Skill Impact Bond

Insights on Youth Aspirations, Migration, and Decision-making

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About the Skill Impact Bond

Sharing the vision of an 'employment-ready' young India, 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 at least 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
DIB	Development impact bond
IT-ITeS	Information technology - IT enabled services
NSDC	National Skill Development Corporation
NSQF	National Skills Qualification Framework
MSDE	Ministry of Skill Development and Entrepreneurship
OPM	Oxford Policy Management
SMO	Sewing machine operator
SSC	Sector Skill Council

Introduction

1. Introduction

Oxford Policy Management (OPM) serves as the monitoring, evaluation, and learning partner for the Skill Impact Bond.

As the monitoring and evaluation partner, we calculate three payment-linked outcomes: certification of candidates[4] after completion of skills training; their placement; and three-month retention in a job. These results determine payments under the Development Impact Bond (DIB) structure of the Programme.[5]

In our role as learning partner - the focus of this report - we are responsible for documenting key findings and lessons learned from the programme and generating evidence to:

- **Answer critical questions related to skills training, employment, migration, trainee aspirations, decision-making, and trainee health and well-being.** These include questions such as: *Why do youth choose to enrol in the Skill Impact Bond? Why does women's labour force participation continue to lag behind that of men? Why are men more likely to migrate for work than women? How has the programme supported youth, especially women, in entering and staying in the workforce? And why do women drop out of the labour market despite having the required skills or a job opportunity? How does youth decision-making vary across different decisions, such as joining skills training, a job, spending their income, migrating, incurring health expenditure, and other key aspects? How does trainees' health influence their ability to continue in employment?*

- **Understand the underlying drivers of programme performance, particularly in relation to the three payment-linked outcomes.** Central to this effort is prioritising the voices of programme participants - particularly women. Thus, we adopt a trainee-centric approach to gain deeper insight into their lived experiences and the ways in which the programme influences their life trajectories.

These insights are intended to drive continuous learning within the Skill Impact Bond while also contributing to the broader skills and employment ecosystem, helping inform more inclusive and evidence-based interventions going forward.

We employ a **mixed-methods approach** comprising two core components to assess and document the lessons learned from the Skill Impact Bond.

Component	Purpose	Methods	Key Focus Areas
I. Qualitative	Gain in-depth insights into youth experiences and engagements with the Skill Impact Bond	• In-depth interviews and focus group discussions with trainees • Field visits to training providers and employer sites and engagements with trainers, and employers	• Youth aspirations • Economic migration • Decision-making

4 Throughout this report, the terms 'candidates,' 'respondents,' 'participants,' 'youth,' and 'trainees' are used interchangeably to refer to the men and women enrolled in the Skill Impact Bond.
5 All references to the 'Programme' henceforth refer specifically to the Skill Impact Bond programme.

Component	Purpose	Methods	Key Focus Areas
II. Quantitative	Assess long-term outcomes for youth	• Longitudinal tracking of trainees for up to 15 months post completion of skills training	• Employment • Health and well-being • Decision-making

In this report, we will focus on reporting findings from the Qualitative component on youth aspirations, migration, and decision-making *(see Component I above)*.

The rest of the report is structured as follows:

Section 2: Methodology

This section outlines the approach used to qualitatively explore key themes related to the lives and livelihoods of young trainees under the Skill Impact Bond. The methodology includes in-depth interviews, field visits to employer and training provider sites, and consultations with key stakeholders such as mobilisers, training providers, and employers. We also detail the sampling approach and ethical considerations followed during the study.

Section 3: Findings

This section presents key findings on youth aspirations, migration, and decision-making. Drawing on Skill Impact Bond trainees' experiences and perspectives, it provides in-depth insights into these aspects in relation to their engagement with the Programme. The analysis applies a gender lens, reflecting the Programme's focus on advancing equitable outcomes - particularly women's economic empowerment. Throughout, the emphasis remains on centring young people's voices, addressing the broader gap in evidence on their lived experiences within skills and employment interventions.

Methodology

2. Methodology

To qualitatively explore key themes such as youth aspirations, migration, and decision-making in relation to the Skill Impact Bond, we conducted:

In-depth interviews with young trainees:

- Designed as semi-structured remote interviews, we engaged with men and women enrolled in the Skill Impact Bond through these, to understand their experiences with skills training, employment, and migration.
- The aim was to prioritise youth perspectives, particularly those of women, and capture how their participation in the Programme intersects with other aspect of their lives.[6]
- We analysed the findings considering young people's local context, and demographics to ensure a deeper understanding of the emerging insights.
- In total, we interviewed **105** participants: **74** females and **31** males *(see snapshot below)* between April 2022 and June 2025.

Field visits to training providers and employers:

- We visited select sites to validate and deepen our understanding of the Programme through direct observations, and in-person engagements with trainees, employers, training providers, and mobilisers.
- These visits enabled us to observe aspects such as the communities that young people hail from, skills training centres, and workplace environment, the facilities provided, and how these vary by training providers, employers, sectors, and geographies - evidence which is otherwise challenging to collect through remote interviews.
- We visited **40** different sites across **11** Indian states between April 2022 and April 2025. These included: **9** training provider sites, and **31** employer sites *(see the snapshot below).*[7]

We also developed and employed the Patthar-Patang (Boulder-Kite) framework for data collection through focus group discussions with the Skill Impact Bond participants which we describe below.

The Patthar-Patang (Boulder-Kite) framework

To provide evidence-based insights for designing and refining targeted interventions aimed at sustaining women's participation in skills training and employment, we developed a participatory data collection and analysis framework called the Patthar-Patang Framework. This approach

6 Given confidentiality and ethical considerations, we have used common Indian pseudonyms for the men and women that we interviewed. This relates to the stories of the young men and women, without giving away their identities. We add details about the demographic background (e.g., age, marital status, state of domicile) of trainees in the analysis to showcase the social and economic context to which they belong and enable the reader to understand the insights as seen from the perspectives of the trainees. We also include quotations from their interviews to help readers better understand the on-ground insights gained through our in-depth engagements with the youth.

7 The sites shown on the map may not total 31, as some of the 31 distinct sites we visited are located within the same district or state.

enabled young men and women to candidly share their perceptions of the key enablers and barriers to realising their aspirations in relation to skills training and employment. As a result, we were able to document grounded insights that participants might not have otherwise shared through conventional methods.

The Pathhar Patang framework is a visual representation of the key enablers and barriers faced by young men and women at two critical junctures related to their participation in the Skill Impact Bond[8]: The past i.e., time period before young women and men join skills training under the Skill Impact Bond, and the future i.e., time period after the Skill Impact Bond training when young women and men complete skills training and aim to find employment opportunities.

- We used the term ***patthar (boulder)*** as a metaphor for constraints, challenges, and barriers that young men and women may encounter when considering enrolling for skills training or searching for employment. The boulders represent factors that weigh trainees' down and restrict them from progressing towards these aspirations.
- The term ***patang (kite)*** is used as a metaphor for enablers to enrol into skills training and thereafter take up paid work. The kites represent factors that help trainees come closer to achieving these aspirations i.e., helps them fly.

Following data collection, we consolidated the insights, which are shown in the Figure below. We have delineated the responses of male and female trainees to be able to report how these factors vary by gender in line with the Programme focus on improving outcomes for young women.

Sampling Approach

Sampling respondents for in-depth interviews: We used purposive sampling to ensure diverse representation. Key sampling criteria included:

- **Sectors of skills training and employment**: Trainees enrolled with different training providers, sectors, and job roles.
- **Status in skills training and employment:** Respondents were selected across different stages of their journey including those who had completed training, were starting their first job, had been retained for three months or more, or had discontinued training or employment. We also included those who had migrated for employment under the Programme.
- **Socio-economic factors**: Gender, educational qualifications, and marital status.
- **Focus on women:** Intentionally oversampled female participants to prioritise their perspectives and experiences, given the Skill Impact Bond's focus on promoting women's economic empowerment
- **Language**: The preferred language of the trainees also weighed on the sampling criteria as interviews were conducted in Hindi, Bengali and Odia.

Sampling training provider and employer sites: The selection was also carried out purposively, in collaboration with the training providers and guided by considerations of **sectoral diversity**, **geographic spread across India**, **employer availability**, and **logistical feasibility**.

8 Our team developed this framework by adapting the life history method. Please refer to the methodology section to read more about how this approach was developed and other details related to it.

Ethics

Strict ethical and safeguarding protocols followed: (i) All data collection, storage, and reporting processes complied with the **highest ethical standards** and relevant Indian and international data protection regulations. Access to any personally identifiable data was strictly regulated. (ii) Prior to each round of data collection, an **ethical review was obtained**; (iii) **Verbal informed consent** was sought from all trainees, who were provided complete information about the purpose of the engagement and the nature of the interview. For participants who did not consent to audio recording, interviews were not recorded; instead, researchers took detailed written notes to capture their insights, perspectives, and opinions; (iv) Participation in the study was **entirely voluntary**, and respondents were informed that they could decline to participate or skip any question(s) at any time. To maintain confidentiality and adhere to ethical guidelines, all participants and their accounts are referred to by pseudonyms.

In-depth interviews: Who did we hear from?

Our respondents by state, sector, and social background

Gender

30%

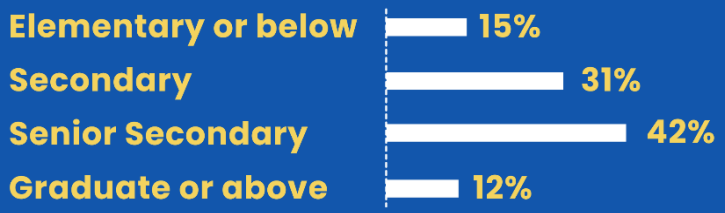
70%

Marital status

Married
21%

Single/Unmarried
79%

Education



Sector of training

Apparel
28%

IT-ITeS
22%

Telecom
10%

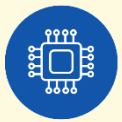
Retail
9%

BFSI
7%

Automotive
6%

Capital Goods
5%

Construction
5%

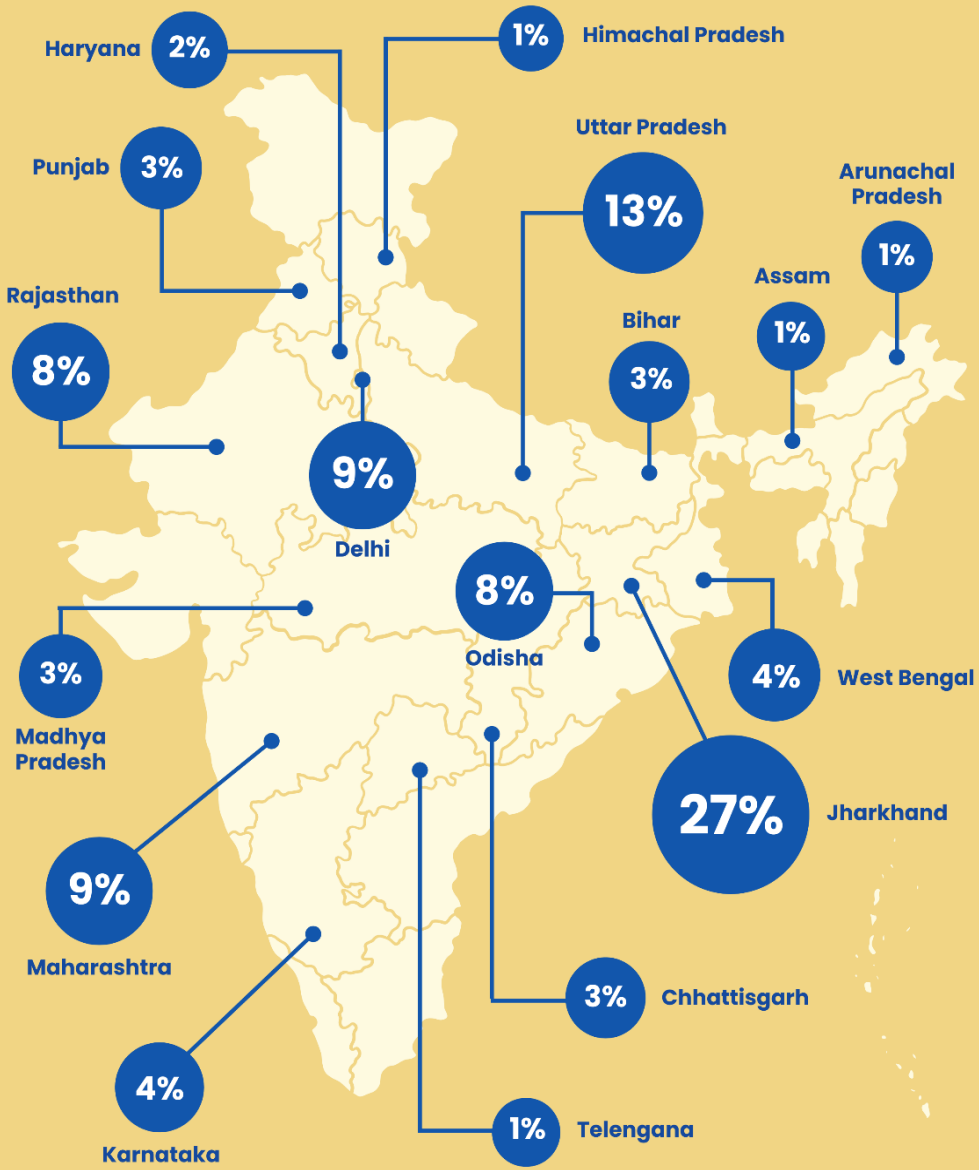


Electronics
3%

Tourism & Hospitality
3%

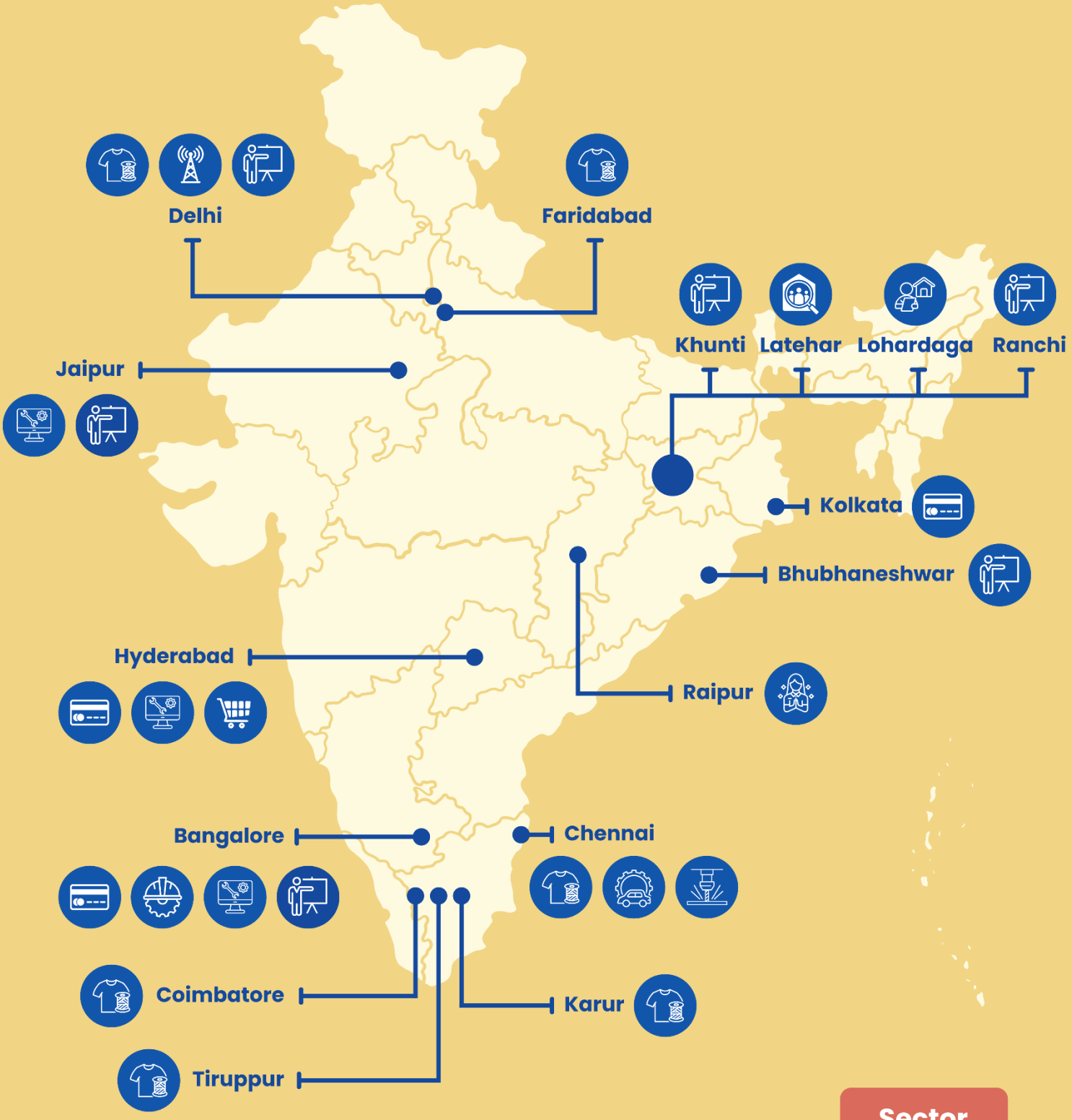
Plumbing
2%

State of domicile of our respondents



Field visits: Who did we visit?

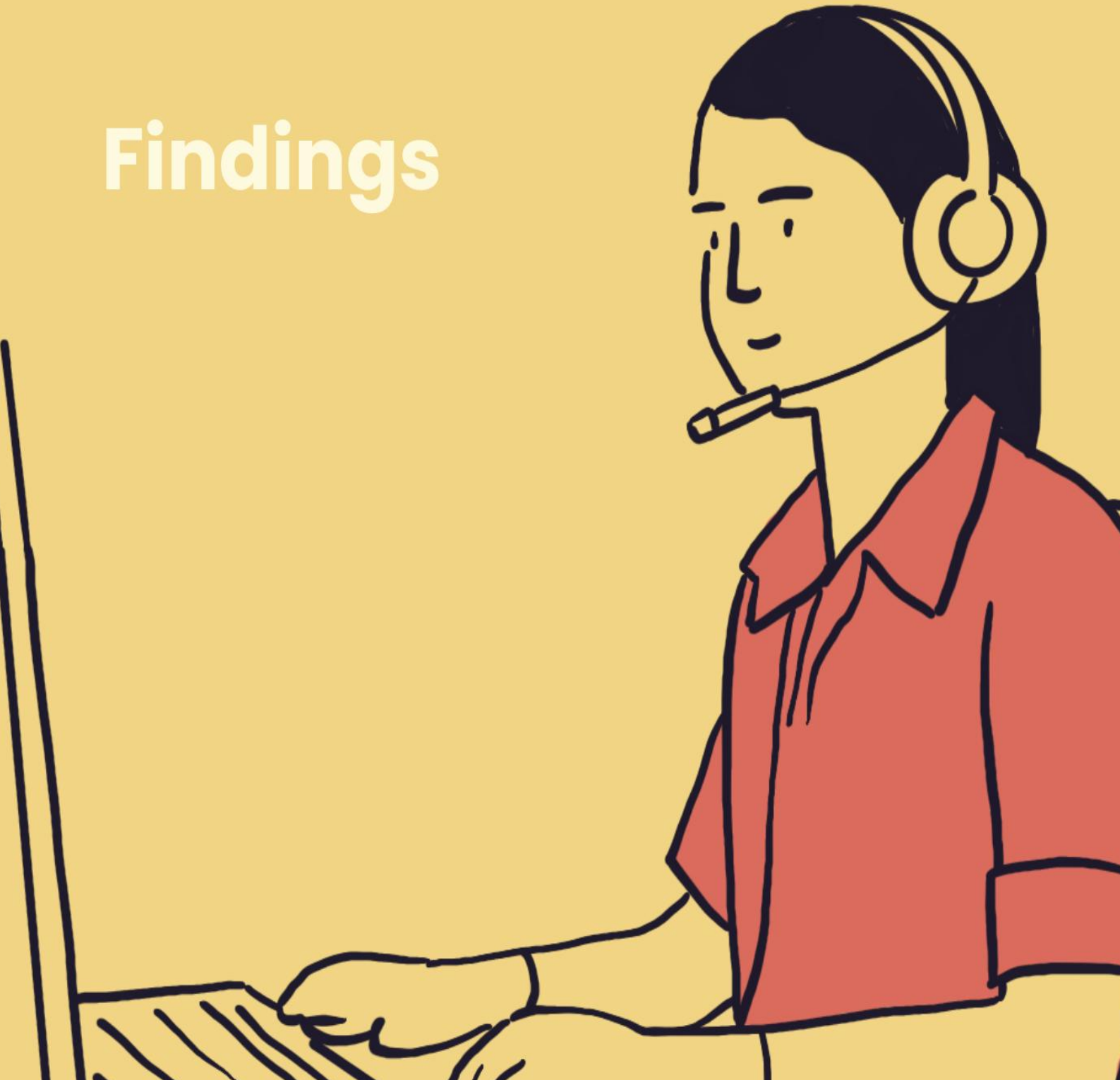
Our visits by location and sector



Sector

- Apparel
- Automotive
- BFSI
- Capital Goods
- Construction
- Door-to-door Mobilisation Visit
- IT-ITeS
- Retail
- Telecom
- Tourism & Hospitality
- Training Centre
- Village Employment Fair

Findings



3. Findings

Setting the context: the skills and employment landscape in India

In this report, we present our findings on youth aspirations, migration, and decision-making. However, before exploring these themes and understanding the impact of the Skill Impact Bond on young people's lives, it is important to situate the Programme within the broader context of India's skills development and employment landscape, particularly as it relates to youth and women.

India's skills and employment landscape is simultaneously marked by immense potential and persistent structural challenges. With 65% of its population under 35 years of age and a median age of 28, India is uniquely positioned to harness its massive demographic dividend.[9] As the country moves towards becoming a USD 5 trillion economy, the opportunity to leverage this demographic dividend to drive inclusive socio-economic development is both strategic and timely.

Further, the evolving economic landscape in India is also creating new opportunities for targeted interventions. While the country has historically seen uneven patterns of regional economic development[10], government initiatives to drive improvements in infrastructure, digital connectivity and inclusion, and incentivise job creation in the manufacturing and services sector are helping expand access to work beyond traditional hubs.

High-quality, industry-relevant training therefore remains a key national priority. From the setting up of the NSDC as a public private partnership in 2008, to the creation of the Ministry of Skill Development and Enterprises (MSDE) in 2015, the skills ecosystem in India has received significant attention and investment in recent years. To align industry requirements with training standards, Sector Skills Councils (SSCs) have been institutionalised. Together, SSCs have developed National Occupational Standards and Qualification Packs for over 2000 roles, enabling competency-based training frameworks. Further, the National Skills Qualification Framework (NSQF) has helped create a national benchmark for skills training across the country.[11] These initiatives have helped broaden coverage of skills training, improved standardisation, and laid a strong foundation for scaling high-quality skills training.

Despite these opportunities, young people face persistent challenges in securing employment aligned with their skills and qualifications.[12] According to analysis based on the Periodic Labour Force Survey data from 2023-24, more than half of all graduates and more than a third of all postgraduates in India are employed in roles below their educational qualifications. At the same time, employers often report challenges in recruiting candidates

9 Economic Survey 2024, Government of India
10 Rajan and Bhagat (2021); UNFPA and Institute for Human Development, India (2020)
11 National Occupational Standards and Model Curriculum | National Skill Development Corporation (NSDC)
12 Kumar, S., Singh, S., Biswas, J. (2023). India's Demographic Dividend and Policy Implications.

with the right mix of technical and soft skills, highlighting the need for more industry-relevant educational and skills training opportunities for the youth. [13]

These challenges are compounded for young women, whose labour force participation remains low at 42% for those over 15 years of age. [14] Evidence outlines how a combination of demand side barriers (employment policies, labour laws and nature of work) and supply side barriers (skills gaps, aspiration gaps and information gaps) deter women's economic participation in India.[15]

With the right skills, an enabling workplace environment and mobility support, youth and women can achieve better employment outcomes. Importantly, they can also contribute to household incomes, pursue financial independence, and build meaningful careers.

However, current levels of formal vocational and technical training remain limited, with only 4% of the working-age population having received such training.[16] This is because traditional skills training initiatives continue to be largely input-driven, focusing on metrics such as the number of trainees enrolled or certified as key indicators of success. This approach provides limited evidence of Programme effectiveness - specifically, whether trainees transition into employment, remain employed, or acquire skills aligned with labour market needs. Consequently, initiatives have had limited success in addressing the needs of both youth and industry. [17]

Together, these factors underscore the need for innovative and inclusive models of skills development, which, alongside providing training, also connect young people to meaningful industry-relevant employment opportunities, take cognisance of social gender norms, and offer young men and women sustained support across enrolment, skills training, placement in jobs, and job retention.

The Skill Impact Bond is one such programme. It leverages an outcomes-based financing model (the DIB), where payments are linked to outcome metrics: successful certification, job placement, and three-month retention. Private investors provide upfront working capital to training providers to implement the programme. If, and only if, predefined outcomes are achieved, the outcome funders repay the investors their principal along with a return.18

As the MEL partner, our role extends beyond verifying payment-linked outcomes. In this report, we aim to understand the motivations, aspirations, and experiences of youth and women, which influence their engagement with the Programme (**see** **Chapter 1: *Youth Aspirations***). Subsequently, we examine the key drivers of economic migration among Skill

13 Institute for Competitiveness, cited in Economic Survey 2024, Government of India; Gooptu, S. et al (2023). Estimating Skill Mismatch in the Indian Labour Market: A Regional Dimension
14 See Mehrotra and Parida (2017) for some of the key reasons behind the low female labour force participation rate; In recent years there has been a growing body of literature which highlights misalignment between heightened trainee expectations and workplace realities, across sectors, for both men and women. For example, see Nambiar (2013;2014), for examples from the manufacturing sector; on the service sector see Upadhyaya and Roychoudhury (2022); on the agricultural sector, see Brown (2022;2023) and for examples from the garment manufacturing sector in Tiruppur, see Carswell and De Neve (2022).
15 Nambiar, D. (2014). Skill development and youth aspirations in India. Doctoral thesis submitted to the University of Oxford.
16 Percentage distribution of persons of age 15-59 years by vocational/technical training received; Periodic Labour Force Survey Annual Report 2023-24
17 Pilz and Ramasamy, M. (2022). Attractiveness of Vocational Education and Training in India: Perspectives of Different Actors with a Special Focus on Employers.
18 See UKFIET (2023).

Impact Bond participants, the ways in which the Programme facilitates this process, and emerging patterns - particularly through a gender lens (**see** Chapter 2: *Migration*). Further, we also analyse decision-making among youth, especially women, in relation to skills training, employment, and other key life choices. This includes identifying the enablers and barriers and the Programme's role in supporting their sustained participation in the workforce (**see** Chapter 3: *Decision-making*).

Chapter 1:
Youth Aspirations

Chapter 1

Understanding youth aspirations: why do young people in India join short-term skills training?

The term *aspirations*[19] reflect the goals and targets individuals set for themselves, and their efforts or work towards achieving them. Aspiration in this sense is a motivating force, which drives individuals to strive towards a better future.[20] These can encompass a diverse range of goals, whether personal goals or professional and educational achievements. While often internalised, aspirations are also shaped (and at times, reshaped) by external influences, such as family, community, and institutions.[21] Aspirations may vary in their time horizon, ranging from short-term desires to long-term life goals.[22]

For any successful skills training programme, such as the Skill Impact Bond, understanding young people's aspirations is critical. It offers insights into what youth value, what they hope to achieve, and the challenges they encounter in doing so. More importantly, it enables us to identify opportunities for programmes to better align their interventions with young people's aspirations and support them more effectively.

This section focuses on youth aspirations. It explores key questions such as: *What do young trainees aspire to? What are their motivations to enrol in the Skill Impact Bond programme? What are the key enablers and barriers faced by youth in realising their aspirations? How does the Skill Impact Bond enable women's participation in skills training and the labour market?*

1.1 What do young trainees aspire to? What are their motivations to enrol in the Skill Impact Bond programme?

We discuss the aspirations expressed by young people in our engagements with them, and how these link with their motivations behind enrolling in the Skill Impact Bond. These narratives - capturing trainees' own voices - help programme stakeholders:

- Learn what young people hope to gain from their participation in the Programme - whether that is an income, a career, greater agency or self-efficacy, or a new skill set.
- Assess the extent to which the Programme is helping mobilise trainees' aspirations effectively
- Identify opportunities for organisational or systemic improvements that can help the programme be better aligned to young people's aspirations and improve their skills training and employment outcomes.

Based on our findings, we observe trainees' aspirations and motivations across three broad typologies, which we illustrate below through examples. For the majority of enrolled trainees, **meeting basic household economic needs** through a job was the primary motivation for joining the Programme. The next group consisted of those who viewed the Programme as a

19 The term 'aspiration' has been conceptualised by researchers in many ways, and its conceptualisation varies across contexts. As such, there is no universal definition of the term.
20 For the definition shown here, see Nambiar (p. 96, 2014).
21 For more details on the influence of these factors, refer to Appadurai (2004) and Bourdieu (1977).
22 Refer to Hart (p. 326, 2016) and Nambiar, D. (p.96-97, 2014).

stepping stone toward achieving longer-term career or educational goals. A third group, mostly women, joined the skills training to pursue aspirations beyond economic participation - **seeking greater agency, freedom, and self-reliance**, opportunities they rarely experienced otherwise. While we outline these typologies below, it is important to note that individual aspirations were often wide-ranging, overlapping, and shaped by intersecting factors such as place of residence, household income, educational level, exposure, and local context.

1.1.1 For a job to be able to meet basic household economic needs

This perspective was commonly expressed by many of the trainees we interviewed: their primary motivation for enrolling in the Skill Impact Bond was to acquire skills training and secure employment as a means of accessing a basic income. These were opportunities they otherwise lacked due to limited access to financial resources, networks, low educational qualifications, and other structural barriers. However, getting access to a job was crucial for tiding over their immediate and pressing financial needs, such as supporting their families' sustenance, covering household expenses, paying for their children's education, or repaying existing debts. For these trainees, earning for survival remained their priority, and they gave little thought to their long-term career prospects.

'I needed to earn money' – Sohini's story of training for survival

Before she enrolled in training under the Skill Impact Bond, 19-year-old Sohini from Odisha was engaged in agricultural labour on her family's land. Due to her family's financial situation, she had dropped out of formal education without finishing secondary school. When a friend told her about the Sewing Machine Operator course offered under the Programme, she saw a chance to change her future.

Describing the training course, she explained how it had been a fulfilling experience. She had learnt about measurements, cutting garments, and stitching different parts of a garment using an industrial sewing machine. After the completion of her training, she was placed in an apparel factory in Tiruppur, Tamil Nadu.

At the time of the interview, she had been working in the same factory for 18 months and spoke positively of her experience: "The place is great, and I am feeling good here. Also, there is nothing to do back at home and I enjoy working here." Her family too was thankful for the financial support she could provide *(see quote)*.

> *'My family is content with the money I send back home. They are happy about me working here.'*

Looking ahead, Sohini hoped to return home and set up her own tailoring business: **"I am thinking about getting some sewing machines, teaching some girls how to use it and then start a business."** With a quiet confidence, she has already started saving a part of her salary for this endeavour.

These aspirations were often shaped by acute economic distress and intersecting vulnerabilities. Many such trainees came from households with low educational attainment, facing the burden of high out-of-pocket health expenditures resulting from recent health shocks, domiciled in remote locations (e.g., rural and remote parts of Jharkhand), reliance on subsistence agriculture, high levels of indebtedness, and membership of socio-economically

marginalised communities. Several women were also de-facto household heads, further exacerbating their economic precarity.

For such trainees, access to skills training and placement support through the Skill Impact Bond served as a critical pathway to survival. It enabled their entry into the job market - often for the very first time - an opportunity they might not have been able to access otherwise. This highlights the value of such interventions in addressing both economic vulnerability and social inequality.

1.1.2 As a stepping stone to their career aspirations

Several young people we interviewed articulated clear long-term career aspirations - either within the sector in which they had enrolled under the Skill Impact Bond (e.g., aspiring to work in Finance in the BFSI sector) *(see Fatima's story)* or in entirely different fields such as teaching, law, or the armed forces *(as in the case of Pratham)*.

Most respondents in this category, such as *Fatima,* came from households where their families were not dependent on their incomes for meeting their basic needs and had higher educational attainment (including several young people pursuing and/or possessing university degrees). In particular, female trainees from urban backgrounds, facing fewer mobility-related restrictions, with greater access to familial support, peer networks, and economic opportunities were the ones who harboured such aspirations.

'I want to work for a good company' - Fatima's steps towards a career in finance

For 21-year-old Fatima, a Bachelor of Commerce graduate from Bangalore, enrolling in the Skill Impact Bond was a decisive step towards fulfilling her long-standing goal of working in the banking and financial sector. Upon successful completion of skills training, she shared how had she persevered and appeared for interviews with many employers and credited the training she had received with helping her be confident and well-prepared for job interviews *(see quote)*.

> *"She [the trainer] guided us on how to prepare for interviews, how to dress for them, how to talk and behave...She taught us all this."*

Finally, she was able to land a role after the wife of her father's friend, who had been working for a well-known financial services firm for six years, got her an interview. This role aligned with qualifications and aligned with her and her father's expectations about salary, the type of company, and proximity of the workplace to her home.

Fatima's educational background, sector-specific training in BFSI, family support, and peer networks all played a role in helping her access this opportunity - alongside her own determination and strategic thinking, such as negotiating for her brother to drop her to work daily.

Despite initial doubts, she proved herself at work, meeting sales targets within the first month and receiving appreciation from her managers. Her plan now is to gain work experience and eventually move to a bigger firm: **"My knowledge was only theoretical before I got here...Right now, I just want to gain some experience. Eventually, I would like to move to a bigger company like Accenture or Wipro."**

Some trainees we interviewed, such as *Pratham,* wanted to pursue a career or qualification in a sector different from the one they had opted for skills training in. Often, trainees with these aspirations faced certain constraints (such as limited access to financial resources, or a particular skillset) which prevented them from pursuing their long-term aspirations. These trainees viewed the Skill Impact Bond as a stepping stone - an opportunity to acquire relevant skills, build work experience, and generate an income that could be leveraged to advance their broader educational or professional goals.

'I did not know much' - Pratham's story of gaining confidence

For Pratham, now a practising lawyer in Delhi, the Skill Impact Bond training came at a time of financial distress. He was in the first year of his Bachelor of Laws (LLB) programme and struggling to pay his tuition fees due to his family facing financial setbacks. He decided to join skills training for a customer care executive role, hoping to secure a job that would help him pay his way through his degree and support his family through their financial struggles.

> *'When I first went there, I did not know much, but once I started, I got a lot of support. Firstly, I learnt how to speak to other people, and my communication skills developed a lot. Secondly, it had a huge impact on my English-speaking skills, which also improved.'*

Although he did not remain in the job he was initially placed in, skills training gave him something more lasting: strong communication and soft skills, which he continues to draw on in his legal practice today *(see quote).* The skills he learnt - how to coordinate with clients, how to communicate clearly, and how to manage professional interactions - now form the backbone of his work as an advocate. **"The work I today is not that different from the training I received. There, I learned how to talk to customers, and here I have to handle my clients, so the experience still helps."**

Today, Pratham has obtained his qualifications and is working under a senior lawyer, to learn the ropes and gain more experience and remarked: **"I have worked hard to get here and will continue to do so in the future. This is just the start."**

1.1.3 As a means to advance their educational aspirations

For some trainees that we interviewed, pursuing higher education was an aspiration in and of itself. During the interviews, they expressed a desire to study further and upskill themselves. For these trainees, further education was correlated with better life outcomes, and career prospects, and they used the income they earned through the Programme (via job placement) to fund their education. 21-year-old Gehna is one such trainee balancing work and study: At the time of the interview, she had been working in an IT-ITeS firm in Noida while simultaneously pursuing her undergraduate degree. Reflecting on the difficulty of juggling both responsibilities, she stated that she had no choice but to persist, explaining that, in her view, **'having a graduate degree is the bare minimum requirement if you want to do something meaningful with your life.'**

When it comes to supporting young people's long-term aspirations, the **Skill Impact Bond** provides not only technical and soft skills training - such as IT, communication and negotiation skills - and sector-specific knowledge (e.g., financial products) but also structured placement support, and targeted measures to enable retention and help trainees make progress toward their goals.

- **In some cases, participation in the Programme allowed trainees to enter their field or sector of interest directly** and gain the experience necessary to start building a career.
- **In others, it served as a transitional step,** providing an income to finance further education or training, such as pursuing a nursing degree or enrolling in law school. Interviewees also commended the soft skills and exposure they had acquired because of their participation in the Programme, highlighting the intrinsic value of skills training for young people.

1.2 Beyond skills training and employment: Women's aspirations for seeking greater agency, freedom, and self-reliance

Several young women aspired to move beyond the confines of the domestic sphere to see the world beyond their homes and villages, gain exposure to the outside world, and exercise greater agency over their lives and decisions. Their aspirations extended beyond the tangible benefits of the Skill Impact Bond, such as acquiring skills, securing a job or earning a certification. They also expressed a desire to build confidence, strengthen self-esteem, and achieve financial independence, even if only temporarily. Other motivations included wanting to do something to improve their life, do something meaningful by themselves and stop relying on their parents or family for financial support *(see quotes)*.

"I want to make a name for myself."

"How long will I keep living off of my parents?"

'All my life, my family has restricted me, everyone around me has stopped me from doing everything, "you can't go out, you can't do this, stay at home," so I decided to join training to get "freedom from the society."

"We wanted to step out, work, see what things are like, go a little farther away from home, and learn something new."

"I think it that whatever a son can do, a daughter can also do."

The Skill Impact Bond provided such young women something most of them did not have access to before: entry into the public sphere beyond the realm of domesticity and a chance to circumvent gender-based expectations they faced within their household. Before joining skills training, most of them mentioned that they were either studying, contributing to household agricultural labour, or occupied by domestic and care duties. For those who migrated to take up employment through the Programme, it was often their first experience traveling outside their village or state.

In this way, the Programme, although imperceptibly, is playing a role in nudging restrictive social gender norms that women face when it comes to mobility, marriage, and economic participation. In fact, in several cases, economic participation enabled women to postpone their marriage.

1.3 What are the key enablers and barriers faced by youth in realising their aspirations?

To answer this question, we applied the Patthar-Patang (Boulder-Kite) framework to facilitate open and candid conversations with young men and women enrolled in the Skill Impact Bond. The consolidated insights, presented in the figure below, offer a snapshot of the key barriers and enablers youth identify, both in enrolling into skills training programmes and in transitioning into the job market.

Beyond offering insights, the framework also functions as a diagnostic tool for stakeholders such as mobilisers, trainers, and training providers to help identify the specific challenges

youth face. This, in turn, can inform targeted strategies to overcome those challenges and enhance women's workforce participation.

1.3.1 Barriers to participation

Women report a higher number of barriers as compared to men - both at the time of enrolling into skills training and in joining paid work. The most critical barriers to women's participation included the following:

a. Distance of the training site and workplace from their place of residence:

For local jobs that do not require migration, women told us that their families often assess whether the workplace is within a manageable distance from home. Long commutes, especially those involving travel after dark, raise concerns around safety, unreliable or unsafe transportation, and long working hours - all of which contribute to families withholding or withdrawing their consent for women to work, asking them to find jobs closer to home or become inactive.

For women who migrated for work - relocating to a different district or state - family pressures persisted, often increasing over time. These trainees frequently faced demands to return home to fulfil gendered responsibilities such as caregiving for ill family members, managing household duties, or responding to shocks like a family death. Further, many migrant women reported that their jobs were seen as temporary (with the permitted durations ranging from a few months to two years) before being asked to return home due to societal expectations, marriage, or the need to prioritise childcare or other caregiving duties. In many cases, this resulted in women either seeking local employment, exploring self-employment, or leaving the workforce altogether. These patterns are strongly reflected in the recurring themes across our findings and discussed in further detail in Chapter 2 and Chapter 3.

b. Job roles in contravention with traditional norms:

Across the board, women shared that job roles which involve working late hours, or in male-dominated environments (e.g. automotive sector), or in public-facing roles - often lead to them dropping out, either due to their own discomfort or family disapproval. Families typically determine what is socially appropriate, and their reluctance frequently prevents women from taking up or continuing in certain jobs, like tele-calling or roles involving fieldwork. As a result, many women choose roles perceived as more feminine, such as sewing machine operator, to align with social expectations.

This pattern clearly emerges through our findings, where the lack of family support, job timings, negative perceptions from the community, and family concerns around safety emerge as key constraints.

1.3.2 Enablers to participation

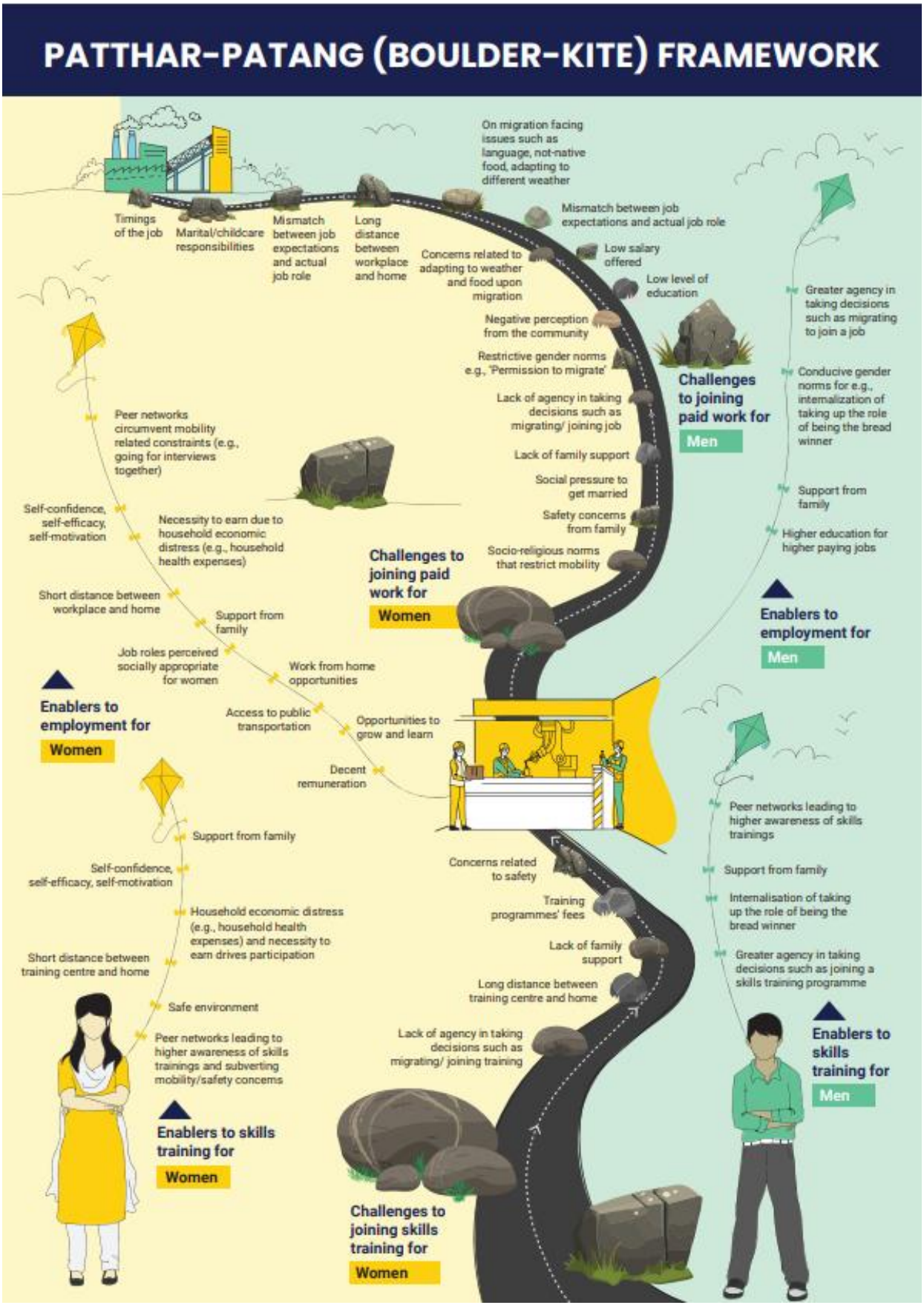
Support from the family, high levels of self-confidence and self-efficacy, and safety at the training and employer site came up as key enablers to women's participation. Women also shared how these factors often enable them to transverse the barriers mentioned above and negotiate the right to travel and migrate for paid work, and in some cases, even take up traditionally masculinised roles (such as automotive machining operator) and earn higher salaries.

Interview after interview, we heard stories of women who had to challenge and navigate gender-based barriers leveraging these enablers using covert strategies or engage in extended negotiations with their families. [23] For some women, this involved choosing more socially acceptable or feminised roles (e.g., working in the apparel sector or starting a home-based tailoring business). For others, it meant persuading family elders by seeking employment closer to home, assuring them of their safety, or taking on additional household responsibilities after work, all in exchange for being allowed to work.

One such example is *Fatima*, who successfully negotiated with her family for the right to work, pushing back against long-standing norms. Similarly, *Sohini*, empowered by a strong sense of confidence, was already anticipating her family's eventual request for her to return home after migrating. In response, she was proactively planning to start something of her own - a strategy that would allow her to stay engaged in paid work while also balancing her gendered responsibilities.

The Programme's training providers play a critical role in promoting women's participation. They use evidence-based measures to address the specific barriers faced by women, particularly in relation to gaining family support, while also leveraging key enablers to drive enrolment, training, and employment outcomes. These efforts are briefly outlined below.

23 Kandiyoti (1998) terms these strategies as 'patriarchal bargains', which women use to maximise their life options within contexts with patriarchal or gender-based constraints.


PATTHAR-PATANG (BOULDER-KITE) FRAMEWORK
Timings of the job
Marital/childcare responsibilities
Mismatch between job expectations and actual job role
Long distance between workplace and home
On migration facing issues such as language, not-native food, adapting to different weather
Concerns related to adapting to weather and food upon migration
Mismatch between job expectations and actual job role
Low salary offered
Low level of education
Negative perception from the community
Restrictive gender norms e.g., 'Permission to migrate'
Lack of agency in taking decisions such as migrating/ joining job
Lack of family support
Social pressure to get married
Safety concerns from family
Socio-religious norms that restrict mobility
Challenges to joining paid work for Men
Challenges to joining paid work for Women
Greater agency in taking decisions such as migrating to join a job
Conducive gender norms for e.g., internalization of taking up the role of being the bread winner
Support from family
Higher education for higher paying jobs
Enablers to employment for Men
Peer networks circumvent mobility related constraints (e.g., going for interviews together)
Self-confidence, self-efficacy, self-motivation
Necessity to earn due to household economic distress (e.g., household health expenses)
Short distance between workplace and home
Support from family
Job roles perceived socially appropriate for women
Work from home opportunities
Access to public transportation
Opportunities to grow and learn
Decent remuneration
Enablers to employment for Women
Support from family
Self-confidence, self-efficacy, self-motivation
Household economic distress (e.g., household health expenses) and necessity to earn drives participation
Short distance between training centre and home
Safe environment
Peer networks leading to higher awareness of skills trainings and subverting mobility/safety concerns
Enablers to skills training for Women
Peer networks leading to higher awareness of skills trainings
Support from family
Internalisation of taking up the role of being the bread winner
Greater agency in taking decisions such as joining a skills training programme
Enablers to skills training for Men
Concerns related to safety
Training programmes' fees
Lack of family support
Long distance between training centre and home
Lack of agency in taking decisions such as migrating/ joining training
Challenges to joining skills training for Women

1.4 How does the Skill Impact Bond enable women's participation in skills training and the labour market?

Youth, especially women, face numerous structural and social barriers in realising their aspirations. The effectiveness of programmes such as the Skill Impact Bond depends largely on how well they can integrate gender-related considerations throughout the initiative - from mobilisation and enrolment to skills training, placement, and retention.

While previous initiatives have emphasised increasing women's participation, what sets the Skill Impact Bond apart is the mandated minimum target of female participants over the four-year period (62.5%), and its specific focus on job placement and retention. Hence, the Skill Impact Bond creates built-in financial incentives for training providers to promote not just women's enrolment but ensure meaningful participation. This is particularly significant given that only one in ten women in India continue to stay on in their jobs for three months or more.[24]

Our findings show that training providers adopt targeted evidence-based measures to promote women's participation. Some of these efforts are discussed below.

To secure women's family support, for example, providers invest significant time during mobilisation to engage not only with the young women, but also with their parents, elders, and community members. They provide accurate information, set realistic expectations around salary, working hours, and job location through measures such as in-depth counselling sessions, door-to-door visits, job fairs, community kiosks, and engagement with village elders. To build trust and familiarity, providers organise exposure visits to training centres, facilitate interactions with alumni, and create opportunities for families and youth to engage directly with potential employers. These strategies help to address their concerns and secure the necessary family buy-in and support. [25] Providers also prioritise outreach to the most disadvantaged women, including those from female-headed households, economically distressed families, and remote areas with limited access to training or formal employment.

In terms of delivery, providers ensure employer engagement throughout beginning right from the time of mobilisation. Before enrolling a new batch, they engage with employers to understand the market demand, job requirements and align curricula and training delivery (e.g. hands-on simulations at the training site) accordingly. Further, transferable skills are integrated across all courses, with a special emphasis on building self-confidence, negotiation skills, and self-efficacy. These skills are particularly critical for women, both in navigating the workplace and in strengthening their decision-making power within the household, particularly in the context of women's economic migration. This demand-driven placement model improves trainees' job readiness and increases the likelihood of secure employment following the completion of skills training.

Beyond placement in a job, training providers collaborate with employers to make workplaces more conducive for women. This includes ensuring access to basic facilities like clean and hygienic separate washrooms, as well as more tailored support such as offering local food for migrant workers (e.g., *Jharkhandi* food in Tamil Nadu at the workplaces), ensuring women's safety through grievance cells, and promoting compliance with labour laws

24 See Aroldi, Brubaker, Osorio, and Velarde (2025).
25 This strategy is essential to alleviating concerns over social stigma and fears of compromising young women's dignity, encouraging family support for migration-based job opportunities. For more empirical research on this, see Fernandez, Gopal and Ruthven (2016).

and policies. These efforts contribute to ensuring that women can stay retained in the longer-term, helping address India's relatively low female labour force participation. Chapter 2 provides a more detailed discussion of these measures in relation to economic migration.

Chapter 2:
Migration

Chapter 2

Seeking economic opportunity: Why do young people migrate for work after short-term skills training?

India's economic landscape is marked by significant regional disparities in terms of industrialisation and economic growth. Historically, economic activity and employment opportunities have been concentrated in key urban centres (e.g. Delhi NCR) and Southern and Western states (i.e. Tamil Nadu, Karnataka, Maharashtra, and Gujarat). On the other hand, large parts of North-Central, Eastern and North-Eastern India remain largely agrarian, with a high dependence on subsistence livelihoods and limited industrial activity.[26]

Due to these structural imbalances, internal economic migration is a critical livelihood strategy, particularly for those hailing from regions where local job employment opportunities remain scarce. Each year, millions of young people move within and across states, seeking better livelihoods, higher wages, and improved living conditions. [27] [28]

Migration, however, involves more than physical relocation. For many first-time job seekers, it involves adapting to new and structured work environments and, in the case of inter-state migration, unfamiliar socio-cultural and linguistic contexts. It also requires emotional resilience, as individuals leave behind their homes, families, and social networks[29] while navigating individual aspirations and familial expectations.

For women, migrating for work brings additional challenges underpinned by structural gender inequities and social norms. These include safety concerns during travel, at the workplace, and their living arrangements, along with gender norms around mobility, domestic roles, and marriage. Further, women's migration is rarely an individual decision, often requiring family approval and community support. Limited access to skills training and job opportunities requiring relocation, combined with persistent gender-based barriers explain women's low economic migration in India. [30]

Despite these challenges, internal migration holds the potential to drive better youth and women's employment outcomes. As India urbanises, economic migration will remain a defining feature of the labour market. Understanding its dimensions - particularly its gendered aspects and effective support strategies - is crucial for making it a more equitable and a sustainable livelihood strategy for skilled trainees.

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26 For a discussion on the drivers of spatial inequalities and diverging trajectories of economic development among Indian states, see Shaban and Sattar (2021) and Chakraborty (2024)
27 The Periodic Labour Force Survey defines a migrant as "a household member whose last usual place of residence, any time in the past, was different from the present place of enumeration". For more information on this, please refer to MoSPI (2022), *Migration in India 2020-2021* report.
28 Rajan and Bhagat (2022) note that, according to the 2011 Census, India had ~450 million internal migrants. Of these, ~ 281 million were intra-district migrants, ~ 118 million were inter-district migrants, and ~54 million were inter-state migrants.
29 In the context of migration, social networks refer to kinship or caste-based networks which play an essential role in providing support to newly arrived migrants with housing, food and information about employment. See Pandey (2023).
30 According to MoSPI (2022), the national female migration rate stood at 48%, with a majority (87%) of these women migrating in relation to marriage.

For skills and employment programmes such as the Skill Impact Bond, internal migration serves as one of the crucial pathways for young people to access meaningful employment. This is especially true for those enrolling from regions with limited industrialisation, scarce local jobs, and a heavy dependence on subsistence agriculture [31] - factors that restrict their ability to diversify livelihoods or increase their income. These structural constraints create a 'push' effect, compelling youth from the states of Jharkhand, Odisha, Chhattisgarh, Madhya Pradesh, Bihar, and Uttar Pradesh and the North-East to seek employment elsewhere, making them prominent 'source' states for migration. Southern and Western states, such as Gujarat, Maharashtra, Tamil Nadu and Karnataka, serve as the key destinations for these economic migrants.

The Programme recognises that migration is a complex process and provides targeted support to facilitate a smooth transition. These measures aim to make migration safer, better-informed, and gender-responsive, while supporting trainees to remain employed after relocating.

This section focuses on young people's economic migration [32] within India, particularly under the Skill Impact Bond. It explores key questions such as: *Why is migration a critical strategy for enabling job placements under the Skill Impact Bond programme? What are the key migration routes for Skill Impact Bond trainees? How does the Skill Impact Bond support young people through the migration process? What are the key patterns of migration observed among Skill Impact Bond trainees? Why do trainees return?*

2.1 Why is migration a critical strategy for enabling job placements under the Skill Impact Bond programme?

The Skill Impact Bond is a pan-India programme that enrols trainees from multiple states and engages several skills training providers offering local as well as migration-based job placements. While some providers facilitate local job placements post-skills training, others enrol trainees from states or regions where local employment opportunities are limited (as described above), thus making migration a critical strategy for securing job placements. For instance, Jharkhand, one of the primary 'source' states for out-migration in India, accounted for 27% of trainees enrolled in the first four cohorts of the Skill Impact Bond. [33] [34]

To address the structural challenge of low industrial concentration and scarcity of local jobs faced by trainees enrolling from the 'source' regions, training providers leverage a migration-based job placement approach and implement measures that enable youth to secure a job after skills training. This approach strategically aligns the supply of skilled trainees with demand from employers in destination locations, within Skill Impact Bond's broader **demand-driven placement model** (discussed below). In doing so, it enables

31 See Chakraborty (2024); UNFPA and Institute for Human Development, India (2020)
32 The International Organisation for Migration (IOM) defines economic migration as the movement of a person or a group of persons, either across an international border, or within a State motivated solely or primarily by economic opportunities. However, this report does not delve into international migration, as the Skill Impact Bond programme mainly focuses on migration within India i.e., internal migration.
33 Please refer to *Volume I: Results for the Certification, Placement, and Retention Outcomes for Cohort I to IV* for more information on the distribution of trainees by domicile state in the first four cohorts of the Skill Impact Bond.
34 This pattern that is mirrored by broader trends in the state, which is characterised by high migratory outflows due to economic reasons. For more information on this, please see Kumar and Raj (2024); Srivastava (2020).

employers to efficiently meet their skilled workforce requirements while providing youth and women with access to employment opportunities following skills training.

Trainees enrolled from 'source' regions in the Skill Impact Bond are often offered migration-based placement in sectors such as apparel, capital goods, construction, IT-ITeS, and hospitality in the destination regions. Our data also shows that these sectors are largely concentrated in major industrial clusters or 'hubs' such as Chennai, Coimbatore, Bengaluru, Anjar, Mumbai, Pune, and Delhi NCR. As a result, many candidates from 'source' regions - having trained in job roles aligned with these sectors - must migrate to key industrial hubs to secure employment after their training under the Skill Impact Bond.

What is the demand-driven placement model adopted under the Skill Impact Bond?

Under the Skill Impact Bond, training providers secure a significant proportion of job opportunities through a *demand-driven placement model*. In this model, providers secure placements with select employers *before* the start of each cohort, thereby helping bridge the gap between supply (of skilled trainees) and demand (from employers). This stands in contrast to a more supply-led or ad-hoc placement approaches, where job placement opportunities are identified only after training is underway or completed. Hence, this demand-driven placement model allows providers to tailor their offerings - such as the choice of courses at enrolment, and the delivery of skills training, including practical components like the use of relevant machinery - to align closely with employers' needs. More importantly, in doing so, they enable trainees' retention in their jobs.

This model has been applied for both local and migration-based placements. By directly linking skills training with labour market demand, the Skill Impact Bond training providers improve skills development as well as job placement for women and youth, while enabling employers to efficiently recruit skilled trainees.

'Once we get a buy-in from the employers, they feel accountable for the trainees.'

The approach is anchored in strong, sustained partnerships between training providers and select employers. For migration-based placements, training providers often partner with large employers in the destination locations, who offer robust and gender-responsive infrastructure, well-established recruitment and onboarding processes, and consistent demand for skilled trainees, along with supportive work environments and policies. These enabling conditions allow training providers to ensure employability and job retention of trainees, particularly women, after training completion. We discuss these in detail below.

The demand-driven placement model is a critical factor in driving strong employment outcomes for trainees in the Skill Impact Bond. In the context of economic migration, this model helps reduce the risks and uncertainties associated with relocating for work, particularly for first-time migrants. Without such programmatic support, most youth and their families do not have the information, networks, or access to job opportunities at key destinations. This approach is especially effective for young women in India, whose economic and inter-state migration is low due to a lack of support for transitioning into jobs away from their native place of residence.

Without targeted job placement and migration support, directly accessing job opportunities in key industrial 'hubs' can be challenging, particularly for women. Trainees may struggle to find jobs due

to limited and gendered access to resources, information, and networks, or may be forced to rely on informal networks and labour contractors for migration. **The Skill Impact Bond's well-designed demand-driven placement model addresses these challenges effectively.**

2.2 What are the key migration routes for Skill Impact Bond trainees?

Analysis of the first four cohorts of trainees enrolled in the Programme shows that when young people are placed in jobs requiring migration, inter-state migration is the predominant form of movement. A significant proportion of the trainees enrolled originate from specific 'source' states or regions in India which have low industrial concentration and limited availability of local job opportunities. The largest number who were required to migrate come from Jharkhand, reflecting broader trends of high migration-based outflows from the state due to economic reasons. Many trainees from Odisha, Madhya Pradesh, and Uttar Pradesh are also placed in jobs outside.

Tamil Nadu emerged as the most prominent destination state for migrating trainees. This is particularly for those trained in manufacturing sectors such as apparel, capital goods, and automotives, given the state's high level of industrialisation.[35] Other important destinations included Karnataka (for apparel, construction and electronics), Maharashtra and Telangana (for construction), Delhi NCR and Gujarat (for apparel). This is in line with historical trends of inter-state economic migration in India, which has been characterised by movement from north-central, eastern, and north-eastern states (with low levels of industrialisation) towards states in southern and western India, which have a higher density of industrial units and engage more workers in the manufacturing sector.[36]

Our findings show that many trainees enrolling from 'source' states, particularly rural areas, come from low-income households.[37] They primarily depend on subsistence agriculture on small, fragmented landholdings or on daily wage labour. Others have families relying on livestock rearing, the collection of non-timber forest products, or informal, low-paying work.[38] As a result, they often lack sufficient income to meet their basic household needs.

> *"Here, there are no jobs, I had asked many people, they said no, and I just gave up."*

The seasonal nature of this work, coupled with agrarian distress, further contributes to income instability and uncertainty, driving many to seek employment elsewhere *(see quote)*. For several trainees, economic hardship was exacerbated by unforeseen shocks (such as a family member's illness or death) or major expenses like the need to finance higher education or marriage. In such situations, economic migration became a necessary strategy for meeting their financial needs (*see Chapter 1 on Youth Aspirations*).

35 According to the Annual Survey of Industries (2022-23), Tamil Nadu is home to the highest number of operating factories and engages more workers within factories compared to any other state in India.
36 See UNFPA and Institute for Human Development, India (2020) and the Handbook of Statistics on Indian States (2022-23), Reserve Bank of India
37 Evidence shows that temporary and short-term migration is disproportionately represented by poor, vulnerable, and historically marginalised communities, particularly Dalits and Adivasis. See Datta & Rajan (2024) and Keshri & Bhagat (2013) for more information.
38 Datta and Rajan (2024) also shed light on rural-urban migration in the context of agrarian distress and decline of agriculture.

'It took time to adjust, but I'm starting to like it now' - Sulekha's transition from Assam to factory employment in Tamil Nadu

For 20-year-old Sulekha, skills training and a job placement in another state provided a unique opportunity, one she never thought possible: a pathway into the formal labour market and a chance to ease her family's financial challenges. Having dropped out of school before she could complete her primary education, the young girl was grappling with the lack of viable opportunities in her home state of Assam, when she first learnt about Sewing Machine Operator training under the Skill Impact Bond. She enrolled in the Programme, recounting to her skills trainer that she'd **"do anything, whatever is asked"** of her, as she needed to get a job and earn money.

After completing her skills training, she migrated to Tamil Nadu to take up a job in an apparel manufacturing company, her first time living without her family. Although this transition required her to make some adjustments, she grew to like it with time. Her family's concerns, about her living and working by herself so far away from home, were also allayed when they learnt that many young women from Assam worked in the same factory as Sulekha.

By working in Tamil Nadu, Sulekha was able to send money home to support her family's household needs and her younger sisters' education. Access to skills training and the Skill Impact Bond's migration support allowed her to take up a more lucrative job than she could previously find locally, increasing her household's income and helping secure her sisters' future.

We also observe intra-state migration among Skill Impact Bond trainees. This trend is particularly evident among trainees skilled for job roles in service sectors such as IT-ITeS and hospitality. Many of these young people reside in rural or semi-urban areas, while job opportunities are concentrated in urban centres, making migration necessary for securing a job. For instance, during our field visit to Raipur, we met young women from various districts of Chhattisgarh, who had migrated to the state capital to work in its rapidly growing hospitality sector. Similarly, our data shows that many trainees from rural areas and small towns in Uttar Pradesh migrate to the Delhi NCR region to take up positions in large BPOs within the IT-ITeS sector.

Our data also shows that migration under the Skill Impact Bond is a deeply gendered phenomenon. Structural gender norms, cultural expectations, and unequal decision-making power between men and women all shape who migrates, how decisions are made, and the nature of their migration experience. We expand on how the migration-related decision-making differs for most men and women in the next Chapter.

2.3 How does the Skill Impact Bond support young people through the migration process?

Migration requires targeted support to help young people find, join, and remain in jobs. For many trainees in their early twenties, it is their first experience of living independently and working away from home. Without adequate support, they may struggle to find jobs that match their skills and aspirations and lack access to important resources and social networks at their destination, and thus may return home soon after migrating, leading to low employment outcomes following skills training.

However, traditional skills training programmes typically offer limited migration support for relocation and transitioning into work at the destination. As a result, many young people depend on informal networks or local contractors, often resulting in insecure employment, low pay, poor housing[39], and limited access to social security, healthcare, and workplace protections. Combined, these factors hinder young people from adapting to their new environment and deter them from staying at their destination and in their job in the long term.

The Skill Impact Bond addresses these challenges through targeted gender-responsive interventions extending beyond skills training and certification. Its approach focuses on facilitating trainees' transition into jobs, easing settling in at the new locations, and promoting their sustained employment - aspects where young people often lack assistance (*see quote*).

> *'She (the training provider) helped us navigate and adjust to the city. She taught us everything - from how to live in a city, to how to give an interview, how to speak in an interview, and how to work in an office. It was my first time traveling and staying away from home.'*

Importantly, the outcomes-based financing structure of the Skill Impact Bond links investor payouts to measurable results such as job placement and 3-month retention. This incentivises training providers to invest resources and dedicate staff to delivering continuous and tailored support that ensures sustained employment for trainees, particularly women.

Below, we discuss some of these measures implemented under the Skill Impact Bond, thus contributing to the limited evidence on specific support for migrating youth within skills and employment programmes in India. These measures are underpinned by the demand-driven placement model described above, which assures trainees that they will have a job placement at their destination after completing skills training.

2.3.1 Sharing adequate information and addressing familial concerns during mobilisation

During mobilisation, training providers use targeted strategies to address families' concerns about women enrolling in courses that require migration after skills training. They reframe women's economic roles by encouraging families to view migration as an opportunity for women to contribute financially - whether by helping purchase household assets, building a brick-and-cement house, funding further education, or supporting the family during household economic shocks. Mobilisers also address any safety-related/ reputational concerns, by assuring families of safeguards at destination workplaces, such as gender-segregated housing, access to meals, and female supervisors. Further, they leverage the power of social networks by sharing alumni success stories and engaging community leaders to build trust and normalise women's migration for paid work.[40]

2.3.2 Building adaptability and workplace readiness

To equip first-time job seekers with key transferable skills as they move from villages and towns to distant cities for work, the Skill Impact Bond training goes beyond job-specific

39 A study focusing on living conditions of internal migrants from low-income households belonging to 13 Indian cities found that a major proportion were engaged as temporary wage/casual labour, in low earning jobs in informal sector. See Babu et al (2017) for more information.

40 According to Sundari (2005), peer networks and social capital play a significant role in influencing women's decisions and employment outcomes. Given the vulnerabilities that women face, having relatives and acquaintances nearby creates a sense of security for young female trainees when choosing to reside away from their native place.

skills.[41] It places strong emphasis on skills such as negotiation, problem-solving, and communication that help women build confidence, resilience, and adaptability. These skills also help enable women to advocate for themselves and make informed life and career choices, including the decision to delay marriage (discussed in Chapter 3). Such preparation and skillsets are important for adjusting to new environments, cultures, and workplace expectations while managing homesickness, family pressure to return or marry, and feelings of isolation and alienation - all of which can otherwise lead to early dropouts. [42]

2.3.3 Providing logistical support to migrate to the destination

Once training and certification are complete, providers also coordinate travel and other logistics for trainees to reach the destination and join the job. In our interviews with training providers, they shared that youth from low-income households or marginalised groups, often lack the information and resources to plan travel from their native place to their workplace - a key barrier to joining work even when a job placement has been secured.

Training providers address this by assisting trainees in planning their journey in line with job start dates, particularly for inter-state migration. Many trainees shared that providers frequently booked train tickets on their behalf, often arranging travel so that large groups of trainees moved together to work for the same employer. Further, their staff members sometimes accompanied trainees on their journey, ensuring that young women such as Pavani - many leaving their home states for the first time - felt safe and supported *(see quote)*.

> *'To help trainees, especially women, settle into their workplaces, we ensure they are accompanied on their train journey by a dedicated staff member or retention officer. When a large batch is placed with a single employer in another state, the principal of the skills training centre also accompanies them. Female training staff typically take on multiple roles - listening to the girls' concerns, addressing workplace issues, and personally inspecting workplace and living conditions, including washrooms, privacy, ventilation, and factory floor CCTVs, to ensure they are safe and conducive.'*

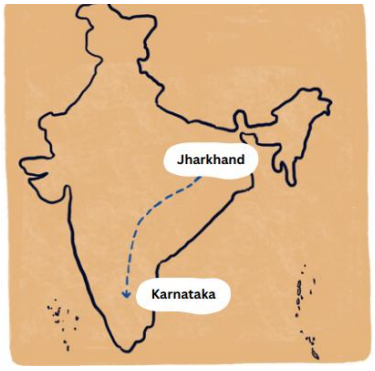
41 We use the UNICEF definition for job-specific skills training which is defined as: *Job-specific skills, also known as technical and vocational skills, are associated with one or more occupations, such as carpentry, accounting, or engineering and support the transition of older adolescents into the workforce.*

42 Evidence indicates that internal migrant workers are more likely to experience mental health challenges, with stress, experiences of discrimination, and constrained living conditions identified as key risk factors. See Yadav et al. (2025).

'We will go and learn something new' - Pavani's story of how familial ties and training provider support aids migration

Pavani's experience highlights how the social networks and practical support provided through the Skill Impact Bond make it possible for young women to overcome gender-based constraints and pursue economic opportunities. The youngest of three siblings, Pavani hailed from Jharkhand, where her family relied on subsistence agriculture for survival.

Eager to learn and support her family financially, she joined the Skill Impact Bond. She did so with her uncle's daughter, feeling reassured that her cousin would accompany her when she eventually migrated to another state for her placement. This is a common mobilisation strategy for training providers under the Programme, where they enrol peers, relatives, or individuals from the same village or community together - providing them a support network at their destination. Pavani shared her excitement, saying **"We will go outside, work, see how it is, go a little farther away from home, and learn something new."**



During her interview, she highlighted a series of measures taken by the training provider and employer to support placement and retention. She reflected on her experience of travelling to Bangalore with 19 other girls from her Skill Impact Bond cohort and a warden. Upon moving to Bangalore, she stayed in a hostel provided by her employer, sharing a room with her cousin and a few other young women - mentioning that she was delighted to live with someone known to her. The employer also provided their meals, as well as transportation for those working the evening and night shifts. **All these facilities and measures, coupled with the support of the training provider, helped her quickly adjust to her new role.** Further, she also took pride in being able to financially support her parents and contribute to her household by sending money back. She also went on to share how her savings helped her younger brother buy a car.

2.3.4 Supporting migrant trainees at their destination

Once trainees arrive at their destination, training providers and employers actively support them in adjusting to their new work environments, routines, and local contexts. When securing job placements, providers evaluate the facilities offered by employers, the workplace policies in place, and work closely with them to ensure workplace environments are conducive to women's employment. They often collaborate with them to implement specific measures that reduce attrition, enhance job satisfaction, and help trainees remain in their roles.

Field visits to manufacturing and service-sector companies across India, along with insights shared by trainees, highlight the range of measures adopted at workplaces where Skill Impact Bond trainees are placed. Employers partnering with the Programme have introduced several gender-responsive initiatives to support women, particularly migrants. This is

especially evident in the apparel and IT-ITeS sectors, which primarily employ women. Below, we discuss some of the key measures in place and our observations from the field visits. [43]

a. Workplace infrastructure

Large employers hiring trainees enrolled in the Skill Impact Bond maintained separate, clean, and accessible restrooms for women. Some capital goods and automotive company premises, such as those in Chennai, installed new gender-responsive infrastructure to accommodate their first cohort of female employees through the Skill Impact Bond. Sanitary napkin dispensers and disposal bins were commonly available in apparel and large IT-ITeS companies.

Most employers provided two meals during work shifts or offered access to subsidised food in their canteens. In the apparel and capital goods companies we visited, meals were simple, hygienic, and locally prepared. Some employers hired local cooks to help migrant trainees adjust to regional cuisines, while others offered a cooking facility to the employees *(see quote)*. All apparel companies that we covered as part of field visits offered support for pregnant and lactating mothers, including nursing stations, additional breaks, and creches for young children.

> *'I like everything about the work here: the job role, the accommodation, and the chance to cook my favourite Jharkhandi meals for dinner every day…I believe that women can do everything a man can do these days.'*

b. Health, medical, and occupational safety

Employers generally provided access to on-site infirmaries, nurses, regular doctor visits, or on-call medical support through arrangements with nearby hospitals and healthcare centres. Some apparel and construction sector employers also had regular employee health check-ups conducted.

> *"They (the employer) took me to the doctor, I had injured my hand and received two injections, and I was told to rest today."*

Occupational safety measures, including the provision of personal protective equipment (such as PPE kits, helmets, and eye protection) were in place. Regular internal or external audits were common in construction and capital goods companies. Trainees reported access to on-call ambulances, structured safety protocols, injury-prevention briefings, and, in some cases, employer-facilitated hospital visits for injuries *(see quote)*.

c. Transportation support

Access to safe transportation is critical, particularly for women working early morning or late-night shifts. Large apparel firms operated company-run buses, while service-sector employers (IT-ITeS, BFSI, telecom, hospitality) coordinated with local transport aggregators. In some cases, escort staff and female supervisors were present during night shifts, providing oversight, immediate assistance, and reassurance to families of migrant women.

43 For insights from our long-term tracking of Skill Impact Bond trainees on indicators related to workplace environment and health and well-being benefits provided at the workplace, please refer to the Report - *Skill Impact Bond: Insights from the Long-Term Tracking of Trainees.*

d. Accommodation for migrant women

"They took very good care of us there, just like at home."

Secure hostels, either on-site or off-site but managed by the employer, were standard in apparel sector companies partnering with Skill Impact Bond training providers. Female wardens, cooks, and caretakers ensured safety, hygiene, and trainee comfort *(see quote)*. IT-ITeS firms also assisted women with finding safe accommodation near their workplace, for those undertaking shorter-distance migration. Companies also had CCTV surveillance and controlled visitor access, which further enhanced security.

e. Other support structures for employee well-being

Employers complemented workplace infrastructure and safety measures with structured support systems aimed at improving employee well-being and retention. Companies provided weekly holidays and formal leave policies to ensure work-life balance. Onboarding processes often included female mentors, nodal officers, or informal buddy systems to help women adjust during their initial employment period, when attrition is the highest.

Formal grievance redressal mechanisms as well as recognition programs were generally instituted in larger companies. Most companies hiring women had employee grievance cells and female supervisors enabling safe reporting of concerns. Some IT-ITeS companies also held townhalls to address employee issues and feedback. Many employers recognised women achievers through awards or vouchers, while return-to-work programs were implemented in sectors such as apparel, textile, BFSI, and IT-ITeS to support women re-entering the workforce following extended periods of absence (due to childcare or other responsibilities).

These measures collectively highlight what the Skill Impact Bond's demand-driven placement model entails in practice, particularly in creating a conducive and gender-responsive workplace that supports effective migration-based placements and sustained retention.

- **The outlined examples demonstrate some of the important constituents of a conducive work environment, which training providers must ensure through active collaboration with employers.** In several cases, providers supported employers in introducing or further investing in gender-responsive infrastructure and measures where such measures previously did not exist.
- **From a programmatic perspective, these measures underscore the importance of skills training initiatives going beyond training and placement to focus equally on retention and migration support, implementing practical measures.**

2.4 What are the key patterns of migration observed among Skill Impact Bond trainees? Why do trainees return?

Skill Impact Bond trainees have diverse trajectories and patterns of internal migration, shaped by personal aspirations, economic factors, and family dynamics. This sub-section discusses the key types of migration patterns emerging from our data and how they differ by gender. These engagements provide early evidence of migration patterns that shape young people's transition into the workforce following skills training. While informed by existing literature, we seek to add to the limited evidence on youth - particularly young women's - economic migration after skills training.

2.4.1 Seasonal migration aligned to crop cycles

'After working for about a year in Bangalore as a sewing machine operator, I returned home three or four months ago to support my family with the harvest in my village in Simdega (Jharkhand). Here, I help with farming, and cleaning and storing the crops.'

Several trainees, particularly those employed in manufacturing roles in the apparel and construction sectors, reported returning home from their jobs during the main agricultural crop cycles. This pattern reflects the continued link between industrial workers and their agriculture-dependent households *(see quote)*. This pattern was common among both men and women from low-income agrarian households. Migrants from states such as Jharkhand, Odisha, and Chhattisgarh reported this pattern, based on our data. Employers hiring migrant trainees were also aware of this trend and often accommodated it by planning their factory operations accordingly.[44]

2.4.2 'Hopping' migration

"I intend to work until my body physically allows me to, or until my parents can look after themselves."

Hopping migration is a term we use to describe a pattern observed among Skill Impact Bond trainees, where youth move from one job and location to another, after initially out-migrating from their native place of residence. This movement, observed mostly among young men, is often driven by unemployment - such as after the completion of a contracted assignment - or dissatisfaction with low wages in their current job. Male trainees from prominent 'source' states, with access to limited local employment opportunities, reported migrating frequently across districts and states, sometimes within just a few months, to pursue new or better employment opportunities *(see quote)*. This pattern was also common among trainees working in sectors with short-term or project-based work, such as construction.

Men's greater access to resources further enabled their mobility, **reinforced by their internalised breadwinner roles and consistent family support**. Among female trainees, hopping migration was rare and typically occurred only when women were the primary breadwinners or migrated with their husbands or families.

2.4.3 Return migration

This refers to a permanent or long-term return to one's native place of residence.[45] It came up repeatedly in our discussions with young trainees - particularly women - most of whom saw economic migration as a temporary and short-term endeavour. Below, we discuss some of the most commonly cited reasons for return migration.

a. Household level shocks

In some cases, trainees returned due to sudden shocks, such as a death or illness within the family. Men returned permanently when circumstances required them to take over the family enterprise (such as livestock rearing) or manage agricultural activities full-time.

44 Seasonal migration is defined as a move made for a short period of time with the intention of returning to the place of usual residence. See Keshri and Bhagat (2010) for example.
45 Return migration is defined as the movement of migrants back to their place of origin, driven by a combination of factors such as unemployment, family responsibilities, and dissatisfaction. See Rajan (2023) for more information.

Female trainees dominated this category - often returning to shoulder caregiving responsibilities, such as looking after a child, an ill family member, or aging parents or in-laws. In their interviews, several women shared that what began as a temporary return due to unforeseen circumstances, often turned into a permanent withdrawal from the workforce. This was largely due to family pressure to stay back and their limited access to resources - such as income or networks - needed to return to their previous job or seek new employment.

b. Familial pressure to return home

Many female trainees reported experiencing gradual but persistent pressure from their parents or families to return home after migrating for a job. This stemmed from family expectations for young women to return and get married, while others were implored to come back to help with household and care responsibilities. This pressure cut across all migrating women's experiences - regardless of job role, sector, training provider, or income levels - often leading them to quit their jobs permanently and resettle in their native places.

c. Homesickness and challenges in adjusting to the workplace or destination

'I was homesick during my time working as a fitter fabricator in Chennai. I wanted to be with my family back home in Sahebganj, especially my infant son.'

For many first-time economic migrants, adapting to a new location, work culture, expectations, and job demands proved daunting. Trainees described experiencing emotional strain and a sense of longing due to being separated from their family and familiar surroundings, a feeling which was compounded by language barriers and unfamiliar cultural environments *(see quotes)*. Hence, emotional attachment to their native place emerged as a key driver of return migration. *Sudhir's story (below) is illustrative of this experience.*

'I feel more mentally stressed in Pune because I do not have anyone to share my thoughts and difficulties with. When I was back at home, I was able to share all this with my mother.'

Several trainees also grappled with workplace dissatisfaction - such as high workloads, targets, or a mismatch between their job roles and expectations - which often intensified the desire to move back home. Consequently, some trainees made the decision to return permanently.

'I could earn a stable income far away, but I couldn't be there for my family' - Sudhir on choosing to return home

When 28-year-old Sudhir first learnt about the Skill Impact Bond, he was engaged in informal agricultural and daily wage work in his village: **"sometimes farming, and other times, I would help in building other people's houses."** Encouraged by the prospect of a stable income, Sudhir decided to enrol in the carpentry course offered by the Programme.

After completing the training course, he migrated to Pune (Maharashtra) to take up a job. He spoke fondly of his time there and of the income he was able to earn. He described how he had managed to earn around ₹80,000 in just six months, clearly proud of what he had been able to accomplish.

However, the decision to migrate - even though financially lucrative – came with emotional and practical challenges. While in Pune, he was preoccupied with the wellbeing of his wife and children, constantly worrying about who would care for them in his absence if they fell ill or ran into unforeseen problems. This burden weighed heavily on him. He decided that being close to his family was more important than the stability offered by a distant job and returned home after six months in Pune.

At the time of the interview, he had returned to his home in West Singhbhum district, Jharkhand, and resumed the informal work he had been doing earlier. Although his income is unpredictable, it allows him to be there for his family and offers him peace of mind. During the interview, Sudhir was gently consoling his young crying child, a moment that perfectly captured his role in the household - not just as its main breadwinner, but also as a present and attentive caregiver. His story reflects the often-unspoken pressures placed on men from resource-constrained households: to be the provider, to care for the family physically and emotionally, and make difficult trade-offs between earning a stable income and being present at home.

d. For pursuing higher education

Some trainees - particularly those working in the services sector and possessing relatively higher educational qualifications (e.g. senior secondary education) - chose to quit their jobs and return home to pursue further education or prepare for competitive examinations. Many of these individuals had enrolled in the Skill Impact Bond as a means to finance their studies or meet their families' immediate financial needs and later returned to prioritise their long-term educational and career goals. For example, 20-year-old Rajeev from Uttar Pradesh migrated to Noida to work as a Customer Care Executive and help meet his family's immediate financial needs. A few months later, he quit his job and returned home to focus on competitive exams and fulfil his longstanding aspiration of joining the Indian Armed Forces. We discuss the educational aspirations expressed by trainees in Chapter 1.

Migration patterns among Skill Impact Bond trainees highlight a mix of push and pull factors driving both out- and in-migration, including youth aspirations, gender norms, rural-urban background, and household economic status. Our findings also show that, for women, migration is often temporary, with return linked to gendered expectations that limit long-term workforce participation at the destination.

These insights provide clear entry points for designing skills and migration-support programmes that encourage sustained workforce participation. This includes recognising these migration patterns and constraints at the outset when designing skills and employment interventions; developing targeted innovations to address specific barriers (for example, one training provider under the Skill Impact Bond mentioned enrolling married couples to prevent women's withdrawal due to marital pressures as a pilot); and considering longer-term measures, such as supporting youth and women to re-enter the workforce (for example through self-employment) once they return home.

Chapter 3:
Decision-making

Chapter 3

Between choices and constraints: How do young people navigate decision-making?

The degree of decision-making power that young people hold significantly influences their ability to access, participate in, and sustain their engagement with skills training and employment opportunities. It also shapes the opportunities they can access after their engagement with initiatives such as the Skill Impact Bond, like changing jobs, pursuing further education, or exploring self-employment. Once they complete skills training and enter the workforce, trainees must learn to navigate public spaces, interact with employers and peers, and negotiate with their families to make choices aligned with their aspirations.

Decisions about skills training and employment are closely interconnected with decisions related to other domains of life. Examples include marriage (e.g., whom and when to marry), healthcare (e.g., whether to leave a job to provide care during a household health crisis), and incomes (e.g., how much to save or spend). These choices are influenced by factors at the individual level (e.g., marital status), community level (e.g., social norms), and household level (e.g., income), and in turn, shape young people's social and economic well-being. Hence, the more agency women and youth can exercise across these domains, the better equipped they are to sustain meaningful participation in the labour market and pursue their long-term goals.

In India, decision-making within the household is shaped by deeply entrenched gender hierarchies and norms and remains largely male-dominated.[46] Strategic decisions relating to employment, migration, marriage, healthcare, and control over income and assets are typically dominated by male family members, particularly household elders such as fathers, husbands, fathers-in-law, and grandfathers. The male authority is reinforced by their roles as primary breadwinners, which legitimises their control over financial and other key decisions within the household. Further, men's greater exposure to the outside world - through paid work, economic migration, and wider social networks - contributes to the perception that they are more informed and capable decision-makers than women.

Women's agency in households is often limited to non-strategic routine decisions, such as managing groceries, meals, and other domestic chores.[47] In some cases, they may be consulted on certain matters, like children's education, or minor health-related decisions. Their contributions - particularly in caregiving and domestic labour - are undervalued, and their economic participation in India remains low. Combined with restrictive gender norms, these factors significantly constrain their influence over critical household decisions *(see quote)*, a dynamic reflected in the Patthar-Patang framework in the first Chapter on youth aspirations. This, in turn, has implications on women's access to skills training, employment, and career growth opportunities.

> *"My mother doesn't have any knowledge. She listens to whatever the men in the family say."*

46 See Malhotra, A., & Schuler, S.R. (2002).
47 Deshmukh, Bano, and Sakshi (2025) use National Family Health Survey-5 (2019–21) data to study women's decision-making status in India and explore its predictive factors.

Access to skills training and employment through interventions such as the Skill Impact Bond may help nudge some shifts in women's decision-making power. [48] This is because such interventions also implicitly support the development of women's confidence, enhance their self-efficacy, and strengthen their voice in household decision-making. This can help empower young women to make decisions that enable them to remain employed for longer, pursue opportunities aligned with their aspirations, and enhance their overall well-being.

This section focuses on young people's - particularly young women's - decision-making power in relation to employment, skills training, and other critical domains that influence their sustained economic participation. It explores key questions such as *What are some of the measures under the Skill Impact Bond that support women's decision-making? How did access to skills training and subsequent job placement - facilitated through the Skill Impact Bond - influence women's decision-making across different domains?*

3.1 What are some of the measures under the Skill Impact Bond that support women's decision-making?

The Skill Impact Bond provides youth with skills training and access to employment. In doing so, it indirectly supports women's decision-making and long-term economic participation, as outlined below.

3.1.1 A strong focus on transferable skills training

Skill Impact Bond training providers - across all their courses - offer modules with a strong focus on transferable skills. These modules directly help women navigate restrictive gender norms at the household level and exercise greater decision-making power, which is critical to their economic participation.[49] During interviews, women shared how acquiring these skills enabled them to negotiate with their families their decisions to remain in skills training and employment, delay marriage to prolong workforce participation, and manage their earnings effectively after employment *(see quote)*.

> *"After the training I have seen a lot of changes in myself, such as self-confidence. Earlier, I was not able to talk so much, but now I feel I can talk to people.'*

3.1.2 Access to accurate and reliable information across the training life cycle

Limited access to accurate, timely, and reliable information about skills training and employment opportunities remains a significant barrier to women's participation in the labour force in India.[50] This information gap often heightens the anxieties and concerns of families, making them hesitant to support women's decisions to enrol in skills and employment programmes.

The Skill Impact Bond attempts to address this challenge by providing accurate, relevant, and timely information throughout the entire skills training and employment journey - from mobilising trainees for enrolment to post-placement support in employment. Access to such

48 A large and ever-growing body of literature discusses the relationship between women's improved access to resources - whether financial, social, or human capital - and increased agency to take strategic life decisions. See Kabeer (1999) and Quisumbing (2003) for details.
49 See Chakravorty and Bedi (2019), for example. Also, see study of the Mahila Samakhya scheme in Uttarakhand by Kandpal et al. (2012), which highlighted the positive links between vocational education and intra-household decision-making and women's agency.
50 Sharma (2024) highlights how poor knowledge of the labour market is a barrier for women in accessing jobs in the formal sector in the context of street vendors in Delhi. Nambiar et al., (2019) highlights how the lack of access to credible information acts as a barrier to acquiring skills and employment opportunities for adolescents in Indonesia.

information - a critical resource for decision-making that women often lack - enables them to make informed choices, often in consultation with their families.[51]

3.1.3 Access to opportunities for paid work and targeted retention support

The Skill Impact Bond's central objective is to enable young people's transition into a paid job following skills training. In pursuing this objective, the Programme also addresses a critical gap faced by many young people completing skills training: limited access to information, networks, mentorship, and guidance required to secure and sustain jobs aligned with their skillsets. By facilitating job placements upon completion of training and providing structured post-placement retention support,[52] the Programme enables smoother transitions into the workforce.

These measures are particularly significant for young women entering the labour market for the first time. For many - most of whom come from low-income households with constrained and gendered access to resources - paid employment represents a first ever opportunity to earn an income, gain experience beyond the domestic sphere, and exercise financial autonomy. In addition to job placement, trainees receive ongoing support through mentoring, workplace facilitation, and practical guidance to navigate early employment challenges and remain retained over time.

Joining a job and earning an income enhances their confidence and self-efficacy, enabling them to have a stronger voice within their households.[53] Over time, continued employment also helps women assert their right to work despite family pressure, and thus gradually negotiate outcomes and decisions aligned with their long-term aspirations *(see quote)*.[54]

> *"If I earn my own money, I won't have to listen to others. More than making money, it's about not having to listen to others."*

3.2 How did access to skills training and subsequent job placement - facilitated through the Skill Impact Bond - influence women's decision-making across different domains?

Our analysis suggests that access to skills training and subsequent participation in paid employment, facilitated through the Skill Impact Bond, has been able to nudge some shifts in women's decision-making power in specific domains. These shifts vary across a spectrum, from marginal to significant, depending on the domain and the influence of individual, community and household factors. Hence, these shifts are not uniformly experienced by all women trainees. Further, even when some women gain greater decision-making power in a given domain, their choices often result from negotiations with family members and careful navigation of gender norms prevalent within their household and community.

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51 See Chakravorty and Bedi (2019).
52 There is abundant literature to support women's participation in paid work and its positive linkages with their decision-making authority. See, for example, Maxwell and Vaishnav (2021).
53 Feigenberg, Edmonds, and Leight (2024) conducted a meta-analysis of evidence 16 randomised evaluations of life skills programmes implemented across low- and middle-income countries. They find that these programmes were effective in improving confidence and gender attitudes, ability to negotiate and building social networks that support decision-making.
54 Please note that the list above includes only the key measures implemented by the Skill Impact Bond that, based on interviews with women, training providers, and employers, have contributed to enhancing women's decision-making power in specific domains. In addition, Skill Impact Bond training providers implement other measures that may not directly influence women's decision-making power but still support positive outcomes - such as ensuring women complete skills training, secure employment, and remain in their jobs long-term. These measures are covered in Chapter 1 and 2.

Below we discuss some of the key domains where women were able to exercise some decision-making power following their skills training, job placement, and retention.

3.2.1 Decisions related to skills training and education

With regards to the initial decision to join skills training with the Skill Impact Bond, most young women indicated that this choice was made jointly by themselves and their families - typically their parents. While the trainees' own aspirations to pursue skills training were important to the decision, family consultation and consent were essential preconditions for their participation. However, women also noted that their decision-making was more constrained in cases where training was residence-based and required them to leave home, as families were more hesitant to permit enrolment in such cases and often required persuasion from the training providers.

Interviews with female trainees showed that taking part in skills training (through the Skill Impact Bond) enhanced their decision-making power, particularly around choices related to further education, reskilling, and upskilling. Many shared that the Programme exposed them to life beyond the domestic sphere, and that the interactions with peers, training providers, employers, and others in the labour market broadened their perspectives and helped build their self-confidence. In addition, access to income through job placements enhanced their sense of agency, as it enabled them to finance their own economic and educational aspirations.

3.2.2 Decision to join a job

"There was a lot of benefit of the training- my communication skills improved, and I have been able to develop the attitude required for jobs and even daily life."

Several women reported that, following skills training, they felt more confident in weighing in on employment-related decisions, particularly in deciding to join a job.[55] Many explicitly attributed this to the transferable skills they gained during skills training, along with placement and retention support from the training providers, which they felt enhanced their confidence to assert themselves and remain in work despite family pressure to withdraw *(see quote)*. Women also described noticeable changes in their sense of self efficacy. Before the Programme, many had rarely stepped out alone or expressed their opinions at home or in public. Afterward, they felt more empowered to voice their choices and advocate for themselves in relation to joining a job.

"I want to be a nurse. I am studying for it along with my job. I will use the income from my work here in Chennai to complete my nursing education."

Extended exposure to employment further enabled women to uphold their decision to continue working, despite pressures to prioritise traditional gender roles. Over time, this allowed them to negotiate strategically with family members and advocate for outcomes aligned with their aspirations, supporting sustained participation in the workforce *(see quote)*.

At the same time, familial consent - particularly from parents or male elders - remained critical. Some women described negotiating with family members in the face of gendered

55 Prillaman, Pande, and Troyer Moore (2017) analyse trends in job offers, job uptake, migration, and retention among young men and women who completed vocational skills training under Skill India. For further evidence on employment outcomes following skills training, see Maitra and Mani (2017) and Chakravarthy et al. (2019).

expectations around marriage, caregiving, and mobility. Families frequently steered women toward roles they considered "appropriate," such as apparel or back-office work, reflecting traditional community and household gender norms. In some cases, families still denied women permission to take up jobs after completing skills training, especially when the work required migration to another city, district, or state in contravention to gender mobility norms.

3.2.3 Decisions related to control over income

Another area where we observed some shifts was women's control over income. For many, entering the labour market through the Skill Impact Bond meant accessing incomes for the very first time. Our interviews revealed that many women exercised a high degree of discretion over how to spend their income. This meant that they were the ones to decide what proportion to contribute to the household and how much to retain for themselves. However, in some cases, this discretion appeared to stem from traditional families being reluctant to rely on women's income and thus permitting them to decide how their income is used.

At the same time, most women continued to allocate a significant share of their income to the household, often without influencing how these resources were used (see *Pavani* and *Sulekha's* stories). Further, the access to earnings created new avenues for women's autonomy. Female trainees described being able to make aspirational purchases - such as buying a mobile phone, opening a fixed deposit account, or contributing to household assets *(see quote)*.

> *'I had joined the Skill Impact Bond training and the job to take care of my own needs… to become self-dependent. During the job, I was able to buy a mobile for myself because I did not have one.'*

Importantly, women also highlighted how their earnings enabled them to save for longer-term aspirations. Several females, such as *Sadiya*, shared examples of using their income to fund their further education (e.g. diploma, master's degree), or pursue their career aspirations (e.g. nurse, fashion designer etc.) - steps they felt more empowered to take because they were financing them on their own (as discussed in the first Chapter on youth aspirations).

'I will save my own income using it to become a fashion designer one day' – Sadiya's income-related decisions, fuelled by aspirations

Sadiya, 21, made an independent decision to enrol in a skills training course for the IT-ITeS sector under the Skill Impact Bond. She was inspired by her elder sister, who had benefitted from a similar course. The skills training proved to be a turning point. She improved her English proficiency, communication skills, and technical knowledge, while also developing workplace readiness (by preparing for interviews and making outbound calls relevant to her job role).

After completing the course, Sadiya largely relied on her own instincts and decided to accept a role at a Noida-based organisation. The flexible working hours offered by her employer helped her address familial concerns about the long commute.

During her time at the company, she discovered that her true passion lay elsewhere: she wanted to build something of her own. Determined, she continued working while saving part of her earnings to fund her long-term dream of becoming a fashion designer. At the time of the interview, she had already set aside savings and was actively planning to enrol in a five-year course at a reputed local fashion institute using her own savings.

3.2.4 Decision around timing of marriage

"Until I get married, I'll work as an advocate and save money."

Across the board, women leveraged their access to income and employment as bargaining tools to delay marriage, buying themselves more time to remain in the workforce. Several described strategically resisting family pressure to withdraw from the workforce, return home and marry, as illustrated in Ritu's case. Since remaining employed post-marriage largely depended on the approval of the husband and in-laws, which was rarely granted (*discussed later*), delaying marriage was often seen by women as a way to extend their labour force participation and, to some extent, secure their financial future *(see quote)*.

'I am not against marriage, but I want to wait until I've saved enough, at least until I'm 25.' – Ritu's decisions to delay marriage and continue to work

The story of Ritu, a 20-year-old unmarried girl from Chhatra district in rural Jharkhand, reflects the resilience many young women need when migrating, living away from home, and negotiating to delay their marriage. Orphaned at a young age, she was raised by her grandmother and older brother. Aware that scarce opportunities in her village would limit her future, she enrolled in Capital Goods sector training with support from the Skill Impact Bond, largely on her own initiative.

"I came here stubbornly, having made up my mind that I would go."

The decision to migrate for a job was taken in consultation and following careful negotiations with her brother and grandmother. They were initially quite hesitant about her migrating nearly 2,000 km to Tamil Nadu, worrying: **"Anything might happen, and we might not even come to know about it."** But Ritu had made up her mind *(see quote)*. She reassured them she would stay in touch with them regularly.

Meanwhile, her family constantly pressured her to return home and get married. She persisted and negotiated a delay by explaining to them that she wanted to save money first, which would not only help her contribute to her wedding and marital home, but also ensure she would not be a financial burden on her brother or grandmother.

She strategically framed her decision as a practical step toward securing both her and her family's well-being. She also reiterated that she was not opposed to marriage; rather, she wanted to wait until she turned 25, giving herself time to gain some degree of financial independence, and acquire skills that could support her in the long-term. She also expressed confidence that she would look to her family to find a suitable match when the time came.

Migrant women, in particular, exhibit greater agency - not only over their income and employment - but also in areas traditionally dominated by men, such as health-related choices like seeking medical care or buying medicines. This is closely linked to economic migration. Living away from home in a new socio-cultural and work environment exposes them to challenges that require adaptation and resilience, thus building their confidence and self-efficacy. Further, the distance from their community, family, and their native place of residence tempers the influence of restrictive norms, allowing them to make decisions more autonomously, without relying on parents or male elders for every choice. They are further supported by a series of measures through the Skill Impact Bond to ensure their sustained employment (see Chapter 2).

Women's decision-making continues to remain constrained in several domains. While participation in a skills and employment initiative like the Skill Impact Bond facilitated some shifts in agency, women's decision-making remained constrained in several domains, largely due to entrenched gender norms and household hierarchies. Below, we briefly outline these.

3.2.5 Decisions related to migrating for a job

Women have significantly limited influence over decisions concerning economic migration.[56] Choices about whether they may migrate for paid work or how long they can remain at the destination are typically made by male family members. These decisions are strongly shaped by patriarchal norms governing women's mobility and participation in the workforce, and in many cases, these expectations are internalised by women themselves *(see quote)*.

> *"If the job and company were nearby, like in Bilaspur or Raipur, it would be much better, so we could travel back and forth comfortably…Coimbatore is too far."*

Families sometimes allow young women to migrate temporarily to meet a short-term economic need (e.g. to pay off outstanding debt) or aspiration. Thus, economic migration for women is often treated as a temporary engagement rather than a pathway to sustained employment. From an early age, women are socialised to believe that earning a living and pursuing long-term career aspirations lies outside their realm. Even when they negotiate temporary extensions, many anticipate eventual withdrawal: ***"Delaying marriage is the only way I can work, even if only for a little while."***

Further, family permission for women to migrate is often conditional. For instance, requiring that women live with or near relatives, or travel with the training provider for safety, or have regular check-ins with family. Parents and elders also retain the authority to ask women to withdraw from employment and return home, even within a few months of starting work, often to take on caregiving, agricultural, or other domestic responsibilities (as discussed in Chapter 2). In many cases, women are not allowed to migrate at all *(see quote)*.

> *'My father told me that I could only join a job in Chhapra city in Bihar where we live.'*

At the same time, some women independently decided to return home after migrating for a job, either due to homesickness, peer influence, or difficulty adjusting to new environments. Life away from home is often challenging for youth, as discussed in Chapter 2. Training providers and employers also noted that women frequently quit and return when peers or relatives from their hometown did the same, highlighting the strong influence of peer networks on migration decisions.

3.2.6 Decision related to labour force participation after marriage

Women reported having limited decision-making power regarding participation in the labour force, particularly in a job, after marriage. For married women, decisions about skills training and employment are often primarily made by their spouses or in-laws. Many described feeling compelled to forgo paid work or quit their jobs after marriage, due to the expectation that they

56 Please note that all references to decision-making around migration pertain to economic migration within India, that is, relocation from one's native place of residence to another city, block, district, or state. This aligns with the focus of the Skill Impact Bond; accordingly, the findings should be interpreted in this context.

prioritise gendered household roles over economic participation. Others talked about opting for self-employment as an alternative, to be able to continue in paid work while having the flexibility to balance gendered household expectations.

In fact, marriage was overwhelmingly perceived as the most significant barrier to continued workforce participation, particularly in joint or multi-generational family settings (*as is evident from Anubhava's story*).[57] In the words of a married female trainee who had been compelled to withdraw from the workforce after marriage: ***"There was no point in thinking about it (my aspirations) because I got married."***

'How can you migrate for work? Who will take care of your children?' – Anubhava's story of facing resistance to migrating for work after marriage

Hailing from the Anuppur district in Madhya Pradesh, a female in her early thirties, Anubhava recounted facing opposition to economic migration by her in-laws. She recalled how her parents had arranged her marriage to her now-husband when she was very young, and she had had no say in the decision. After getting married, she moved into her husband's familial home, and resided with her parents-in-law, sister-in-law, and children for many years. During this time, all major household decisions were taken by her in-laws, while she focussed on raising her children.

Later, she was able to enrol in the Skill Impact Bond following the support and encouragement of her in-laws. A key reason why they permitted her to join was because their own daughter had also decided to enrol, and the two women would complete their training together. They offered to support her participation, saying that they would care for her children while she attended the training course outside their village. **"We will look after the kids",** they told her, nudging her to embrace the opportunity to learn a new skill.

However, following completion of skills training, her desire to migrate and take up a job in Tamil Nadu was met with strong opposition from her in-laws. While her sister-in-law was permitted to migrate for work, Anubhava was told that she could not go as she was married and had children. The same caregiving responsibilities which had been temporarily 'managed' while she was undertaking skills training were now invoked to deny her the opportunity to migrate for work.

3.2.7 Decision related to the allocation of household resources

Control over household resources - such as spending on health, education, or the purchase and sale of assets - remains overwhelmingly with male elders. Even when trainees contribute their income to the household, they often defer to their fathers or grandfathers for major financial decisions, reflecting internalised beliefs that such decisions are the domain of male family elders. For example, one of the young women we interviewed remarked, ***"It's up to my father, where to spend it (income). I listen to him."***

57 This point is well-documented in literature. Read Chaturvedi and Sahai (2019) who highlight how marriage marks the end of women's time in the workforce in India. See also Nayak and Mahanta (2008) and Banerjee (2002).

3.2.8 Health-related decision-making within the household

A similar pattern holds true in critical health-related decisions, such as where to seek medical treatment or whether to use government or private healthcare facilities. In these cases, decision-making authority rests firmly with the male household head. Women's involvement in this domain is typically restricted to caregiving roles - accompanying the patient, providing home-based care, or deciding on minor treatments like over-the-counter medicines for colds or fevers. Even when women contribute financially to the household, they reported deferring to males on such matters *(see quote)*.

> *"Fathers take major health decisions; mothers may decide for small things."*

3.2.9 Decision related to choosing a marriage partner and getting married

Marriage in India is near universal, and the choice of a spouse is typically determined by parents or family elders, guided strongly by caste and community norms. Many trainees expressed a sense of resignation over their lack of say in the matter, saying, ***"My parents will take care of the task of marriage,"*** or ***"Decisions about the second phase of my life will be taken by my parents."*** While young people may have some influence over the timing of marriage, decisions about whether to marry or not, and whom to marry, largely remain beyond their control.

Overall, the findings suggest that access to skills training and job employment can contribute to shifts in women's decision-making power in specific domains. These include skills training, entry into the job market, income use, and delay in the time of marriage.

However, the above outlined factors coupled with entrenched social gender norms, family hierarchies, and community expectations continue to limit their decision-making power in other key domains. These include decisions such as marriage, migration, post-marriage workforce participation, as well as allocation of household resources (e.g. health, asset sale/purchase etc.).

Crucially, women's decision-making power is shaped by a combination of structural factors operating across household, individual, and community levels that either temper or enhance their agency. Factors such as household economic status, exposure to economic shocks, educational attainment, marital status, and local socio-cultural contexts all influence the extent of women's autonomy. Equally significant are social dynamics - including family structure, self-confidence, peer networks, and prevailing gender norms - which intersect to either constrain or enhance women's influence over key decisions. Together, these intersecting influences determine how women navigate choices related to work, migration, and aspirations.

Importantly, these findings highlight the need for skills and employment initiatives to intentionally integrate strategies that enhance women's agency and address the contextual barriers they face, as a pathway to improving long-term labour force participation. Future interventions can be designed with greater awareness of decision-making domains that are more resistant to change, allowing implementers to navigate these constraints more effectively. Recognising the influence of extrinsic factors can also help in planning equitable and targeted support measures, thereby promoting more inclusive and sustainable outcomes for women whose agency - and consequently, workforce participation - remains limited by intersecting social and structural factors.

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