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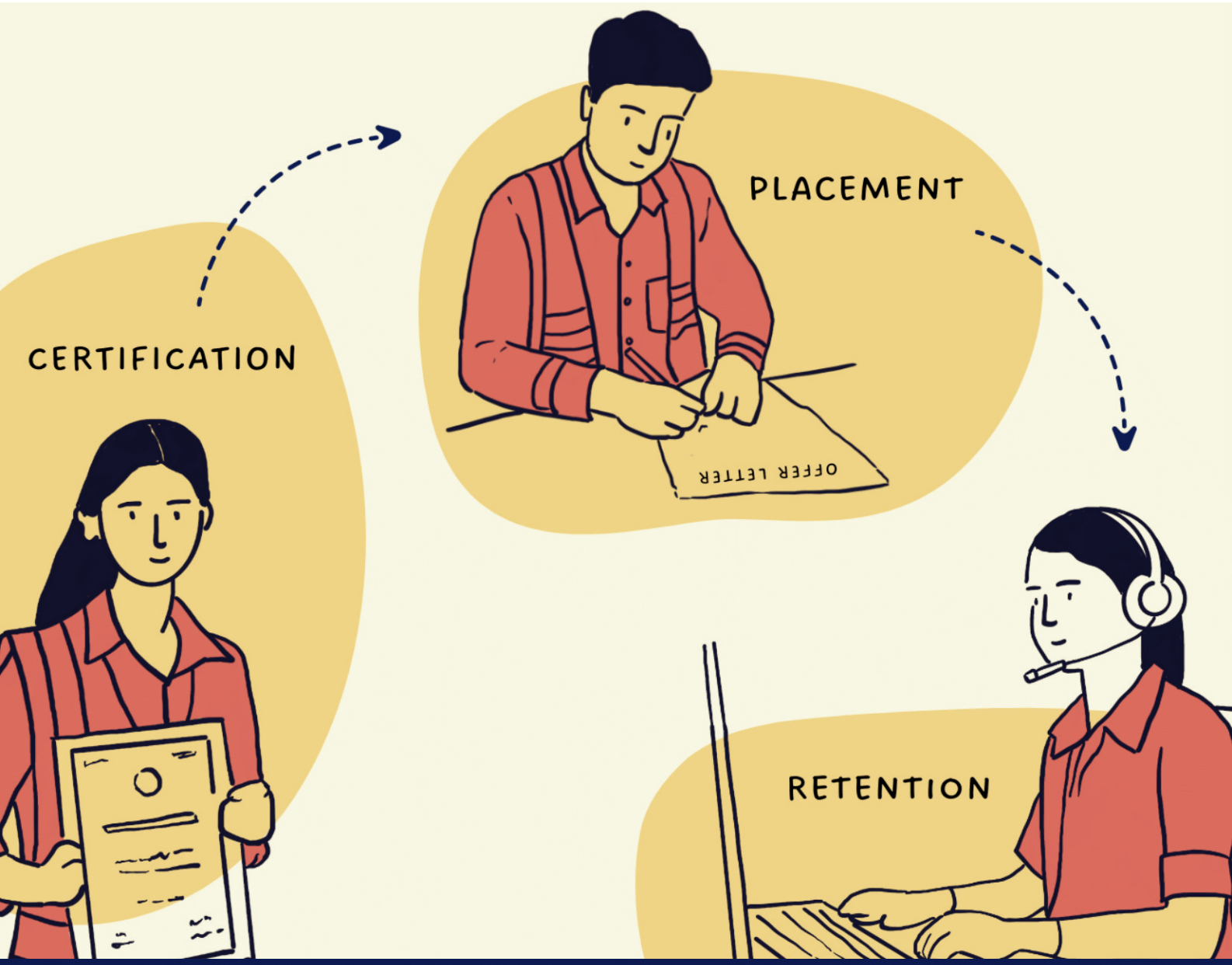

Skill Impact Bond

Results for the Certification, Placement, and Retention Outcomes

Volume I: Cohort I - IV

Dr Divya Nambiar, Phalasha Nagpal, and Dr Ankit Saraf

India's first
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for sustained employment of youth

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The verification for this evaluation entailed conducting interviews with **candidates who had enrolled for training under the Skill Impact Bond** across different states in India as part of the first four cohorts of the programme. The survey was also conducted in multiple vernacular languages (Hindi, Bengali, Oriya, Telugu, Tamil, Punjabi, Marathi, Assamese, English, and Kannada). We would like to sincerely thank the candidates for participating in the survey, answering our questions, and sharing their perspectives on the programme with us. We would also like to thank **the training providers** who took the time to speak to us at different stages.

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About the report

This report is part of a two-volume series summarising the payment-linked outcomes (i.e. certification, placement in a job, and three-month retention in a job) of the Skill Impact Bond programme. Oxford Policy Management is the monitoring, evaluation, and learning partner for this programme.

This volume (Volume I) presents the results for Cohorts I to IV, the timelines for which are provided below.

Cohort	Implementation timeline	Evaluation timeline
Cohort I	November 2021 – May 2022	April 2022 – March 2023
Cohort II	June 2022 – November 2022	November 2022 – September 2023
Cohort III	December 2022 – June 2023	May 2023 – March 2024
Cohort IV	June 2023 – December 2023	November 2023 – October 2024

Volume II will provide results for Cohorts V to VIII, for which implementation and evaluation are still underway.

About the Skill Impact Bond

Sharing the vision of an 'employment-ready' young India, the the Ministry of Skill Development and Entrepreneurship (MSDE) through the National Skill Development Corporation (NSDC), in collaboration with a coalition comprising the British Asian Trust, the Michael & Susan Dell Foundation, the Children's Investment Fund Foundation, HSBC India, JSW Foundation, and Dubai Cares, with the UK Foreign, Commonwealth and Development Office (UK Government) as technical partner, launched **the first-of-its-kind and the largest development impact bond for employment outcomes in India** in November 2021.

The coalition has brought together a **US$ 14.4 million outcome fund** to support **50,000 young people, with atleast 30,150 participants retaining their jobs, and at least 62% being women.** This is done by equipping them with skills and providing them with jobs in sectors including retail, apparel, healthcare, logistics etc. The collaboration also aims to strengthen the capacity of India's technical and vocational education ecosystem through knowledge exchange, evidence and data generation, and mainstreaming good practices.

The key objectives of the Skill Impact Bond are:

- bring about **transformative change in the skills ecosystem** for enhanced training, employability, and job retention, especially for women;
- **shift the focus from inputs and outputs**, such as enrolment and completion of training, towards outcomes, such as placement and retention in a job;
- **encourage creativity and innovations** in outcome delivery, by providing flexible and risk-taking capital to training partners;
- **generate and disseminate robust evidence**, data, and learnings on additionality, price per outcome, and value for money in the skills ecosystem; and
- **facilitate mainstreaming** of focus on outcomes, innovations, and gender responsiveness in the skills ecosystem.

The Skill Impact Bond is being implemented over eight cohorts,[1] with each cohort running for six months from mobilisation of candidates[2] to enrolment, skills training, and certification of skills by a third-party agency. Trainees in the programme are selected based on a broad eligibility framework, with a focus on vulnerable and disadvantaged populations. Trainees must meet the following criteria:

- **Age:** 18–40 years at the time of enrolment.
- **Income:** Unemployed or an individual earning less than Indian rupees (INR) 15,000 or United States Dollars (USD) 205[3] per month or a household (which may comprise unemployed individuals as well) earning less than INR 25,000 or USD 342 per month.
- **Education:** Holder of an undergraduate degree or below (includes a diploma, a secondary education qualification, etc.).

Oxford Policy Management is the independent evaluator for Skill Impact Bond.

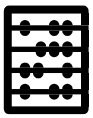
1 This report focuses on Cohorts I to IV of the Skill Impact Bond, for which verification of payment-linked indicators has been completed.
2 Candidate refers to the individuals enrolled in the Skill Impact Bond. The terms 'candidates' and 'trainees' are used interchangeably throughout this report.
3 USD figures are for reference only and are calculated using the exchange rate prevalent during the design phase in 2021 (USD 1 = INR 73).

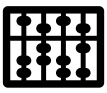
Abbreviations

BFSI	Banking, financial services, and insurance
CATI	Computer-assisted telephone interviewing
ID	Identity document
INR	Indian Rupee
IT-ITeS	Information technology – IT-enabled services
OPM	Oxford Policy Management
PMU	Project Management Unit
SIDH	Skill India Digital Hub
TP	Training provider

Glossary of terms for the Skill Impact Bond

In the context of this report, the following terms are used:

	**Computer-assisted telephone interviewing (CATI)** refers to a program used to carry out interviews by telephone that guides enumerators using a questionnaire and pre-coded responses.
	**Central tendency** In statistical terms, a measure of central tendency refers to a single value that attempts to describe a dataset by identifying the central position within that data. The three most commonly used measures of central tendency are: • **mean** (or arithmetic mean), which is the sum of all values divided by the number of values (e.g. mean income); • **median**, which is the middle value in an ordered set (ascending or descending); it divides the dataset into two equal halves (e.g. median income divides the dataset into two, with one half having income below the median and the other having incomes above the median); and • **mode**, which is the value that is repeated the most in a dataset.
	**Confidence interval** refers to a range of estimates for the value of interest being calculated. It gives a ± range where the lower bound of the confidence interval is the observed value minus the margin of error and the upper bound is the value plus the margin of error. *For the purposes of verification of outcomes under the Skill Impact Bond, stakeholders have agreed upon specific statistical limits of 95%.* This means that in 95 cases out of 100, the estimates based on the sample would fall within the confidence interval.
	**Gender** refers to 'the characteristics of women, men, girls, and boys that are socially constructed. This includes norms, behaviours, and roles associated with being a woman, man, girl, or boy, as well as relationships with each other. As a social construct, gender varies from society to society and can change over time.'
	**Law of large numbers** is a statistical law that states that as the sample size grows, the sample means get closer to the mean of the population. Therefore, the larger the sample size, the more representative the sample is and it can be generalised more accurately to the cohort.
	Margin of error refers to the difference between the estimated value of interest (from the sample) and the actual value. The larger the sample, the smaller the margin of error. For example, a 60% 'yes' response with a margin of error of 5% means that between 55% and 65% of the general population think that the answer is 'yes'.
	**Median income** is the middle value in an ordered set of numbers (ascending or descending). It divides the dataset into two equal halves. For example, if three employees earn Indian rupees (INR) 10,000, 15,000, and 18,000, their median income would be INR 15,000.
	**Response rate** is calculated by dividing the number of completed responses by the total number of candidates contacted in the sample. It is represented as a percentage. For example, if 300 people responded out of a contacted sample of 500, the response rate is 60%.
	**Sampling** is a statistical practice whereby a smaller group of observations is selected from the total population to base the results and analysis on. This is done since it might be too time-consuming or expensive to collect information from the entire population. Sampling ensures that the costs and efficiencies are balanced. Sampling can be probability-based, which involves random selection wherein each unit has some likelihood of being a part of the sample or it can be non-probability sampling, which involves selecting observations based on convenience or any other criteria. In qualitative studies, sampling is used to identify a subset of the population under study that will be interviewed, from a larger group. Findings from the sample are used to draw conclusions about the larger population.

	Terms related to sampling: **Stratified random sampling** is a sampling technique where the population is divided into different strata (groups) based on specific criteria, to ensure that the sample is representative of the population. *For example, for the Skill Impact Bond verification exercise, strata were based on gender.* **Sample size** refers to the number of participants or observations included in a study. It is calculated based on how accurate researchers want the estimates to be and how they seek to draw conclusions from the sample for the population. The larger the sample size, the more accurate the results are likely to be.
	**Skills development** is the process of acquiring skills, attitudes, and knowledge, through formal, non-formal, and informal channels, across the life cycle of an individual. The terms 'skills development' and 'skills training' are used interchangeably in this report.
	**Skills ecosystem** refers to the networked institutional context within which skills training takes place. The skills ecosystem in India consists of a diverse network of actors that includes government regulatory institutions, (public and private) training institutions, donors, employers, and trainees. All of these actors work together and are an integral part of the skills ecosystem in India.
	**Statistical significance** refers to the claim that the result generated from the testing or experiment is likely attributable to a specific cause. *For the Skill Impact Bond, the hypothesis is that the sample values are similar to cohort- level values. If the difference between the two is big enough, then it is statistically significant, otherwise, it is not*.
	**Trainees** are individuals who are enrolled in skills training programmes.
	**Training provider** refers to an organisation that provides skills training to candidates in the skills ecosystem.
	**Z-test** is a statistical test used to determine whether the means of two groups are different.

Executive Summary

Introduction

Launched in November 2021, the Skill Impact Bond aims to support 50,000 young people with skill training and employment support over four years, with atleast 30,150 participants retaining their jobs and 62% of participants retained in jobs being women. The coalition has brought together a US$ 14.4 million fund to equip trainees with market-relevant skills and facilitate job placements in sectors such as retail, apparel, healthcare, and logistics. Further, it also seeks to enhance India's technical and vocational education ecosystem through knowledge exchange, data generation, and promotion of best practices.

Oxford Policy Management is the monitoring, evaluation, and learning partner for the Skill Impact Bond. As part of our independent assessment, we calculate three payment-linked outcomes: certification of candidates after completion of skills training; their placement; and three-month retention in a job. We also conduct supplementary analysis (e.g. income etc) to contextualise these outcomes. In this volume (Volume I), we present the results for the key payment-linked outcomes covering Cohorts I to IV.

Methodology

To compute the payment-linked outcomes, we use a methodology which is reliable, rigorous, and aligned to the practical realities of India's skills and employment ecosystem. This has been developed in agreement with the Skill Impact Bond's Steering Committee.

Definitions of the payment-linked outcomes

The three key outcomes which inform payments in this programme are certification, placement, and three months of retention. The exact definition used, alongside the specific nuances related to payment-linked outcome calculations, are set out in the table below.

Overview of payment-linked outcomes

Payment-linked outcome	Definition
Certification	Number and percentage of beneficiaries successfully completing an assessment or re-assessment conducted by a third-party assessment agency or employer, after completion of training within the allocated time.
Placement	Placement means successful joining of a trainee with an employer in the sector of training within 60 ± 5 business days of certification.
Three-month retention	Three-month retention means employment of beneficiaries for a period of three months from the date of first placement as per their appointment letter, including a break of a maximum of four weeks ± 5 business days.

Step-by-step approach for computing payment-linked outcomes

We followed a step-by-step approach for computation of payment-linked outcomes which we briefly discuss below.

1. **Data validation**: We began by validating the data to ensure accuracy. We checked for errors such as missing data, duplicates, inconsistencies, outliers, and violations of eligibility criteria. This step ensured that we used only reliable data for the outcome verification process.
2. **Sampling for the verification of outcomes:** We applied a stratified random sampling design to select a statistically robust sample from each cohort. We randomly selected a sample of 407 female and 386 male trainees from each cohort, in line with the agreed upon statistical limits, and ensuring training provider representation.
3. **Methodology for verification of outcomes:** We used CATI-based surveys and document checks to verify the outcomes. More specifically, we verified certification through document checks, while we used surveys and supporting documents such as joining letters, salary slips, and salary/employer certificates for placement and retention outcomes verification.
4. **Calculation of final payment-linked outcomes**: We calculated the final payment-linked outcomes by triangulating survey results and documents using the agreed upon definitions shown in the table above.

Findings

We provide a brief overview of the demographic profile of the candidates enrolled in the Skill Impact Bond from Cohort I to IV, the three payment-linked outcomes (certification, placement, and retention), and supplementary findings to contextualise these results.

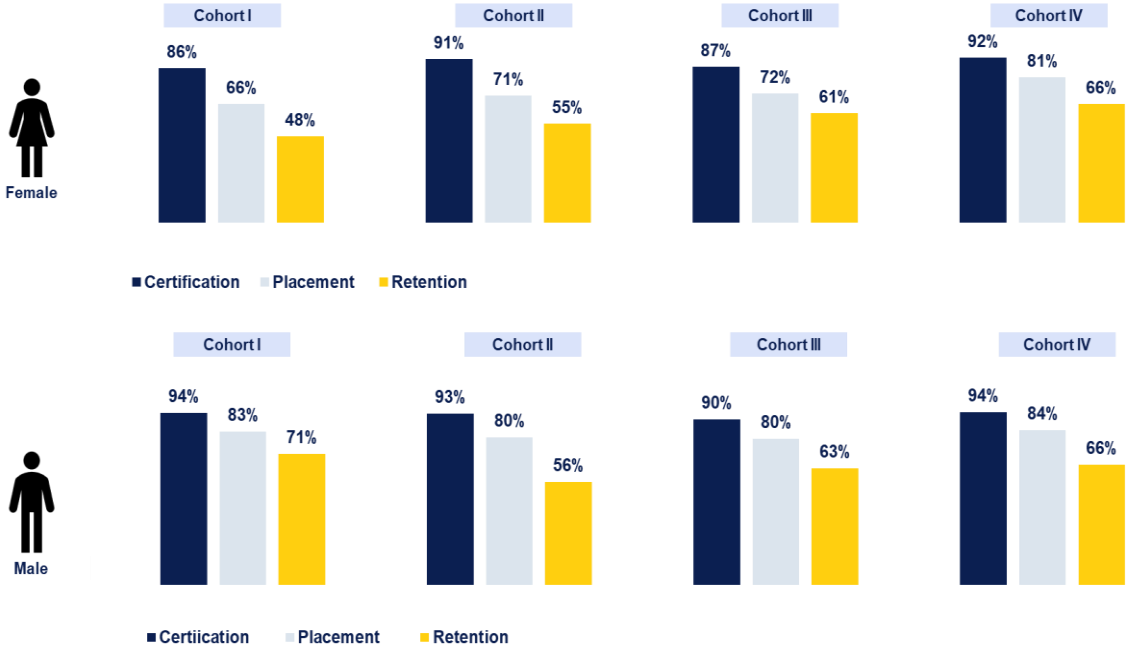
An overview of the demographic profile of candidates

- **Gender composition of the cohorts:** Across all cohorts, female trainees consistently make up over 70% of enrolment, aligning with the programme's focus on promoting women's skills training and employment.
- **Marital status of trainees by gender across cohorts:** Approximately 90% of enrolled trainees across Cohort I to IV are unmarried/single, with a median age of 21 years.
- **Educational qualifications of trainees by gender across cohorts:** Across cohorts, the majority of both male and female trainees have education up to Class 10, followed by those with senior secondary qualifications, while only a small fraction hold degrees, diplomas, or ITI certifications.
- **Distribution of trainees by domicile state across cohorts:** The top five states contributing the highest proportion of enrolled trainees are Jharkhand (27%), Uttar Pradesh (9.1%), Maharashtra (8.7%), Odisha (8.3%), and Telangana (6.7%) with some variations across cohorts.
- **Distribution of trainees by sector of training and gender across cohorts:** Most female trainees are enrolled in the apparel sector, although its dominance declines across cohorts, while participation in the ITeS sector steadily increases. Further, female trainees also receive training in BFSI, retail, and telecom. Among male trainees, the construction sector remains the primary sector of training, though its share decreases over time, with a notable rise in IT-ITeS enrolment. Men also enrol for training in automotive, BFSI, capital goods, retail, and telecom sectors.

Summary of findings on certification, placement, and retention outcomes

- **Female trainees demonstrate a positive trend across all payment-linked outcomes** - certification, placement, and three-month retention - across the four cohorts. Certification rates for females show a consistent increase, reaching 92% in Cohort IV. Similarly, their placement rates also rise steadily to 81% in Cohort IV. Further, we see that the retention rates for women exhibit the most significant growth, climbing from 48% in Cohort I to 66% in Cohort IV, equalling the male retention rate in Cohort IV.
- **Male trainees report high certification and placement outcomes throughout Cohorts I-IV.** They demonstrate consistently strong certification rates across the four cohorts, ranging between 90% and 94%. Meanwhile, their placement rates fluctuate between 80% and 84% across the cohorts. Retention rates, on the other hand, show a consistent increase from 56% in Cohort II to 66% in Cohort IV.
- **The gender gap between male and female trainees is closing over time.** While initial cohorts showed a gender gap favouring males across all outcomes, this gap has narrowed considerably from Cohort I to IV.

Consolidated view of certification, placement, and three-month retention outcomes



Supplementary findings related to income and employment

- **Rising female employment**: Female employment increased from 35% in Cohort I to 48% in Cohort IV, with a simultaneous decline in worklessness from 59% to 38%.
- **Growth in female self-employment**: Self-employment among female trainees rose from 6% to 14%, reflecting growing entrepreneurial aspirations, particularly among those trained as sewing machine operators.
- **Declining male employment**: The proportion of employed male trainees dropped sharply from 68% in Cohort I to 34% in Cohort IV, while worklessness rose from 23% to 60%, largely due to many prioritising further education.
- **Persistent differences in earnings**: Male trainees consistently earn more than female trainees, with male median monthly salaries ranging from INR 12,400 to INR 15,700 and female salaries ranging from INR 11,500 to INR 13,000.

Introduction

1. Introduction

Oxford Policy Management (OPM) is the monitoring, evaluation, and learning partner for the Skill Impact Bond. As part of our independent assessment, we calculate three payment-linked outcomes: certification of candidates after completion of skills training; their placement; and three-month retention in a job. These results determine payments under the development impact bond structure of the Skill Impact Bond. To assess these outcomes, we use a methodology which is reliable, rigorous, and aligned to the practical realities of India's skills and employment ecosystem. This methodology has been developed in agreement with the Skill Impact Bond's Steering Committee.[4]

This report is part of a two-volume series by OPM. This volume (Volume I) presents the results for the key payment-linked outcomes covering Cohorts I to IV.[5]

The report is structured as follows:

Section I: Methodology

In this section we present a comprehensive overview of the methodology used to compute payment-linked outcomes. This includes a detailed explanation of the outcome definitions, and the step-by-step approach used for their calculation. These computed outcomes serve as the basis for determining payments within the Skill Impact Bond's development impact bond structure.

Section II: Findings

In this section we present the final payment-linked outcomes for the Skill Impact Bond, specifically the percentage of candidates certified, placed, and retained in employment. Further, we offer supplementary analyses on variables, such as income, to provide broader context, including key insights from a gender perspective.

Annexure

In the annexure we provide the final survey instruments that were used for collecting data from the candidates enrolled in the Skill Impact Bond using the CATI tool.

4 The Skill Impact Bond Steering Committee is the apex governance body. It provides overall direction and makes decisions on specific issues, such as changes to fundamental design, ratification of payments, and resolution of escalated risks and disputes. The Steering Committee includes the following members: (i) one member from each risk investor (i.e. the National Skill Development Corporation and Michael & Susan Dell Foundation); (ii) one member from each outcome funder (i.e., Children's Investment Fund Foundation, HSBC, JSW Foundation, and Dubai Cares); and (iii) one member from British Asian Trust, as a neutral organisation on behalf of the transaction. The Steering Committee is also aided in operational issues by the Transaction Manager, who carries out functions including agenda setting, risk management, ensuring adherence to safeguarding and privacy policies, and other responsibilities such as legal and communications matters.
5 Please note that all references to 'payment-linked outcomes' and 'payment-linked indicators' in this report pertain to the three outcomes or indicators used to determine payments under the Skill Impact Bond.

Methodology

2. Methodology

In this section, we cover the following:

- **The definitions of the three payment-linked outcomes for the Skill Impact Bond** – certification, placement, and three-month retention.
- **The methodology for computing the three payment-linked outcomes** using the step-by-step approach.[6] The definitions of these outcomes, along with the methodology used, were finalised and approved by the Skill Impact Bond's Steering Committee.

2.1. Definition of three payment-linked outcomes for the Skill Impact Bond

The Skill Impact Bond seeks to redefine how the 'success' of a skills training programme is defined and measured, by **shifting the focus** from measuring **inputs** such as training to measuring **employment outcomes.**

The three key outcomes which inform payments in this programme are certification, placement in a job, and three months of retention in a job. The exact definition used, alongside the specific nuances related to payment-linked outcome calculations, are set out in Table 1.

Table 1 Overview of payment-linked outcomes

Payment-linked outcome	Definition	Unpacking the definition
Certification	Number and percentage of beneficiaries successfully completing an assessment or re-assessment conducted by a third-party assessment agency or employer, after completion of training within the allocated time.	
Placement	Placement means successful joining of a trainee with an employer in the sector of training within 60 ± 5 business days of certification.	**What does sector of training refer to?** • It refers to the list of sectors approved by the Steering Committee at least 10 business days prior to each cohort start date. • A job role matching the sector of training will be classified as 'placed', regardless of whether the industry aligns. For example, an information technology (IT)/IT-enabled services (ITeS) trainee working as IT support staff in a hotel will be considered placed.

6 The first Cohort of the SIB was designed as a learning cohort. Its implementation yielded many insights that were used to make minor refinements to the evaluation methodology in subsequent cohorts that were approved by the Steering Committee to ensure rigor in reporting and align more closely with the realities of implementing large-scale skills development programmes in India.

Payment-linked outcome	Definition	Unpacking the definition
		• The sector of training will be applicable only for the first job after certification. **How are these ± 5 business days considered during the computing of placement outcomes?** • These are counted as 7 calendar days for the purpose of calculations.
Three-month retention	Three-month retention means employment of beneficiaries for a period of three months from the date of first placement as per their appointment letter, including a break of a maximum of four weeks ± 5 business days.	**How is this calculation done?** • For standardisation across months, this equates to trainees being employed for at least 90 out of 120 days. • The four-week break can either be one long break or multiple smaller breaks and will include a break for a job change. • These ± 5 business days are counted as 7 calendar days for the purpose of calculations. **What does placement in this definition refer to?** In this definition, 'placement' refers to the definition above.

2.2. Step-by-step approach and methodology for computing payment-linked outcomes

Step 1: Validation of data

The validation of data is an exercise whereby sanitary checks are conducted on the cohort-level data received by the evaluator before conducting the verification of payment-linked outcomes. This helps ensure that the data being verified are free from any obvious errors. Below, we provide examples of some of these errors. We ran validation checks on every set of data received for Cohorts I to IV. [7] [8]

What constitutes an error for validation?

- **Missing data:** Empty data points in the dataset. Missing values need to be resolved by confirming what the value (in place of the missing value) is.
- **Duplicates:** A row of data or an observation erroneously appearing twice or multiple times in a dataset and thus leading to double or multiple counting. Duplicates need to be resolved by removing them from the dataset.
- **Inconsistencies:** Values for a variable which are not consistent with other values for a particular variable or values of other variables for the same observation. Inconsistencies

7 The datasets received from the PMU typically follow a two-cycle process. The first cycle of data includes the first set of enrolled trainees completing certification and placement/retention. We then conduct validation and verification for that cycle. The second cycle of data includes the second and remaining cohort of enrolled trainees completing certification and placement/retention. We repeat the validation and verification process for the second cycle. However, reporting is done based on the entire sample drawn from both cycles.
8 The final data set that was validated is referred to as 'validated data' in this report.

need to be resolved by confirming whether a value is correct or wrong. If it is wrong, the wrong value needs to be replaced with the correct value.

- **Outliers:** Values for a variable that are not within the accepted range or very far from the central tendency; these are either erroneously entered values or genuine outliers. Outliers need to be resolved by checking whether they are a wrong or correct value. If it is a wrong value, the wrong value needs to be replaced with the correct value.
- **Any candidate not meeting the eligibility criteria to be classified as a beneficiary:** The criteria are defined as follows: (i) age: 18-40 years at the time of enrolment; (ii) income: unemployed or an individual earning less than Indian rupees (INR) 15,000 per month or a household (may comprise unemployed individuals as well) earning less than INR 25,000 per month; and (iii) education: holder of undergraduate degree or below (includes a diploma, a secondary education qualification, etc.).

Step 2: Verification of payment-linked outcomes

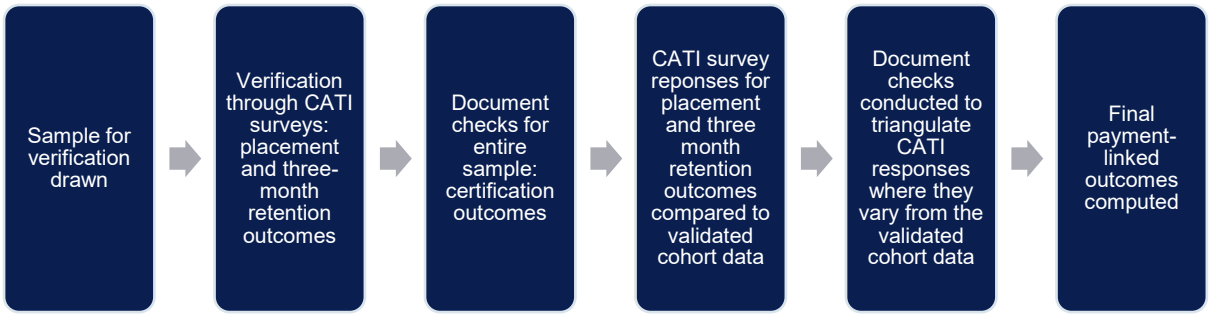
Verification of payment-linked outcomes refers to the process of providing an independent estimate of the results on payment-linked outcomes. This was conducted for a representative and randomised sample of candidates enrolled[9] in each cohort of the Skill Impact Bond programme. Table 2 provides an overview of the verification methodology for the payment-linked outcomes and Figure 1 shows our step-by-step approach.

Table 2: Verification methodology for payment-linked outcomes

Payment-linked outcome	Verification methodology
Certification	• **Primary means of verification:** Document-based[10] for sampled candidates
Placement	• **Primary means of verification:** CATI-based surveys with sampled candidates • **Secondary means of verification**: Document-based for a sub-sample of candidates
Three-month retention	• **Primary means of verification:** CATI-based surveys with sampled candidates • **Secondary means of verification** Document-based for a sub-sample of candidates

9 Enrolment means the admission of beneficiaries to the cohort by the training providers. Enrolment of beneficiaries is completed within 90 ± 5 calendar days from the start date of the cohort. These ± 5 business days are counted as 7 calendar days for the purpose of calculations.
10 Please note that this approach for verifying certification outcomes was adopted following a joint decision by programme stakeholders from Cohort II onwards. This means that certification outcomes were verified using document proofs for Cohort II, III, and IV. For Cohort I, certification outcomes were verified based on a candidate survey with the sampled candidates using the agreed upon statistical limits (95% confidence interval and 5% margin of error).

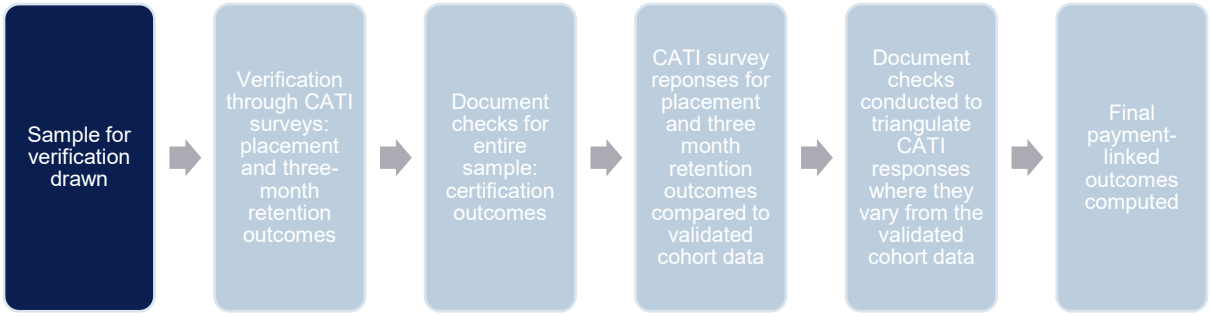
Figure 1 Step by step approach to verification of payment-linked outcomes



Below, we detail out the step-by-step approach to verification.

a. The sampling strategy and design for verification

For the verification process, we used the validated enrolment data from the Project Management Unit (PMU) and drew a primary and replacement sample for survey-based data collection.



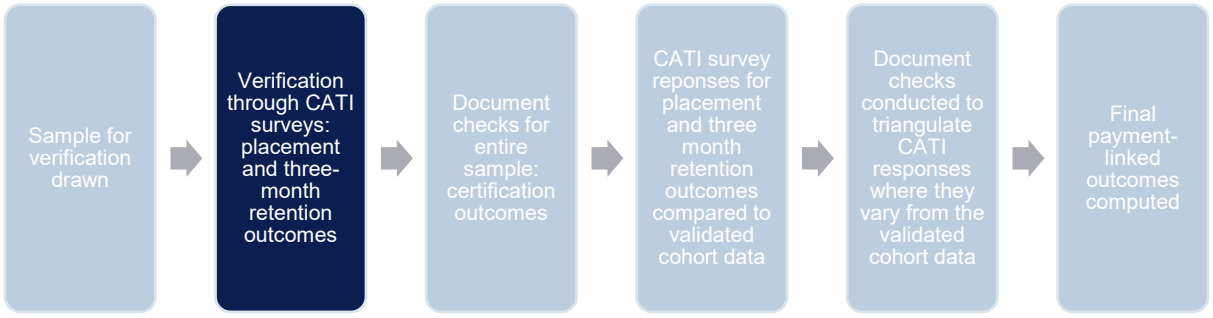
- **We used a stratified random sampling design, instead of a simple random sampling design, to identify the sub-groups of interest and to ensure representation from each one of them**. These categories include training providers and the gender of the trainees.[11]
- Based on the agreed limits of a **margin of error of 5% and a confidence interval of 95%**, we determined an overall sample of **793 respondents** for each cohort. This consisted of **407 women** and **386 men** across all the training providers implementing the programme in a given cohort. For each cohort, we randomly ordered trainees stratified by gender and provider, then used probability proportionate to size thresholds to select a representative primary sample and a replacement sample, both randomly sequenced. Statistical tests confirmed the primary sample's comparability to the overall cohort.
- **For the retention survey, the primary sample was the same sample of 793 candidates drawn during the certification and placement verification exercise for each cohort.** This sampling approach was followed for all cohorts (II, III, and IV)[12].

11 Please note that training providers changed across Cohorts I–IV of the Skill Impact Bond.

12 In Cohort I, which was a learning cohort, a joint decision was made by the Skill Impact Bond Steering Committee to use the sample candidates with whom we completed the certification and placement surveys as the primary sample for the retention survey. This approach was initially adopted to facilitate tracking of the same set of trainees from the certification and placement survey through to the planned longitudinal survey of the evaluation. However, due to a lower than anticipated response rate from the trainees in Cohort I across verification surveys, this method proved less effective than desired. Consequently, the original sampling approach was used from Cohort II onwards.

- Post data collection, **we conducted z-tests** to confirm the statistical comparability of the achieved sample with the population for gender and social group representation, indicating a credibly representative sample.

b. Verification of outcomes through CATI-based surveys



- **CATI-based surveys are the primary means of verification for placement and three-month retention outcomes.** These surveys were conducted with the sampled candidates using the strategy and design discussed above.
  We developed **two survey instruments** to collect data from the sampled candidates: (i) a placement tool/survey; and (ii) a three-month retention tool/survey *(see the Annexure for the final survey instruments used for data collection)*.[13] [14]
- **A key learning from our experience was the strategic challenge of engaging employers in India's short-term skills sector.** We attempted to triangulate candidate placement details under the Skill Impact Bond through an employer survey conducted via CATI. However, employer participation remained too low to yield meaningful insights. As a result, we based our findings on triangulated evidence from candidate surveys and document proofs.

c. Actual sample achieved for the verification of payment-linked outcomes

The sample completed for certification, placement, and retention is provided in

Table 3**.** These samples were in line with the agreed upon statistical limits for this project: a 5% margin of error and a 95% confidence interval.

13 We had the final survey instruments translated into multiple regional languages to ensure effective and accurate data collection.

14 We used a CATI tool to survey trainees and employers. Enumerators received comprehensive training on the project, India's skills ecosystem, and survey techniques, with a focus on clear communication, accurate data collection, and hands-on practice. Ethical data collection was prioritised, including training on research ethics and cultural sensitivity, verbal consent procedures, and ensuring data privacy and anonymity.

Table 3: Sample completed for payment-linked outcomes in each cohort

Sample	Cohort I			Cohort II			Cohort III			Cohort IV		Cohort I-IV
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Certification and placement	386	422	808	386	407	793	386	407	793	329	377	706[15]
Retention	387	412	799	386	407	793	386	407	793	386	407	793

The **average response rate** for the placement and retention candidate surveys ranged between 19% and 27%. Within this, the primary sample had a response rate between 39% and 41%, while the replacement sample had a response rate of around 16% to 17%.

d. Verification of outcomes based on document checks

Verification through this approach entails using an approved list of documents that are considered as valid and permissible proof for the three payment-linked outcomes (see Table 4). This list has been approved by the Steering Committee.

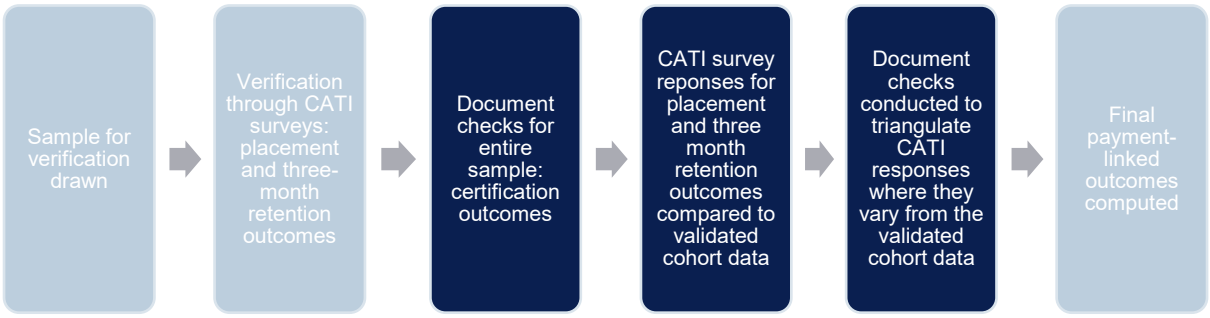


Table 4 List of documents that constitute valid proofs for verification of payment-linked outcomes

Payment-linked outcome	List of valid proofs	Verification process
Certification	**For those who passed the first assessment:** A certificate, which must (i) be available on the data portal, (ii) include the name of the training provider, (iii) include the name and designation of the authorised signatory of the assessment agency, (iv) include the logo of the assessment agency, (v) include a clear indication that the candidate has passed the assessment, (vi) include the signature (or electronic version) of the authorised signatory of the sector skills council or a third party assessment agency.	**Document checks are the primary means for verification.** This was conducted by checking the documents available on the SIDH portal for the final sample of 793 candidates who successfully completed

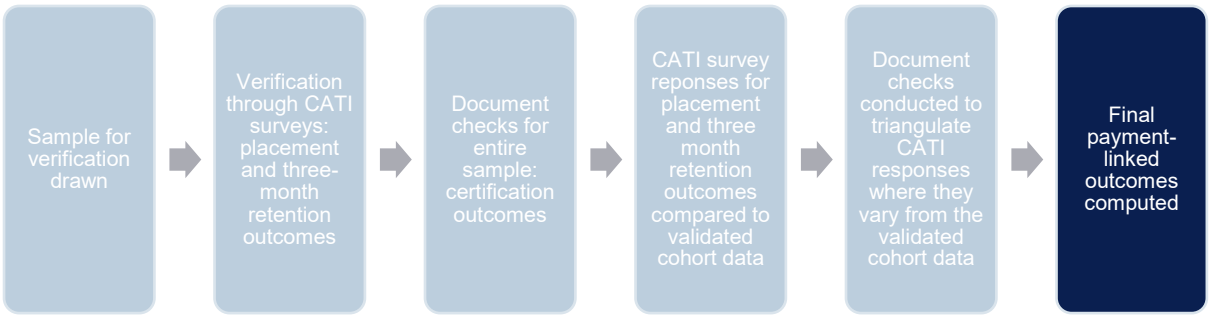
15 The sample-level analysis for Cohort IV excludes trainees from one partner training provider, following a decision by the Steering Committee to drop the provider. This reduces the sample size from the standard 793 trainees to a revised total of 706. However, this revised number still meets the necessary statistical requirements for margin of error and confidence interval as agreed upon, ensuring that the analysis is statistically sound.

Payment-linked outcome	List of valid proofs	Verification process
	Candidates are certified through re-assessment through their employer and issued with a 'competency certificate' by the employer, which must (i) be stored offline and can be provided by the PMU, (ii) include the employer's letter head, (iii) include the signature and stamp of the employer, (iv) include the name of the candidate, clearly mentioned, (v) mention the name of the job role/course name, (vi) mention the name of the training provider.	the placement survey in each cohort. [16]
Placement	• **Appointment letter** issued by the employer/placement agencies of the employer, accompanied by proof of one-month retention *(see the list of proofs for three-month retention below)* • **Joining letter** issued by the employer/placement agencies of employers • **Declaration/certificate** issued by authorised personnel of the employer/ placement agencies of employer	**Document checks are the secondary means for verification.** We used this approach to act as triangulation source for the sub-sample of candidates where CATI survey responses differed from the validated cohort outcomes (**discordance cases)**.
Three-month retention	**Document checks are the secondary means for verification.** • **Salary slips** for 90 calendar days of employment • **Bank account statement** of the trainee showing details of salary credit, with the name of the employer • **Declaration/certification** by the employer/placement agency confirming the employment period, adjusted for any exceptional situation and countersigned by the trainee	**Document checks are the secondary means for verification.** We used this approach to act as triangulation source for the sub-sample of candidates where CATI survey responses differed from the validated cohort outcomes (**discordance cases)**.

16 Please note that this approach for verifying certification outcomes was adopted following a joint decision by the Steering Committee from Cohort II onwards. For Cohort I, certification outcomes were verified based on a candidate survey with the sampled candidates using the agreed upon statistical limits (95% confidence interval and 5% margin of error).

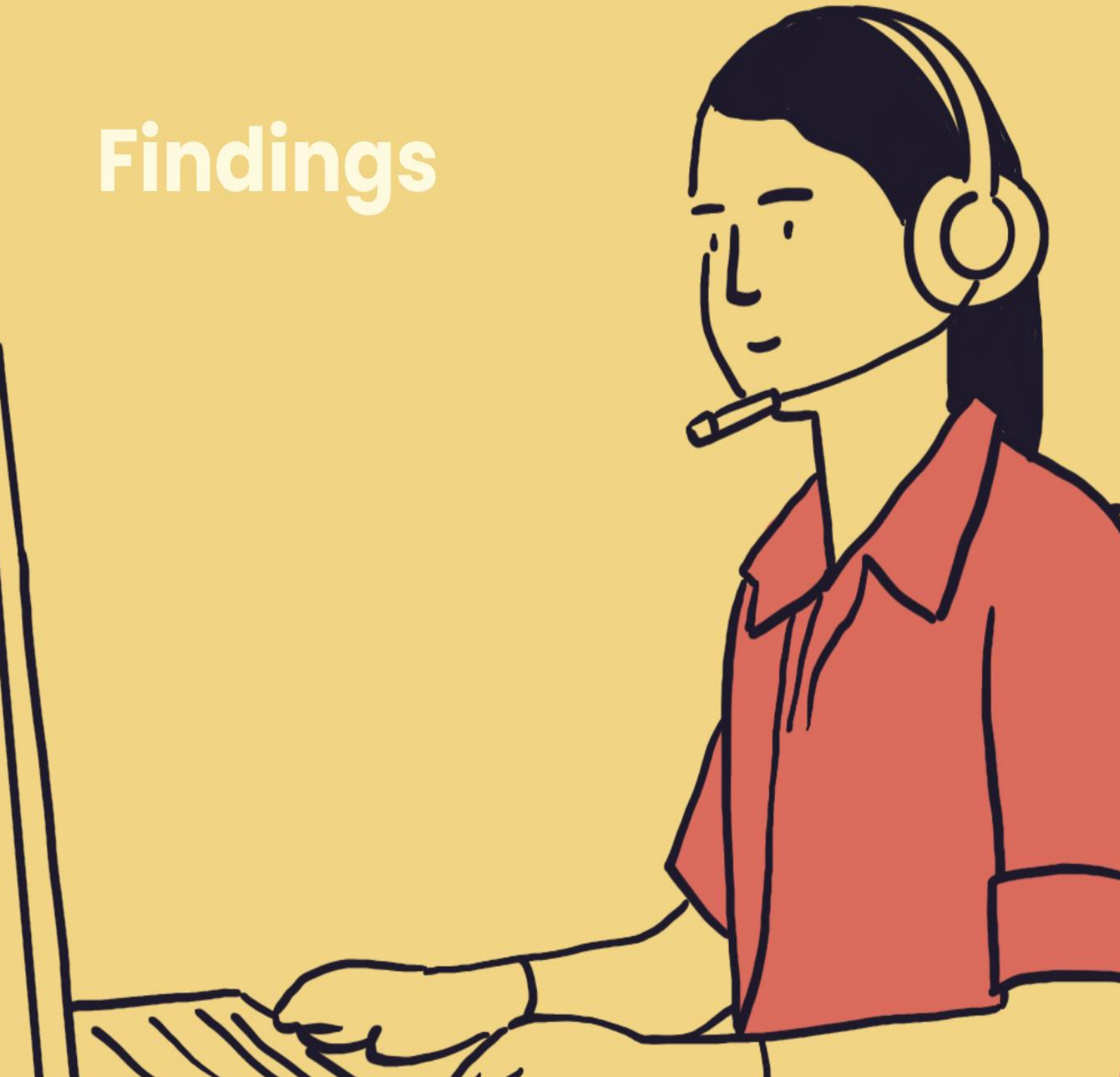
During the document verification process, some common factors contributed to differences in the initial outcome data. For certification, missing documentation on the portal and certificates indicating a fail ('F') grade were the primary reasons for classifying candidates as 'not certified.' Meanwhile, for both placement and retention outcomes, the absence of the required supporting documents on the portal or the presence of documentation that did not meet the established criteria were the key challenges. For example, for the salary/employer certificate to constitute valid document proof for verification, it must be countersigned by the employee. In cases where it was not countersigned, we could not use the document as valid proof to showcase the candidate's three-month retention.

e. Calculation of the final payment-linked outcomes



By triangulating the data collected for the sampled candidates (where applicable), we calculated the payment-linked outcomes for certification, placement, and three months of retention in a job at the sample level. For each payment-linked outcome, the exact definition agreed with Skill Impact Bond's Steering Committee was used (see Table 1).

Findings



3. Findings

This section presents a comprehensive analysis of the Skill Impact Bond's payment-linked outcomes, drawing from both validated data and sample-level data.

The findings are structured as follows:

- **An overview of the demographic profile of candidates:** This provides the demographic context, detailing the gender composition, marital status, and educational qualifications of trainees across all cohorts, using validated data. Subsequently, we provide the sectoral distribution of training, highlighting gender-specific trends.
- **Findings and analysis on payment-linked outcomes: certification, placement, and retention:** This is the key focus of this report wherein we provide a detailed presentation of the results for Cohorts I to IV. Further, we **provide supplementary analysis**, such as the gender gap in outcomes and salaries, the reasons for trainees not taking up a job, and their employment status. These findings offer a more nuanced understanding of programme performance.

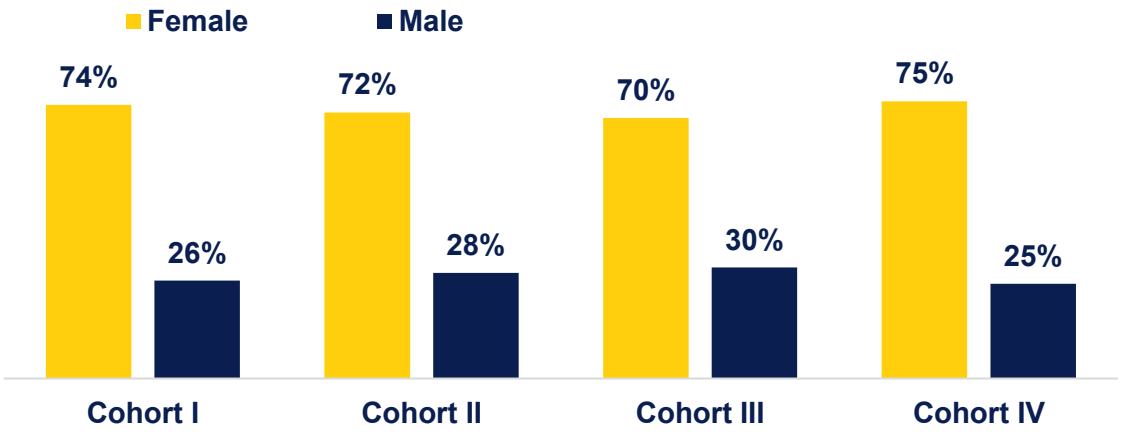
3.1. An overview of the demographic profile of candidates

This sub-section provides a contextual understanding of the cohorts by examining key demographic and training characteristics based on the validated data. It presents an overview of gender composition, marital status, educational qualifications, distribution of trainees by domicile state, and sectoral distribution of training, laying the groundwork for subsequent analyses of programme outcomes.

a. Gender composition of the cohorts

The programme exhibits a consistent and strong focus on female participation, as evidenced by high enrolment of women trainees across all cohorts (see **Figure** 2)**.** Specifically, female enrolment consistently surpasses 70%, fluctuating between 70% and 75% from Cohort I to Cohort IV. Consequently, male trainees represent between 25% and 30% of the cohort composition. This sustained gender distribution aligns with and reinforces the programme's stated objective of prioritising female inclusion and empowerment.

Figure 2 Composition of trainees by gender at enrolment

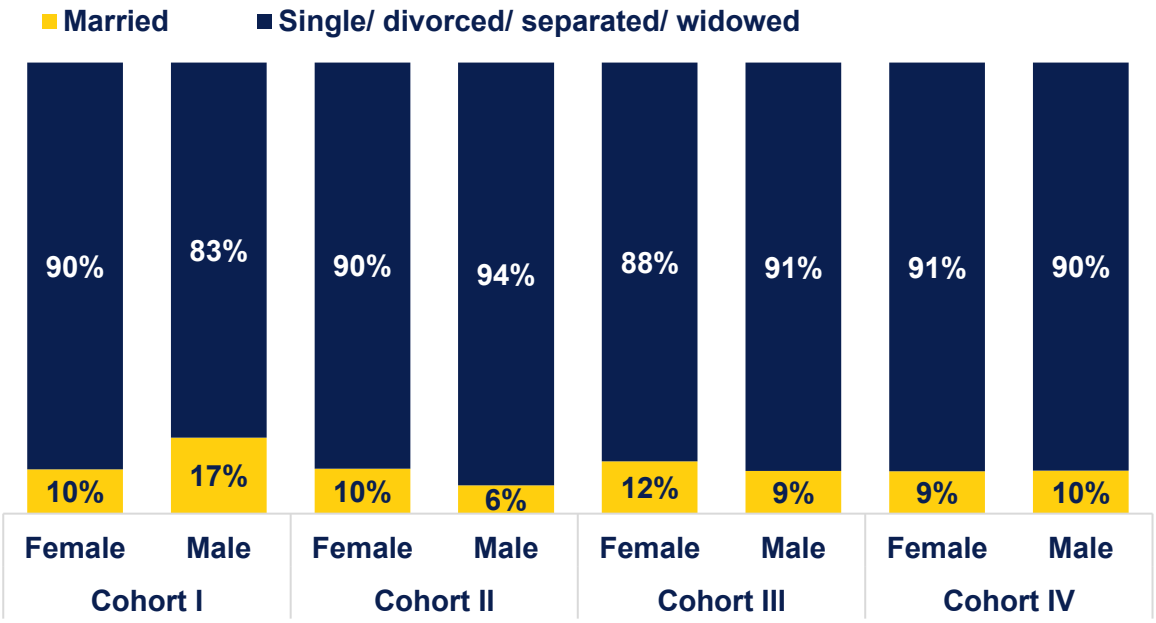


b. Marital status of trainees by gender across cohorts

An analysis of the marital status of trainees reveals a consistent demographic profile across Cohorts I–IV: approximately 90% of enrolled trainees are single, with only a small fraction reporting being divorced, separated, or widowed (see Figure 3)**.** The proportion of married female trainees fluctuates slightly, ranging from 9% to 12% across the cohorts. Similarly, the share of married male trainees remains relatively stable, varying between 6% and 10%, with the exception of Cohort I, which exhibits a higher percentage of 17%. This higher percentage of married male trainees in Cohort I could be considered as an outlier.

This predominantly unmarried/single demographic is strongly supported by the fact that the median age of both male and female trainees across all cohorts is a consistent 21 years. This young age, coupled with the fact that almost all trainees are first time job seekers, meaning they possess **no prior work experience**, naturally correlates with a high prevalence of unmarried/single individuals. This consistent trend in marital status aligns with the median age and work experience profile and shows that the programme primarily engages a young, unmarried demographic.

Figure 3 Marital status of trainees



c. Educational qualifications of trainees by gender across cohorts

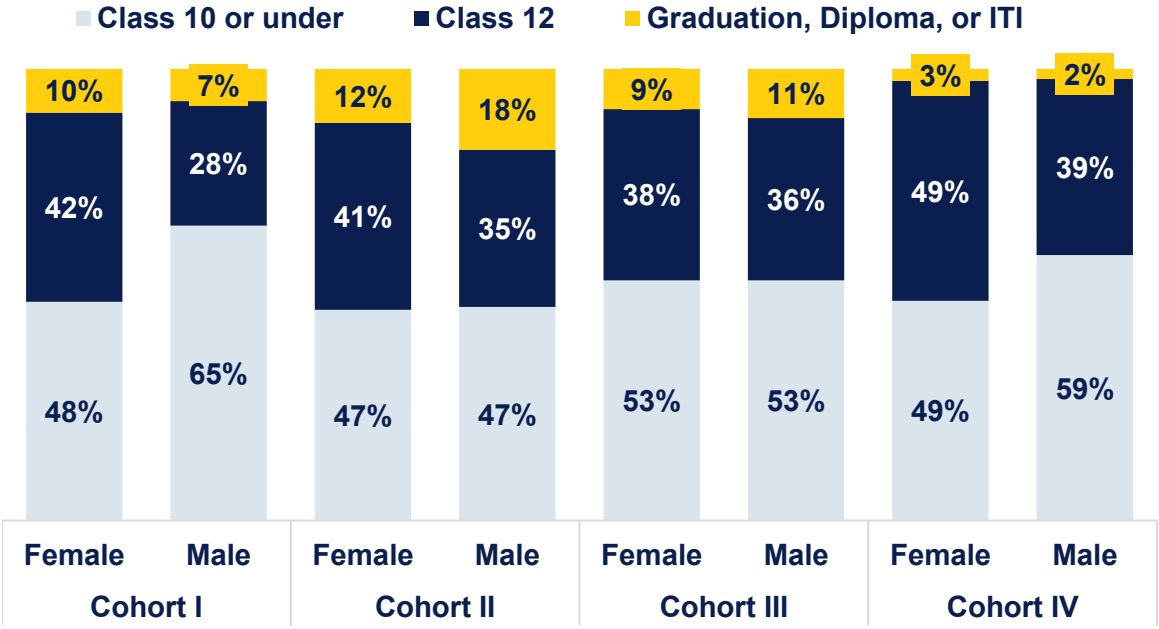
An analysis of trainee educational backgrounds reveals some trends across cohorts, highlighting the prevalence of lower educational attainment among both male and female trainees (see Figure 4)**.**

Approximately half of the enrolled **female trainees**, specifically ranging from 47% to 53% across Cohorts I–IV, possess education levels of **Class 10 or below**. A similar trend is observed among **male trainees**, although with a wider range, fluctuating from 47% to 65%.

Following this, the second most common educational qualification is **senior secondary education** (Classes 11 and 12). For **female trainees**, this category comprises 38% to 49% of candidates, while for **male trainees**, it ranges from 28% to 39%. We also see that a smaller

fraction of trainees hold **graduation degrees, diplomas, or ITI certifications**. Among female trainees, this group constitutes 3% to 12% of the cohort, while for male trainees, it represents 2% to 18% of the cohort.

Figure 4 Education status of trainees

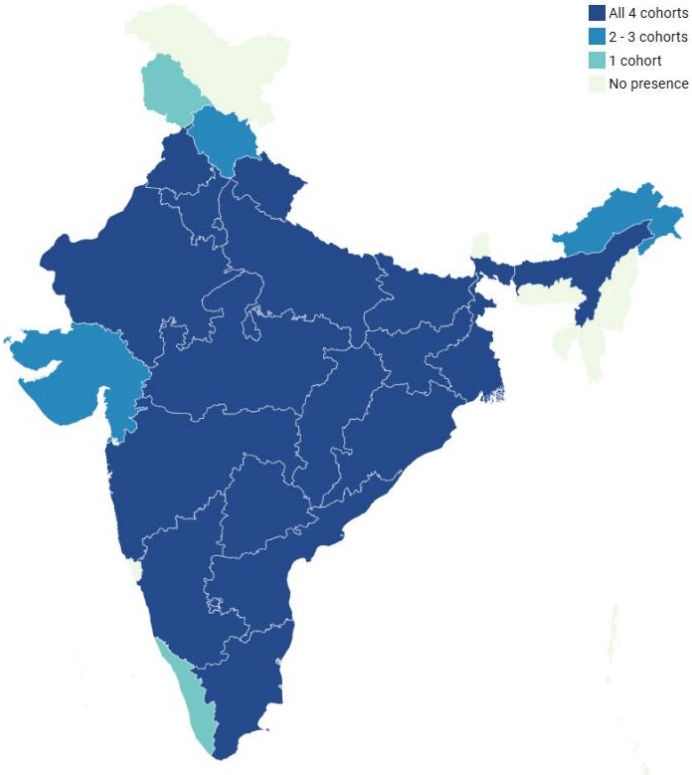


d. Distribution of trainees by domicile state across cohorts

An analysis of the distribution of Skill Impact Bond enrolled trainees by their domicile state across cohorts shows the following:

- **Strong national presence:** The programme has a significant reach, with trainees originating from nearly all states of India, as indicated by the widespread presence across the map shown in Figure 5.
- **Concentrated engagement:** Most states have consistently participated across all four cohorts, suggesting a deeper and more sustained engagement in these areas. Data shows that the **top five states contributing the highest proportion of enrolled trainees** are **Jharkhand (27%), Uttar Pradesh (9.1%), Maharashtra (8.7%), Odisha (8.3%), and Telangana (6.7%)**.
- **Variable participation across cohorts:** Other states show

Figure 5 Distribution of enrolled trainees by their domicile state across cohorts



participation in fewer cohorts (1 or 2-3), indicating a more varied or potentially recent involvement in the Skill Impact Bond.

e. Distribution of trainees by sector of training and gender across cohorts

This analysis delves into the sectoral distribution of trainees by gender across cohorts, revealing distinct gender-specific trends.

We see that most **female trainees** are trained in the **apparel sector**, although its prevalence steadily declines from Cohort I to Cohort IV (see Figure 6). Conversely, the share of female trainees in the **IT-ITeS sector** witnesses a consistent increase across cohorts. Beyond these sectors, female trainees are trained in the **banking, financial services, and insurance (BFSI), retail,** and **telecom** sectors, albeit to a lesser extent. Interestingly, Cohort III is the first to include training female candidates in the **electronics** sector, which has traditionally been a male-dominated sector. Further, across cohorts, the 'Others' category, encompassing sectors such as **automotive**, **capital goods**, **healthcare**, **logistics**, and **tourism & hospitality**, also reflects some female enrolment, although each of these sectors individually accounts for less than 5% of the total female trainees.

For **male trainees**, the **construction** sector is the dominant sector of enrolment (see Figure 7), although, like the apparel sector for females, its share decreases over time. The **IT-ITeS** sector also demonstrates increasing enrolment of male trainees. The **automotive, BFSI, capital goods, retail,** and **telecom sectors** also contribute to this distribution of enrolled male trainees. Across cohorts, the 'Others' category includes sectors such as **apparel, healthcare, logistics,** and **tourism & hospitality**, each accounting for less than 5% of the total enrolled male trainees.

Figure 6 Distribution of female trainees by sector of training across cohorts

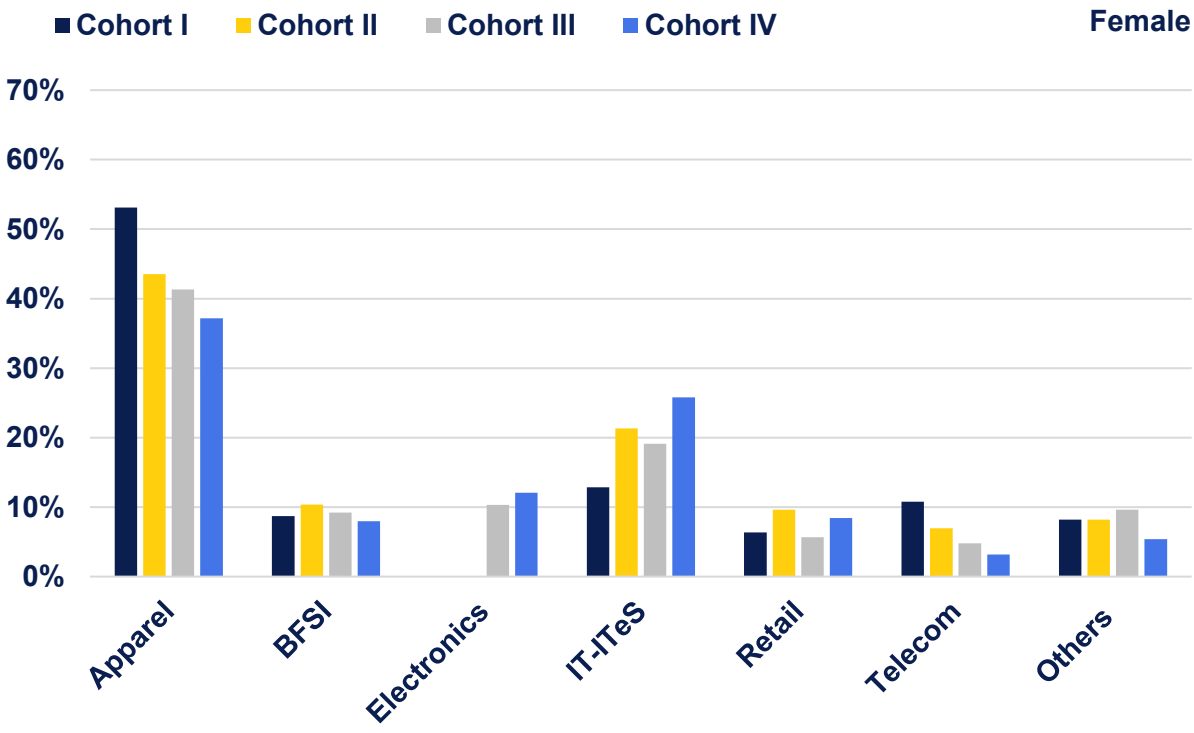
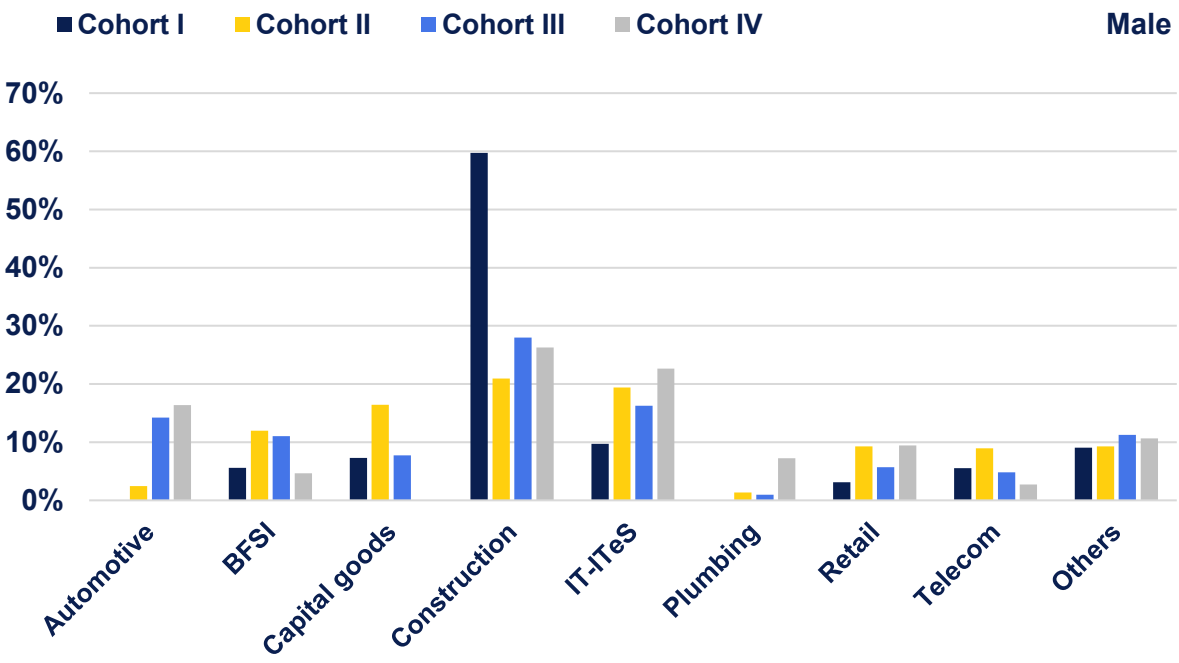


Figure 7 Distribution of male trainees by sector of training across cohorts



3.2. Findings on payment-linked outcomes: certification, placement, and retention

The following sub-section details the verified outcomes for certification, placement, and three-month retention across Cohorts I–IV of the Skill Impact Bond programme. The definitions that we used are shown in Table 1. For all calculations, the agreed upon methodology with the Steering Committee was followed (refer to the Methodology section).

Further, **we offer some additional analysis** based on the results, such as on the median incomes of trainees, their employment status etc. to contextualise these insights.

Specifically, we explore the following questions:

- What are the certification, placement, and retention outcomes across Cohorts I–IV?
- How do these outcomes vary by gender across cohorts?
- What are some key reasons cited by trainees for not joining a job after completing their training?
- How does the current employment status of trainees vary by gender and cohort?
- What is the gender gap in salaries between male and female trainees across cohorts?

How to read this section

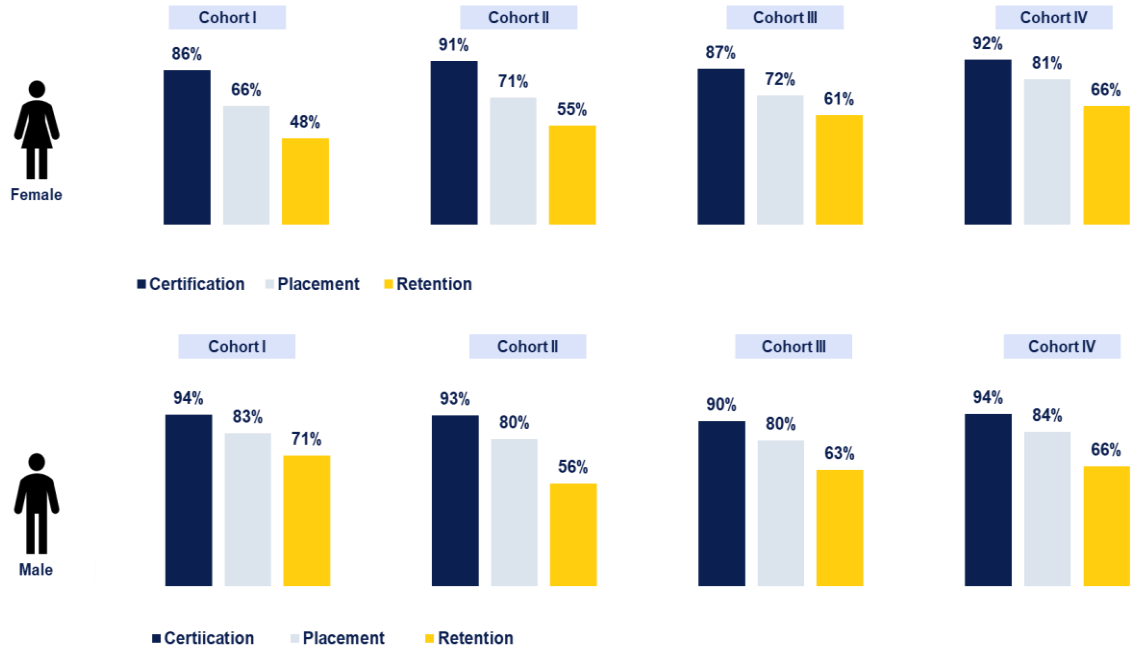
- The key highlights within the sub-sections have been added to yellow boxes.
- Information that is useful for interpreting an indicator is provided wherever necessary.
- Summary tables, figures, and infographics are included to provide clarity and visual representation of key findings.
- Hyperlinks to relevant sections within the methodology section are provided for ease of readability.

a. Overview of outcomes

We present a consolidated view of the certification, placement, and three-month retention across Cohorts I-IV, disaggregated by cohort and gender (see Figure 8). Female candidates show a consistently positive trend across all three outcomes, with retention rates significantly improving and equalling male rates by Cohort IV. On the other hand, male candidates have shown consistently high certification and placement rates. Hence, the gender gap across all three outcomes has narrowed considerably over time. We also see that for both male and female candidates, the certification outcomes are the highest, followed by placement, in turn followed by three-month retention outcomes across the four cohorts.

We analyse each outcome in detail in the following sections.

Figure 8 Consolidated view of certification, placement, and three-month retention outcomes



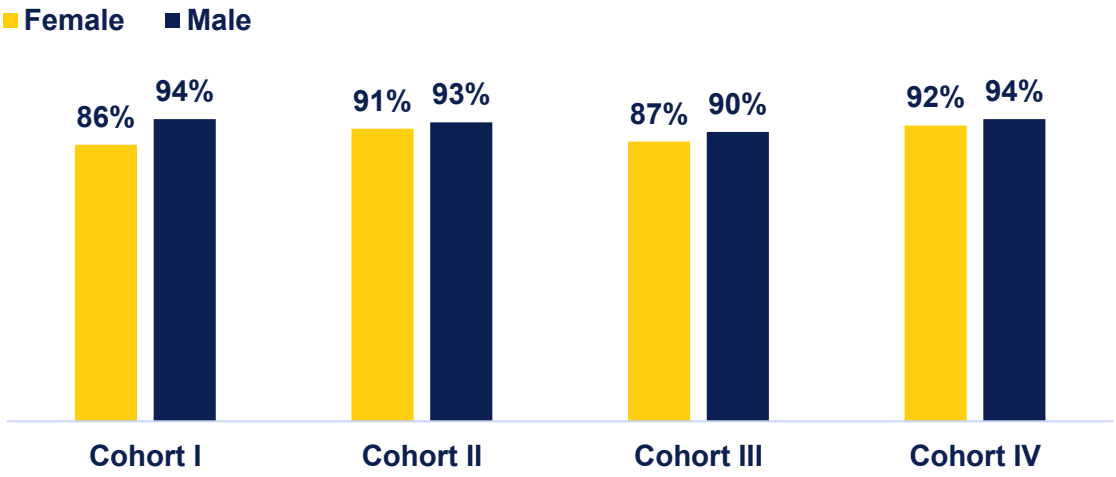
b. Certification outcomes

Certification outcomes were computed at the sample level for Cohort I–IV for all trainees to whom we administered the placement survey. We verified these outcomes for all the sampled candidates through document proof checks based on an approved list (see Table 4 in the Methodology).

The certification outcomes disaggregated by gender and cohort are shown in Figure 9 and discussed below.

- Certification rates for **male candidates** range **between 90% and 94%** across all cohorts.
- The certification rates for **female candidates** consistently increase across cohorts, from **86% in Cohort I to 92% in Cohort IV**.
- The data highlight that the **certification outcomes for male candidates is higher than that for female candidates** for all cohorts.
- **The gender gap in certification outcomes, observed in Cohort I, has seen a considerable reduction.** From Cohort II onwards, the gap is between 2-3%.

Figure 9 Certification outcomes by gender across cohorts



c. Placement outcomes

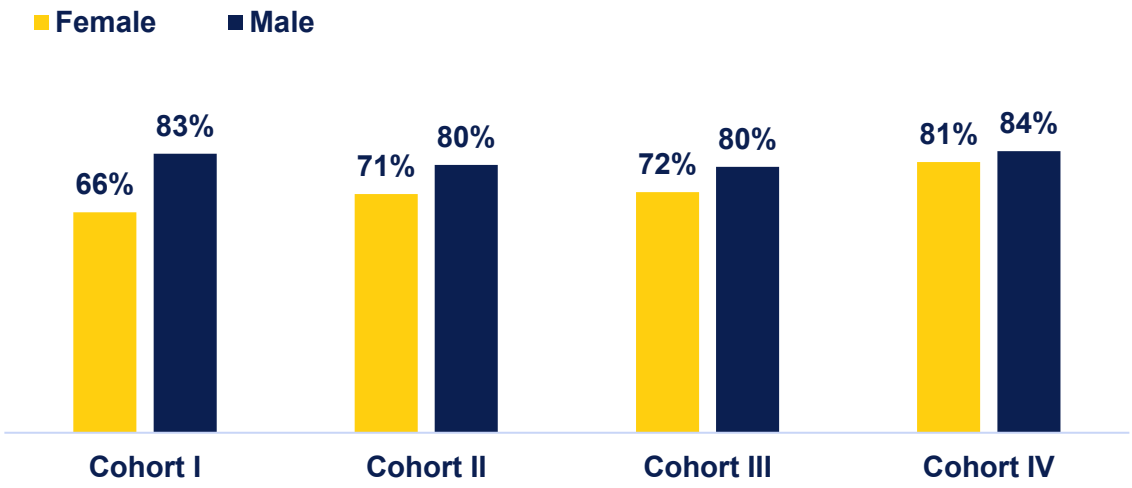
Placement outcomes were computed at the sample level for Cohort I–IV for all trainees to whom we administered the placement survey. We then triangulated the results for the sub-sample with the document proof checks.

The placement outcomes disaggregated by gender and cohort are shown in Figure 10.

- Placement rates for **male and female candidates increase consistently across cohorts**. For male trainees the rate ranges from 80% to 84% across Cohorts I–IV. For female trainees it increases from 66% in Cohort I to 81% in Cohort IV.
- The data highlight that the **placement outcomes for male candidates are higher than that for female candidates** for all cohorts.

- **The gender gap in placement outcomes has significantly decreased compared to Cohort I.** From Cohort II onwards, this gender gap fluctuates between 3% and 9%, demonstrating a marked improvement in placement opportunities for women.

Figure 10 Placement outcomes by gender across cohorts



What are some key reasons for trainees not joining a job post completion of training?

As part of the survey with sampled candidates, we asked those who did not take up a job after skills training under the Skill Impact Bond: *Why did you not take up this job?* In Figure 11, we present their responses, broken down by gender and cohort.[17]

A closer examination of the reasons behind trainees declining job placements reveals distinct patterns across gender and across cohorts.

Male trainees' reasons for not joining a job post skills training

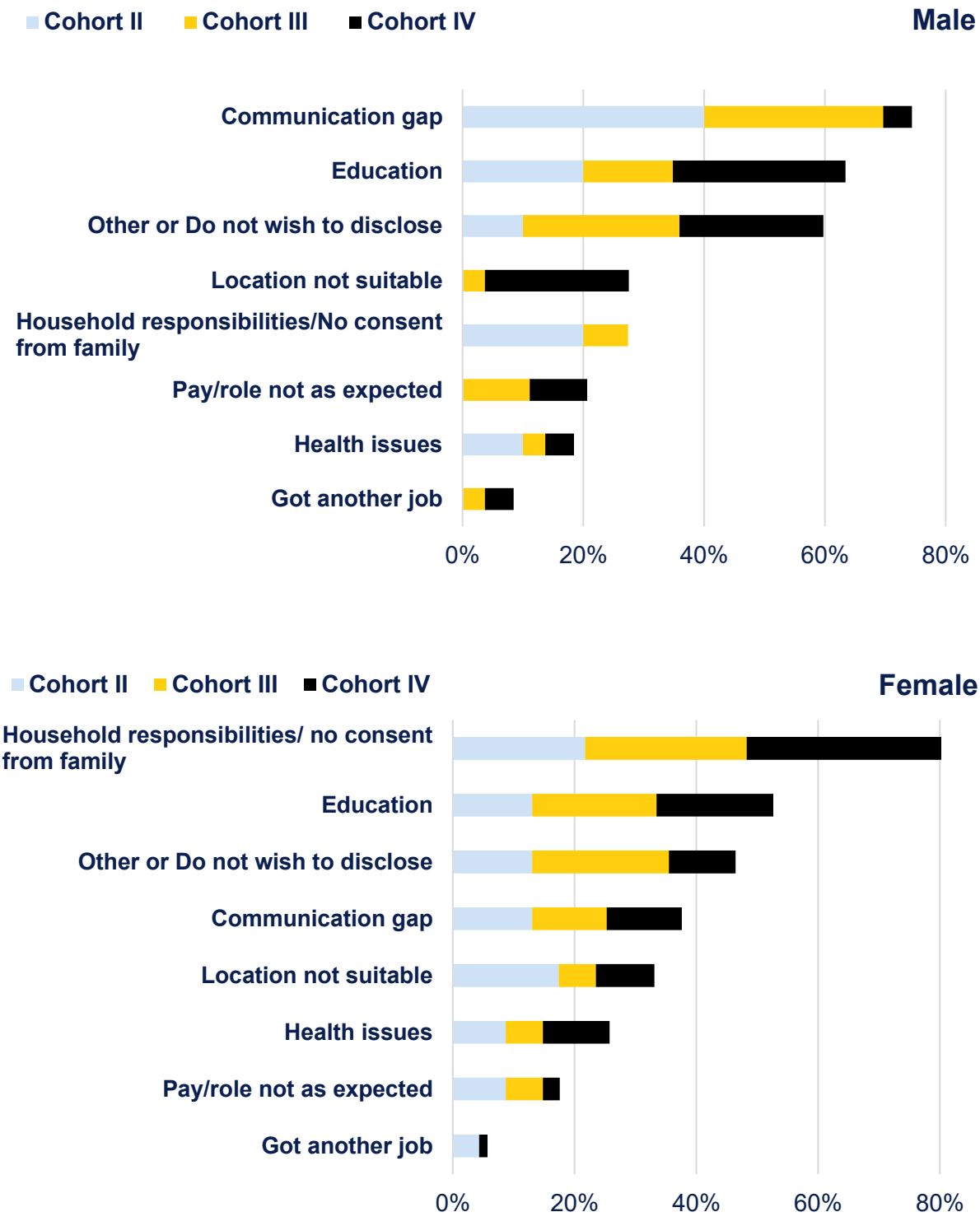
The primary reasons for men not joining their placed jobs varied: A significant portion, ranging from 5% to 40%, cited '**communication gap**' as their reason with many reporting that they were not placed with the said employer. This suggests potential discrepancies in the placement processes, although this issue seems to have been resolved by Cohort IV, with 0% reporting this reason. Moreover, a substantial 15% to 29% of males cited '**education**' as their reason for not joining a job post skills training, indicating a preference for further academic studies.

Female trainees' reasons for not joining a job post skills training

Female trainees faced different and gender-based challenges to joining a job after skills training under the Skill Impact Bond. Between 22% to 33% of female trainees attributed this to **household responsibilities** or **a lack of family consent**, highlighting socio-cultural barriers influencing their career decisions. Further, 13% to 20% cited '**education**' and 10% to 17% mentioned '**unsuitable location**' as barriers, indicating a desire for more hyper-local placement opportunities and consideration of educational aspirations.

17 Please note that these data were captured in the placement sample survey. This question was introduced in the survey tool from Cohort II onwards.

Figure 11 Reasons for not joining a job post completion of training by gender across cohorts



Why does education emerge among the top reasons for male and female trainees not joining a job?

Our qualitative data explains why many trainees enrolled in the Skill Impact Bond pursue further education or even prioritise education over employment. Here are **three key reasons** for doing so.

Firstly, **driven by their aspirations to pursue higher education,** trainees frequently expressed a desire to study further, in our in-depth interviews with them. Women, in particular, are often permitted to pursue education by their family members, and in many cases are even encouraged to do so, but face resistance when it comes to taking up paid employment. This is because higher education is socially desirable and can also help with marriage prospects.

Secondly, many trainees told us that they pursue education **to access socially acceptable career options**, with this especially being the case for women. For example, a number of young women we interviewed talked about either pursuing or wanting to pursue further education to become a teacher or a nurse (and to take on other feminised job roles), even after completing skills training for a different job role, such as customer care executive. These decisions also reflect internalised norms for women to pursue roles that are traditionally aligned to social gender norms.

Thirdly, **higher education was seen by trainees as a stepping stone to earn and save funds, while also gaining life skills and experience for their educational aspirations**. For example, young men and women talked of pursuing a master's degree or a diploma or joining the job under the programme to save funds and finance their nursing or teaching degree. They also mentioned enrolling in skills training under the Skill Impact Bond to gain soft skills (e.g. communication, learning how to use computers etc) which would later help them in competitive government exams (e.g. army, civil services etc) for which they were preparing.

d. Retention outcomes

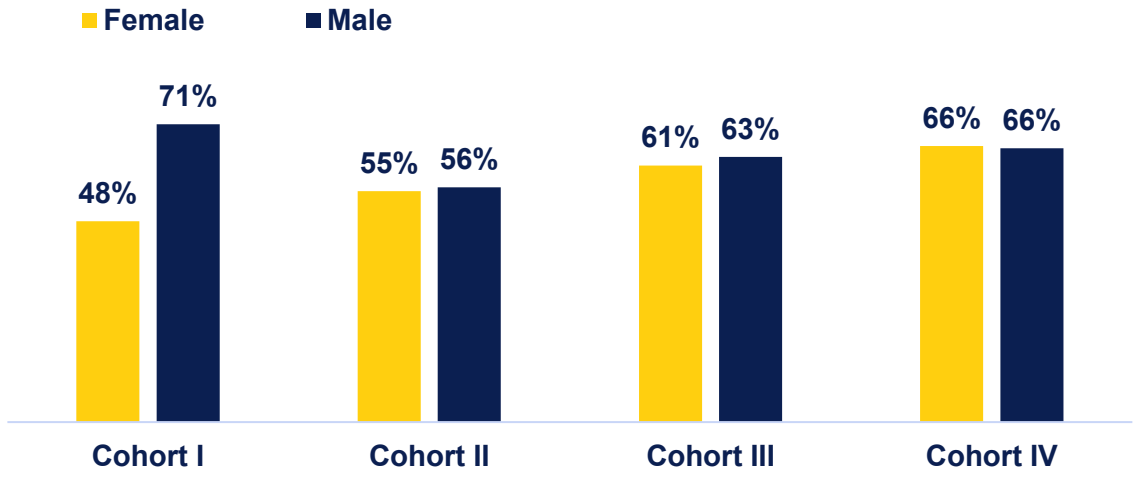
The three-month retention outcomes were computed at the sample level for Cohort I–IV for all trainees to whom we administered the retention survey. **We then triangulated the results for the sub-sample with the document proof checks.**

The retention outcomes disaggregated by gender and cohort are shown in Figure 12 and discussed below.

- **Cohort II onwards, retention rates for male and female candidates consistently increase across cohorts.** For male trainees, the rate increases from 56% in Cohort II to 66% in Cohort IV. For female trainees it increases from 48% in Cohort I to 66% in Cohort IV.
- The data highlight that the **retention rate for male candidates is higher than that for female candidates at the sample level for Cohorts I, II, and III**. For **Cohort IV**, the **retention rate for female candidates is slightly higher than that for male candidates.**
- **The gender gap in retention outcomes shows a marked reduction from Cohort I, and, notably, it is reversed in Cohort IV, indicating a shift in gender-based retention outcomes.** From Cohort II onwards, the gender gap in retention is consistently low,

remaining below 2% at the sample level. These data demonstrate a trend towards more equal retention rates as well as a reduction in gender-based differences.

Figure 12 Retention outcomes by gender across cohorts



e. Gender-wise trends in payment-linked outcomes across cohorts

When we look at the gender gap for each payment-linked indicator[18], we see the following:

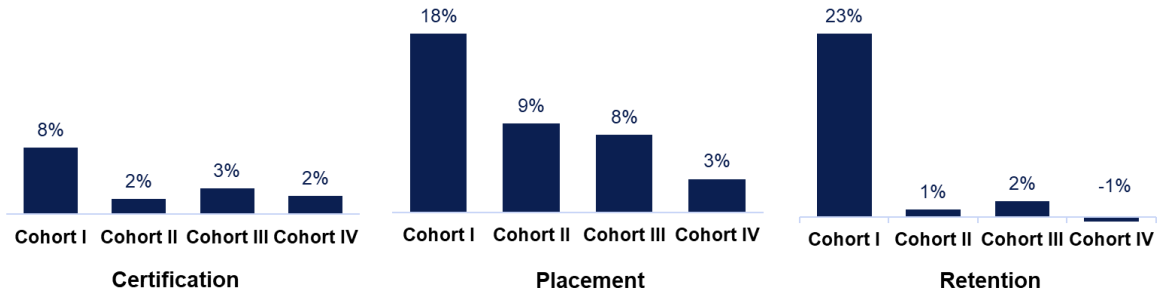
- The **gender gap in outcomes was the highest in Cohort I**. It was 8% for certification outcomes, 18% for placement outcomes, and 23% for retention outcomes.
- However, **as is evident from Figure 13, from Cohort II onwards, this gender gap showed a significant reduction for all three outcomes: certification, placement, and retention.**
- The **placement outcomes** consistently exhibit the largest gender gap, though this too has narrowed from 9% in Cohort II to 3% in Cohort IV.
- **Certification and retention outcomes** demonstrated even smaller gender gaps, fluctuating between 1% and 3% across Cohorts II–IV.
- **In Cohort IV, retention outcomes demonstrated a near convergence for men and women.**

This positive trends in the outcomes for women reflect the strong gender responsive elements that have been intentionally integrated throughout the Skill Impact Bond. Training providers have been encouraged, incentivised, and supported to incorporate gender-responsive approaches right from mobilisation all the way through to providing sustained employer support. For example, this includes mobilisers and trainers investing additional effort for counselling for female participants and their families, as well as thorough due diligence of employers to ensure gender-friendly workplace policies and environment. The demand-led model further reinforces this by aligning training in courses actively promoting

18 We calculate the gender gap across the three payment-linked outcomes by calculating the difference between the percentage of male candidates achieving a specific outcome and the percentage of female candidates achieving the same outcome, represented by the formula:
Gender gap = % male - % female
This method allows us to quantify the differences in outcomes between young men and women.

women's participation. Notably, Cohort IV's reversed retention gap, where females marginally outperformed males, further underscores the effectiveness of these targeted interventions.

Figure 13 Gender gap in payment-linked outcomes across cohorts



f. Gender-wise trends in employment status across cohorts

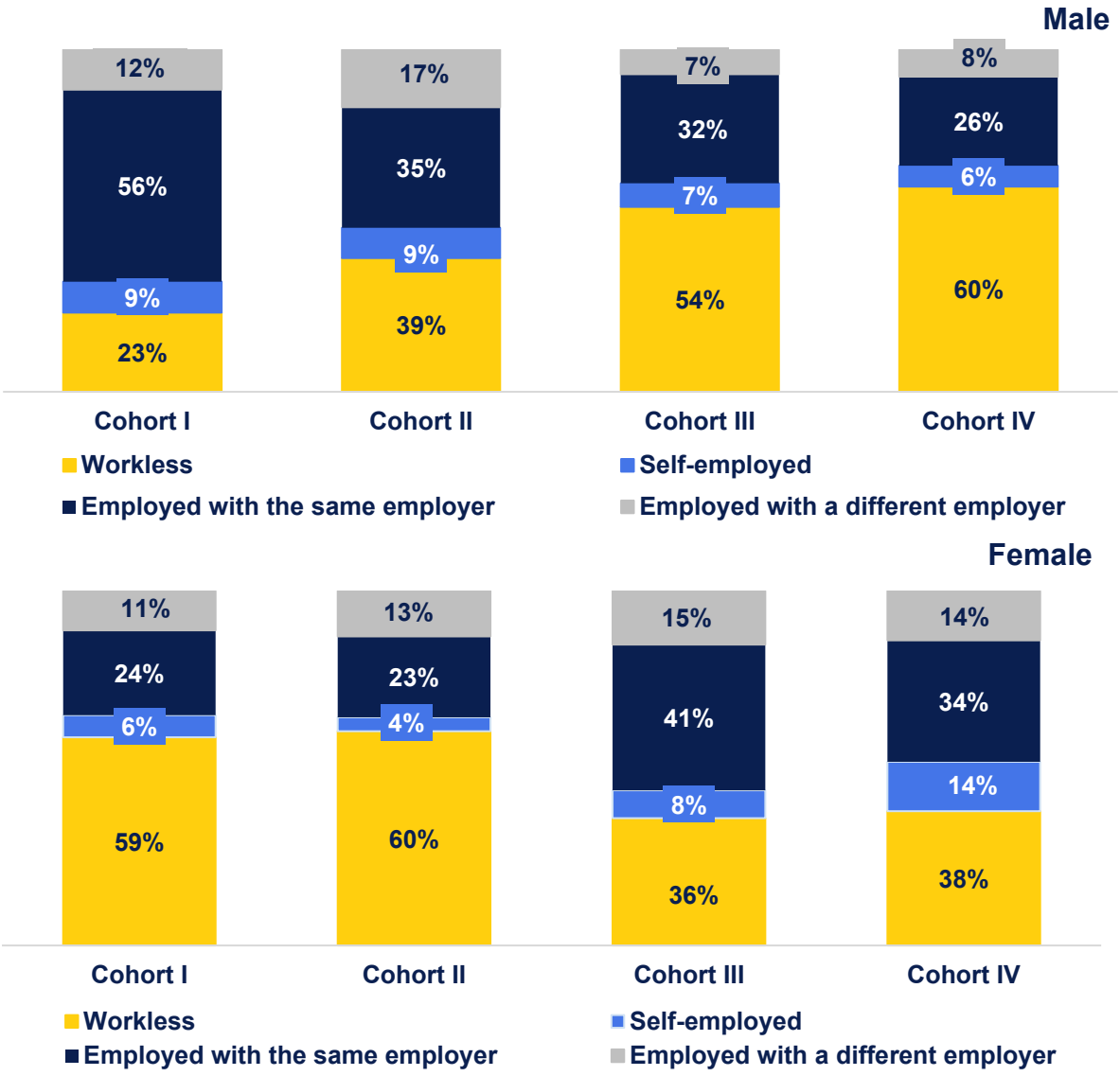
We examine the employment status[19] of trainees across the first four cohorts, i.e. whether the individual was (i) workless, (ii) employed with the same employer with whom they were placed after skills training, (iii) employed with a different employer, or (iv) self-employed at the time of the retention survey[20].

As can be seen in Figure 14, we observe divergent trends between male and female candidates.

- Among **male trainees**, we observe a shift, with the proportion of employed candidates falling from 68% in Cohort I to 34% in Cohort IV. Concurrently, the percentage of workless male trainees has increased from 23% to 60%. Further analysis suggests that a significant proportion of these workless male trainees are actively pursuing further education. This indicates that higher education remains a strong aspiration, potentially enabling young men to access more diverse and lucrative career opportunities with higher earning potential in the long term.
- Conversely, **female trainees** demonstrate a positive trajectory. The share of employed female candidates has risen from 35% in Cohort I to 48% in Cohort IV, accompanied by a reduction in worklessness, decreasing from 59% to 38%. We also see that female self-employment has seen an increase, climbing from 6% in Cohort I to 14% in Cohort IV, indicating a growing entrepreneurial spirit within this group, particularly among those trained in the sewing machine operator course.

19 Please note that this employment status was captured for all trainees during the sample survey at the retention verification stage.
20 Please note that the retention survey for the Skill Impact Bond is typically administered to the sampled trainees approximately 9 months post completion of their skills training. Therefore, the employment status reported here reflects the circumstances/status of trainees at that specific point in time. Consequently, these figures may differ from the three-month retention outcomes above and should not be directly compared. The objective of capturing this employment status at the retention survey stage is primarily for tracking employment trends by gender and to further build upon during the longitudinal tracking of trainees.

Figure 14 Employment status by gender across cohorts at the time of the survey

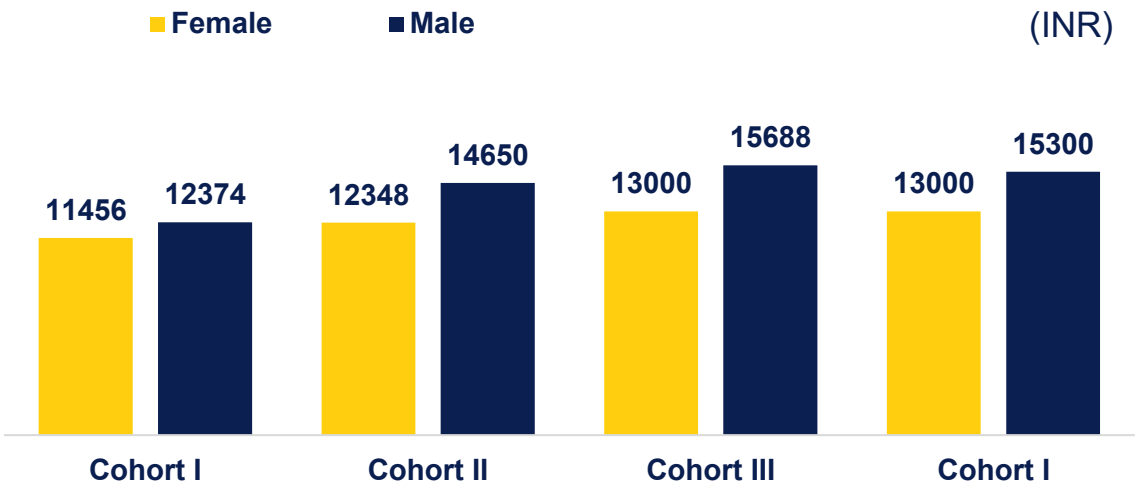


g. Differences in the median monthly salaries between male and female trainees across cohorts

An analysis of post-placement salary data[21] reveals a persistent gender-based difference in earnings (see Figure 15). The **median monthly salary for male trainees** fluctuated between approximately **INR 12,400 and INR 15,700** across the four cohorts. In contrast, **female trainees consistently earned less**, with their median monthly salaries ranging from **INR 11,500 to INR 13,000**. This translates to a significant **difference of approximately INR 900 to INR 2,700** in median monthly earnings between men and women. The chart below also shows that this salary difference showed no signs of declining across the different cohorts, indicating a persistent trend.

21 Please note that these salary data are based on the incomes reported in the validated retention data.

Figure 15 Difference in median monthly salaries by gender across cohorts



How can we explain this difference in median monthly salaries by gender?

Based on our qualitative fieldwork and the document proof checks, we can offer some answers to this question.

The differences in the median monthly salary across cohorts can be linked to the **concentration of females in traditionally feminised sectors**, which tend to offer lower median salaries, such as the apparel sector.

Further, women earn relatively lower salaries as compared to males even when both are employed within the same sector, for the following reasons:

- **Differences in working hours and shifts**: Women tend to take more leave, leading to fewer working days and lower monthly income, due to their competing gender-based marital, domestic, and caregiving roles. Employers in many cases are reluctant to invest in additional measures (e.g. safety measures) for women to work night shifts, limiting their ability to take up often higher-paying night shifts or to work overtime, which men can more easily do.
- **Differential access to opportunities for career growth and development**: Women often face discrimination in career progression, as employers view men as more capable of taking on additional responsibilities. This can limit pay increases. Further, temporary exits from the workforce (e.g. for maternity leave or caregiving) can hinder women's salary growth when they re-enter the job market.
- **Different roles within the same sector:** In certain sectors, such as IT-ITeS and BFSI, where both men and women are employed, men are able to take up more lucrative roles (e.g. those involving sales fieldwork or high stress, such as credit recovery), as a result of which men's average salaries tend to be higher than women's. Further, such roles often have a high incentive component, providing male employees with the chance to maximise their earnings. Women, on their other hand, highlighted (during interviews) their preference for desk-based roles, as these are considered socially more appropriate, hence they are able to garner family support for taking on such roles.

Annexure

This section presents the survey instruments that were used to collect information on the verification outcomes, to verify if the intended outcomes were achieved, and to ascertain the degree of this achievement. These were administered to a sample of trainees using a Computer-Assisted Telephone Interviewing (CATI) tool. The survey instruments were developed and finalised in consultation with relevant stakeholders.

1. Verification survey for placement

The following survey tool was administered to the sample of trainees to verify placement outcomes.

Consent			
Q. No.	**Question**	**Codes**	**Skip and instructions**
A.1.	Do you consent to be part of this discussion?	1=Yes 0=No	*If A1=1, move to A2.* *If A1=0, end interview.*
A.2.	Are you willing to allow for this interview to be audio-recorded?	1=Yes 0=No	*Move to B1.*

Training related information			
Q. No.	**Question**	**Codes**	**Skip and instructions**
B.1.	As per our records, you completed skill training from [TP Name] a while back. Is this correct?	1=Yes 2=Joined but did not complete the training 0=No, did not join any training	*If B1=1, move to B2.* *If B1=2, skip to B3.* *If B1=0, skip to B5.*
B.2.	Did you receive a copy of your certificate after completing your training with [TP name]?	1=Yes 0=No 98=Don't know	*B2=1,0, or 98, skip to B4.*
B.3.	Why couldn't you complete this training?	• Distance-related issues • Health-related issues • No communication from TP • Family (permission) related issues • Education/studying • Already employed elsewhere/ self-employed • Found a job • Others (specify)_____	*Move to B4.*
B.4.	What course/training were you a part of?	• Assistant Bar Bender and Steel Fixer (1) • Assistant Electrician (2) • Assistant Mason (3) • Assistant Shuttering Carpenter (4) • AutoCAD (5) • Automotive Assembly Assistant (6) • Automotive Casting Operator (7)	*Move to B5.*

Training related information			
		• Automotive Machining Operator (8) • Customer Care Executive-Call Center (9) • Domestic Data Entry Operator (10) • Food & Beverages – Steward/Associate (11) • Life Skills - BFSI/insurance/ business correspondent/facilitator (12) • Life Skills – IT-ITeS (13) • Life Skills – Logistics (14) • Life Skills – Retail/ Retail Sales Associate (15) • Material Handling Equipment (MHE) Operator and Technician (16) • Multi Skill Technician (Electrical) (17) • Plumber (18) • Sewing Machine Operator (19) • Wiring Harness Assembly Operator (20) • 98=Don't know • 97=Don't wish to disclose • 99= Others (specify) _____	
B.5.	Did you join a job after your training with [TP Name]?	1=Yes 0=No	*Move to B6.*
B.6.	This candidate was placed with [Employer Name]. Please input your response.	1=Placed 0=Not placed	*If B5=0 or 1, and B6=1, move to B7.* *If B5=1 and B6=0, move to B8.* *If B5=0 and B6=0, move to B14.*
B.7.	As per our records, post training with [TP Name], you joined a job with [Employer Name]. Is this correct?	1=Yes 0=No	*If B5=0 or 1, and B7=1, move to B9.* *If B5=0 and B7=0, move to B11.* *If B5=1 and B7=0, move to B8.*
B.8.	What was the name of employer where you joined the job?	_____ 98= Don't recall	*Move to B10.*
B.9.	You joined this job on [Date of Joining]. Is this correct?	1=Yes 0=No 2= Don't recall	*B9=0, skip to B10.* *B9=1 or 2, skip to B12.*
B.10.	When did you join this job?	DD-MM-YY 98= Don't recall	*Skip to B12.*
B.11.	Why did you not join this job with [Employer Name]?	• Pay less than expected (0) • Location was not suitable (1) • Role not as expected (2)	*Skip to B14.*

Training related information			
		• None of my friends were going to this job (3) • Did not receive consent from family (4) • Marital/ childcare/ household responsibilities (5) • I got another job (6) • Unable to join due to health reasons (7) • Education (8) • Communication gap from the TP/Employer (9) • Did not get placed with this employer (10) • Did not join any training (11) • 97=Don't wish to disclose • 99= Others (specify) _____	
B.12.	What is/was your job role of employment?	• Assistant Bar Bender and Steel Fixer (1) • Assistant Electrician (2) • Assistant Mason (3) • Assistant Shuttering Carpenter (4) • AutoCAD (5) • Automotive Assembly Assistant (6) • Automotive Casting Operator (7) • Automotive Machining Operator (8) • Customer Care Executive-Call Center (9) • Domestic Data Entry Operator (10) • Food & Beverages – Steward/Associate (11) • Life Skills - BFSI/insurance/ business correspondent/facilitator (12) • Life Skills – IT-ITeS (13) • Life Skills – Logistics (14) • Life Skills – Retail/ Retail Sales Associate (15) • Material Handling Equipment (MHE) Operator and Technician (16) • Multi Skill Technician (Electrical) (17) • Plumber (18) • Sewing Machine Operator (19) • Wiring Harness Assembly Operator (20)	*Move to B13.*

Training related information			
		• 98=Don't know • 97=Don't wish to disclose • 99= Others (specify) _____	
B.13.	Was the job contract duration mentioned in your joining letter? If yes, how many months was it for?	• No contract duration mentioned (0) • <=3 months (1) • <=6 months (2) • <=12 months (3) • 1 year (4) • Did not receive any joining letter (5) • Don't know (98)	*Move to B14.*
B.14.	What is your current employment status?	0=Unemployed 1= Employed with an employer 2= Self-employed	*If B14=0, move to B15.* *If B14=1, skip to B16.* *If B14=2, skip to C1.*
B.15.	If unemployed, are you:	0=Not working and looking for a job 1= Inactive- not working and not looking for a job 2= Studying- formally enrolled in an educational institution 3= Informally focused time on self-study (e.g. entrance exam preparation)	*Skip to C1.*
B.16.	What is your monthly salary in your current job (in-hand, in INR)?	[Number] 97= Do not wish to disclose	*Move to B17.*
B.17.	Is your current job as per your expectation when you enrolled in the training with [TP name]?	• No, this is worse than what I expected (0) • Yes, this is exactly as per my expectation (1) • Yes, this is better than what I expected (2) • 98=Can't say • 99= Didn't participate in any training by any TP	*Move to C1.*

Individual and household details			
Q. No.	Question	Codes	Skip
C.1.	What is your educational status?	• Illiterate, literate through informal sources, below class 1 (0) • Completed class 1 (1) • Completed class 2 (2) • Completed class 3 (3) • Completed class 4 (4) • Completed class 5 (5) • Completed class 6 (6) • Completed class 7 (7) • Completed class 8 (8) • Completed class 9 (9)	

Individual and household details			
		• Completed class 10/Maulvi/Munshi (10) • Completed class 11 / diploma after class 10 (11) • Completed class 12/Alim (12) • 1 year diploma after class 12 (13) • 2 years diploma after class 12 (14) • BA/BSC/BCom/Kamil (15) • Diploma (16) • ITI (17) • Master/Fazil (18) • Do not wish to disclose (77) • Did not respond (99)	
C.2.	What is your marital status?	• Unmarried (1) • Currently Married (2) • Widowed (3) • Divorced (4) • Separated (5) • Deserted by spouse (6) • Married, but 'gauna' not done (7) • Do not wish to disclose (77) • Did not respond (99)	
C.3.	In which year did you get married?	• [YYYY] • Do not wish to disclose (77) • Did not respond (99)	Skip if C2=1
C.4.	How many members are there in your household including you?	• [Number] • Do not wish to disclose (77) • Did not respond (99)	
C.5.	How many household members are below 15 years or 60 years and above?	• [Number] • Do not wish to disclose (77) • Did not respond (99)	*[Note: Can't be more than C4 entry]*
C.6.	What is the highest level of education in the household?	• Illiterate, literate through informal sources, below class 1 (0) • Completed class 1 (1) • Completed class 2 (2) • Completed class 3 (3) • Completed class 4 (4) • Completed class 5 (5) • Completed class 6 (6) • Completed class 7 (7) • Completed class 8 (8) • Completed class 9 (9) • Completed class 10/Maulvi/Munshi (10) • Completed class 11 / diploma after class 10 (11) • Completed class 12/Alim (12) • 1 year diploma after class 12 (13)	

<table>
<tr><th colspan="4">Individual and household details</th></tr>
<tr><td></td><td></td><td>• 2 years diploma after class 12 (14)
• BA/BSC/BCom/Kamil (15)
• Diploma (16)
• ITI (17)
• Master/Fazil (18)
• Do not wish to disclose (77)
• Did not respond (99)</td><td></td></tr>
<tr><td>C.7.</td><td>Anyone in the household who has a regular/salaried job?</td><td>• No
• Yes
• Do not wish to disclose (77)
• Did not respond (99)</td><td></td></tr>
<tr><td>C.8.</td><td>What was your previous month's household income?</td><td>• Less than Rs. 10000 (0)
• Between Rs. 10001 to Rs. 25000 (1)
• Between Rs. 25001 to Rs. 50000 (2)
• Between Rs. 50001 - Rs. 100000 (3)
• More than Rs. 100000 (4)
• Do not wish to disclose (77)
• Did not respond (99)</td><td>Enumerator Note: If the respondent says 'pension' - it is considered as part of household income.</td></tr>
<tr><td>C.9.</td><td colspan="3">Does your household own the following?
<table>
<tr><th></th><th>No (0)</th><th>Yes (1)</th><th>Did not respond (99)</th><th>Do not wish to disclose (77)</th></tr>
<tr><td>Motorized Two Wheelers (1)</td><td></td><td></td><td></td><td></td></tr>
<tr><td>Motorized Four Wheelers (2)</td><td></td><td></td><td></td><td></td></tr>
<tr><td>Colour television (3)</td><td></td><td></td><td></td><td></td></tr>
</table></td></tr>
<tr><td>C.10.</td><td>Does anyone in your household own a mobile phone? If yes, is it a smartphone?</td><td colspan="2">• No (1) [Exclusive]
• Yes, smartphone (2)
• Yes, feature phone (3)
• Did not respond (99) [Exclusive]
• Do not wish to disclose (77) [Exclusive]</td></tr>
<tr><td>C.11.</td><td>Does anyone in your household own a Laptop/ Computer?</td><td colspan="2">• No (1) [Exclusive]
• Yes, laptop (2)
• Yes, Computer (3)
• Did not respond (99) [Exclusive]
• Do not wish to disclose (77) [Exclusive]</td></tr>
</table>

2. Verification survey for retention

The following survey tool was administered to the sample of trainees to verify retention outcomes.

Consent			
Q. No.	**Question**	**Codes**	**Skip and instructions**
A.1.	Do you consent to be part of this discussion?	1=Yes 0=No	*If A1=1, move to A2.* *If A1=0, end interview.*
A.2.	Are you willing to allow for this interview to be audio-recorded?	1=Yes 0=No	*Move to B1.*

Training related information			
Q. No	**Question**	**Codes**	**Skip and instructions**
B.1	As per our records, you have completed skill training from [TP Name] a while back. Is this correct?	• 1=Yes • 0=No	*Move to B2* *Note for enumerator:* *If respondent answers didn't attend any training by any TP, probe asking the course name, etc. and code that as B1=0.*
B.2	As per our records, post this training with [TP Name], you joined a job with [Employer Name]. Is this correct?	• 1=Yes • 0=No • 99= [Employer Name] is either blank or NA	*If B1=0 or 1, B2=1, move to B3.* *If B1=0 or 1, B2=0 or 99, skip to B7.*
B.3	You joined this job on [DD-MM-YY]. Is this correct?	• 1=Yes • 0=No • 2= Don't recall	*If B3=0, move to B4.* *If B3=1 or 2, move to B5.*
B.4	When did you join this job?	DD-MM-YY	*Move to B5.*
B.5	What is/was your job role of employment?	• Assistant Bar Bender and Steel Fixer (1) • Assistant Electrician (2) • Assistant Mason (3) • Assistant Shuttering Carpenter (4) • Retail Sales Associate (5) • Automotive Assembly Assistant (6) • Automotive Casting Operator (7) • Automotive Machining Operator (8) • Customer Care Executive-Call Center (9) • Domestic Data Entry Operator (10) • Food & Beverages – Steward (11) • Life Skills - BFSI (12) • Life Skills – IT-ITeS (13) • Life Skills – Logistics (14) • Life Skills – Retail/ Retail (15) • Material Handling Equipment (MHE) Operator and Technician (16) • Multi Skill Technician (Electrical) (17) • Plumber (18) • Sewing Machine Operator (19)	*Move to B6.* *Instruction:* *1) Understand the role and then map to the correct category* *2) If response is life skills; introduce further probe and ask them to describe what work they do/ did*

Training related information			
		• Wiring Harness Assembly Operator (20) • 98=Don't know • 97=Don't wish to disclose • 99= Others (specify) _____	
B.6	Do you still work in the same job?	• 1=Yes • 0=No	*If B6=0, move to B7.* *If B6=1, move to B12.*
B.7	What is your current employment status?	• 0=Unemployed • 1= Employed with an employer • 2= Self-employed	*If B7=0, move to B8.* *If B7=1 or 2, skip to B9.*
B.8	If unemployed, are you:	• 0=Not working and looking for a job • 1= Inactive- not working and not looking for a job • 2= Studying- formally enrolled in an educational institution • 3= Informally focused time on self-study (e.g., entrance exam preparation)	*Move to B9.*
B.9	How many jobs have you done since you completed your training with [TP name]?	[Number]	*If B9=[0] and B7=0, skip to C1.* *If B9=[0] and B7=2, skip to B13.* *If B9>[0], move to B10.* *If B2=1 and/or B7=1, B9 cannot be zero.*
B.10	Duration of each of the jobs you have been employed in since completion of your training with [TP name] along with employer name. [Note: linked with response in B9. Needs to be asked for each job in B9]	[YY] [MM][DD] to [YY] [MM] [DD] [YY] [MM][DD] to [YY] [MM] [DD] … … [YY] [MM][DD] to [Interview Date] Employer Name: _____ (for each job)	*Note for enumerator:* *Starting date of next job needs to be later than end date of previous job.* *Probe comprehensively (approximate month, week, day of week to figure out the exact date).* *CATI note: B.10. constraint should be equal to response in B9. Capture employer name for each job along with the start and end date for that job.* *Move to B11.*

Training related information			
B.11	What is/was your job role in your first job after the training mentioned above?	• Assistant Bar Bender and Steel Fixer (1) • Assistant Electrician (2) • Assistant Mason (3) • Assistant Shuttering Carpenter (4) • Retail Sales Associate (5) • Automotive Assembly Assistant (6) • Automotive Casting Operator (7) • Automotive Machining Operator (8) • Customer Care Executive-Call Center (9) • Domestic Data Entry Operator (10) • Food & Beverages – Steward (11) • Life Skills - BFSI (12) • Life Skills – IT-ITeS (13) • Life Skills – Logistics (14) • Life Skills – Retail/ Retail (15) • Material Handling Equipment (MHE) Operator and Technician (16) • Multi Skill Technician (Electrical) (17) • Plumber (18) • Sewing Machine Operator (19) • Wiring Harness Assembly Operator (20) • 98=Don't know • 97=Don't wish to disclose • 99= Others (specify) _____	*Only ask if B2= 0 or 99. In other words, skip if B5 is answered previously.* *Move to B12.*
B.12	What is your monthly salary in your current job (in-hand, in INR)?	[Number] 97=Don't wish to disclose	*Skip if B7=0 or 2.* *Enumerators' note:* *We are not looking at CTC; we are looking at in-hand monthly salary (as per their salary structure)* *Move to B13.*
B.13	Suppose you had not participated in the training with [TP name], do you think you would be earning less, same or more than what you are earning now?	• 0=Less than what I am earning now • 1= Same as I am earning now • 2=More than what I am earning now • 98=Can't say	*Skip if B7=0.* *Move to C1.*

Training related information			
		• 99= Didn't participate in any training by any TP	

s

Individual and household details			
Q. No.	Question	Codes	Skip
C.1	What is your educational status?	• Illiterate, literate through informal sources, below class 1 (0) • Completed class 1 (1) • Completed class 2 (2) • Completed class 3 (3) • Completed class 4 (4) • Completed class 5 (5) • Completed class 6 (6) • Completed class 7 (7) • Completed class 8 (8) • Completed class 9 (9) • Completed class 10/Maulvi/Munshi (10) • Completed class 11 / diploma after class 10 (11) • Completed class 12/Alim (12) • 1 year diploma after class 12 (13) • 2 years diploma after class 12 (14) • BA/BSC/BCom/Kamil (15) • Diploma (16) • ITI (17) • Master/Fazil (18) • Do not wish to disclose (77) • Did not respond (99)	
C.2	What is your marital status?	• Unmarried (1) • Currently Married (2) • Widowed (3) • Divorced (4) • Separated (5) • Deserted by spouse (6) • Married, but 'gauna' not done (7) • Do not wish to disclose (77) • Did not respond (99)	
C.3	In which year did you get married?	[YYYY] Do not wish to disclose (77) Did not respond (99)	Skip if C2=1
C.4	How many members are there in your household including you?	• Do not wish to disclose (77) • Did not respond (99)	

Individual and household details			
C.5	How many household members are below 15 years or 60 years and above?	• Do not wish to disclose (77) • Did not respond (99)	*[Note: Can't be more than C4 entry]*
C.6	What is the highest level of education in the household?	• Illiterate, literate through informal sources, below class 1 (0) • Completed class 1 (1) • Completed class 2 (2) • Completed class 3 (3) • Completed class 4 (4) • Completed class 5 (5) • Completed class 6 (6) • Completed class 7 (7) • Completed class 8 (8) • Completed class 9 (9) • Completed class 10/Maulvi/Munshi (10) • Completed class 11 / diploma after class 10 (11) • Completed class 12/Alim (12) • 1 year diploma after class 12 (13) • 2 years diploma after class 12 (14) • BA/BSC/BCom/Kamil (15) • Diploma (16) • ITI (17) • Master/Fazil (18) • Do not wish to disclose (77) • Did not respond (99)	
C.7	Anyone in the household who has a regular/salaried job?	• No • Yes • Do not wish to disclose (77) • Did not respond (99)	
C.8	What was your previous month's household income?	• Less than Rs. 10000 (0) • Between Rs. 10001 to Rs. 25000 (1) • Between Rs. 25001 to Rs. 50000 (2) • Between Rs. 50001 - Rs. 100000 (3) • More than Rs. 100000 (4) • Do not wish to disclose (77) • Did not respond (99)	Enumerator Note: *If the respondent says 'pension' - it is considered as part of household income.*
C.9	Does your household own the following?		

Individual and household details					
		No (0)	Yes (1)	Did not respond (99)	Do not wish to disclose (77)
	Motorized Two Wheelers (1)				
	Motorized Four Wheelers (2)				
	Colour television (3)				
C.10	Does anyone in your household own a mobile phone? If yes, is it a smartphone?	*No (1) [Exclusive]* • *Yes, smartphone (2)* • *Yes, feature phone (3)* • *Did not respond (99) [Exclusive]* • *Do not wish to disclose (77) [Exclusive]*			
C.11	Does anyone in your household own a Laptop/ Computer?	• *No (1) [Exclusive]* • *Yes, laptop (2)* • *Yes, Computer (3)* • *Did not respond (99) [Exclusive]* • *Do not wish to disclose (77) [Exclusive]*			