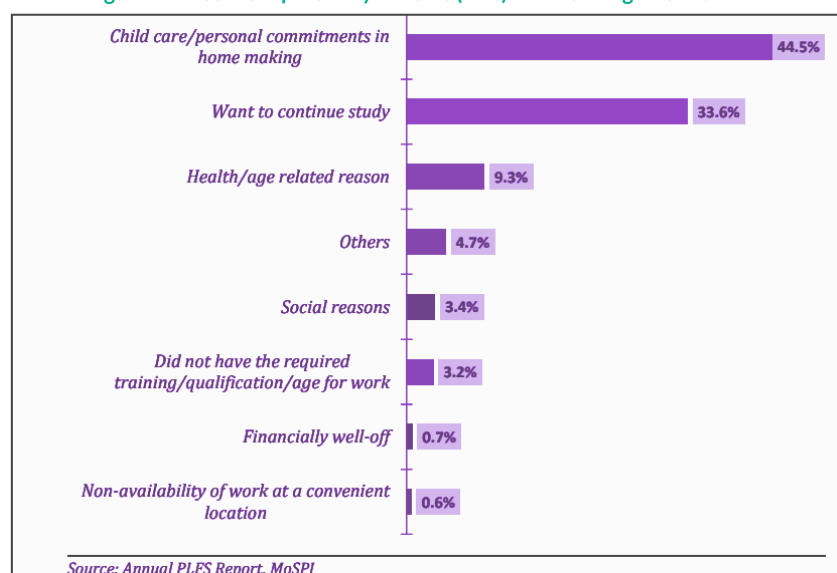
attainment, falling fertility rates and social norms. Besides labour market gender gaps are more pronounced in developing countries, and disparity is highest in South Asian countries

The participation of women in the labour market are primarily driven by various factors, viz., economic development, education levels, fertility rates, access to childcare and other supportive services and, ultimately, the cultural and normative context of society and social norms. These factors react as the “Push and Pull factors” for female participation in employment. However the rapid economic growth, rising education, and declining fertility, results in increasing women participation in the labour force but women face barriers in accessing economic opportunities. Economic development and increasing income levels don't seem sufficient to reduce stubbornly high gender gaps across multiple dimensions in the region<sup>8</sup> while social norms about gender can be considered as a key obstacle towards gender equality<sup>9</sup>.

FLPR is a multidimensional agglomeration of structural and socioeconomic factors. Over the years, it has shown an increasing trend. Encouraging and welcoming female higher participation in the labour force is vital for economic growth. The latest Report of Periodic Labour Force Survey (PLFS) 2021-22 is evident of increased FLPR in India. Though it is lower than the male, it is significantly increasing over the years and at present, around one third of women have joined the labour force.

It is evident from the data in the figure given below that out of the total women, who are outside the labour force, around 44.5% women were not in the labour force due to “Child care/personal commitments in home making” and 33.6% women want to continue their study instead of joining the labour force. Around 3.4% women were outside the labour force due to “social reasons”. The data in the below figure represents Indian females of age group 15-59 years

Figure 2 : Reasons reported by females (in %) for not being in labour force



<sup>8</sup> [Reshaping Norms: A New Way Forward](#)

<sup>9</sup> [Female Labour Utilisation in India](#)

The female workforce is skewed towards “Self-employment” followed by “casual labour”. In India, out of the total females 19.7% females are self-employed, 6.8% are engaged as “casual labour” and 5.3% are “Regular wage/salaried employees

### 3.2.3 Vocational/technical training to increase the Female Workforce Participation

Vocational/technical training seems to be an important factor to improve the labour market prospects in the era of digitisation and emergence of technologies. It provides occupation specific knowledge and job related skills to participants. It is closely related with economic growth and is capable of creating employment for their income generation. Vocational and technical training are designed to develop the skills, ability and knowledge necessary for employment, income support and development of women empowerment and provide an opportunity to females for climbing on a social ladder of faster development.

The participation rate of male and females in various such programs are also affected by the traditional patterns of occupational segregation. Textiles and handlooms, apparels is the most prevalent field of training among Indian rural females followed by the IT-ITeS. Around 30.1% of total Indian rural females who received vocational/technical, are trained in Textiles and handlooms, apparels field. Around 30.2% of total urban females who received vocational/technical, are trained in IT-ITeS field. Around 5.0% rural females and 8.6% urban females received training in the beauty and wellness field.<sup>10</sup>

- Support to Training and Employment program for Women (STEP): To provide skills that give employability to women that benefit in the age group of 16 and above in India.
- Mahila Shakti Kendras (MSK)- It is designed to offer comprehensive support services to women to help them develop skills, find job opportunities, and improve their digital literacy. It operates at various levels, such as national, state, and district levels, and the government aims to establish 920 Mahila Shakti Kendras in the 115 most underdeveloped districts.
- Project Unnati: Unnati and the Lodha Foundation work with partners to create skill development programs and women empowerment projects focussed on women. The courses are designed as rapid skilling courses to respond to the expectations of the current job market.
- Growing Livelihood Opportunities For Women (GLOW) by FSG: It envisions to improve the gender equity in India by economically empowering women.
- Empowering the marginalised for better livelihoods by Nasscom Foundation: The initiative bridges the skills-employability divide for marginalised youth and women with digital skill-based training. We aim to provide easy access to digital technology skills for all communities, enabling better and more inclusive livelihoods in India's digital economy. It supports and trains Persons with Disabilities to make them job ready

From the review, it is evident that paid work is a powerful but incomplete lever for women's empowerment: skills training can open labour-market doors, yet agency and sustained achievements hinge on childcare, safety, family support, and inclusive workplace norms.

<sup>10</sup> [Female Labour Utilisation in India](#)

Existing skilling schemes improve employment metrics but rarely track—much less lead to—deeper shifts in voice and decision-making power, especially for women facing intersectional layers of exclusion. By assessing data on training to employment journey, and including nuanced measures of agency and context, this study aims to dig deeper on how skill training and capacity building can translate into lasting empowerment and where enhancements are required within design and implementation.

### 3.3 Study Design: Evaluation and Measurement Framework

#### 3.3.1 Defining Women Economic Empowerment: WEE Pyramid

The Women Economic Empowerment (WEE) Pyramid visualize empowerment as an interconnected, transformative process. Given the scope of program activities, the primary focus is on assessing changes in economic empowerment—specifically participants’ ability to earn a stable income—while recognising how the broader ecosystem shapes those outcomes.

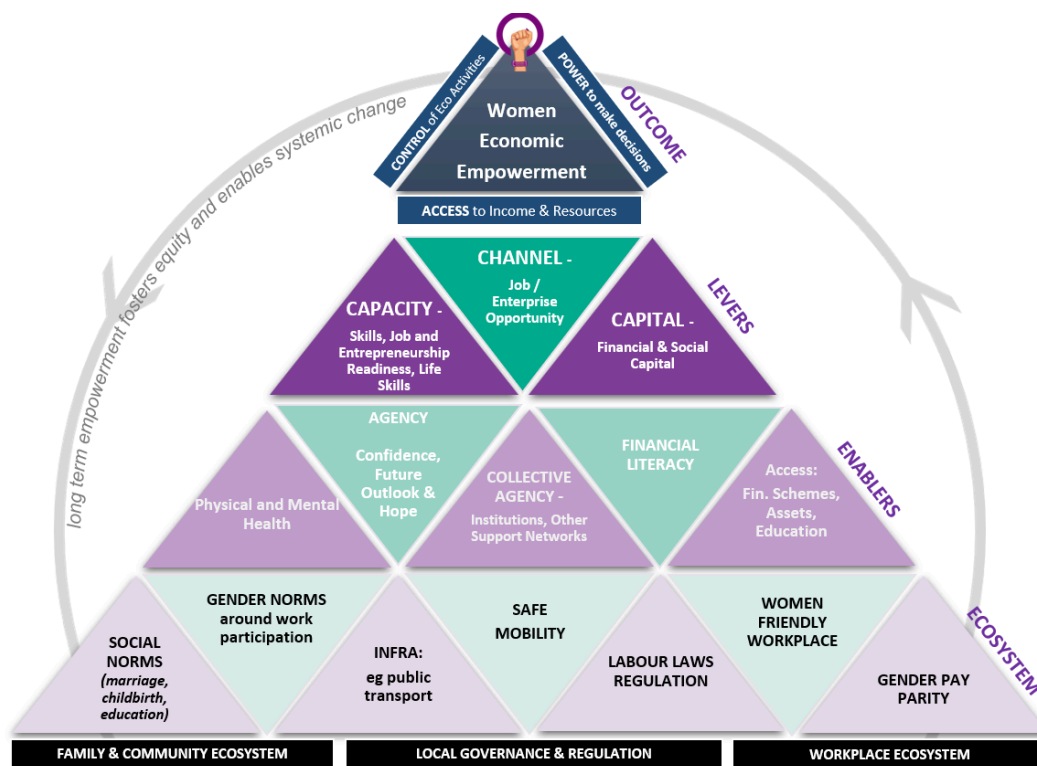


Figure 3: CG Women Economic Empowerment Framework

**Ecosystem** factors lay the groundwork for systemic change, enabling other interventions to take root. Societal norms and structural systems shape access and opportunities for women, particularly those with disabilities. Norms related to marriage, education, and work often restrict independence and agency. Structural elements like accessible infrastructure, inclusive transport, workplace adjustments, and gender-sensitive policies are critical for equitable participation. Policies such as pay parity and anti-discrimination laws further support inclusivity.

**Enablers** address systemic and individual barriers, equipping individuals with resources and capacities to exercise agency and achieve empowerment. Examples include education, financial assets, good physical and mental health, suitable roles and accessibility measures for persons with disabilities, supportive households and community relationships, and a positive future outlook. These factors enable women and others to build capabilities, access opportunities for financial independence, and become empowered through shared learning, mutual support, and advocacy. Enablers provide both tangible (e.g., financial and technical skills) and intangible (e.g., confidence and resilience) capacities needed for agency.

While enablers provide foundational support by addressing barriers like health, education, and access to resources, **levers** focus on translating these into actionable outcomes—such as employment, entrepreneurship, or financial growth—by directly connecting individuals to opportunities. For example, skill-development programs aligned with industry needs, particularly those inclusive of women with disabilities, enhance job readiness. Financial tools like micro-loans and mentorship expand access to capital and networks, while job-placement services and market-aligned training ensure smoother workforce transitions. These levers amplify the impact of enablers, helping individuals achieve economic stability and long-term empowerment.

The **ultimate outcome** is economic empowerment, characterised by financial independence, decision-making agency, and equitable societal participation. This empowerment encompasses personal dimensions (e.g., self-esteem and the ability to vocalise and act on choices) and social dimensions (e.g., leveraging social networks to access better opportunities). These interconnected elements reinforce one another; for example, earning an income fosters independence, challenges societal perceptions, and strengthens self-esteem. Over time, these shifts contribute to a more inclusive society, where women and individuals with disabilities are recognised as equal contributors, reshaping the ecosystem.

**The evaluation revisits this framework to interpret the impact of the program through both quantitative and qualitative findings** (see Section 4).

### 3.3.2 Measuring Training Effectiveness and Employability

This study adopted a **mixed-method approach** to capture both the **extent of change** and the **pathways through which change occurred**. Quantitative tools were used to measure shifts in key indicators such as knowledge, technical and soft skills employment, and income. Complementing this, the qualitative assessment focused on understanding how and why these changes happened—or did not—by exploring the conditions that enabled or constrained women's employability and empowerment.

**Training effectiveness and employability** were assessed as two interlinked dimensions of the programme's contribution to **women's economic empowerment**. These were measured through self-reported data from the quantitative survey, drawing on participant experiences and reflections across the training and post-training period.



Dimension	Key Indicators
<b>Training Effectiveness</b>	<ul style="list-style-type: none"> <li>- Training completion and reasons for dropout</li> <li>- Self-reported improvement in technical and soft skills</li> <li>- Rating of overall training effectiveness</li> <li>- Quality of mentorship and counselling support</li> <li>- Engagement in peer/alumni networks</li> <li>- Willingness and reasons for recommending the programme to others</li> </ul>
<b>Employability</b>	<ul style="list-style-type: none"> <li>- Pre-training employment status and reasons for not working</li> <li>- Post-training employment status (current and past)</li> <li>- Nature and quality of employment (type, domain, income, satisfaction)</li> <li>- Use of SMART-acquired skills in current job</li> <li>- Perceived career advancement (new roles, salary increase, promotions, recognition)</li> <li>- Reasons for unemployment or job discontinuation</li> </ul>

**Table 1 : Training Effectiveness & Employability Indicators**

**Training effectiveness** was gauged through indicators related to course completion, skill acquisition across technical and soft skills, perceived effectiveness of the training, mentorship and counselling support, peer group and alumni engagement, and likelihood of recommending the programme to others. **Employability** was measured through a set of indicators capturing changes in employment status, type and quality of current jobs, application of skills in the workplace, income earned, satisfaction with employment, and perceived career progression. For those not currently employed, reasons for exiting or not entering the workforce were also recorded, along with their interest in returning to work.

### 3.3.3 Measuring Economic Empowerment

**Empowerment** was conceptualised in this study as a multidimensional process through which women gain agency, autonomy, and influence over decisions that affect their lives—both within the household and in the public sphere. Drawing on Naila Kabeer’s framework of resources, agency, and achievements, the study further applied a power lens to examine shifts across four interrelated domains: **power from within, power to, power with, and power over**.

Indicators were derived from self-reported data and focused on capturing perceived change across the **personal and relational spheres**, where the programme was most likely to have influence. These included changes in self-confidence, decision-making power, financial autonomy, and mobility—each serving as a proxy for underlying shifts in power dynamics.

- **Power from within** was assessed through questions capturing changes in self-worth, confidence at work and in life, and perceived ability to succeed.
- **Power to** was reflected in participants’ reported control over their own income and ability to make personal financial decisions.
- **Power with** was explored through participation in peer groups or alumni networks and the role of social relationships in enabling employment or financial decision-making.



- **Power over** was assessed through household-level questions on who makes decisions related to personal spending, savings, education, healthcare, and career choices—as well as whether the participant had seen a change in influence over these areas since completing the programme.

These dimensions informed the **empowerment measurement framework** are visualised in below.

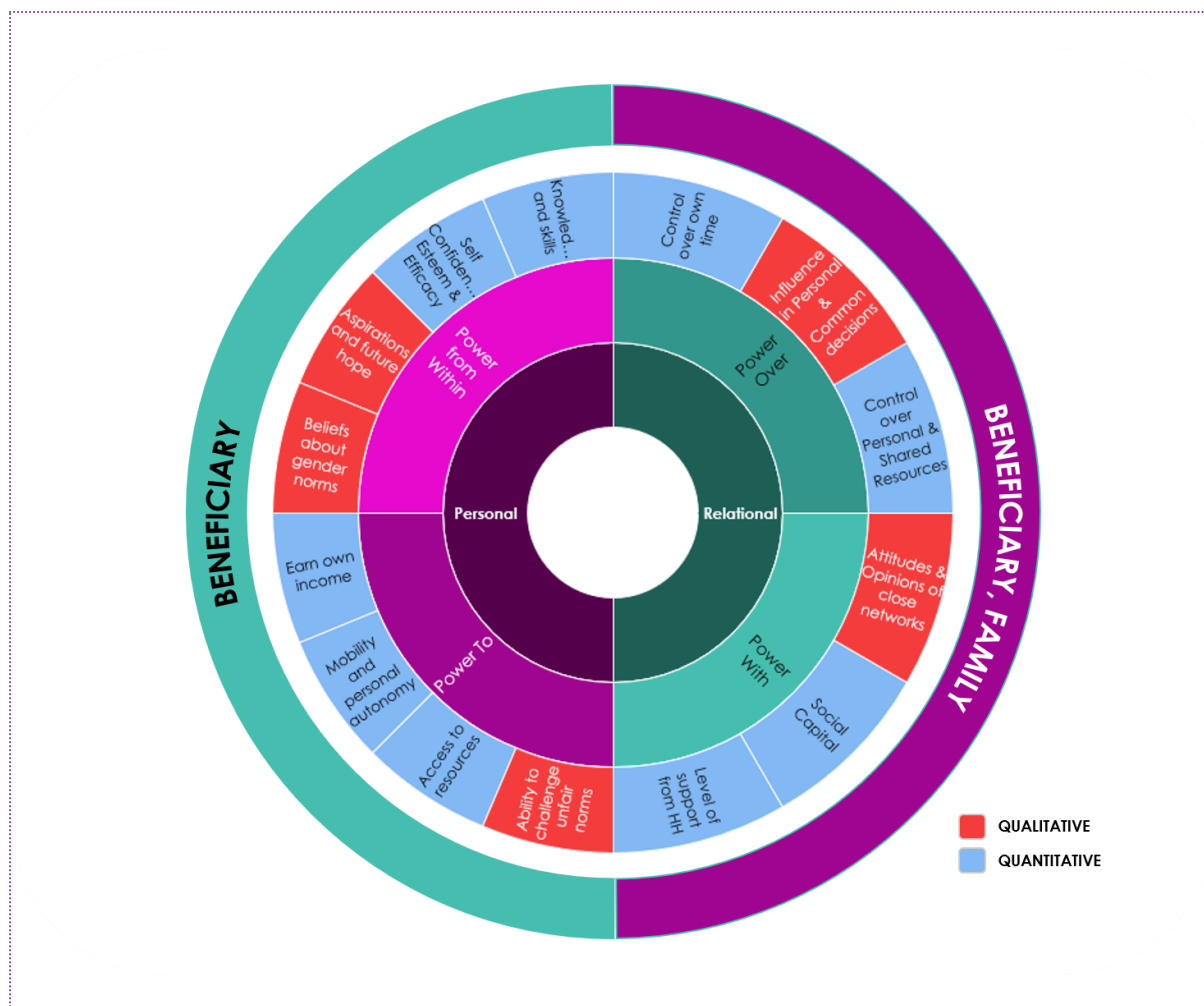


Figure 4 : Empowerment Measurement Framework

Some of these indicators were selected to be included in the construction of the empowerment index, detailed in [section 4.3](#).

While the quantitative indicators formed the core of our measurement framework, the qualitative tools were designed to deepen and contextualise findings, and to triangulate results across multiple perspectives. In-depth interviews and focus group discussions with women participants and alumni explored themes of skill application, career pathways, household decision-making, and personal empowerment. Interviews with family members provided insight into shifts in support, household dynamics, and perceptions of women's employment. Other stakeholder groups—including trainers, programme staff, employers, and industry experts—contributed views on training relevance, workplace readiness, inclusion barriers, and

future opportunities, offering a more comprehensive understanding of the programme's long-term potential and ecosystem alignment.

The study's sample across stakeholders and locations, along with the selection method is detailed in the subsequent sections.

## 3.6 Sampling

### 3.6.1. Study Population & Sample

Participants for the study were randomly sampled from the MIS data of alumni provided by the TMF program team. It had a total of 29,785 observations, spread across 15 locations<sup>11</sup>, visualised below.

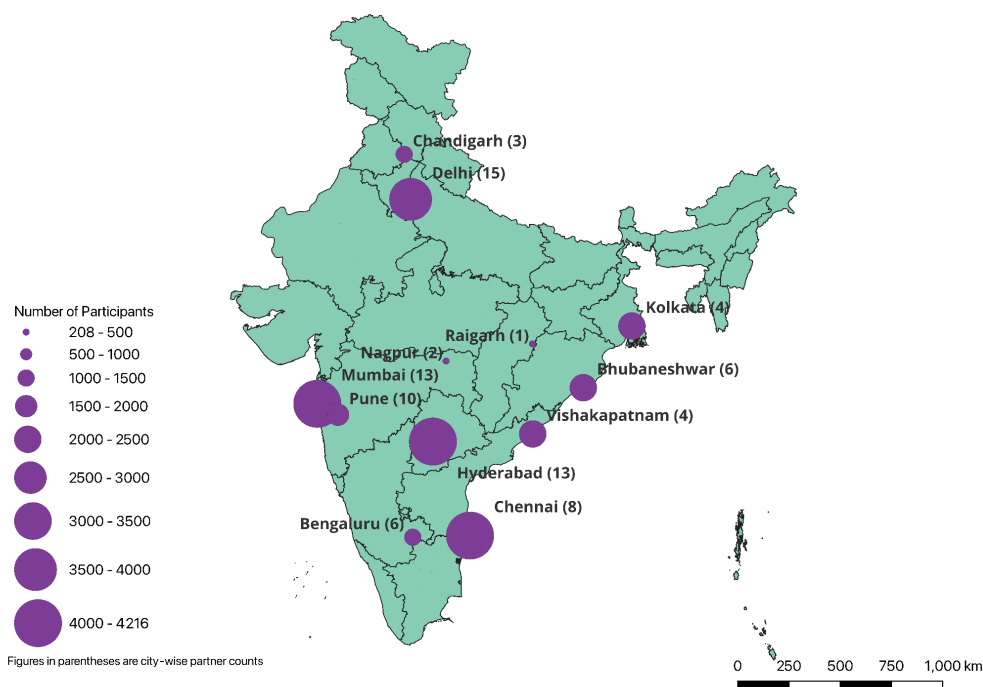


Figure 5: TMF SMART Programme Beneficiaries

After cleaning the shared data by removing duplicates and missing values in mobile numbers, and some outliers in family income, we had data for 27,443 program participants across 12 cities. Of these, two cities - Nagpur and Raipur were dropped from the sample selection due to having a very small number of participants in the overall population.

The overall quantitative sample was determined at 1500 to be able to provide statistical significance of results<sup>12</sup>, while also ensuring some representation can be maintained in participants across geography, age, marital status, placement status / employment status, disability status, etc. as these factors can significantly impact participants' empowerment. To maximise reach, particularly for participants for whom it would be difficult to come to the

<sup>11</sup> Separate locations are given for New Delhi, Delhi and East Delhi. These will be combined under "Delhi" while sampling, unless the population is significantly different among the groups. Chandigarh and Mohali are considered as the same location.

<sup>12</sup> A statistically significant sample for the population at 95% confidence interval with 5% margin of error is ~400.

center for the survey, we employed hybrid data collection, with both field and telephonic surveys. The intended representative location-wise sample size for quantitative survey is provided in the [Annexure 1](#).

### 3.6.2 Sample Selection

To ensure fair representation and enable analysis across some subgroups, a stratified sampling approach was used for the study. The sample was designed to reflect diversity across both programme and participant characteristics, with emphasis on including categories that may face differentiated barriers to employability and empowerment.

Stratification was applied primarily across four participant-level dimensions: age, marital status, disability, and employment status. The sample was balanced to include representation across four age brackets (from 21 years and below to 30 and above), and to ensure adequate inclusion of married women (at least 20%) and those divorced or widowed, given the unique constraints these groups may face. Participants with disabilities—particularly those with speech or hearing impairments—were intentionally included to reach a minimum of 6–7% of the total sample. Similarly, placement status was considered, with roughly 75% of the sample drawn from currently employed or self-employed respondents, and 25% from those not currently employed, to allow exploration of contrasting post-programme pathways.

In addition, representation was maintained across the financial **year of enrollment** (2021–22, 2022–23, 2023–24) and the type **of centre attended** (including healthcare academies, digital technology centres, SMART+, SMART-T, and standard SMART centres). While not applied as strict stratifiers, these categories were factored into the participant selection process to ensure diversity in programme exposure

To operationalise this, a list of approximately 5,000 participants was generated from the programme database—including buffers—ensuring proportional representation across the selected criteria. ***From this pool, respondents were randomly selected by the research team, not the implementing agency, to preserve the independence of the evaluation and minimise any potential selection bias.*** Taken together, this sampling approach strengthened the robustness of the study and enhances the generalisability of findings to the wider programme population.

Tech Mahindra Foundation and partner organisations played a crucial role in facilitating outreach and supporting the mobilisation of selected participants, particularly in connecting with alumni spread across geographies. Despite these efforts, the team encountered several challenges in reaching target numbers during the quantitative survey. Alumni migration, especially from urban centres like Chennai and Delhi, made it difficult to trace participants who had relocated for work. Many employed respondents, particularly in the retail, hospitality, or service sectors, were unable to participate due to work commitments and lack of leave. Changes in contact information and network-related issues further affected reachability, and a small proportion of alumni expressed disinterest in participating.

Ultimately, the final sample achieved included **1,420 respondents** for the quantitative survey and **61 stakeholders** across qualitative tools, detailed in the following section.

## 3.7 Data Collection

### 3.7.1 Tool Development

Study tools were designed to align closely with the study's conceptual frameworks on employability and women's empowerment, and structured to assess the magnitude of change and also explore the processes through which change occurred.

The **quantitative questionnaire** focused on capturing self-perceived shifts in skills, confidence, and work readiness, using structured **rating scales** to assess training effectiveness, such as perceived improvement across technical and soft skills (e.g., communication, computer use, spoken English, analytical thinking). Questions were also included to assess broader indicators of empowerment—such as decision-making in household finances and confidence in public settings—ensuring alignment with the agency and relational dimensions of the empowerment framework. To attribute changes to the programme, several questions explicitly referenced pre- and post-training status, and respondents were asked to reflect on specific challenges they encountered both during and after training, including barriers to employment and continued learning.

Recognising that numbers alone cannot capture the full texture of lived experience, the **qualitative tools** were designed to provide depth and nuance—exploring, for instance, how young women navigated family expectations, built confidence, or experienced shifts in mobility and autonomy post-training. In-depth interviews and FGDs with participants probed the intersection of skill development and personal change, while tools for trainers, employers, and family members elicited multi-actor perspectives on change attribution, workplace readiness, and enabling environments. For example, trainers were asked about the growth they observed in students' behavioural traits and resilience, while employers reflected on retention and workplace adaptation.

To ensure accessibility and respect for participants' time, the tools were **translated into 7 local languages** allowing respondents to engage comfortably. Question flow, especially in the qualitative guides, was designed to be conversational and non-intrusive, allowing participants to reflect freely on sensitive or subjective experiences without feeling interrogated. Tools also avoided technical jargon and used everyday language—especially when exploring abstract concepts like confidence or aspirations—to ensure that responses genuinely reflected participant perspectives, rather than prompted answers.

The translated tools were digitised for ease of comprehension and collection. The senior field team members thoroughly reviewed and tested the tool to ensure the accuracy of translation for colloquial language, and identified any logical errors in the tool to be corrected, if any.

The final tools for quantitative surveys, IDIs, KIIs and FGD can be accessed [here](#).

### 3.7.2 Enumerator Selection & Training

CMS drew on its expert network of senior field researchers with strong domain knowledge and experience in conducting research in development settings. Enumerators were selected

through a rigorous process that assessed prior experience, ethical preparedness, and contextual familiarity, and their performance was monitored throughout the study.

Key selection criteria included:

- **Local familiarity:** All field researchers were locally sourced to ensure fluency in local terminology and improved rapport with respondents.
- **Ethical certification and experience:** Only enumerators with valid research ethics certification (UNICEF-Agora, Citi, or FHI360) and a minimum of two years' experience were recruited.
- **Gender balance:** The team maintained a gender balance among enumerators and supervisors, given the largely female respondent base, to ensure comfort and communication ease.
- **Verified skills and references:** Enumerators with a proven record of quality fieldwork, strong references, and demonstrated probing abilities were prioritised.
- **Domain expertise:** Enumerators were selected based on prior experience working with similar respondent groups and thematic domains.

Enumerators underwent comprehensive training covering all aspects of data collection, including the TMF SMART programme background, study objectives, sampling and replacement procedures, and question-wise walkthroughs with probing guidance. Dedicated modules were included on **gender sensitivity**, tailored to the respondent profile and study context. Standardised training protocols were followed, including field rehearsals, mock surveys, and familiarisation with the digital tools. Training was conducted in all languages in which the survey was administered—Hindi, Tamil, Telugu, Kannada, Marathi, Odia, and Bengali—with both TMF and CMS teams present.

### 3.7.3. Field Operations and Final Study Sample

Quantitative data collection was conducted through a mix of remote and in-person surveys across programme locations, with support from the Tech Mahindra Foundation and local partners to facilitate participant mobilisation and scheduling. Field-based interviews were carried out at SMART centres and academies, ensuring accessibility for respondents. In total, **1,420 women beneficiaries** were surveyed across nine states and ten cities<sup>13</sup>.

Quantitative Survey			
City	Remote (achieved)	In-person (achieved)	Total
Andhra Pradesh	81	42	123
Delhi	144	75	219
Karnataka	44	33	77
Maharashtra	245	125	370
Odisha	59	41	100

<sup>13</sup> The centers visited for the survey are tabulated in the Annexure  
 Catalyst Management Services Pvt. Ltd. (<https://solivists.org.in/>)  
 25 4<sup>th</sup> Floor AECS Layout, RMV 2<sup>nd</sup> Stage, Ashwathnagar, Bangalore 560094  
 Email: [contactus@catalysts.org](mailto:contactus@catalysts.org) | CIN: U92111KA1995PTCO18377

Quantitative Survey			
City	Remote (achieved)	In-person (achieved)	Total
Punjab	66	0	66
Tamil Nadu	54	78	132
Telangana	135	90	225
West Bengal	61	47	108
<b>Total</b>	<b>889</b>	<b>531</b>	<b>1420</b>

Table 2: Study Sample - Quantitative

Qualitative data collection was carried out with a purposive subsample of survey respondents to explore deeper insights on empowerment and employability. In-depth interviews and FGDs were conducted with women beneficiaries and family members, while key informant interviews were held with employers, trainers, and industry experts. Employer selection ensured representation across sectors and included those with experience in skilling or domain-specific training. A total of 61 qualitative interactions were completed across eight cities.

Qualitative Sample			
	Stakeholders	Tools / Methods	Completed Numbers
1	Women Beneficiaries	In Depth interviews	24
		FGD (8-10 women)	11
2	Family Members of Beneficiaries	In Depth interviews	12
3	Employers (Across domains)	Key Informant Interviews	6
4	Trainers / Teachers (program Staff including Tech Mahindra Foundation, NGOs)	Key Informant Interviews	6
5	Skill Development Industry Experts	Key Informant Interviews	2
	<b>Total Interactions</b>		<b>61</b>

Table 3: Study Sample : Qualitative

## 3.8. Analysis and Synthesis

### 3.8.1 Analytical Approach

The analysis combined quantitative and qualitative methods to evaluate programme outcomes across employability and empowerment, drawing from the conceptual foundations laid out in the **Women's Economic Empowerment (WEE) Pyramid and the REEISC evaluation criteria**. The quantitative dataset was analysed using descriptive statistics and comparative analysis,

particularly drawing from retrospective self-assessments of participants before and after programme participation. This allowed us to assess programme effectiveness in improving skills, employment outcomes, and shifts in agency over time.

To capture empowerment more systematically and quantify changes in agency and autonomy, we developed a composite **Empowerment Index**, described in the subsection below. This index enabled comparison across participant subgroups and served as a core analytical tool for understanding the relationship between employment outcomes and broader empowerment gains. Specifically, we examined how employment status—such as being currently employed or self-employed—or ever being employed, correlated with individual empowerment scores and sub-indices.

Qualitative data, collected through in-depth interviews and FGDs, was thematically coded to surface recurring themes and variations in participant experiences. Coding was guided both by deductive categories drawn from the empowerment framework and inductive themes that emerged from the field. This helped us understand not just whether change occurred, but how participants experienced it—what enabled or constrained it, and how it manifested differently depending on social roles and life circumstances. These insights were used to triangulate and interpret quantitative patterns more meaningfully.

### 3.8.2 Empowerment Index Construction

To assess how empowerment, particularly economic empowerment is impacted by the training and the subsequent employment, we create an indice representing the different power indicators:

Following Indicators were used in the calculation of the empowerment index:

1. Self Confidence & Esteem Indices
  - a. Strongly agree / agree to positive statements for self, and disagree / strongly disagree to negative statements
2. Values earning / growing in her career / being a role model as the most important contributions
3. Has personal savings
4. Has leadership experience at work or in her community
5. Takes independent decisions related to personal income and expenses
6. Has some say in household decision making
7. Has influence in decisions across multiple facets of her life

The Empowerment Index is constructed using eight equally weighted indicators that reflect different dimensions of agency and empowerment, aligned with feminist concepts of **Power Within, Power To, Power With, and Power Over**.

- **Access to Personal Savings:** Whether the respondent has any personal savings (scored 1 for Yes, 0 for No)
- **Independent Financial Decision-Making:** Whether the respondent independently makes decisions about her own income and expenses (1 for Yes, 0 for No)
- **Influence in Household Decision-Making:** Whether the respondent has some say in household-level decisions (1 for Yes, 0 for No)



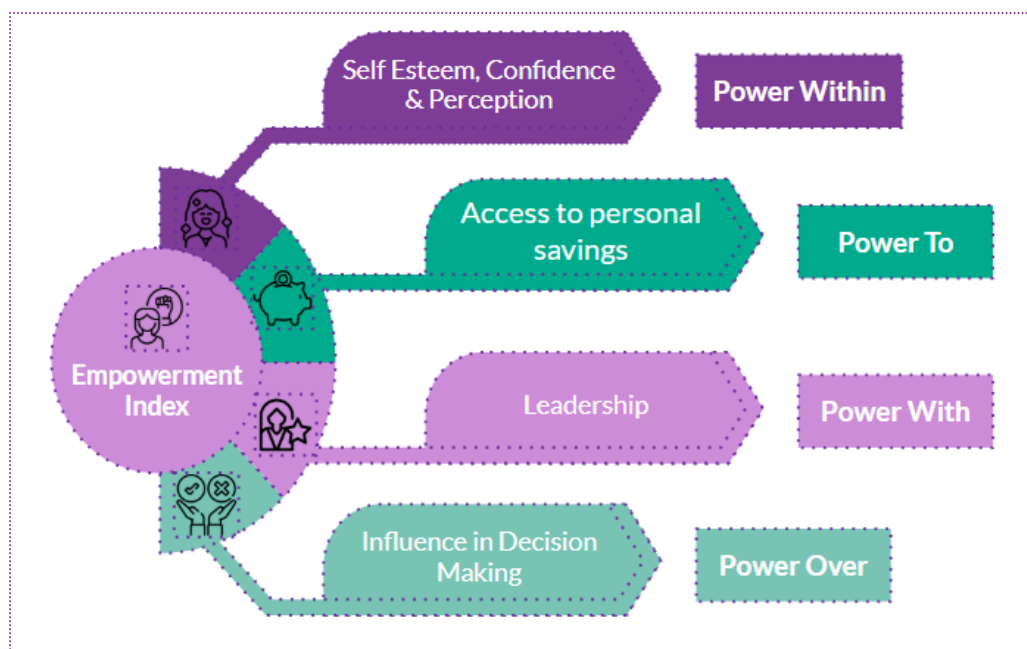


Figure 6: Empowerment Index

- **Increase in Decision-Making Influence Across Life Domains:** A proportion score calculated as the number of areas (out of six) where the respondent reports increased influence
- **Confidence:** Composite indicator based on three statements reflecting high or low self-confidence; scored 1 if responses reflect high confidence, 0 otherwise
- **Self-Esteem:** Composite indicator based on three statements reflecting self-worth; scored using the same logic as the confidence component
- **Perceived Economic Contribution:** Whether the respondent values herself as an economic contributor in the household (1 for Yes, 0 for No)
- **Leadership:** Average of scaled scores on leadership roles in the workplace and in the community

#### Final Index Calculation:

The **Empowerment Index** is the average of these eight indicators, each standardised between 0 and 1.

### 3.8.3 Synthesis of Findings

In the final stage of analysis, findings from both quantitative and qualitative data were synthesised using the **WEE Pyramid framework** as an interpretive lens. This allowed us to situate outcomes—such as skill gains, employment, and changes in agency—within the broader structure of enablers, levers, and ecosystem-level shifts. To complement this, an endline **REEISC-based scoring** was applied across the programme’s core dimensions: Relevance, Efficiency, Effectiveness, Impact, Sustainability, and Coherence. Each dimension was assessed against evidence from the field to arrive at an overall evaluative judgement of programme performance, grounded in both lived experiences and measurable outcomes

## 4. Analysis and Findings from the Impact Evaluation

This chapter presents findings from the primary data collected through surveys and qualitative interactions. It begins with an overview of participant demographics and then examines their experiences with training, transition into employment, and shifts related to empowerment. The chapter also outlines key challenges encountered by participants across different stages of the programme journey..

### 4.1. Demographics Snapshot

#### 4.1.1 Age Distribution

SMART program is **youth-focused**, with nearly 87%<sup>14</sup> of participants below the age of 30, indicating high relevance amongst early-career individuals. The largest segment (35%) falls in the 24–29 age group, suggesting that many join the program after completing higher education.

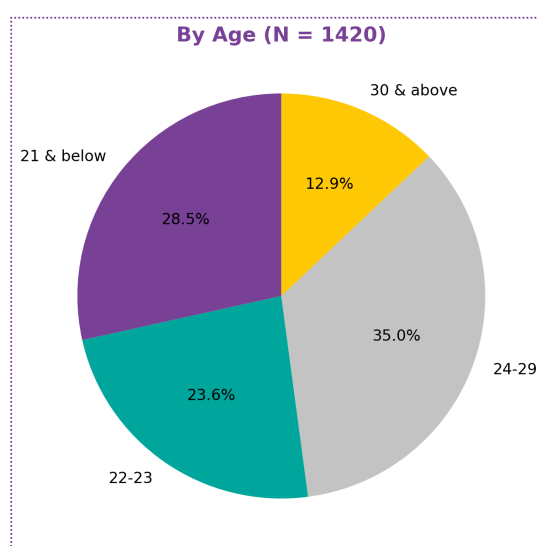


Figure 7: Age Group

#### 4.1.2 Education Status

Most participants joined the SMART programme with higher secondary (40.1%) or graduate-level education (38%), suggesting it appeals to youth with basic academic qualifications but limited job-ready skills. The small share of postgraduates (9.4%) indicates demand for practical, employment-linked training even among highly educated individuals.<sup>15</sup>

<sup>14</sup>Total number of respondents or participants in the survey were N=1420

<sup>15</sup> Total number of respondents or participants in the survey were N=1420

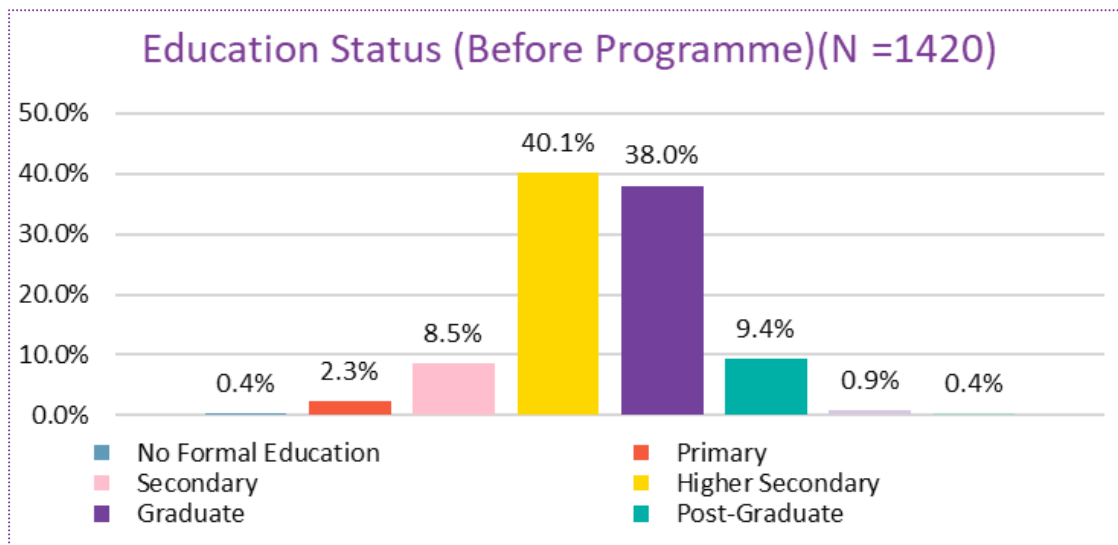


Figure 8: Education Status Before Programme

#### 4.1.3 Household Income distribution

Nearly 64% of participants reported household incomes below ₹30,000 per month, highlighting that most come from financially constrained backgrounds. This reinforces the programme's role in supporting economic mobility for low-income families.<sup>16</sup>

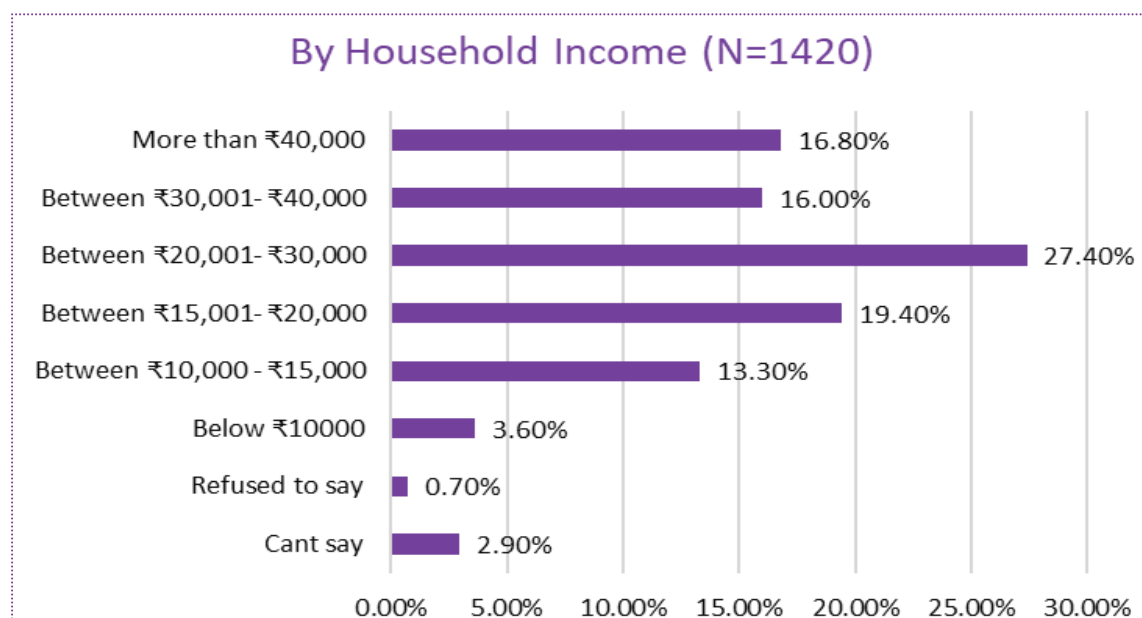


Figure 9: Household income

#### 4.1.4. Marital Status

***The program's reach among both young entrants and women re-engaging in the workforce illustrates inclusive design and wide-ranging impact***

<sup>16</sup> Total number of respondents or participants in the survey were N=1420

The data indicates that a majority of participants (68.7%) are young and unmarried, highlighting the program's strong appeal to individuals who are likely first-generation entrants into the workforce. The presence of married, divorced, and separated women collectively accounting for over 30% of the total participants demonstrates the program's relevance across different life stages.<sup>17</sup>

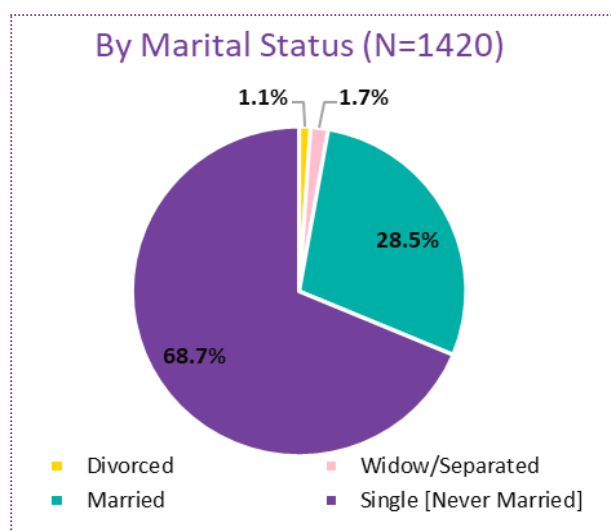


Figure 10: Marital Status

These women may be seeking career re-entry after a break, economic independence following a change in marital status, or new opportunities for personal growth and financial stability.

## 4.2 Program Intervention: Participants Experience & Capacity Development

### 4.2.1 Programme Outreach

Data from the evaluation reveals that peer and friend referrals are the most dominant outreach channel, with 71.8% of participants learning about the SMART programme through someone they knew personally. This high proportion reflects strong trust, satisfaction, and credibility associated with the programme, as well as the strength of its alumni networks. Direct outreach by centre staff accounted for 24.8% of participants, complementing peer-led

*"Most students who come to our center are influenced by their friends or relatives. When they see someone from their own community working and doing well after completing the course, it creates trust. Word of mouth really makes a big difference."*

— Sheikh Moula, APSA Center, Hyderabad

*"I have become a mentor to all the friends who were initially afraid and ran away without joining the training along with me."*

— Sandhya Kumari, Alumni, APD, Bangalore

<sup>17</sup> Total number of respondents or participants in the survey were N=1420

mobilisation by reaching those without prior social connections to the programme. Digital channels such as social media (7.6%) and websites (7.3%) played a relatively limited role, suggesting lower online visibility compared to interpersonal networks. The prominence of peer referrals reinforces the programme's relevance and perceived value among its core demographic.<sup>18</sup>

#### 4.2.2. Relevance

The SMART programme reaches women from highly underprivileged backgrounds, equipping them with skills for employment, financial stability, and long-term security. **Over half of the participants** who completed training came from households that had struggled to meet basic needs such as food, shelter, healthcare, and education. Nearly **17%** reported interruptions in their education due to financial hardship, caregiving responsibilities, or systemic barriers. Another **16%** cited difficult home environments—including the absence of parents, institutional care, or abusive households—which affected their well-being and participation.<sup>19</sup>

*"After taking all the information regarding the discussions and counselling, I had decided that I will do the course from here and even though I had to do it with a lot of difficulties, given the financial condition of the house, we had to do a course along with the household sewing work, but I completed it and then I got a placement from here".*

*- Sabina ,SOFIA, New Delhi*

**More than one in six participants had experienced extreme poverty**, often resulting in poor nutrition, lack of resources, and pressure to earn. A smaller group (5%) faced acute vulnerabilities such as domestic violence, trafficking, child marriage, or displacement. The ability of these women to complete the programme underscores both their resilience and the programme's capacity to support the most marginalised—reinforcing its relevance as a pathway to empowerment for those with the fewest opportunities in today's competitive market.

Over 76% of participants had not been employed prior to joining the programme, primarily because many were still completing their formal education. However, lack of technical skills, professional confidence, and awareness of employment avenues also emerged as major barriers to labour market entry. Among those still studying, nearly 60% acknowledged that their academic education alone would not have sufficed for meaningful employment. They credited the SMART programme with bridging this gap—helping them build practical skills, understand workplace expectations, and gain the confidence necessary to enter and succeed in the workforce. These findings further underscore the programme's relevance in enabling first-generation earners and addressing gaps in job-readiness.

<sup>18</sup> Total number of respondents or participants in the survey were N=1420

<sup>19</sup> Total number of respondents or participants in the survey were N=1420

### 4.2.3. Reported Effectiveness of the Programme

Participants were asked to rate how effective the training was in helping them prepare for employment (tabulated below).<sup>20</sup>

Rating	% (N=1295)
★★★★★ Extremely Effective	32.3%
★★★★☆ High Effectiveness	47.1%
★★★☆☆ Moderate	16.4%
★★☆☆☆ Low Effectiveness	3.1%
★☆☆☆☆ Very Low / Not Effective	1.1%

Table 4: Overall Training Effectiveness

**More than 79% rated the training as highly or extremely effective**, reflecting strong satisfaction with both the curriculum and its delivery. This positive feedback aligns with the programme’s hands-on, practical training approach, use of real-world examples, and support from experienced trainers. Qualitative feedback reinforced these findings—participants described the training as well-structured, relevant to industry needs, and instrumental in building job-ready skills. These insights point to the programme’s overall **effectiveness** in equipping learners with the foundational and technical competencies required for the labour market

To explore which skills had developed, participants were asked to identify specific skills they had developed through the programme and then rate each on a scale of 1 to 5, with 1 indicating “not at all” and 5 indicating “extremely well-developed.”<sup>21</sup>

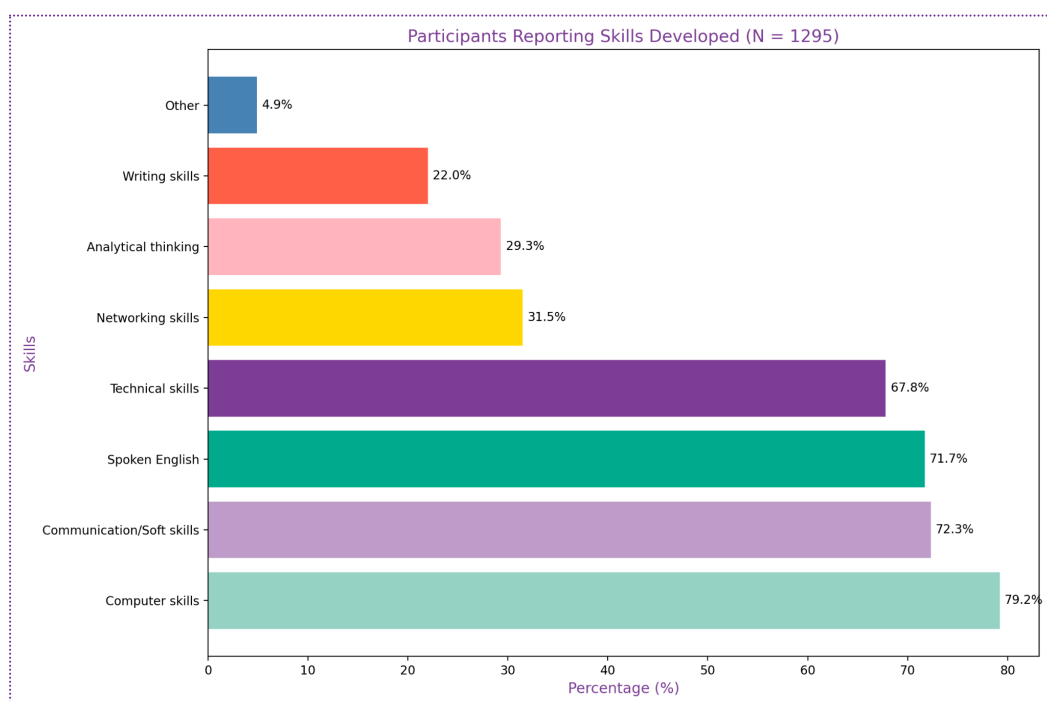


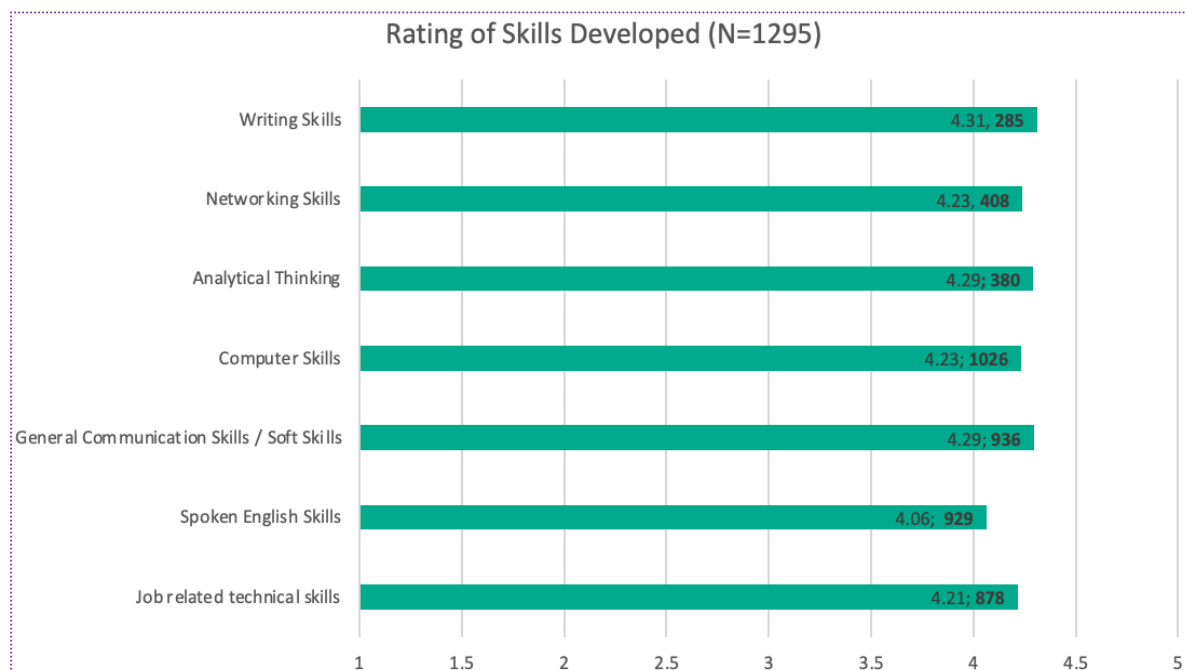
Figure 11: Skills Development Reported by Participants (%)

<sup>20</sup> Total number of respondents or participants in the survey were N=1295

<sup>21</sup> Total number of respondents or participants in the survey were N=1295

The data shows that the most commonly reported skill gains were in **computer skills (79.2%)**, **spoken English (71.7%)**, **general communication (72.3%)**, and **job-related technical skills (67.8%)**, suggesting strong outcomes in foundational employability areas. In contrast, fewer participants reported development in **analytical thinking (29.4%)**, **networking (31.5%)**, and **writing skills (21.6%)**, possibly reflecting differences in module emphasis, course design, or participant engagement.

Figure 12: Ratings of Skills Developed



Among those who reported skill development, self-assessed ratings were consistently high. **Writing Skills (4.31)**, **Communication/Soft Skills (4.29)**, and **Analytical Thinking (4.29)** received the highest average scores, followed by **Computer Skills (4.23)**, **Networking Skills (4.23)**, and **Job-related Technical Skills (4.21)**. **Spoken English**, while still positively rated, scored comparatively lower at 4.06. The number of respondents rating each skill varied, likely due to differences in course content, individual exposure, or relevance across training batches.

#### 4.2.4. Mentorship

Mentorship plays a crucial role in empowering women as they navigate the transition into the workforce, particularly for first-generation job seekers or those re-entering the workforce. 80% of participants reported that the provided mentorship was extremely or highly helpful.

Rating	% (N=1420)
★★★★★ Extremely Helpful	39.2%
★★★★ Highly Helpful	41.9%
★★★ Moderate Helpfulness	14.1%
★★ Less Helpful	4.0%
★/Not Helpful at All	0.8%

Table 5: Ratings of Skills Developed



Qualitative findings reveal that respondents have identified various benefits of mentorship through this program including emotional support and motivation, accessing to job leads and referrals, getting help during interview preparation and understanding workplace dynamics.

*"I learnt how to use a computer and specifically learned about sales and how to deal with customers. We practiced through role-play and watched videos on how to interact with customers correctly. Ma'am taught us how to make a CV. That was the first time I even heard of what a CV is."*

**-Khushi Das, RIT Kolkata**

*"Although I could only speak Telugu, my confidence grew to the extent that I was able to overcome that barrier. Currently, the SMART Skills program has empowered me to speak English and Kannada "*

**-Sandhya Kumari, APD, Bangalore**

In addition, over 80% of participants reported gaining benefits from engaging with peer groups and networking opportunities facilitated by the program. These peer interactions have proven to be a critical support system, offering a range of advantages that contribute to both personal and professional growth.<sup>22</sup>

*"I tell all my relatives and friends about the course. Many have been encouraged and contacted the center. Parents should take their children by the hand and encourage them. When our children progress, society progresses."*

*"Believe in the talent your child has. The SMART program will bring a radical change in their children that will shape the direction of their lives."*

**-Rekha Srivastava, Parent, SPID, New Delhi**

<sup>22</sup> Total number of respondents or participants in the survey were N=1420

#### 4.2.5. Barriers to Training/ Course Completion

The SMART programme demonstrates a high completion rate, with **91.8% of participants** successfully finishing their training. This reflects both the programme's relevance and its ability to sustain participant engagement through accessible design and supportive delivery mechanisms. However, **8.2%** of participants were unable to complete the course, highlighting the real-life challenges many face while attempting to upskill.<sup>23</sup>



Figure 13: Course/ Training Completion

Among those who dropped out, the most commonly cited reason was a clash with ongoing academic commitments—**30%** of dropouts were also enrolled in formal education and found it difficult to balance the dual demands. Health issues and caregiving responsibilities accounted for **17%**, with participants reporting chronic illness, pregnancy, or responsibilities for children or elders. **Family-related constraints**, including lack of support and household duties, contributed to **11%** of dropouts, often reflecting restrictive gender norms. A smaller proportion (**9%**) exited early after securing employment. These insights point to the layered barriers that can affect course continuity, particularly for women navigating multiple roles and obligations.<sup>24</sup>

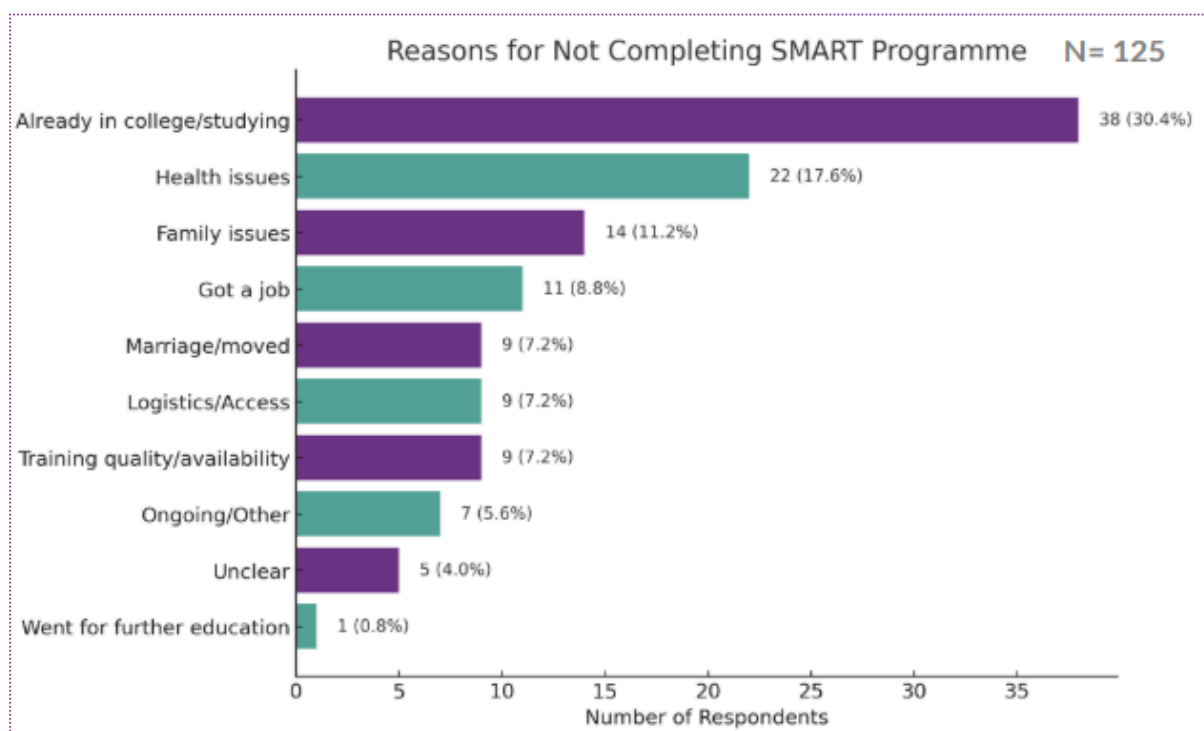


Figure 14: Reasons For Not Completing SMART Program

<sup>23</sup> Total number of respondents or participants in the survey were N=1420

<sup>24</sup> Total number of respondents or participants in the survey were N=125

While the SMART program is clearly delivering well for the vast majority, addressing barriers can improve retention further and ensure a more inclusive and holistic program going forward.

### 4.3. From Training to Employment

A key objective of the SMART training programme was not only to equip participants with relevant skills but also to enable their transition into meaningful employment.

Following the completion of the program, more than **82%** of participants successfully secured employment, highlighting the program's strong impact on improving job readiness and placement outcomes. The program played a pivotal role in enabling **61%** of participants to **enter the workforce for the first time**. Among those currently employed, **74%** are first-time jobholders, indicating that the program effectively supported their **transition from education or unemployment into formal work environments**.<sup>25</sup>

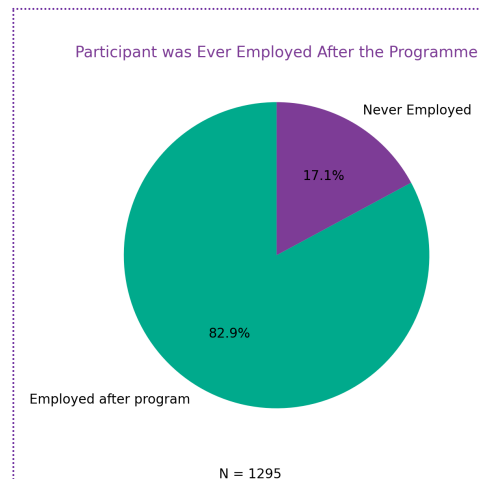


Figure 15: Participant was Ever Employed

The placement cell proved to be a key component of this success, with **76%** of employed participants reporting that they were placed through its support.

Services such as resume building, interview preparation, job matching, and employer connections contributed directly to these successful placements. Over **91%** of participants who have ever been employed stated that they were able to **apply the knowledge and skills** gained during the program in their jobs. This includes both technical and soft skills, as well as the practical understanding of workplace expectations and behavior.

However, despite these encouraging outcomes, it is important to note that a considerable number of participants eventually had to leave the workforce. Reasons for this varied and include personal or family responsibilities, lack of continued employment opportunities, or challenges in sustaining long-term employment discussed in detail in the next section.

### Current Employment Status and Reasons for leaving the workforce

As per the survey findings, **59.3%** of program participants are currently employed, while a significant **40.7%** remain unemployed, pointing to ongoing challenges in achieving stable and sustained employment. This data highlights that while the program has had a **strong impact** on job placements, long-term workforce retention is a challenge.<sup>26</sup>

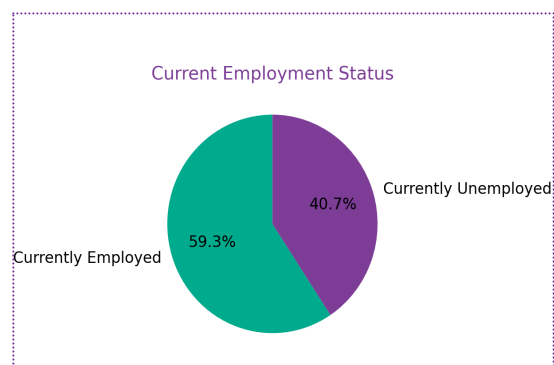


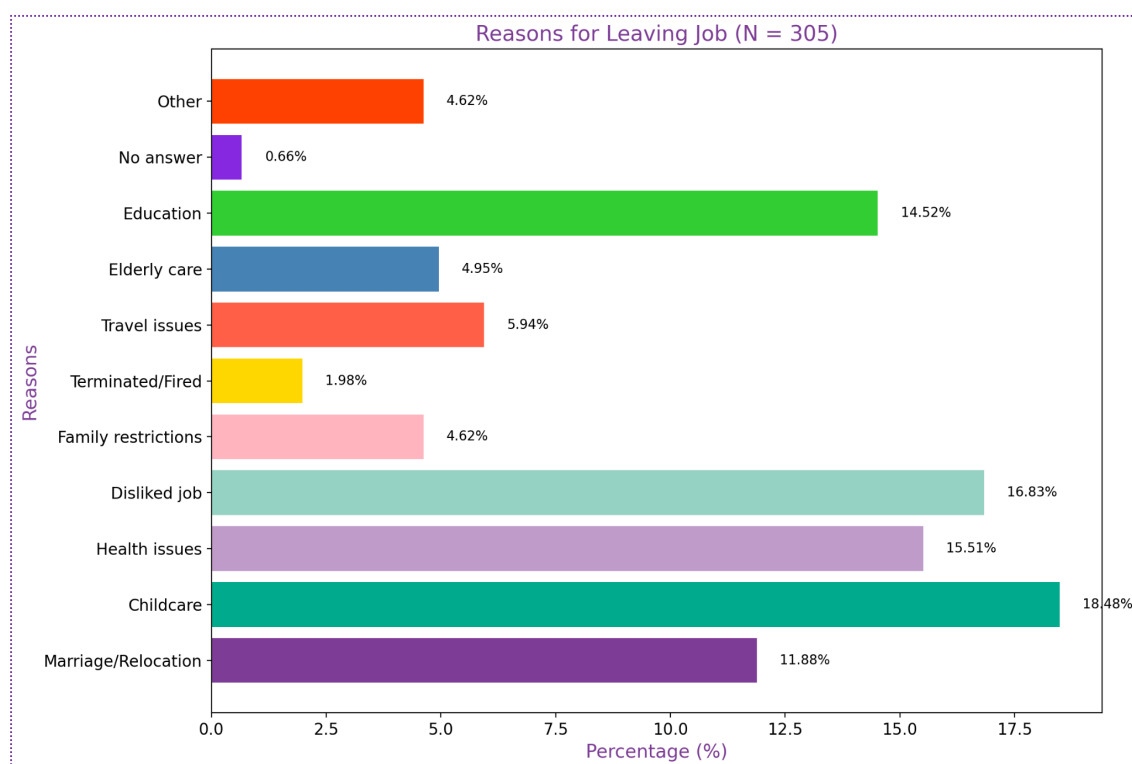
Figure 16: Current Employment Status

<sup>25</sup> Total number of respondents or participants in the survey were N=1295

<sup>26</sup> Total number of respondents or participants in the survey were N=1295

Among those who had successfully secured employment after the training, approximately **23%** eventually left their jobs. The most commonly cited reason was the challenge of managing **childcare responsibilities**, reported by **18.48%** of participants. Closely following this were respondents who left their jobs because they disliked the nature of the work itself (**16.83%**) or faced health issues (15.51%). Another portion of women (**14.52%**) left employment to pursue **further education**, reflecting their aspirations for personal and professional advancement. Additionally, **11.88%** of respondents cited **marriage or relocation** as reasons for leaving their jobs- life events that often disrupt women's careers, especially when they lack the autonomy or resources to re-enter the workforce in a new location.<sup>27</sup>

Other contributing factors included **travel-related difficulties** (5.94%), **elder care responsibilities** (4.95%), **family restrictions** (4.62%), and involuntary job loss due to termination (1.98%). While some of these may appear less frequent, they point to persistent socio-cultural norms, logistical barriers, and vulnerabilities in job security that affect women's ability to sustain employment. A small percentage either gave no answer or cited other reasons, which suggests that further qualitative exploration may be needed to capture the full spectrum of challenges.



**Figure 17: Reasons For Leaving Job**

Overall, this data underscores the need for a holistic approach to workforce retention, one that addresses not only skill-building and job placement but also the broader ecosystem in which women live and continue to work.

<sup>27</sup> Total number of respondents or participants in the survey were N=305

## Employment Type Distribution and Monthly Income Distribution of SMART Employed Women

The program has led to achievement of formal, full time employment as a significant 63%<sup>28</sup> of SMART graduates are engaged in full-time formal employment, reflecting the program's effectiveness in facilitating stable workforce integration. An additional 21.1% are in contractual roles. Part-time (9.9%) and self-employment (5.1%) account for smaller shares, while informal work is minimal at just 0.9%, underscoring that most participants are accessing structured and regulated employment environments. This suggests the program is successfully linking learners with the formal job market, rather than leaving them in unstructured or vulnerable forms of employment.

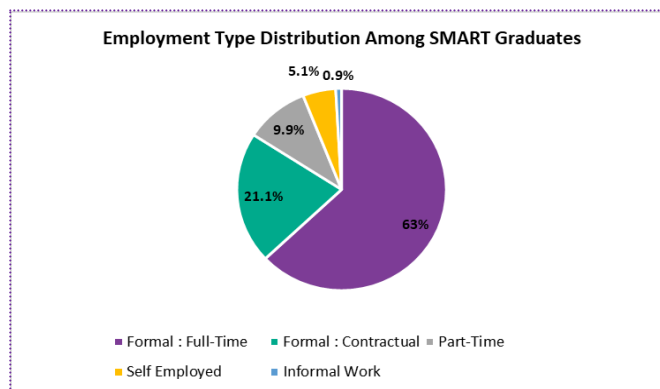


Figure 18: Employment Type Distribution

In terms of monthly income (average minimum wages), a substantial majority of employed women (72.1%) reported earnings in the Rs 10,000–20,000 range, with 42.2% earning Rs 10,000–15,000 and 29.9% earning Rs 15,001–20,000. While this reflects the creation of steady entry- to lower mid-level income opportunities, only a small proportion (12.9%) reported monthly incomes above Rs 20,000, indicating room for strengthening connections to higher-paying roles and sectors. Notably, only 0.5% refused to disclose their income, suggesting a high degree of transparency and trust among participants in the program's evaluation process.

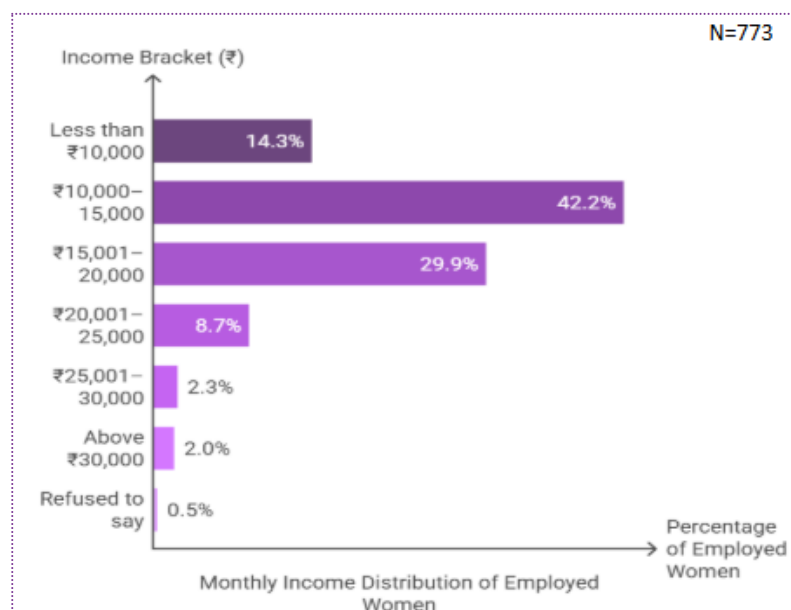


Figure 19: Monthly Income Distribution

Together, these trends reinforce that the program has laid a strong foundation for formal employment and basic income stability, but also reveal a clear need for continued skill upgrading, industry alignment, and advancement opportunities to support long-term upward mobility.

<sup>28</sup> Total number of respondents or participants in the survey were N=773

## Status of Currently Employed SMART Women

The SMART program has significantly contributed to employment quality, not just in securing jobs but in enabling professional growth. High job satisfaction, strong skill applicability, and notable career progression suggest that the training is relevant and impactful.

A substantial 83% of employed participants reported being satisfied with their current jobs, indicating strong job alignment and fulfillment.<sup>29</sup>

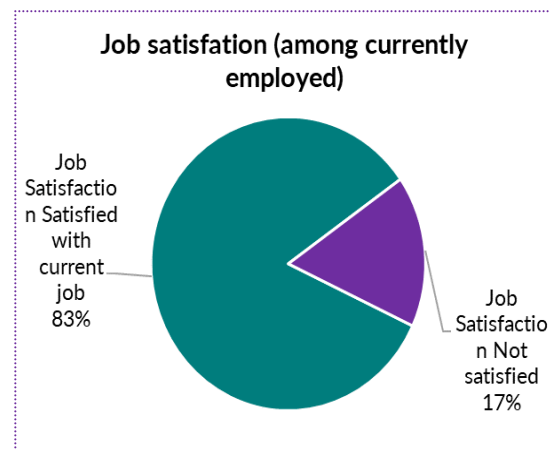
A particularly noteworthy finding is that 92% of participants reported being able to apply the skills they acquired through the SMART training program in their respective job roles. This high level of skill applicability highlights the strong alignment between the training curriculum and the demands of real-world workplaces.

Participants noted that both technical and soft skills, such as computer skills and communication/ spoken English, were directly relevant to their daily tasks and responsibilities. This practical utility demonstrates that the training was not only theoretical but also effectively tailored to meet industry expectations.

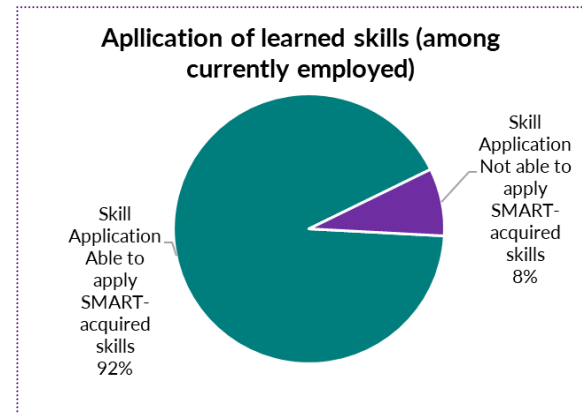
Moreover, this strong correlation between training and job requirements likely plays a significant role in the job satisfaction levels observed among participants. When individuals are equipped with the tools and knowledge needed to perform confidently and competently in their roles, they are more likely to feel a sense of achievement, self-worth, and professional growth.

In terms of professional growth and career progression, an encouraging 76% of employed participants reported experiencing some form of advancement or business development after completing the training. This underscores the program's effectiveness not only in securing initial employment but also in supporting long-term employability and upward mobility within the workforce.

A deeper look into the data reveals multiple dimensions of career progression: 63.2% of respondents assumed new roles or responsibilities, indicating increased trust from employers and expanded job functions, which are often early markers of leadership potential. 49.8%



**Figure 20: Job satisfaction amongst Currently employed (N-768)**

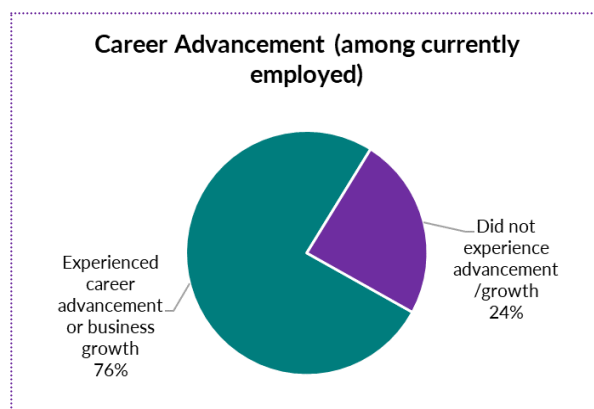


**Figure 21: Application Of Learned Skills (N-768)**

<sup>29</sup> Total number of respondents or participants in the survey were N=768

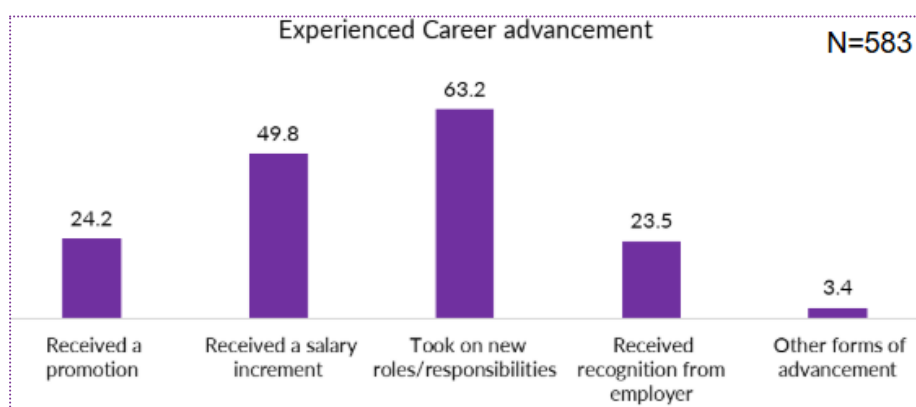
received a salary increase, reflecting recognition of improved skills, performance, and value to their organisations. 24.2% were formally promoted to higher positions, suggesting clear career growth pathways enabled by the training. 23.5% were acknowledged or recognised by their employers through awards, commendations, or verbal appreciation, boosting morale and reinforcing the importance of their contributions.<sup>30</sup>

A smaller percentage, 3.4%, reported other forms of advancement, such as starting or expanding their own businesses, switching to more aligned or satisfying careers, or receiving opportunities for further training or mentorship.



**Figure 21: Career Advancement amongst Currently Employed (N-768)**

These outcomes highlight the training's ability to equip participants with adaptable, job-relevant skills that not only help secure employment but also encourage continued growth, recognition, and resilience in dynamic work environments. The program's focus on holistic development, combining technical, digital, and soft skills, appears to be instrumental in positioning women for sustained success and leadership opportunities in their respective



**Figure 22: Experienced Career Advancement**

fields. Overall, these outcomes reflect the strong post-training impact of the SMART program, particularly in enabling skill application, enhancing job satisfaction, and supporting meaningful career progression.

### Challenges faced in Securing Employment

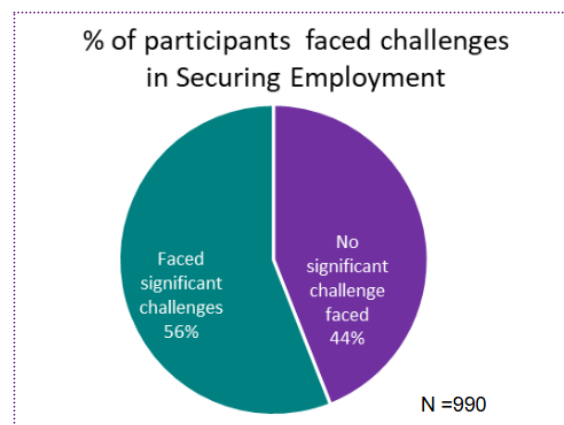
While 44% of participants reported facing no major obstacles in securing employment after completing the program, a significant 56% encountered considerable challenges that hindered their job search and placement process. These challenges varied in nature but collectively

<sup>30</sup> Total number of respondents or participants in the survey were N=583



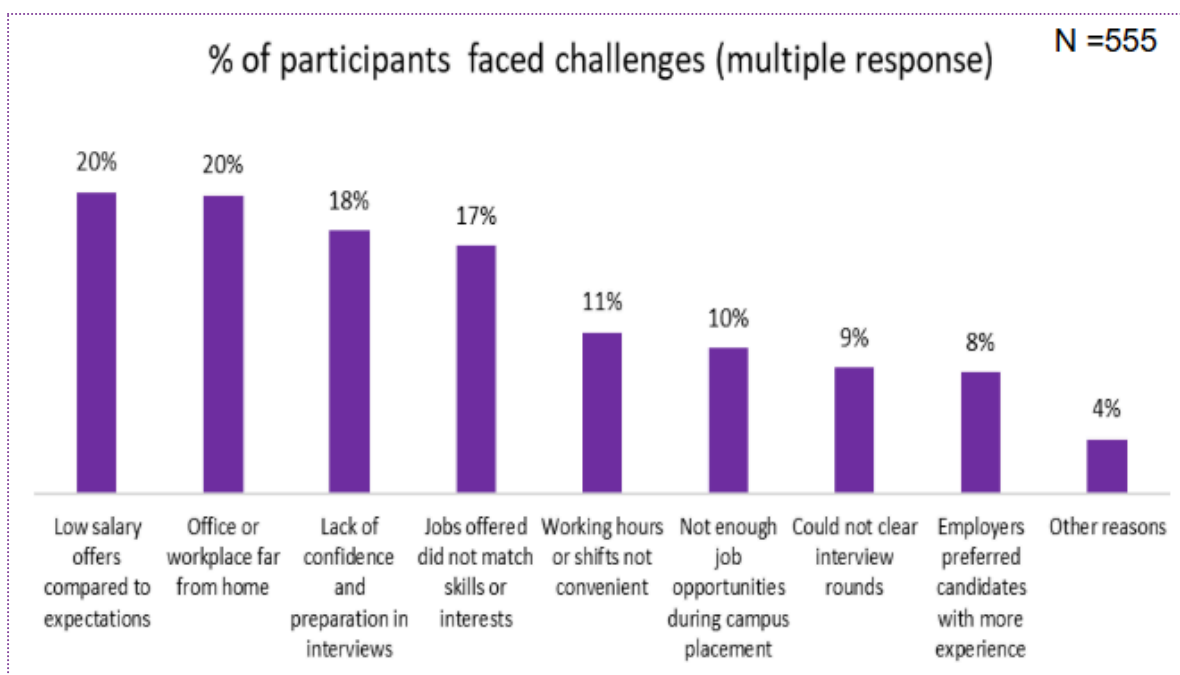
point to structural and personal barriers.<sup>31</sup>

Among the participants who faced difficulties securing employment, the most frequently reported concern was the combination of low salary offers and job locations that were far from participants' homes, affecting approximately 20% of the group respectively. For many, the compensation offered made the jobs financially unviable once commuting costs and other associated expenses were considered. Additionally, job sites located at considerable distances posed logistical and safety challenges—particularly for women with caregiving responsibilities or limited mobility options, making these roles impractical despite their availability.



**Figure 23: Challenges in securing Employment**

Confidence and readiness for interviews also posed a barrier for 18% of participants, who felt unprepared due to limited practice or insufficient exposure to real-life interview scenarios. While initial training had been provided, many candidates expressed the need for continued support through mock interviews and personalised feedback to improve their performance and build self-assurance.



**Figure 24: Challenges in securing and retaining in Employment**

Another 17% reported a mismatch between the job roles offered and their own skills or interests, often leading to disinterest or concerns about long-term fit and performance. This misalignment pointed to the need for more individualised career counselling and job matching

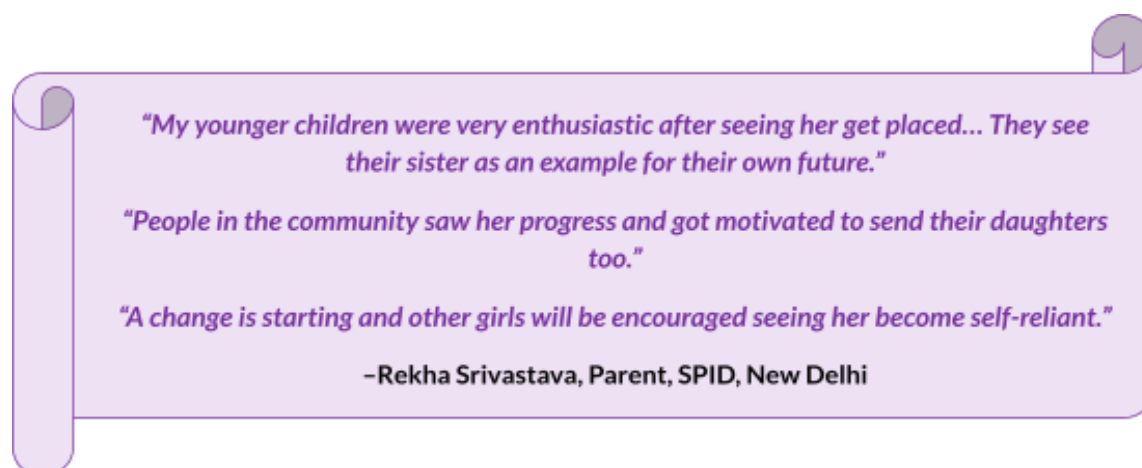
<sup>31</sup> Total number of respondents or participants in the survey were N=990

services that take into account both participant aspirations and labour market realities. Additionally, for 11% of respondents, inconvenient working hours conflicted with personal routines, studies, or family obligations, making it difficult to sustain such roles. Some participants (10%) also felt that the campus placement drives lacked a wide enough range of opportunities, limiting their options and pushing them to rely on external searches that often came with their own set of constraints.

Another 9% of participants cited difficulty in clearing interview rounds, underscoring the importance of targeted training in communication, problem-solving, and interview techniques. Finally, employer bias towards experienced candidates emerged as a challenge for 8% of the group. Despite possessing the necessary qualifications or skills, many freshers found themselves overlooked simply because they lacked prior work experience, which diminished their chances in a competitive hiring environment.

Together, these challenges indicate the need for a multi-pronged approach—one that includes robust interview preparation, personalised job-role alignment, accessible job locations, and greater sensitivity to the lived realities of first-time women jobseekers.

The case study below illustrates the journey of a SMART woman achieving recognition, satisfaction and respect despite financial challenges and vulnerabilities.



### ***How Kajal Defied society to Become 'Nurse Didi'***

*G. Kajal's life is an example of resilience and determination. As a divorcee, she faced constant societal judgment, with many unfairly blaming her for her circumstances. The stigma affected not only her but also her family, making her journey even more challenging. Despite these obstacles, Kajal remained determined to rebuild her life. After struggling to find stable employment, she took up a housekeeping job, where a friend informed her about a healthcare attendant course offered by Tech Mahindra. Seeing this as an opportunity, she joined the program. Initially, her decision to work in healthcare was met with criticism and trolls, as society questioned her choice of profession. However, Kajal persevered and worked hard to complete General Duty Assistant (GDA) course from Upasana. Today, she is proud to work as a nurse at Sanchi Hospital. When patients address her as "Madam" or "Didi," it fills her with a deep sense of satisfaction and respect, validating her hard work and dedication. Her story is an inspiration, showcasing how sheer willpower and the right opportunities can transform lives.*

- G. Kajal, Upasana, Bhubaneswar

## **4.4. From Employment to Empowerment**

For many women, especially those from marginalised or economically constrained contexts, entering the workforce through a skill-training programme is about far more than earning an income. It marks a pivotal transition—from dependence to autonomy, hesitation to self-confidence, and from limited exposure to broader aspiration. This section explores the impact of the SMART programme across the continuum from employment to empowerment, integrating both quantitative evidence and qualitative narratives.

### **4.4.1 Employment and its Link to Empowerment Outcomes**

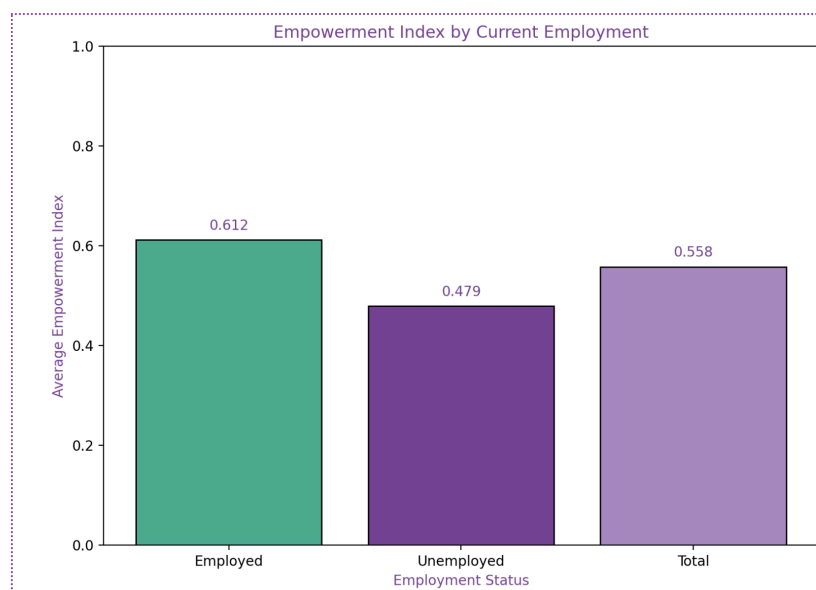
The Empowerment Index provides a clear reflection of how employment contributes to greater agency and autonomy. As shown in the graph below, participants who were **currently employed** reported a notably higher average empowerment score (**0.612**) compared to those who were **currently unemployed** (**0.479**). The overall average across the sample stands at **0.558**.<sup>32</sup>

<sup>32</sup> Total number of respondents or participants in the survey were N=1295

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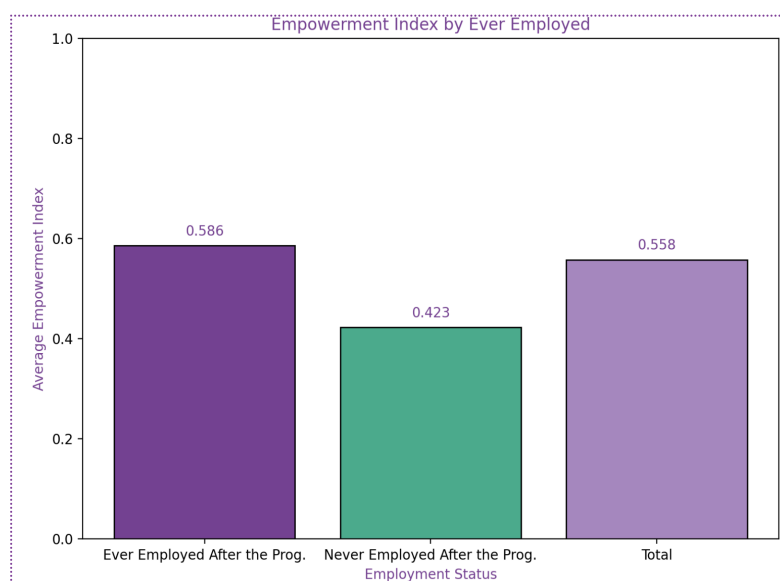
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**Figure 25 : Empowerment Index by Current Employment Status**

Even participants who had been employed at any point after the programme (but were not currently working) demonstrated significantly higher empowerment (0.586) than those who had never been employed (0.423). This suggests that employment has not just an immediate but a **lasting influence** on how women view themselves and the roles they play in both personal and social spheres.<sup>33</sup>



**Figure 26 : Empowerment Index by Ever Employed Status**

This finding was echoed in interviews, where women described employment—even temporary jobs—as transformative. It gave them a sense of pride, helped them negotiate more confidently at home, and built belief in their long-term potential.

#### **4.4.2 Empowerment Subdimensions: Where the Gains Are Most Visible<sup>34</sup>**

<sup>33</sup> Total number of respondents or participants in the survey were N=1295

<sup>34</sup> Total number of respondents or participants in the survey were N=1295

A deeper analysis of the Empowerment Index reveals that employed women report higher scores across nearly all subindices. The most significant differences were observed in:

- **Personal Savings** (0.708 vs. 0.423)
- **Independent Financial Decision-Making** (0.448 vs. 0.321)
- **Valuing Economic Contribution** (0.624 vs. 0.398)
- **Leadership Index** (0.517 vs. 0.304)

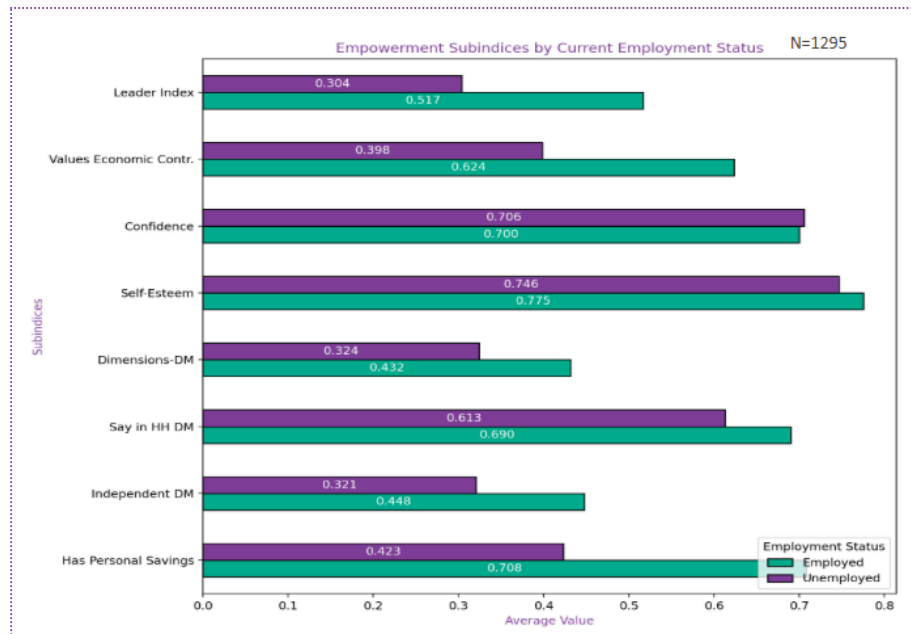


Figure 27 : Empowerment Subindices by Current Employment

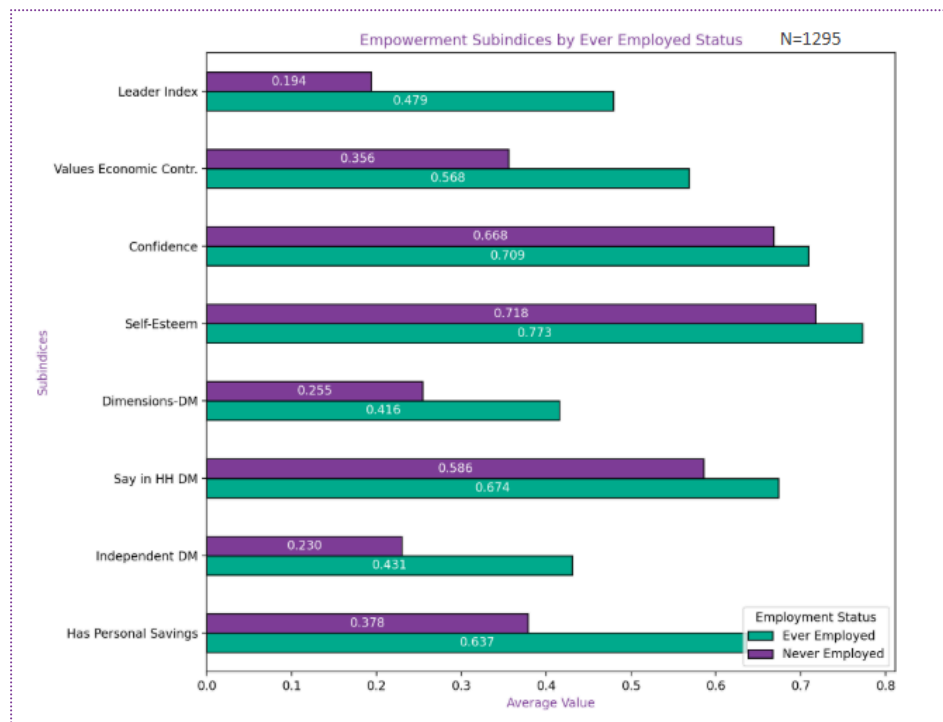


Figure 28 : Empowerment Subindices by Ever Employed Status

These findings indicate that employment not only strengthens women's financial stability but

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also enhances their bargaining power within households and builds leadership potential—particularly in navigating formal and informal spaces. While confidence (0.706 vs. 0.700) and self-esteem (0.775 vs. 0.746) remained high across groups, they showed less variation by employment status, suggesting that some internal transformations begin during the training phase itself.

Women in interviews shared how earning allowed them to participate more meaningfully in financial decisions and how they had started mentoring younger girls or neighbours, signaling emerging leadership and role modelling.

Among participants who had ever been employed post-training, improvements were consistent across all subdimensions—underscoring the broader and **enduring value** of workforce integration.

#### 4.4.3 Age and Marital Status: How Empowerment Differs by Life Stage

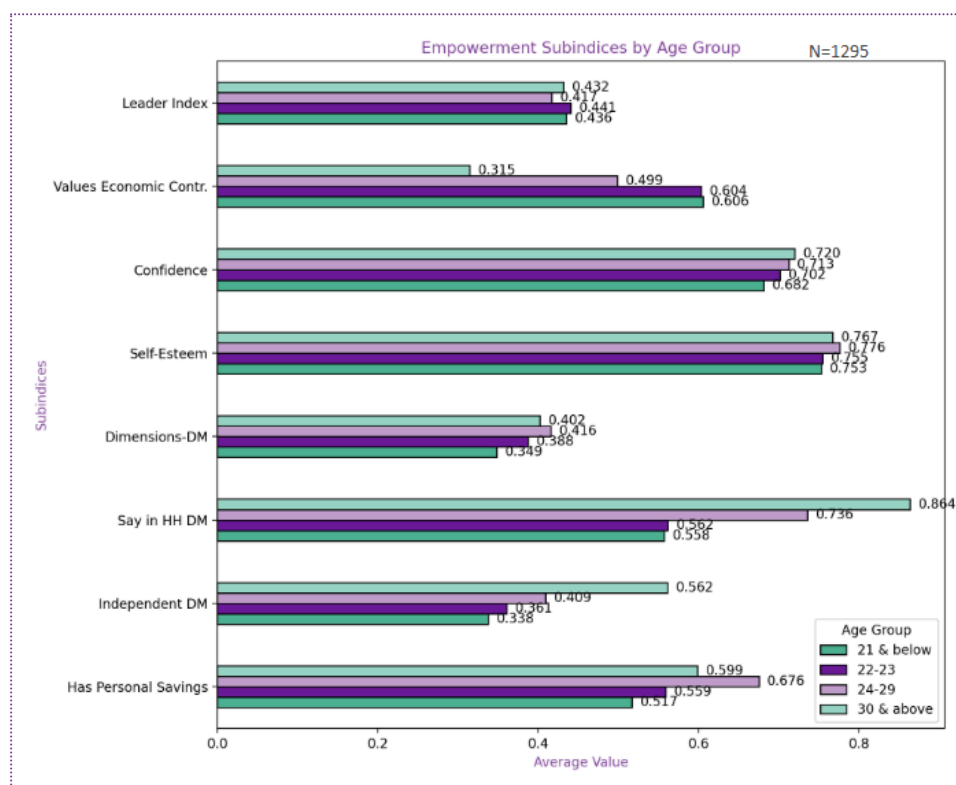


Figure 29 : Empowerment Subindices by Age Category

Empowerment outcomes varied by age, with the **youngest cohort (21 and below)** consistently scoring the highest across most indicators. This group reported the highest scores in:

- Confidence (0.720)
- Say in household decision-making (0.864)
- Personal savings (0.676)

These results suggest that younger participants may be more open to change, more digitally and socially connected, and less bound by rigid roles—factors that make them more responsive to empowerment-focused interventions.<sup>35</sup>

<sup>35</sup> Total number of respondents or participants in the survey were N=1295

In contrast, women aged **30 and above** reported lower scores on decision-making, financial independence, and economic contribution, likely due to entrenched social norms, caregiving duties, and family dynamics. This was mirrored in interviews, where older women expressed greater negotiation challenges and described a slower shift in household roles.

Marital status also played a defining role. **Widowed and separated women** showed the highest autonomy and internal strength—scoring 1.00 in independent decision-making and 0.875 in household say. These women often assumed full responsibility for household functioning, which may have strengthened their empowerment.<sup>36</sup>

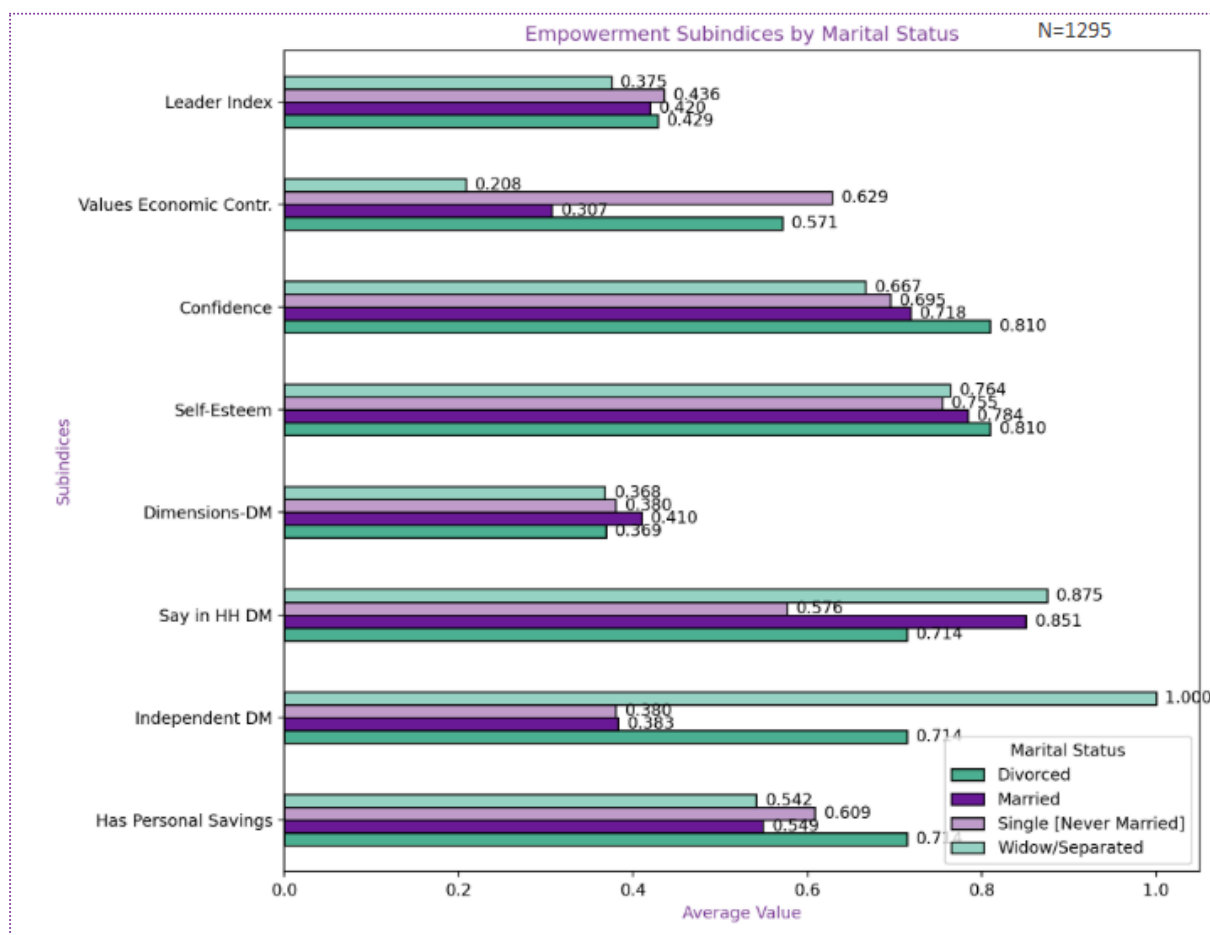


Figure 30 : Empowerment Subindices by Marital Status Category

**Married women**, while scoring high on say in household matters (0.851) and self-esteem (0.784), showed slightly lower scores in leadership and confidence—suggesting the influence of gendered expectations. **Divorced women** reported the lowest empowerment levels overall,

*"Some said, why are you teaching girls? Just get them married. But I proudly told them that my daughter is learning something useful for her future."*

*"There are always people who criticize that a marriageable girl shouldn't be out all day but we ignore them. More have supported us than spoken negatively."*

*"When girls work and become independent, people will eventually change their thinking."*

—Rekha Srivastava, Parent, SPID, New Delhi

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particularly in financial and leadership dimensions, pointing to a need for targeted support for this group.<sup>37</sup>

*While the indice comparison helped us establish the positive impact of being in the workforce and how it improves empowerment outcomes, we further investigate how the financial independence, and exposure and capacity building through the programme contributed for the change.*

#### 4.4.4 The Ripple Effect of Financial Independence

When asked to reflect on what employment enabled, **76.2% of women** pointed to improved **confidence in decision-making** as the most significant outcome. Over **half** also cited improved household finances (53.9%) and influence in decisions (48.1%)<sup>38</sup>. Other reported benefits included:

- Improved quality of life (39.4%)
- Greater respect from family (39%)
- Reduced household conflict from financial stress (23.1%)

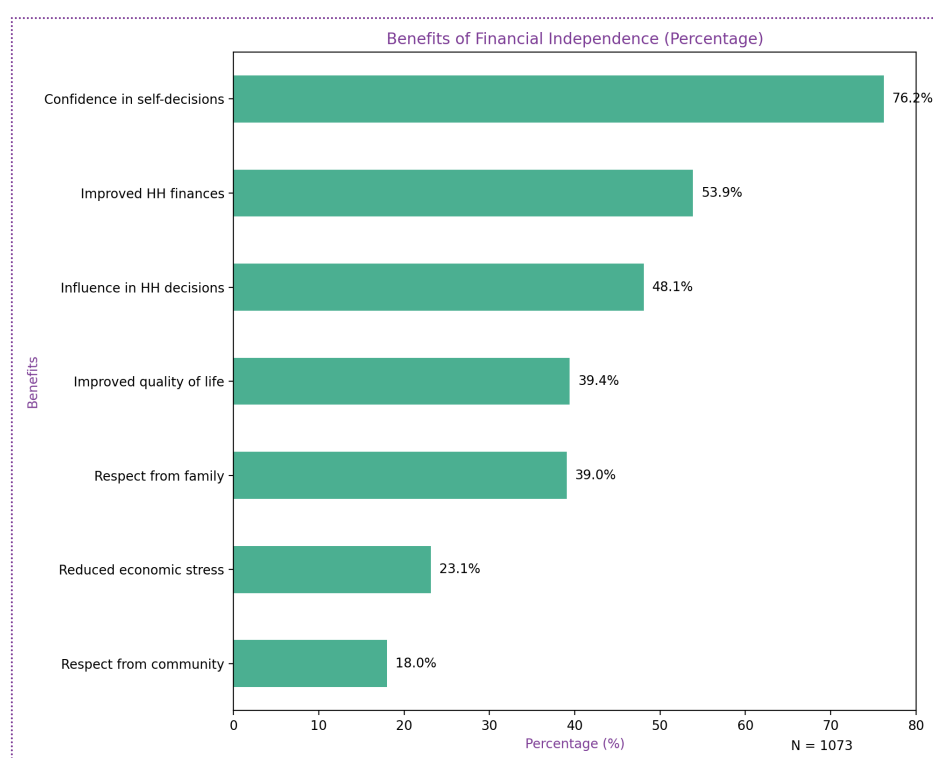


Figure 31 : Benefits of Financial Independence

These findings illustrate the ripple effect of economic empowerment—where earning an income catalyses broader gains in self-assurance, family dynamics, and well-being. Women shared that the respect they earned, especially from male relatives or in-laws, was closely tied to their ability to contribute financially.

#### 4.4.5. Financial Literacy and Behavioural Change

The link between employment and financial literacy was evident: **89.3%** of participants

<sup>37</sup> Total number of respondents or participants in the survey were N=1295

<sup>38</sup> Total number of respondents or participants in the survey were N=1073

reported an improved ability to manage money after employment.<sup>39</sup>

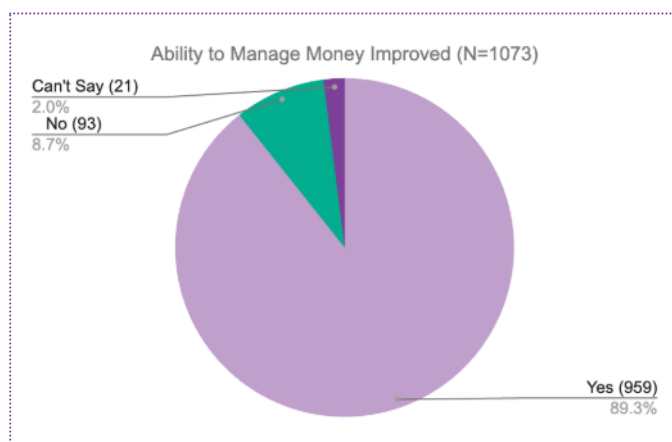


Figure 32 : Ability to Manage Finances Improved

Gains were most visible in:

- Financial planning (79.8%)
- Saving habits (71.4%)
- Use of formal investment channels (25.2%)<sup>40</sup>

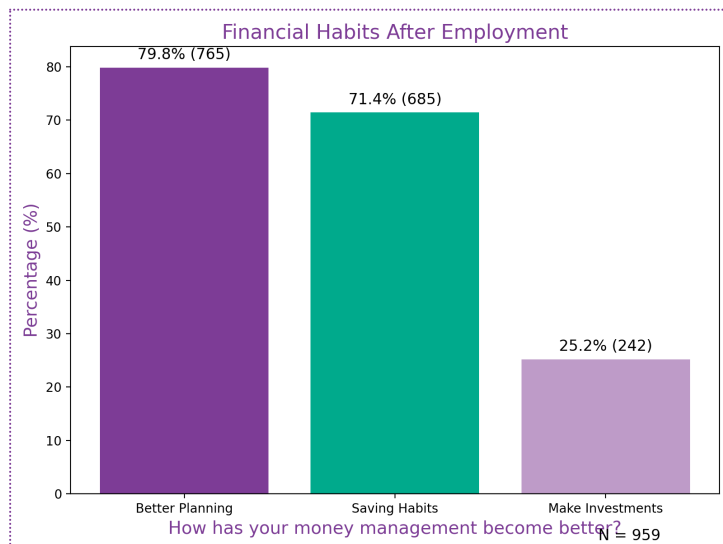


Figure 33 : Change in Financial Habits Reported

While foundational habits strengthened, limited uptake of formal investments suggests the need for **continued financial education** and exposure to formal instruments. In qualitative interviews, women often described learning to budget, plan purchases, and contribute to long-term household goals—many for the first time in their lives.

<sup>39</sup> Total number of respondents or participants in the survey were N=1073

<sup>40</sup> Total number of respondents or participants in the survey were N=959

#### 4.4.6. Expanding Autonomy in Decision-Making

Over 80% of participants reported increased influence in at least one major life decision area, with the highest gains in:

- Career choices (82%)
- Education decisions (62%)
- Financial matters (54.1%)

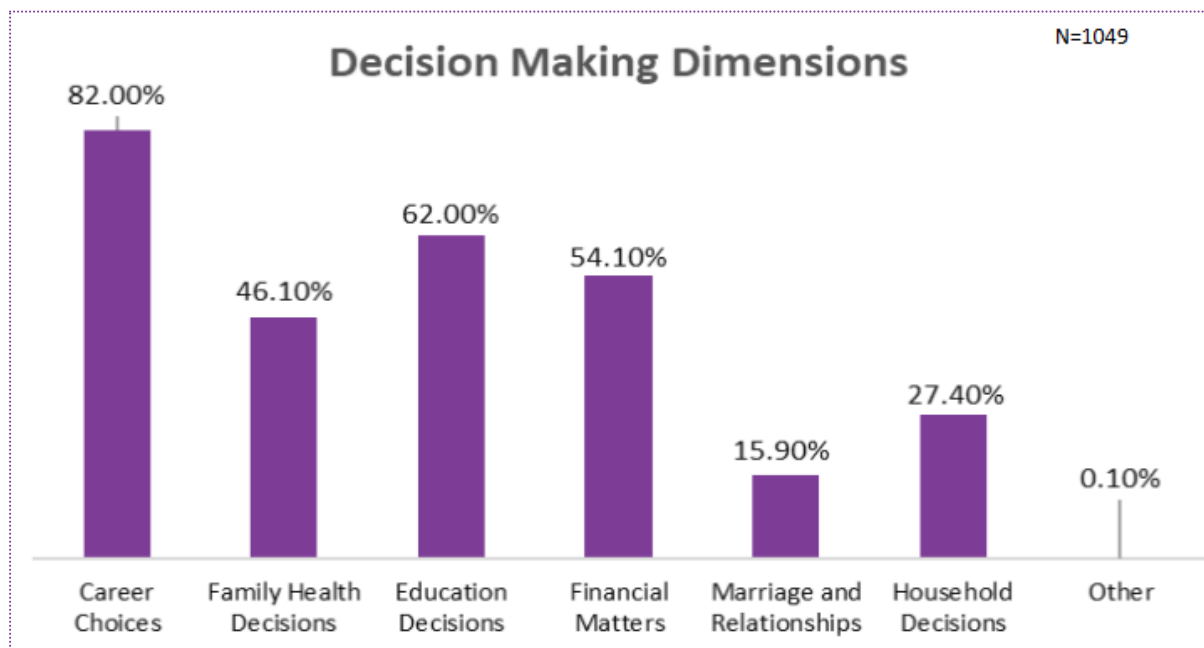
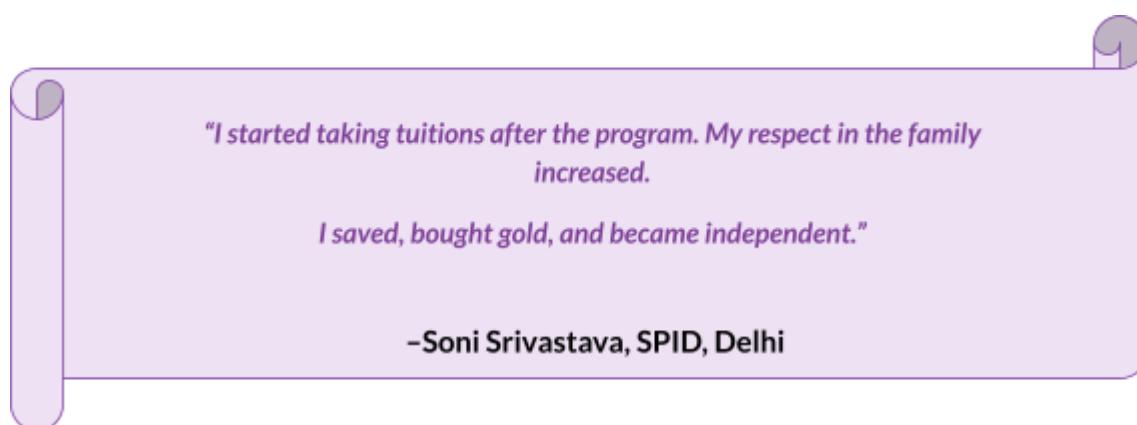


Figure 34 : Increased Participation across Decision Making Dimensions

However, influence remained limited in marriage-related decisions (15.9%) and household-level decisions (27.4%), suggesting that while **economic participation improves professional autonomy**, household and social roles may continue to restrict full self-determination.<sup>41</sup>

Qualitative narratives reinforced this: while many women reported greater control over how they spent their income or managed their time, decisions related to marriage or mobility were still mediated by family expectations, especially in more traditional settings.



<sup>41</sup> Total number of respondents or participants in the survey were N=1049

## 4.4 Additional Empowerment Pathways: Insights Beyond Employment

While employment is a key marker of empowerment, qualitative findings reveal that women's journeys often involve earlier and parallel shifts—many of which shape their identity and agency before formal workforce entry. These transitions reflect empowerment as a layered and relational process, unfolding within institutional, familial, and personal contexts.

### ***First-time exposure to structured learning***

For many participants, the SMART programme was their first experience of formal, goal-oriented education. Women who had earlier dropped out due to economic or social pressures shared how classroom learning, routine, trainer interaction, and structured goal-setting built both competence and confidence. This experience was described as transformative, helping participants imagine new possibilities and see themselves as capable learners and professionals—often for the first time.

### ***Everyday negotiation within households***

Participants frequently spoke of negotiating with family members to enrol in training, delay or navigate marriage pressures, or balance domestic duties with course schedules. These everyday acts of resistance and compromise reflect agency in motion—women asserting preferences and navigating constraints to pursue personal development. Such moments, though subtle, marked important shifts in how participants engaged with familial power dynamics.

### ***Peer support as an informal enabler***

Several women described the importance of peer relationships within their training cohorts, which provided encouragement, emotional support, and problem-solving during challenging times. These informal networks were especially critical for first-generation learners, those facing stigma, or participants with mobility and confidence constraints. Peers helped each other persist through training and even facilitated job applications and workplace adjustments—highlighting the role of solidarity in building resilience and sustaining motivation.

### ***Carrying invisible dual burdens***

Among those who entered employment, many women reported difficulty balancing job demands with household responsibilities. While they derived pride and confidence from earning, this did not always result in a redistribution of care or domestic labour. This reveals how even empowered women continue to navigate the limits of their agency within deeply gendered family structures, pointing to the ongoing negotiation between independence and entrenched expectations.

### ***Persistent challenges and barriers***

Even with strong programme engagement, several participants faced continued resistance and structural challenges that hindered their ability to convert training into sustained empowerment. These included family opposition to working outside the home, safety concerns related to commuting, low acceptance of working women in conservative neighbourhoods, and stigma around women in service-sector or “non-traditional” roles. For participants with disabilities or caregiving responsibilities, physical accessibility and time flexibility remained critical gaps. Additionally, low entry-level salaries were often insufficient to alter power

dynamics at home, particularly when women's earnings were viewed as supplementary rather than central.

Together, these insights reveal that while the programme serves as a strong springboard for economic empowerment, the extent and durability of change is shaped by how women are able to navigate—and, in some cases, contest—the norms and structures around them. The following section interprets these layered findings through the Women's Economic Empowerment framework to examine how outcomes like confidence, agency, decision-making, and leadership emerge and evolve.

The case study below illustrates the journey of a SMART woman breaking barriers and reaching new heights.

### ***Breaking Barriers: How a differently abled Educator Found Her Voice Through SMART Skills***

*Inara Dhamani, from Maharashtra, joined the SMART program to improve her English and workplace skills. Coming from a family with a mother with profound hearing impairment, she had always used Indian Sign Language (ISL) to communicate. Through the program, she not only improved her English but also learned important skills like computer basics and interview preparation.*

*These skills helped her land a teaching job where she now teaches accounting and physics. Her confidence grew, and she became more independent, both financially and in her personal decisions. Dhamani's success has also inspired her friends, especially those from the deaf community, to join the program.*

*Now, she plans to further her education and gain more skills in IT, continuing her growth and helping others along the way. The SMART program gave her the tools to overcome challenges and thrive, both professionally and personally.*

- Inara Dhamani, Deaf Enabled Foundation, Hyderabad

## **5. Synthesis: Interpreting Impact Through the Women's Empowerment Framework**

The SMART programme's contribution to women's empowerment can be understood through the lens of the Women's Economic Empowerment (WEE) Pyramid developed during the inception phase. This framework views empowerment as a layered and dynamic process, progressing through four interlinked domains: ecosystem, enablers, levers, and outcomes. This section brings together the key findings from the evaluation to interpret how change has occurred for women, what has enabled this shift, and what systemic barriers still persist.

### **5.1 Outcomes: What Has Changed – Economic Empowerment in Practice**

Catalyst Management Services Pvt. Ltd. (<https://solivists.org.in/>)

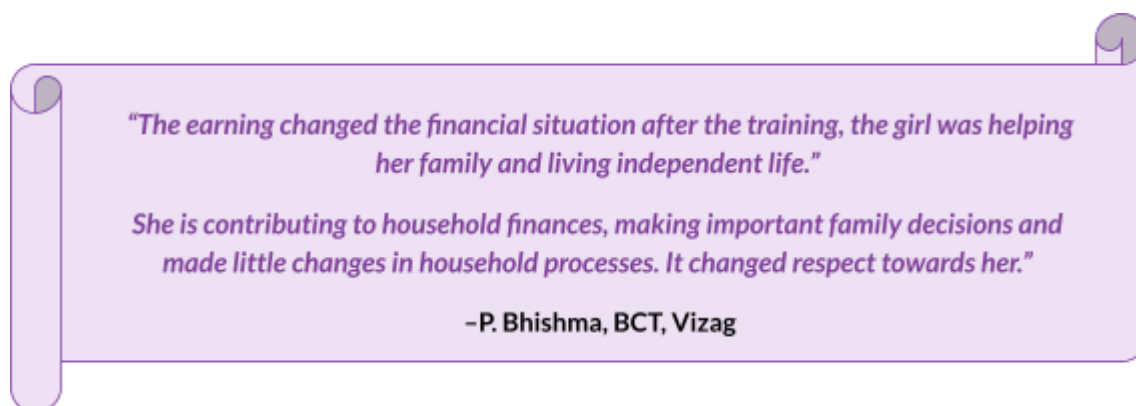
25<sup>4</sup>th Floor AECS Layout, RMV 2<sup>nd</sup> Stage, Ashwathnagar, Bangalore 560094

Email: [contactus@catalysts.org](mailto:contactus@catalysts.org) | CIN: U92111KA1995PTCO18377

The SMART programme has led to measurable improvements in women's empowerment, particularly through enhanced financial autonomy, confidence, and decision-making capacity. The Empowerment Index, constructed from eight indicators aligned with agency and power dimensions, shows an average score of 0.558 across all participants. Among women currently employed, the average rises to 0.612, while it falls to 0.479 among those not employed at the time of the survey. A similar trend is observed when comparing those who had ever been employed after training (0.586) versus those who had never entered the workforce (0.423), pointing to the sustained value of employment in reinforcing empowerment, even after exit.

Stronger gains were evident among employed women in sub-indices such as personal savings, leadership roles, and independent decision-making on income, critical indicators of financial agency and voice within the household. Confidence and self-esteem scores, however, remained high across groups, suggesting that these dimensions were shaped not only by employment but also through the training experience itself.

Qualitative accounts echoed these findings. Women shared that earning an income gave them recognition and respect at home, and that their involvement in household decisions increased, particularly when they contributed financially. Yet, influence over more strategic decisions, such as marriage or overall household financial choices, remained limited, highlighting the difference between immediate gains in agency and deeper structural shifts.



## 5.2 Levers and Enablers: How Change Was Enabled

SMART programme acts as a lever within the building blocks of empowerment - creating enabling conditions to lead to economic empowerment. These levers, structured interventions embedded within the programme, connected women to economic opportunities in ways that addressed both access and preparedness.

Training was widely perceived as relevant and effective, with 79% of participants rating it as highly or extremely effective. The design of the curriculum, combining technical training with soft skills and digital proficiency, enabled women to build workplace readiness and confidence. The placement process acted as a crucial bridge between training and employment, with 82% of participants securing placements, and 76% of these facilitated directly by the programme. In centres like SAFA, entrepreneurship support served as an alternative pathway, especially for women facing mobility or caregiving barriers, offering structured business development modules and market linkages.

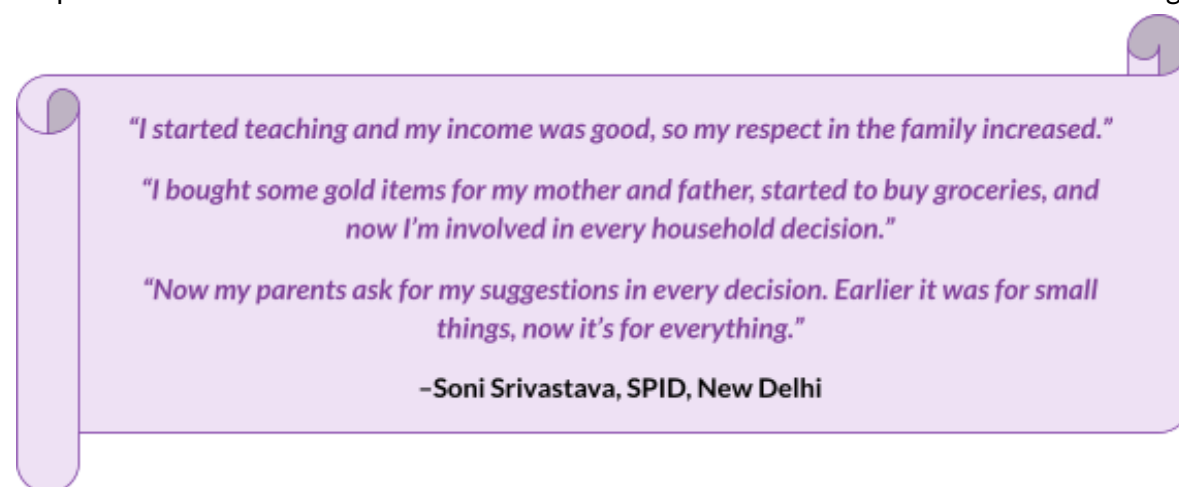
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Alongside these levers, the programme nurtured enabling conditions that supported personal and social transformation. More than 80% of participants reported increased confidence and the ability to make career-related decisions. Peer learning emerged as a significant source of motivation and emotional support, with women often referring to friends and guiding each other through job applications and interviews. Mentorship was also rated highly, with 81.1% of women finding it helpful, especially in navigating first-time employment or re-entry. Financial literacy and saving behaviour improved notably, with 90% of women reporting better money management and 71% developing saving habits, both strong indicators of growing financial control.

These conditions, confidence, peer networks, mentorship, and financial awareness, created a supportive foundation that enabled women to take up opportunities and persist in them despite challenges.



### 5.3 Ecosystem: Structural Conditions and Systemic Barriers to Empowerment

While the programme has achieved considerable progress at the individual and programmatic levels, the broader ecosystem in which women live and work continues to exert a strong influence over their ability to sustain change. Deep-rooted norms around caregiving, gender roles, and mobility continue to shape women's choices and retention in the workforce.

Care responsibilities, especially childcare, emerge as the most common reason for women exiting employment, accounting for 16.5% of such cases. Other social expectations, including marriage or relocation, personal health, and household opposition, were also cited. Despite contributing financially to their households, only 16% of women reported having a greater say in marriage-related decisions, and just 27% indicated any influence over household financial matters. These figures highlight a critical disconnect between women's economic participation and their decision-making power within the family. While financial contributions can enhance a woman's visibility and perceived value, they do not automatically translate into shifts in entrenched gender norms or household hierarchies. The data indicates the persistent grip of patriarchal structures, where control over key life decisions, such as marriage or money, often remains in the hands of male family members, limiting the full realisation of women's autonomy and agency.



Mobility constraints further reinforce these limitations. Many women noted that distant workplaces, lack of safe transport, and inflexible work hours made job continuation difficult. Employers also acknowledged that rigid workplace structures, particularly around leave and shift timing, contributed to attrition, especially among women balancing domestic responsibilities.

Yet, there are encouraging signs of early shift. In several narratives, women spoke of increased respect from family members and a growing sense of aspiration within their communities. Parents and siblings began to view daughters and sisters as contributors and decision-makers. In some locations, successful alumni influenced others to enrol, with their stories helping to challenge traditional assumptions about women's roles. Employers, too, expressed appreciation for SMART graduates, often citing their discipline, reliability, and readiness to learn.

### *Implications and Opportunities for Change*

While the programme alone cannot transform structural conditions, it plays a catalytic role in enabling visibility, developing role models, and building trust within families and communities. To deepen its impact, the programme must continue investing in relational and systemic strategies. Greater family engagement, especially at the mobilisation and placement stages, can help address intra-household resistance. Alumni can be positioned more intentionally as local champions to influence peers and shift norms. Continued collaboration with employers is essential to co-design flexible roles, accommodate life-stage needs, and support long-term retention. Finally, embedding care-aware design and supporting re-entry pathways will be critical to making empowerment sustainable and equitable across different life circumstances.

The case study below illustrates the journey of resilience and hope of a SMART woman.

#### ***From Fields to Hospital Wards: Pinky's Journey of Resilience & Hope***

*Pinky Dey, the eldest daughter in a family of five, grew up in a financially strained household. Her father, a farmer, worked tirelessly to support the family, but the*

## Anecdotal inferences: Transformation Pathway with Parental Voices

<b>From Hesitant to Hopeful</b> <i>"In our village, girls don't go out much. We were afraid she wouldn't be safe."</i> — Parent, Bhiwandi, Mumbai	<b>From Dependent to Earning</b> <i>"Now she earns, helps with home expenses, and doesn't ask us for money."</i> — Parent, Deaf Enabled Centre, Hyderabad
<b>From Learning to Confidence</b> <i>"She didn't talk in front of others before. Now she gives advice to her brother too."</i> — Parent, KIMS, Hyderabad	<b>From Doubt to Community Pride</b> <i>"Earlier people asked why we let her go out. Now they ask how she got the job."</i> — Parent, SPID Centre, Delhi

## 6. Programme Assessment through OECD-II (REECIS) criteria

Component	Overall Rating	Rationale
<b>Relevance:</b> Are the courses and jobs relevant for women, and do they address the barriers women face?	<b>Medium</b>	Over 50%* participants faced financial or educational disruptions, with persistent barriers like childcare and relocation hindering workforce participation. Around 60% initially felt under-skilled, but the program bridged gaps in technical skills, job awareness, and confidence, while supporting persons with disabilities. High peer referrals reflect its value and unmet demand. Gender equity and empowerment themes further enhanced relevance.
<b>Effectiveness:</b> To what extent has the programme improved capabilities and employability among women participants?	<b>High</b>	67-80% reported strong skill gains (technical + soft); 79% found training highly effective and valued mentorship. 82% gained employment, 61% entered workforce for the first time, 91% used learned skills, and many saw career growth.

Component	Overall Rating	Rationale
<b>Efficiency:</b> To what extent does the programme deliver results in an economic and timely way?	High	Nominal course fee, not strictly enforced. In turn, the monthly salary of 72% of participants ranges from 10k to 20k. This income is also higher than the average cost per student incurred by the programme (~13k)
<b>Inclusion:</b> Does the programme include and equally benefit women from more vulnerable groups such as economically disadvantaged, older age, differently abled, etc?	High	More inclusive participation of women, especially those with intersectional vulnerabilities like minorities, economically disadvantaged, widowed/separated/divorced. Tailored training and placement support for PWDs. Though women over 30 are included, their representation remains low. Greater focus needed on women re-entering the workforce after career breaks (marriage/childcare).
<b>Sustainability:</b> Will the program's benefits endure? Do shifts in gender dynamics create lasting empowerment pathways?	Medium	<p><b>Tech &amp; AI Impact:</b> With rapid tech/AI growth, assessing its effect on jobs, especially those replaceable by automation, is critical, while identifying new roles to skill for.</p> <p><b>Employment Trends:</b> Over 80% (N-1295) secured jobs, but only 60% remain employed. Yet, 82% of dropouts want to re-enter the workforce. Income dips post-exit, but gains in confidence and self-esteem persist.</p> <p><b>Gender Attitudes:</b> Trainees support daughters' education/work, but hesitations remain post-marriage. Challenges include safety concerns (night travel), work-home balance pressures, and workplace discrimination.</p>
<b>Coherence:</b> How do the programme objectives, interventions and outcomes align with systemic (e.g. government and public sector) goals and strategies towards	High	<p>Aligned with Skill India Mission, supporting workforce development goals.</p> <p>Advances SDG-5 by promoting gender equality and women's empowerment.</p> <p>Meets industry demands, courses updated based on</p>

Component	Overall Rating	Rationale
women economic empowerment?		feedback to ensure relevance.

## 4. Bridging the Gap: Employer Perspectives on Strengths, Challenges and Suggestions in SMART Training

The Tech Mahindra Foundation's SMART initiative has been instrumental in bridging the skill gap between industry requirements and employability. To assess its effectiveness, we interviewed six employers across five key sectors, Healthcare, Logistics, BFSI (Banking, Financial Services, and Insurance), Retail, and BPO (Business Process Outsourcing). Based on a comprehensive analysis, this summary table presents sector-specific challenges and actionable recommendations derived from these interviews. These five sectors were identified in consultation with Tech Mahindra Foundation, based on actual placement trends of SMART trainees.

The recommendations aim to strengthen alignment between SMART's skilling modules and evolving industry expectations, while also addressing critical issues such as gender inclusion and workforce retention. This sector-wise roadmap serves as a strategic input for curriculum enhancement, regional program expansion, and deeper industry partnerships to drive improved job outcomes and sustained employability.

Sector	Person' name	Designation	Organisation	Location
Healthcare	Ms. Mausami	HR Manager	Apex Hospital	Bangalore
Logistics	Mr. Stephen	System Manager	DHL Couriers International	Chennai
Logistics	Mr. Javed Mulani	HR Manager	Adecco India	Pune
BFSI and Retail	Mr. Rahul Paswan	Ex- HR Director	Silaris Informations (former)	Hyderabad

<b>BFSI</b>	Ms. Monalisa Das	HR Manager	HDB Finance	Kolkata
<b>BPO</b>	Mr. Bikram Pattnayak	Assistant HR Manager	Tatwa Technology	Bhubaneswar

These employers provided nuanced insights into the strengths, challenges, and opportunities for improvement in the SMART program. Their feedback reveals both the transformative potential of vocational skilling initiatives and the critical adjustments needed to maximize their impact. Based on a comprehensive analysis of employer perspectives across five priority sectors, Healthcare, Logistics, BFSI, Retail, and BPO, this summary table presents sector-specific challenges and actionable recommendations derived from detailed employer interviews. These five sectors were identified in consultation with Tech Mahindra Foundation, based on actual placement trends of SMART trainees. The recommendations aim to strengthen alignment between SMART's skilling modules and evolving industry expectations, while also addressing critical issues such as gender inclusion and workforce retention. This sector-wise roadmap serves as a strategic input for curriculum enhancement, regional program expansion, and deeper industry partnerships to drive improved job outcomes and sustained employability.

For the detailed analysis, kindly refer to [annexure 4](#).

Sector	Areas of Strength	Key Challenges Identified by Employers	Recommendations Proposed by Employers	Expected results
<b>Healthcare</b>	<ul style="list-style-type: none"> <li>➤ Strong learning attitude, eagerness to learn, proactive questioning, and commitment to skill-building.</li> <li>➤ Discipline and structured approach Especially among female trainees in backend roles like medical records and billing.</li> <li>➤ Employer-friendly coordination</li> </ul>	<ul style="list-style-type: none"> <li>➤ Limited communication of medical concepts to patients</li> <li>➤ Lack of hands-on experience in hospital settings</li> <li>➤ Weakness in practical tech tools use</li> </ul>	<ul style="list-style-type: none"> <li>➤ Establish Medical Communication Labs for regional language + medical English training</li> <li>➤ Introduce Hospital Simulations for real-world tasks (digital records, emergency drills)</li> <li>➤ Offer NSDC-aligned certifications in niche roles (e.g.,</li> </ul>	<ul style="list-style-type: none"> <li>➤ Improved patient engagement Better job readiness</li> <li>➤ Higher employability in niche roles</li> </ul>

	Efficient placement support from SMART team (interview scheduling, onboarding).		pharmacy assistant)	
<b>Logistics</b>	<ul style="list-style-type: none"> <li>➤ Strong work ethic Resilience in physically demanding tasks (loading, inventory management).</li> <li>➤ Employer-friendly recruitment Pre-screened, motivated candidates reduce hiring lead time.</li> <li>➤ Adaptability to fieldwork Willingness to engage in frontline logistics roles.</li> <li>➤</li> </ul>	<ul style="list-style-type: none"> <li>➤ High attrition due to education/career shifts</li> <li>➤ Gender imbalance in field roles</li> <li>➤ Inadequate tech proficiency (e.g., WMS, Excel)</li> </ul>	<ul style="list-style-type: none"> <li>➤ Launch sector-specific tracks: Warehouse (WMS, forklifts) and Courier (route optimisation apps)</li> <li>➤ Create retention-linked incentives (loyalty bonuses, sponsorships)</li> <li>➤ Initiate 'Women in Logistics' program with mentorship, safety training, and role models</li> </ul>	<ul style="list-style-type: none"> <li>➤ Increased retention</li> <li>➤ More women in field roles</li> <li>➤ Technically competent workforce</li> </ul>
<b>BFSI and Retail</b>	<ul style="list-style-type: none"> <li>➤ Quick tech adoption Faster grasp of banking software (Finacle, CRM tools) compared to non-SMART trainees.</li> <li>➤ Multilingual fluency – Proficiency in regional languages (Hindi, Bangla, Tamil) enhances customer interactions.</li> <li>➤ Operational efficiency Reduced onboarding time due to foundational</li> </ul>	<ul style="list-style-type: none"> <li>➤ Talent supply shortage in high-demand cities</li> <li>➤ Ergonomic health issues in BPOs</li> <li>➤ Gaps in advanced product knowledge</li> </ul>	<ul style="list-style-type: none"> <li>➤ Expand SMART centers in talent-demand hubs (Kolkata, Mumbai)</li> <li>➤ Add Healthy Workplace modules (screen fatigue, posture, migraine care)</li> <li>➤ Introduce BFSI-specific simulations (loan processing, fraud detection)</li> </ul>	<ul style="list-style-type: none"> <li>➤ Higher trainee placement</li> <li>➤ Reduced BPO attrition</li> <li>➤ Faster onboarding for BFSI roles</li> </ul>

	industry knowledge.			
<b>BPO</b>	<ul style="list-style-type: none"> <li>➤ Flexibility in shifts</li> <li>Adaptability to non-traditional work hours (e.g., split shifts for women trainees).</li> <li>➤ Tech familiarity</li> <li>Basic proficiency in BPO tools and processes.</li> <li>➤ Career ambition</li> <li>Many pursue higher education, showing long-term career focus.</li> </ul>	<ul style="list-style-type: none"> <li>➤ High dropout for pursuing higher education.</li> <li>➤ Preference for day shifts among women trainees</li> </ul>	<ul style="list-style-type: none"> <li>➤ Offer flexible shifts (split AM/PM) to retain women</li> <li>➤ Provide online education tie-ups to help combine work + study</li> <li>➤ Include career counselling during training for better planning and retention</li> </ul>	<ul style="list-style-type: none"> <li>➤ Higher retention of women</li> <li>➤ Better work-study balance</li> <li>➤ Enhanced long-term career growth</li> </ul>

## Insights for the Way Forward

The CMS evaluation team undertook a comprehensive assessment of the TMF SMART program, combining rigorous quantitative analysis with in-depth qualitative inquiry. The study engaged a wide range of stakeholders, including alumni, mentors, faculty, and center in-charges from multiple SMART academies and centers. To further enrich the findings, detailed insights were also gathered from employers across key sectors to understand industry expectations and the real-world experiences of trainees after placement.

This comprehensive evaluation has surfaced critical insights into both the strengths of the program and the challenges that persist, particularly those affecting the long-term employability and empowerment of women trainees. While the SMART program has demonstrated notable achievements in building technical competencies, improving confidence levels, and facilitating employment linkages, some systemic barriers continue to hinder sustainable workforce integration.

The table below presents a thematic summary of key factors influencing program impact. Each theme is rooted in field data and stakeholder narratives, providing a robust foundation for refining the program design and informing future strategic directions.

For the detailed analysis, kindly refer to annexure # (Please insert the descriptive narration as [annexure 5](#))

Area	Strengths	Challenges	Data Points/Examples
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<b>Skill Gaps for Career Growth</b>	Strong foundation in basic IT, communication, and finance skills.	Lack of higher-order skills like advanced Excel (pivot, VLOOKUP), Tally ERP, SAP, networking, and analytical thinking limits career growth.	Employers report skill ceiling for mid-level roles; many women not confident in complex tasks.
<b>Gender-Sensitive Retention</b>	High placement rate and positive first job experience.	30% of women exit workforce early due to marriage, caregiving, long commute, or bias in physical roles.	23% attrition rate post-placement; healthcare roles see added dropout due to physical task expectations.
<b>Financial Inclusion</b>	71% of women report regular savings, positive financial habit development.	Only 25% access credit/investment tools; struggle to raise business capital.	Programme participants could not access loans despite completing training.
<b>Post-Placement Support</b>	76% placement rate reflects strong employer partnerships.	Absence of follow-up support limits re-entry after life events (childbirth, relocation).	Employers recommend alumni networks, mentoring, and upskilling post-placement.
<b>Employer-Aligned Training</b>	83% earn industry certifications.	Practical gaps remain in software usage, retail systems, logistics workflows.	Retail trainees lack billing system exposure; logistics trainees unfamiliar with inventory processes.
<b>Social Norms and Household Barriers</b>	Initial shift in financial independence and confidence.	Limited say in key decisions; norms persist around marriage and finances.	Only 16% have marriage-related decision-making power; just 27% report greater financial voice at home.
<b>Geographic and Disability Inclusion</b>	TMF reaches rural and differently-abled women; inclusive intent.	Rural women face digital, mobility, and job access challenges; PWDs need assistive and flexible systems.	Barriers include lack of sign language interpreters and remote work options.

## 5. Recommendations for Strengthening the TMF SMART Program

This section outlines a forward-looking strategic roadmap to enhance the effectiveness, scalability, and long-term sustainability of the TMF SMART skilling initiative. The recommendations presented here are grounded in comprehensive stakeholder consultations, including in-depth interactions with alumni, feedback from employers, discussions with teachers and mentors at SMART centers and academies, as well as insights from experts within the broader skilling ecosystem.

Crucially, these recommendations are informed by CMS's analysis of the insights gathered through these engagements. They are designed to build on the program's existing strengths, address key gaps, and equip the initiative to remain relevant amidst evolving industry requirements. Special attention is given to the needs of women trainees, who continue to face distinct barriers in accessing and advancing within the workforce.

The SMART program's success rests on three foundational pillars:

**Robust Placement Ecosystem:** The program's strength lies in consistent post-placement engagement that supports job retention and addresses early-stage workforce challenges. This ecosystem, built on industry linkages, mentor support, and tracking mechanisms, reduces dropouts and improves workplace stability.

**Practical, Sector-Aligned Curriculum:** Training modules are designed to reflect current industry requirements, especially in high-growth sectors like logistics, retail, healthcare, and digital services. The use of real tools and hands-on practice enhances job readiness.

**Responsive Centre Teams and Peer Networks:** Centre staff are known for their accessibility and empathy, which builds trust. Peer engagement across batches encourages participation, confidence-building, and completion rates.

To institutionalise these strengths, this section proposes scaling peer mentorship, formalising employer partnerships, and retaining hands-on training methods. Beyond foundational skilling, the recommendations prioritise career growth and retention through advanced modules (e.g., data analytics, sector-specific simulations), gender-sensitive workplace policies (e.g., flexible shifts, safety measures), and post-placement support (e.g., mentor check-ins, financial literacy).

Recognising that first jobs are just the beginning, the plan introduces re-entry pathways for women (via micro-credentials and refresher courses) and entrepreneurship support (starter kits, credit access). To stay ahead of market shifts, it advocates piloting emerging-sector modules (e.g., AI, digital logistics) and leveraging NSDC/EdTech collaborations for accessible, bilingual content. Finally, operational upgrades, like digitised tracking systems and mobile training units, are highlighted to improve last-mile delivery and data-driven decision-making.

Collectively, these recommendations aim to transform SMART from a placement-focused skilling program into a holistic career ecosystem that empowers trainees, especially women, to

secure, sustain, and advance in dignified work while meeting employer needs across high-growth sectors.

For the detailed analysis, kindly refer to [annexure 6](#)

Focus Area	Key Recommendations	Expected Impact
<b>Strengthening Foundations</b>	<ul style="list-style-type: none"> <li>➤ Formalise alumni mentorship as "Career Guides" for peer support.</li> <li>➤ Sign structured MoUs with employers for feedback-driven placements.</li> <li>➤ Retain hands-on training with real tools (e.g., POS systems, diagnostic kits).</li> </ul>	<ul style="list-style-type: none"> <li>➤ Higher retention rates.</li> <li>➤ Smoother employer-trainee alignment.</li> <li>➤ Sustained job readiness.</li> </ul>
<b>Skill and Career Advancement</b>	<ul style="list-style-type: none"> <li>➤ Add advanced modules (Excel, analytics, customer handling).</li> <li>➤ Launch "Career Booster Tracks" (e.g., retail bootcamps with simulations).</li> <li>➤ Offer micro-credentials for re-skilling (valid 1–3 years).</li> </ul>	<ul style="list-style-type: none"> <li>➤ Mid-career progression.</li> <li>➤ Faster adaptation to workplace demands.</li> <li>➤ Easier re-entry for women.</li> </ul>
<b>Placement and Retention</b>	<ul style="list-style-type: none"> <li>➤ Co-design gender-friendly roles (flexible shifts, safe transport).</li> <li>➤ Introduce "SMART Work+ Pack" (WhatsApp support, refresher content).</li> <li>➤ - Conduct 30/60/90-day post-placement check-ins.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Lower attrition.</li> <li>➤ Better workplace integration.</li> <li>➤ Real-time issue resolution.</li> </ul>
<b>Financial Empowerment</b>	<ul style="list-style-type: none"> <li>➤ Gamify financial literacy (budgeting, loans).</li> <li>➤ Partner with fintech for "MoneySmart" mobile modules.</li> <li>➤ Link trainees to govt. schemes (Mudra loans, Sukanya Samriddhi).</li> </ul>	<ul style="list-style-type: none"> <li>➤ Improved financial independence.</li> <li>➤ Access to credit.</li> <li>➤ Long-term savings behaviour.</li> </ul>

<b>Future-Proofing</b>	<ul style="list-style-type: none"> <li>➤ Pilot emerging skill modules (AI basics, GPS logistics).</li> <li>➤ Collaborate with NSDC/NASSCOM for bilingual micro-courses.</li> <li>➤ Support women entrepreneurs with seed kits + mentors.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Alignment with market trends.</li> <li>➤ Scalable upskilling.</li> <li>➤ Enterprise creation.</li> </ul>
<b>Operational Efficiency</b>	<ul style="list-style-type: none"> <li>➤ Digitise tracking (real-time dashboards for dropouts/placements).</li> <li>➤ Deploy mobile training units for rural reach.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Data-driven decisions.</li> <li>➤ Increased last-mile access.</li> </ul>

## 5.2 Management-Level Recommendations to Strengthen Program Delivery and Sustainability

The following management-level recommendations are designed to strengthen the operational foundation, sustainability, and strategic impact of the SMART program. These recommendations have been developed through diligent field visits, in-depth conversations with key stakeholders, TMF teams, centre staff, trainers, employers, and alumni, and informed by CMS's independent assessment of the program's strengths and challenges. These recommendations are aimed to embed quality, innovation, and responsiveness into the SMART model, ensuring it remains future-ready and effective at scale. Illustrative examples have been included to demonstrate how each recommendation can be practically implemented and adapted across diverse program contexts.

Key Focus Area	Core Recommendation	Rationale and Action Points	Illustrative example
<b>1. Strategic Employer Partnerships</b>	Move from transactional to co-created placement models	<ul style="list-style-type: none"> <li>➤ Formalise MoUs with employers</li> <li>➤ Co-design job roles, training inputs, and growth ladders</li> <li>➤ Enable employer feedback loops</li> </ul>	Partnering with a logistics firm to provide internship + role-based training followed by placement in fleet operations

<b>2. Enhanced Monitoring and Alumni Tracking</b>	Expand the centralised MIS to track post-placement outcomes and alumni journeys	<ul style="list-style-type: none"> <li>➤ Monitor job retention, salary growth, re-entry</li> <li>➤ Build an active alumni database for mentorship and re-skilling</li> </ul>	Alumni from 2021 batch invited to mentor current students or join refresher courses on digital tools
<b>3. Institutional Quality Audits</b>	Conduct bi-annual audits for continuous improvement	<ul style="list-style-type: none"> <li>➤ Assess pedagogy, infrastructure, accessibility, trainer quality</li> <li>➤ Feed findings into adaptive strategies</li> </ul>	Audit at a 'X' centre reveals gaps in digital readiness, triggering a new computer literacy module
<b>4. Trainer Capacity Building (ToT)</b>	Invest in a skilled pool of sector-specific master trainers	<ul style="list-style-type: none"> <li>➤ Regular ToT programs with updated industry content</li> <li>➤ Focus on both technical and adult-learning pedagogy</li> </ul>	Master trainer in retail updated on POS systems, customer analytics, and role-play facilitation
<b>5. Community and Family Engagement</b>	Build local buy-in to support women's participation	<ul style="list-style-type: none"> <li>➤ Orientation for families</li> <li>➤ Identify SMART Ambassadors for outreach</li> <li>➤ Celebrate alumni achievements through events</li> </ul>	A mother of a successful healthcare graduate becomes an advocate in community sessions for girls' mobility
<b>6. Adaptive Innovation and Pilots</b>	Set up a SMART Innovations Fund to seed future-focused pilots	<ul style="list-style-type: none"> <li>➤ Encourage centres to test models in green skilling, gig work, AI, etc.</li> <li>➤ Hold cross-centre Demo Days to share ideas</li> </ul>	Hyderabad centre pilots a digital freelancing course for young mothers; shared at Demo Day for scaling

### 5.3 Ecosystem-Level Recommendations to Enhance Women's Workforce Participation

While the SMART program has successfully facilitated first-job access for thousands of women, long-term workforce retention and career advancement remain limited due to persistent systemic challenges beyond the scope of training alone. These recommendations, drawn from CMS's independent evaluation and shaped through consultations with alumni, employers, and teams at SMART academies and centers, seek to address structural barriers through coordinated, ecosystem-wide efforts.

It is important to note that many of these recommendations extend beyond the immediate mandate or control of Tech Mahindra Foundation. They pertain to broader societal, policy, and industry-level issues. However, they are highlighted here as critical considerations because addressing them, through advocacy, partnerships, or systemic alignment, is essential for ensuring sustainable workforce participation, gender equity, and long-term economic empowerment for women at scale.

Focus Area	Barrier Addressed	Recommendations
<b>1. Flexible Work Policies</b>	Rigid schedules limit women's retention post-training	<ul style="list-style-type: none"> <li>➤ Co-design hybrid, remote, and part-time roles</li> <li>➤ Advocate flexibility as a retention tool in key sectors</li> </ul>
<b>2. Safe and Affordable Transportation</b>	Commute challenges restrict access to jobs	<ul style="list-style-type: none"> <li>➤ Promote women-only/shared transport</li> <li>➤ Develop job hubs/satellite centres near residential clusters</li> </ul>
<b>3. Gender-Sensitive Workplaces</b>	Discrimination and unsafe environments	<ul style="list-style-type: none"> <li>➤ Inclusive hiring policies- Grievance redressal mechanisms</li> <li>➤ Zero-tolerance sexual harassment policies</li> </ul>
<b>4. Industry-Wide Wage Standards</b>	Low, inconsistent wages for entry-level women workers	<ul style="list-style-type: none"> <li>➤ Set baseline wage benchmarks with industry bodies</li> <li>➤ Link wages to skill certification and progression</li> </ul>
<b>5. Upskilling and Career Pathways</b>	Career stagnation due to lack of upskilling	<ul style="list-style-type: none"> <li>➤ Offer modular, stackable courses via Skill India/NSDC</li> <li>➤ Promote micro-credentials for mid-level jobs</li> </ul>

<b>6. Childcare Infrastructure</b>	Lack of childcare forces workforce exit	<ul style="list-style-type: none"> <li>➤ Public-private models for creches or vouchers</li> <li>➤ Integrate childcare into employer retention strategies</li> </ul>
<b>7. Financial Inclusion and Credit Access</b>	Low access to credit and formal financial tools	<ul style="list-style-type: none"> <li>➤ Link to schemes like MUDRA, Stand-Up India</li> <li>➤ Organise workshops and loan-readiness sessions</li> </ul>
<b>8. Gender Norms and Community Support</b>	Restrictive social norms affect participation	<ul style="list-style-type: none"> <li>➤ Conduct community dialogues engaging men/elders</li> <li>➤ Use theatre/films/storytelling for mindset change</li> <li>➤ Highlight local female role models</li> </ul>



## 6. Annexure

### Annexure 1: Intended Study Sample

Quantitative Sample				
#	Location	Sample (N)		
		CATI	CAPI	Total
1	Bangalore	55	24	79
2	Bhubaneswar	65	44	109
3	Chandigarh <sup>42</sup>	65	0	65
4	Chennai	108	100	208
5	Delhi	108	108	216
6	Hyderabad	123	101	224
7	Kolkata	70	38	108
8	Mumbai	146	97	243
9	Pune	69	58	127
10	Visakhapatnam	66	55	121
	<b>Total</b>	<b>875</b>	<b>625</b>	<b>1500</b>

### Annexure 2: Centers Visited for Quantitative Survey

State	City	Academies/centres visited
Maharashtra	Mumbai	AUXILIUM SKILLS ACADEMY, FAITH FOUNDATION, GREY SIM, HEALTHCARE ACADEMY, JAILAXMI EDUCATION SOCIETY, NAVASRUSHTI INTERNATIONAL TRUST, NAVJEEVAN LOKVIKAS SANSTHA, NRI, ROTARY SANSKARDHAM CHARITABLE TRUST, SHIELD
	Pune	DGS, DR. NANASAHEB PARULEKAR SAKAL CHARITY TRUST, HEALTHCARE ACADEMY

<sup>42</sup> Includes Mohali.

State	City	Academies/centres visited
Andhra Pradesh	Visakhapatnam	BCT, DIGITAL ACADEMY, NIRMAAN ORGANISATION, KIMS FOUNDATION AND RESEARCH CENTRE
Tamil Nadu	Chennai	AIDE-ET-ACTION, DBV, KANNAGI NAGAR MARIALAYA SOCIAL SERVICE SOCIETY, MFET, THE MA FOI FOUNDATION, VALLIAPPA FOUNDATION
Telangana	Hyderabad	APSA, CADRE, DEAF ENABLED FOUNDATION, DIGITAL ACADEMY, HCHW, KC PULLAIAH FOUNDATION, KIMS FOUNDATION AND RESEARCH CENTRE, LVPEI, SAFA SOCIETY
West Bengal	Kolkata	RIT
Odisha	Bhubaneswar	AAROHAN, RUCHIKA, SHUSRUSA, UPASANA
Punjab	Mohali/Chandigarh	BTGT, DIGITAL ACADEMY, HEALTHCARE ACADEMY, RCED
Delhi	Delhi	BALIGA, BVD, GREY SIM, DIGITAL ACADEMY, HEALTHCARE ACADEMY, MAXVISION, NDS, SOFIA EDUCATIONAL AND WELFARE SOCIETY, SPID, SSS, TARRAQI FOUNDATION
Karnataka	Bangalore	APD, CENTRE FOR DEVELOPMENT AND EMPOWERMENT OF WOMEN (CDEW), CHESHIRE DISABILITY TRUST, SHISHU MANDIR

## Annexure 3. Findings from Recce Visit

### Target Populations and Demographics

The program targets youth aged 18–30 from economically weaker sections, women (including married women and those with mobility constraints), and differently-abled individuals, particularly trainees with Speech and Hearing Impairment (SHI) at the Noida Deaf Society. Students come from urban, peri-urban, and rural areas, including Kashmir, Himachal Pradesh, Bihar, and Hyderabad's Old City. Female enrollment ranges from 40% (Noida Deaf Society) to 100% (Bandra Healthcare Academy), with efforts to increase participation in male-dominated sectors like logistics. Full details are provided in the [annexure](#).

### Operational and Data Practices

Centres maintain records using CRM software and manual registers to track admissions, attendance, and placements. Course fees range from Rs500 to Rs18,000, with scholarships for

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economically weaker students. Mobilisation efforts include door-to-door campaigns, community partnerships, and family involvement to support women participants. Highlights from centres, including courses and success stories, are detailed in the [annexure](#), along with relevant images from the visits.

## Overall Findings from recce visit Aligned with the Theory of Change (ToC)

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### Activities

1. **Engagement and Mobilisation** – The centres showed strong mobilisation efforts to connect with marginalised communities. These efforts included door-to-door campaigns, partnerships with NGOs and community leaders, and leveraging alumni networks to encourage participation. Social media campaigns were also utilised, particularly for reaching urban and peri-urban populations. At the Safa Tech Mahindra Centre in Hyderabad, family engagement was prioritised to support women's participation, addressing cultural barriers. While these efforts were impactful, challenges such as low awareness about specific programs in some regions were observed.
2. **Counselling and Vision Building** – Career counselling sessions played a significant role in motivating participants to pursue skill-based training. Counsellors worked closely with prospective trainees and their families to highlight the value of these programs, especially for women. These sessions aligned individual aspirations with market demands, boosting confidence and overcoming barriers such as misinformation or limited awareness about career opportunities. In locations like the Healthcare Academy in Bandra, counsellors actively addressed family concerns, ensuring greater enrolment and retention.
3. **Training and Skilling** – The training programs combined foundational skills like English and IT with domain-specific technical knowledge and soft skills development. Practical and theoretical components were balanced to prepare participants for the workforce. Programs in healthcare and digital technology offered hands-on learning through internships, live projects, and role-playing exercises. Trainers emphasised the importance of practical exposure in building confidence and technical proficiency. While most centres had well-equipped training facilities, some gaps were identified, such as limited access to advanced tools in specific courses.

### Outputs

Observations during the visits highlighted several key outputs that aligned with the program's objectives, such as-

1. **Number of Centres and Programs**– The network included 75 SMART Centres offering training across 15 domains, with 12 specialised academies focusing on areas such as healthcare, logistics, and IT/digital technologies. This extensive reach enabled the program to cater to a diverse group of youth across various regions.
2. **Scholarships and Accessibility** – Scholarships and subsidised fees were instrumental in making the programs accessible to students from economically weaker backgrounds.

Women and differently-abled individuals particularly benefited from financial aid, which helped reduce dropout rates and improve participation.

3. **Certifications and Employability** – Certifications provided by the academies were aligned with industry requirements, enhancing participants' employability. These certifications were highly valued by alumni, as they increased credibility during job applications and interviews.
4. **Placement and Employment** – Placement support was an integral component of the program. Centres maintained strong industry partnerships, which facilitated employment opportunities for participants. Placement rates ranged from 75% to 100% for several courses, with graduates securing jobs in organisations such as Titan, Delhivery, Leela, Reliance and Radisson. Alumni reported starting salaries between Rs10,000 and Rs18,000, reflecting the effectiveness of the placement process.

## Outcomes

While the focus of the visits was primarily on understanding operational processes, some initial observations of outcomes were noted during the visits. Findings from the visits confirmed several outputs, including the wide availability of centres and programs, financial support mechanisms, and industry-recognised certifications. These outputs provided a solid foundation for achieving the program's desired outcomes and impacts. However, gaps were noted in areas like dropout tracking, alumni progression, and the identification of barriers faced by trainees. Addressing these gaps in future evaluations would enhance the program's ability to assess its achievements comprehensively and address areas for improvement.

1. **Short-Term Outcomes** – Participants demonstrated improved technical and communication skills. The practical aspects of the training, such as internships and live projects, enhanced job-specific expertise and prepared trainees for workplace challenges. These short-term improvements were reported across various centres.
2. **Long-Term Potential** – Although systematic long-term data and changes over the period was not captured during the visits, feedback from alumni suggested progress toward financial independence and stability. Most of the Alumni interviewed shared that they were contributing to household incomes or managing their finances independently. Women trainees showed increased confidence and decision-making capabilities, which were reflected in their professional and personal growth.

## Impact

While the reconnaissance visits were not designed to formally measure or validate program impacts, some potential outcomes and transformative changes were evident:

1. **Employability and Income:** The programs have significantly enhanced participants' employability and income-generating capabilities. Alumni shared stories of transitioning from unemployment to stable jobs, leading to improved financial security and better living conditions for their families. These experiences underscore the program's role in addressing economic challenges and fostering long-term stability.
2. **Agency and Empowerment:** Women participants demonstrated increased confidence and an active role in household decision-making. At the Safa Centre, graduates of the Women Entrepreneur Development Program successfully started small businesses,

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breaking cultural barriers and creating economic opportunities for themselves and others within their communities.

3. **Indications of Broader Impact:** Many current female students reported being inspired by alumni success stories (either from family members or neighbours or friends/relatives), which encouraged them to enrol in the programs with aspirations for financial independence and self-reliance. This highlights the ripple effect of the programs, showcasing their potential to influence not only individual trajectories but also broader community mindsets, contributing to lasting social and economic empowerment.

These findings demonstrate how the program's activities and outputs are contributing to positive changes in participants' lives. Strengthening operational processes and addressing identified gaps will further enhance the program's impact on employability, financial stability, and empowerment for marginalised communities.

The main survey will assess indicators aligned with the Theory of Change to evaluate program effectiveness. It will explore participant engagement, inclusivity of onboarding, and training relevance, along with outputs like accessibility, certifications, and placement success. Outcomes such as employment sustainability, income growth, and financial independence will be tracked, alongside broader impacts like shifts in decision-making roles, community perceptions, and entrepreneurial success, capturing the program's transformative potential.

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## Annexure 4. Sector Wise Analysis

### 1. Healthcare Sector: Apex Hospital, Bangalore

#### Industry Context

India's healthcare sector is projected to reach \$372 billion by 2030, with growing demand for skilled support staff in hospitals, clinics, and diagnostic centers. Entry-level roles require a mix of technical know-how, communication skills, and empathy, qualities that SMART aims to instil.

#### Strengths of SMART Trainees

Employers consistently highlighted the strong learning attitude of SMART trainees as a key strength. Trainees were described as eager to learn, proactive in asking relevant questions, and genuinely committed to building their skills. One employer noted, "They take the opportunity seriously, that mindset stands out," emphasizing the trainees' sincerity and drive. Female trainees, in particular, were praised for their discipline and structured approach, especially in backend roles such as medical records and billing, where systematic work is essential. Additionally, the responsive and well-coordinated support provided by the SMART team stood out to employers. From organizing interviews to managing onboarding processes, the team's efficiency in placement coordination was appreciated and seen as an enabler of seamless recruitment. These strengths collectively reflect the SMART program's success in preparing trainees not just with technical competencies, but also with the professional attitude valued by employers.

## Critical Challenges

Despite the strengths of SMART trainees, employers pointed out several critical challenges that limit their effectiveness in real-world settings. One of the foremost issues is communication. While trainees may possess theoretical knowledge of medical terminology, they often struggle to articulate this knowledge clearly to patients and colleagues. Effective communication, especially simplifying complex medical terms and active listening in high-pressure situations, emerges as a significant gap. As one employer remarked, “A trainee might understand ‘hypertension,’ but explaining it simply to a patient is harder,” underscoring the need for patient-centric communication skills.

Another major challenge is the limited hands-on exposure during training. While trainees frequently claim proficiency in tools like Excel or hospital management software, many fall short when it comes to practical application, particularly in executing functions like pivot tables or VLOOKUP. Moreover, the absence of simulated practice for critical scenarios such as emergency response or patient triage further weakens their readiness. Employers noted that real-world readiness requires more than theoretical instruction; it demands immersive, practice-oriented learning that mirrors workplace realities.

## Strategic Recommendations

To bridge the identified gaps and enhance the job-readiness of SMART trainees, a few targeted strategies can be implemented. First, setting up *Medical Communication Labs* can significantly strengthen trainees' ability to engage effectively in real-world healthcare environments. These labs should incorporate structured role-play scenarios, such as patient counselling sessions or doctor-nurse handovers, paired with regular feedback loops. Importantly, this training should blend fluency in regional languages (e.g., Kannada in Bangalore) with essential medical English, enabling clearer and more empathetic communication with diverse patient populations.

Second, the introduction of *Hospital Simulations* in partnership with local clinics can offer hands-on exposure that is currently lacking. These simulations can include supervised practice in digital record-keeping, handling basic diagnostic equipment, and following standard emergency response protocols. Such experiential learning would help trainees transition more smoothly into workplace settings.

Finally, offering *certifications in niche areas*, such as pharmacy assistance or medical lab techniques, aligned with NSDC standards, can enhance the employability of trainees. These specialised credentials would allow trainees to pursue focused roles in the healthcare sector, giving them an edge in a competitive job market while addressing the sector's evolving needs.

## 2. Logistics Sector: DHL and Adecco India

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### Industry Context

India's logistics sector, valued at \$250 billion, faces a shortage of 2.2 million skilled workers. Roles range from warehouse operations to last-mile delivery, requiring tech proficiency, physical stamina, and problem-solving skills.

## Strengths of SMART Trainees

Employers in the logistics sector highlighted several key strengths among SMART trainees that align well with industry demands. One of the most appreciated attributes is the strong work ethic, particularly among candidates from rural backgrounds. These trainees are noted for their resilience and willingness to engage in physically demanding fieldwork such as loading, unloading, and inventory management. As Mr. Javed Mulani from Adecco remarked, “They don’t shy away from tough tasks, perfect for supply chain roles,” underlining their suitability for frontline logistics operations.

Another major strength lies in employer-friendly recruitment processes facilitated by the SMART centers. Employers reported that the trainees they receive are not only pre-screened but also highly motivated, significantly reducing hiring lead time and effort. This efficient sourcing model ensures that candidates arrive with a foundational understanding of the role, a positive attitude, and a readiness to adapt to workplace expectations, making them a reliable addition to the workforce.

## Critical Challenges

Despite the promising potential of SMART trainees, employers noted a few persistent challenges that hinder long-term retention and performance in the logistics sector. A significant issue is attrition due to career shifts, with the number of trainees leaving within the first six months. Many opt for higher education or transition to gig-based roles that offer better immediate compensation, impacting workforce stability.

Another concern is the gender imbalance in field roles. While women trainees excel in tele calling and backend operations, they are noticeably absent in warehouse and transport roles. This is primarily attributed to safety concerns and deep-rooted societal norms that discourage women's participation in physically demanding or mobility-intensive jobs.

Additionally, technical training remains surface-level, particularly in tools essential for logistics operations. While trainees may have exposure to Excel or SAP, they often lack the proficiency to independently generate shipping reports or track consignments, skills that are critical for effective on-ground performance. This gap highlights the need for more in-depth and applied technical modules within the training program.

## Strategic Recommendations

To address the identified challenges and enhance the career pathways of SMART trainees in the logistics sector, a few targeted strategies are recommended. First, introducing sector-specific specialisations can bridge the technical skill gap. A Warehouse Track could include hands-on training in Warehouse Management Systems (WMS) and forklift operations with industry-recognised certifications. Simultaneously, a Courier Track could focus on route optimisation using tools like Google Maps and familiarisation with delivery management apps, ensuring trainees are job-ready from day one.

Second, to combat high attrition, the program can explore retention-linked incentives by partnering with employers. Options like loyalty bonuses for completing one year on the job, or



education sponsorships tied to continued employment, could motivate trainees to stay longer and grow within the sector.

Finally, to tackle the gender gap, a dedicated Women in Logistics Initiative can be launched. This could include safety workshops, infrastructure audits, and female mentor networks to build confidence and normalize women's participation in field roles, particularly in warehousing and transportation. These combined efforts can create a more inclusive, skilled, and stable logistics workforce.

### 3. BFSI and Retail: Silaris Informations and HDB Finance

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#### Industry Context

India's BFSI sector will need 4.5 million skilled workers by 2025. Retail, meanwhile, demands multilingual customer service and point-of-sale tech skills.

#### Identified Strengths of SMART Trainees in BFSI Sector

Employers in the BFSI sector consistently highlighted the adaptability of SMART trainees, especially in adopting industry-relevant technology. Trainees were found to grasp banking software like Finacle and CRM tools more swiftly than their non-SMART counterparts, reducing onboarding time and improving operational efficiency. Another major advantage was their fluency in regional languages, such as Hindi, Bengali, and Tamil, which significantly enhanced customer interactions. This multilingual capability not only improved customer satisfaction scores but also made SMART trainees ideal for frontline roles in diverse geographical markets.

#### Challenges

Despite the strengths, employers pointed out several pressing challenges. Talent supply remains a bottleneck, with companies like HDB Finance citing a persistent shortfall, demanding 10–12 trainees per month but receiving barely half that number. Another concern relates to ergonomic health issues, particularly in BPO environments where prolonged headphone use leads to migraines and contributes to attrition. Additionally, product knowledge gaps were evident; while trainees possess a foundational understanding of banking concepts, many struggle with more complex areas such as loan underwriting and insurance claims processing, limiting their ability to transition into mid-level roles.

#### Strategic Recommendations to Address Sectoral Gaps

To bridge the identified gaps, employers suggest a three-pronged approach. First, expanding SMART centers in high-demand hubs like Kolkata and Mumbai could help meet the growing workforce needs of regional banks, through demand-driven, sector-specific training batches. Second, integrating “Healthy Workplace” modules into the curriculum can mitigate attrition in BPO roles by addressing ergonomic concerns. This includes guidance on posture correction, appropriate use of blue light glasses, and managing screen time. Lastly, to build deeper functional expertise, banking simulations, such as virtual labs for KYC processes, loan eligibility

checks, and fraud detection, can offer trainees practical exposure to real-world banking tasks, improving job readiness and performance.

#### 4. BPO Sector: Tatwa Technologies

##### Key Insights from BPO Sector – Tatwa Technologies

In the BPO sector, a clear preference among women trainees for day shifts emerged, prompting Tatwa Technologies to offer flexible split shifts such as early mornings (4 AM–8 AM) and late afternoons (4 PM–8 PM) to accommodate their needs. Additionally, a significant portion leave their jobs to pursue higher education degrees, highlighting the importance of integrating career counselling and accessible online education pathways within the training framework. This approach aims to support trainees in balancing work with continued learning, potentially improving retention and long-term career growth.

##### Cross-Sector Roadmap

Focus Area	Action Plan
Practical Training	Mandate 30% lab hours with real datasets (e.g., hospital records, DHL waybills).
Communication	Accent neutralisation + professional email drafting workshops.
Employer Sync	Quarterly industry curriculum reviews with partner HR teams.

#### Conclusion: Forging a Future-Ready Workforce Through Strategic Skilling

The employer feedback on Tech Mahindra Foundation’s SMART program shows both its positive impact and areas for improvement. The program has helped fill important skill gaps and improved job opportunities across different sectors. However, the feedback also highlights the need for some key changes to make the program more sustainable and scalable in the long run.

#### Key Takeaways from Employer Perspectives

##### 1. Successes Worth looking for

The SMART program has **demonstrated measurable success** in:

**Creating a Motivated Workforce:** Employers consistently praised trainees' eagerness to learn, adaptability, and discipline, qualities often harder to instil than technical skills.

**Gender Inclusion:** Female trainees, particularly in healthcare and BPO roles, have proven to be highly disciplined and reliable, though challenges remain in male-dominated sectors like logistics.

**Strong Industry-Academia Linkages:** The responsiveness of SMART centers in coordinating placements and addressing employer needs has built trust and repeat hiring demand.

*"The mindset of SMART trainees stands out, they're serious about building careers, not just earning a paycheck."*, Mr. Stephen, DHL

## 2. Persistent Challenges Requiring Intervention

Despite its strengths, the program faces **sector-specific hurdles**:

**a. Theory vs. Practice Divide:** Trainees often lack hands-on proficiency in tools like Excel, SAP, or hospital management software, despite theoretical exposure.

- *"Knowing 'pivot tables' exists but the gap is not knowing how to use it for inventory tracking."*, Mr. Stephen, DHL

**b. Communication Gaps:** Fluency in English and regional languages is inconsistent, affecting customer-facing roles in BFSI and retail.

**c. Attrition and Retention:** Candidates leave for higher education or better salaries, signalling a need for career progression pathways.

**Strategic Recommendations for Systemic Improvement:** To transition from "good to great," the SMART program should adopt a three-pronged approach:

## 3. Curriculum Enhancements

### a. Sector-Specialised Labs:

**Healthcare:** Mock clinics for **patient record simulations**.

**Logistics:** Warehouse management software (**WMS**) drills.

**BFSI:** Virtual banking labs for loan processing/KYC checks.

**b. Communication Micro-Certifications:** Accent neutralisation, professional email drafting, and customer service role-plays.

**c. Mental and Physical Ergonomics:** Modules on reducing screen fatigue, posture correction, and stress management for BPO/desk jobs.

## 4. Employer-Driven Adjustments

- a. **Dynamic Feedback Loops:** Quarterly employer roundtables to update curricula based on industry trends.
- b. **Pre-Hire Assessments:** Employer-co-designed tests to evaluate job readiness before placement.
- c. **Incentivised Retention Models:** Partner with companies for loyalty bonuses, upskilling sponsorships, or fast-track promotions.

## 5. Scalability and Inclusion

- a. **Expand Center Networks:** Target high-demand regions (e.g., Kolkata for BFSI, Bangalore for healthcare).
- b. **Women in Non-Traditional Roles:** Logistics/fieldwork scholarships with safety training and mentorship.
- c. **Rural Outreach:** Mobile training units for last-mile skilling in logistics-heavy states.

## From Skilling to Sustainable Careers

The SMART program's true potential lies beyond just placement numbers; it must evolve into a lifelong career ecosystem. By integrating modular upskilling, employer partnerships, and wellness support, it can ensure that trainees don't just secure jobs, but thrive in them.

"Tech Mahindra Foundation has started a positive change. With better connection to industry needs, we can build a workforce that not only gets jobs but also brings real improvement to different sectors." – **Ms. Monalisa Das, HDB Finance**

# Annexure 5. Insights for the Way Forward

## 1. Skill Gaps for Career Growth

The TMF program has been instrumental in imparting essential foundational skills such as basic IT literacy, communication, and personal finance management. These skills have enabled women to access entry-level employment opportunities with confidence. However, as they aspire for long-term career progression, the absence of higher-order skills becomes a barrier. Employers highlight gaps in analytical thinking, professional communication, networking, and proficiency in advanced tools such as Excel (pivot tables, VLOOKUP), Tally ERP, and SAP. This limits women's ability to transition into mid-level roles or manage more complex workplace tasks. Bridging these gaps is crucial to enhancing financial independence and true empowerment, as better skill alignment can lead to more sustainable employment, decision-making confidence, and upward mobility.

## 2. Gender-Sensitive Retention Challenges

The program's strength lies in creating initial employment opportunities for women, a critical step toward economic empowerment. However, sustaining this momentum is a key concern.

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Around 30% of women exit the workforce prematurely, citing marriage, caregiving responsibilities, inflexible work hours, or job locations too far from home. Data also shows that 23% of placed candidates eventually left their roles. Particularly in healthcare roles, gender bias around physical tasks further impacts retention. These insights suggest the need for supportive workplace policies, closer employer sensitisation, and community engagement to create a more enabling environment for long-term participation.

### 3. Limited Financial Inclusion

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The program has successfully improved women's saving habits, with 71% reporting regular savings, indicating strong uptake of financial literacy training. However, a deeper look reveals that only 25% of women accessed credit or investment tools, signalling a gap in true financial inclusion. Many women remain outside the formal credit system and struggle to access startup capital for entrepreneurial ventures. For instance, Saleha Begum from Hyderabad, despite her training, could not access a modest Rs 15,000 loan to start a tailoring business. Addressing this requires building stronger linkages with microfinance institutions, self-help groups, and digital lending platforms, alongside credit-readiness training.

### 4. Post-Placement Support Gaps

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Initial job placement success is a clear strength of TMF's model, with 76% of trainees placed in jobs. This reflects the program's robust industry partnerships and relevant skilling approach. However, the lack of structured post-placement support limits long-term impact. Many women struggle with career progression or re-entry after life events such as childbirth or relocation. Employers themselves recommend ongoing engagement through upskilling, mentoring, and alumni networks to ensure sustained workforce participation.

### 5. Employer-Aligned Training

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While 83% of trainees earn industry-recognised certifications, many employers feel that certifications alone are insufficient without real-world application. Specific gaps include familiarity with sector-specific software, understanding of workplace workflows, and hands-on experience. For example, trainees in retail may lack exposure to billing systems, or logistics trainees may not fully grasp inventory workflows. Experts emphasize the need for practical simulations, internships, and apprenticeships as integral to skilling, not just as add-ons. Embedding these into the training curriculum would better prepare women for job-readiness from day one.

### 6. Social Norms and Household Barriers

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The program's impact in initiating shifts in traditional gender norms is evident, particularly in enabling financial independence. However, deep-rooted social structures continue to constrain women's autonomy in decision-making. Younger or unmarried women, in particular, report limited influence over key life choices. Only 16% stated they had a say in marriage-related

decisions, and just 27% reported increased voice in household financial matters. This suggests that while individual-level gains are visible, broader social and familial change needs to be actively pursued through community-level engagement, family inclusion sessions, and social behavior change campaigns.

## 7. Geographic and Disability Inclusion

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TMF's commitment to inclusion is visible in its outreach to rural and differently-abled women. However, systemic and infrastructural barriers remain significant. Rural women often face mobility constraints, limited digital access, and fewer local employment opportunities. Differently-abled trainees require tailored support, such as sign language interpreters, assistive technology, or remote work opportunities. Building inclusive infrastructure, customising content delivery, and offering flexible learning/work options will be essential to expand the program's equity impact.

## Annexure 6. Recommendations

### Key Strengths of the SMART Program

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The SMART program has demonstrated strong foundations in skilling and placement, with three clear pillars of effectiveness. These are as follows:

**Robust Placement Ecosystem:** The program's strength lies in consistent post-placement engagement that supports job retention and addresses early-stage workforce challenges. This ecosystem, built on industry linkages, mentor support, and tracking mechanisms, reduces dropouts and improves workplace stability.

**Practical, Sector-Aligned Curriculum:** Training modules are designed to reflect current industry requirements, especially in high-growth sectors like logistics, retail, healthcare, and digital services. The use of real tools and hands-on practice enhances job readiness.

**Responsive Centre Teams and Peer Networks:** Centre staff are known for their accessibility and empathy, which builds trust. Peer engagement across batches encourages participation, confidence-building, and completion rates.

### Scale and Sustain These Strengths to institutionalise and expand what's working well

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**Expand Alumni Peer Mentorship:** Alumni should be formally engaged as "Career Guides" to support new batches through interview preparation, confidence-building, and onboarding to first jobs. This peer-based model is cost-effective and culturally resonant.

**Formalise Employer Tie-Ups:** Structured MoUs with employers and feedback loops will improve placement consistency and allow for better tracking of employee performance, needs for upskilling, and job satisfaction.

**Retain Sector-Specific Training Formats:** The existing hands-on approach with real workplace tools, like diagnostic kits, POS systems, and inventory software, should remain central to the

curriculum. These domain-specific exposures are key to seamless transitions into work environments.

## From Training to Career Growth

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### Action Area 1: Deepen Skill Relevance and Career Readiness

**Integrate Higher-Order Skill Modules:** Supplement basic skills with content on analytical thinking, advanced Excel (Pivot Tables, VLOOKUP), customer handling, and workplace communication to support mid-level job transitions.

**Introduce Career Booster Tracks:** Short post-training modules can bridge the gap between classroom training and real-world expectations. These could include mock tasks, role plays, and simulation exercises.

**Example:** A two-week bootcamp on “Retail Analytics and Sales Communication” using sample dashboards, product pitches, and customer interaction scenarios.

### Action Area 2: Improve Placement Quality and Retention

**Co-Create Gender-Friendly Work Roles:** Collaborate with employers to offer job roles that accommodate women’s safety and mobility needs, such as flexible shifts, proximity-based placement, and transportation support.

**Offer a SMART Work+ Pack:** This would include post-placement peer mentor calls, a WhatsApp-based support group, and refresher soft skill content to boost early-stage confidence and troubleshooting.

**Schedule Structured Post-Placement Check-Ins:** Regular follow-ups at 30, 60, and 90 days will help track adjustment issues, gather feedback, and offer timely interventions.

## Beyond First Jobs – Enabling Continuity

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### Action Area 3: Career Re-Entry and Transitions

**Develop a SMART Restart Pathway:** Short, modular refresher programs can help women re-enter the workforce after marriage, maternity, or health-related breaks.

**Issue Valid Micro-Credentials:** Provide sector-specific credentials that are valid for 1–3 years and support re-entry into fast-evolving domains like e-commerce, digital marketing, or logistics.

**Example:** A three-week refresher combining resume rebuilding, digital skill update, and job portal navigation.

### Action Area 4: Advance Financial Empowerment

**Add Gamified Financial Literacy Modules:** Use interactive content to cover digital banking, budgeting, loans, and credit behavior. Gamification can drive engagement and retention.



**Launch a MoneySmart Module with Fintech Partners:** Collaborate with fintech firms to create modules with real budgeting scenarios and simple mobile interfaces.

**Link with Government Schemes:** Facilitate access to financial products like Jan Dhan Yojana, Sukanya Samriddhi, or Mudra loans by integrating application support within the program.

## Future-Proofing the SMART Model

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### Action Area 5: Prepare for Emerging Sectors

**Launch Pilot Modules for Future Skills:** Introduce modules in AI for customer service, GPS-based logistics, and basics of digital marketing to keep pace with market shifts.

**Collaborate with NSDC, NASSCOM, and EdTechs:** Co-develop bilingual, self-paced micro-courses with visual learning aids, ensuring accessibility for diverse learner profiles.

**Example:** A “Tech for Everyone” module, 10 hours of AI basics delivered via interactive case stories in regional languages.

### Action Area 6: Strengthen Women Entrepreneurs

**Provide Starter Kits for Entrepreneurs:** Offer high-performing women from the WEDP program a bundled starter pack, seed capital, digital tools, and access to a mentor, to help launch micro-enterprises.

**Facilitate Credit and Compliance Access:** Build stronger bridges with SHGs, NRLM platforms, and state livelihood schemes for easier access to working capital and regulatory support.

## Operational Improvements

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**Digitise Tracking Systems:** Build an integrated dashboard to track placement outcomes, dropout reasons, and post-placement career progression in real time.

**Pilot Mobile or Satellite Training Units:** Take basic training to rural areas using mobile or satellite centres to address last-mile delivery challenges, especially where commuting is a major barrier.

## Challenges Faced by Socially and Economically Vulnerable Women

During the course of the study, it was found that women from highly disadvantaged backgrounds, particularly those who are separated, widowed, or facing acute poverty, encounter multiple, intersecting barriers that limit both their access to skilling programs and their ability to fully benefit from them. These barriers are not merely logistical but deeply rooted in financial hardship, low educational attainment, household responsibilities, and emotional trauma, making it significantly harder for these women to participate consistently and progress toward economic empowerment.

### 1. Financial and Educational Barriers

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Many women face a compounded financial burden that restricts both their participation and progress in training:

**Limited affordability:** Inability to bear basic costs such as transport, childcare, or learning materials often results in irregular attendance and dropouts.

**Pressure to earn:** The urgent need to earn an income often pushes women to opt for daily-wage work rather than committing to long-term training programs.

**Low foundational literacy:** Women with low literacy and digital exposure struggle to absorb training content or access digital job platforms, especially in healthcare, logistics, or office-based roles.

## 2. Family and Social Pressures

Social norms and household roles significantly restrict women's freedom and decision-making:

**Lack of family support:** Spouses or in-laws often disapprove of women's participation, viewing it as a threat to traditional roles or household stability.

**Caregiving responsibilities:** Single mothers or those caring for elderly family members have limited time and mobility for regular skilling or job engagement.

**Trauma and stigma:** Emotional distress from separation, widowhood, or domestic abuse deeply affects self-confidence, willingness to engage, and consistency in skilling.

## 3. Safety, Employment, and Mental Health Challenges

Even after completing training, vulnerable women encounter structural and psychological challenges:

**Employment hurdles:** Age discrimination, lack of formal references, and career breaks deter employers and limit opportunities.

**Mobility and safety constraints:** Restrictions on travelling alone, especially for evening or distant shifts, limit job acceptance.

**Mental health strain:** The stress of juggling caregiving, financial insecurity, social stigma, and aspirations often leads to anxiety, burnout, or low self-efficacy.

## Recommendations- Supporting Separated and Vulnerable Women

To ensure equitable outcomes, the SMART program must tailor its interventions to address the deeper, intersectional challenges faced by vulnerable women through focused support mechanisms.

### 1. Financial Empowerment and Legal Linkages

Building financial agency and legal awareness is crucial for women navigating separation or loss:

**Gender-sensitive financial literacy:** Develop dedicated modules on managing household budgets, accessing credit, and understanding government savings and loan schemes.

**Legal awareness sessions:** Conduct regular, simplified legal orientation on issues such as alimony, maintenance rights, inheritance, custody, and asset claims.

**Individual financial counselling:** Provide one-on-one counselling at training centers or via phone to assist women in planning, budgeting, and dealing with debt or financial crises.

## 2. Emotional and Peer Support

Safe, peer-led spaces can help restore self-belief and offer shared learning:

**“SMART Saheli” groups:** Establish peer mentoring circles for separated, widowed, or single women. These groups can offer emotional support, share success stories, and guide financial decisions.

**Group resilience sessions:** Periodic workshops focused on self-esteem, stress management, and navigating life transitions using trained facilitators.

## 3. Employer and Scheme Support

Workplace flexibility and access to entitlements are key to long-term success:

**Employer sensitisation:** Partner with employers to encourage flexible payment models (e.g., weekly wages), job-sharing, and on-call roles for crisis-prone women.

**Scheme linkage facilitation:** Appoint “Scheme Facilitators” at each center to connect women with entitlements like widow pensions, old-age benefits, and training schemes (e.g., PMKVY, NULM, NSDC opportunities).

**On-site documentation support:** Assist in filling forms, securing identity documents, and completing scheme applications.

# Management-Level Recommendations

To ensure long-term sustainability, quality, and impact of the SMART program, management-level interventions must focus on system-building, strategic partnerships, and innovation. The following recommendations are grounded in insights from the field and aligned with emerging sectoral needs.

## 1. Strengthen Strategic Employer Partnerships

While the program has established effective placement linkages, there is a need to move beyond transactional models to co-designed placement partnerships that go deeper. Collaborating with employers to design roles, provide on-the-job learning, and establish

feedback loops will ensure that placements are not just one-time events but part of a structured career pathway.

Signing formal Memorandums of Understanding (MoUs) with employers in high-demand sectors, such as logistics, healthcare, retail, and IT support, can institutionalise commitments towards internships, job-specific skill inputs, and role progression frameworks.

## **2. Utilise the centralised Monitoring and Alumni Database for**

A centralised, real-time tracking system that follows each trainee from enrolment through placement and beyond will strengthen program accountability and visibility into long-term outcomes. This system should track metrics such as retention, re-entry, upskilling, and salary changes.

Establishing a robust alumni database will also enable the program to identify and engage former trainees for mentorship opportunities, targeted re-skilling after career breaks, and impact evaluation over time.

## **3. Institutionalise Program Quality Audits**

To maintain and improve training quality, bi-annual quality audits should be conducted across all centres. These audits must assess training content, trainer performance, accessibility for trainees (especially women and those with disabilities), infrastructure, data practices, and alignment with market needs.

Audit findings should be used not just for compliance but as inputs into a continuous improvement cycle that allows for real-time adaptations in delivery and strategy.

## **4. Invest in Training of Trainers (ToT)**

The quality of instruction is central to program success. Investing in a dedicated cadre of sector-specific master trainers, equipped with both technical expertise and adult-learning pedagogy, will help ensure training relevance and learner engagement.

To keep pace with industry shifts, the ToT curriculum should be regularly updated, including exposure to emerging tools, digital platforms, and workplace simulations.

## **5. Deepen Stakeholder Engagement**

Greater family and community buy-in is essential for sustained participation of women, especially in conservative or low-income contexts. This can be achieved through systematic engagement strategies, such as orientation sessions for families, local influencers, and community events showcasing women's achievements.

Appointing community champions or "SMART Ambassadors" can enhance local credibility, reduce social resistance to women's employment, and support peer outreach.

## **6. Adoptive Innovation and Pilots**

To future-proof the model, a ‘SMART Innovations Fund’ should be created to seed pilot initiatives in areas like green skilling, AI/data literacy, digital micro-entrepreneurship, and gig work models tailored to women’s needs.

Encourage cross-centre experimentation through internal ‘Demo Days’ where centres can showcase innovations and share learnings, thereby cultivating a culture of creativity and adaptive practice within the network.

## Recommendations: Ecosystem-Level Addressing Systemic Barriers to Women’s Workforce Retention and Progression

While skilling and employment programs like SMART have proven effective in creating first-job opportunities for women, systemic barriers beyond the training ecosystem continue to affect long-term workforce retention, progression, and empowerment. The following ecosystem-level recommendations are aimed at catalysing broader structural change through partnerships, policy advocacy, and community engagement.

### *1. Advocate for Flexible Work Policies*

- a. A significant number of women trained under the SMART program face difficulty continuing in jobs due to rigid work hours, long commutes, or caregiving responsibilities. To address this:
- b. Partner with employers to co-design remote, hybrid, staggered shift, or part-time roles that accommodate the dual responsibilities of caregiving and employment.
- c. Promote flexibility as a retention strategy, particularly in sectors like retail, healthcare support, digital services, and logistics, where operational models can adapt to modular work schedules.

### *2. Ensure Safe and Affordable Transportation*

- a. Mobility challenges continue to restrict women’s access to employment, especially in urban peripheries and low-income settlements. Therefore:
- b. Advocate for subsidised transportation models, such as corporate shuttles, women-only cab services, or pooled transport partnerships with aggregators.
- c. Promote the development of localised job hubs or satellite centres in high-density residential areas to reduce commute-related dropouts.

### *3. Nurture Gender-Sensitive Workplace Norms*

- a. Workplace culture significantly impacts retention and job satisfaction for women. However, issues like marital status bias during recruitment or a lack of redressal mechanisms remain prevalent.
- b. Work with employers to institutionalise inclusive recruitment practices that focus on skill and potential rather than personal circumstances.

- c. Promote the adoption of zero-tolerance sexual harassment policies, gender-sensitisation training, and grievance redressal systems to ensure safe and respectful work environments.

#### ***4. Promote Industry-Wide Wage Standards***

- a. The absence of a fair, sector-wide wage floor often results in wage exploitation and demotivation among first-generation women workers.
- b. Collaborate with industry associations (e.g., NASSCOM, Retailers Association of India) to establish baseline wage benchmarks for entry-level roles in sectors like healthcare, digital services, and retail (e.g., Rs 15,000–Rs 20,000/month).
- c. Support policy dialogue to link these benchmarks with skill certification and performance ladders for upward mobility.

#### ***5. Enable Upskilling for Career Progression***

- a. Women often plateau in entry-level roles due to limited access to affordable upskilling pathways.
- b. Partner with NSDC, Skill India, and private employers to introduce modular, stackable courses (e.g., advanced Excel, digital communication, AI basics) that can be completed part-time and lead to mid-career boosts.
- c. Promote micro-credentialing that allows for flexible, recognition-based learning progression aligned with industry needs.

#### ***6. Expand Public-Private Partnerships for Childcare***

- a. Childcare responsibilities remain a leading cause of women's exit from the workforce, particularly post-marriage or childbirth.
- b. Facilitate public-private collaborations with government bodies, CSR wings, and NGOs to support onsite creche facilities or provide subsidised daycare vouchers for working women from low-income households.
- c. Include childcare planning as a part of employer engagement strategies for workforce retention.

#### ***7. Strengthen Financial Ecosystem Support***

- a. Despite improved savings habits, women face challenges accessing credit or formal financial tools due to lack of documentation, awareness, or confidence.
- b. Link trainees and alumni with government-backed credit schemes (e.g., MUDRA, Stree Shakti, Stand-Up India) and organise financial literacy workshops in partnership with banks and fintech companies.
- c. Introduce tailored support for first-time borrowers, including budgeting tools, loan-readiness sessions, and digital banking orientations.

#### ***8. Drive Community-Led Gender Norms Transformation***

- a. Restrictive social norms remain a cross-cutting barrier to women's sustained employment, especially among young, unmarried, or separated women.

- b. Partner with local women's collectives, youth clubs, and NGOs to conduct monthly community dialogues that engage men, elders, and influencers.
- c. Showcase success stories of working women from the community to serve as visible role models and gradually shift perceptions on women's work and mobility.
- d. Use participatory tools such as street theatre, short films, and storytelling to facilitate attitudinal change.
- e.

## Annexure 7: Images from the visit





