

Economic Empowerment of Women

Promoting Skills Development in Slum Areas

Report

- ***Prof. S. Parsuraman***
- ***Prof. Medha Somaiya***

December 2016

Contents

Preface

Foreword

List of Abbreviations

List of Figures

Executive Summary

I. Introduction	13
II. Generic Information of Respondents	31
III. Field Observations	36
IV. Perception of Poverty by Slum Women	62
V. Nature of Training	69
VI. Impact of Skills Development Training	74
VII. Aspirational Changes	83
VIII. Best Practices from the Study	88
IX. Major Findings and Conclusion	106

List of Annexures **116**

Annex 1: Survey Questionnaire

Annex 2: Government of India Skills Development Training Schemes for Women

Annex 3: List of Organizations Providing Skills Development Training to Slum Women

Annex 4: List of Organizations Providing Handholding to Training Beneficiaries

Annex 5: Bibliography

Annex 6: Photo documentation

PREFACE

The Report, *Economic Empowerment of Women: Promoting Skills Development in Slum Areas*, identifies and captures various aspects of the Vocational Training Provider (VTP) run skill programmes in ten major cities in the country (namely- New Delhi, Lucknow, Kolkata, Guwahati, Buvaneswar, Chennai, Hyderabad, Mumbai, Ahmedabad, Jaipur) and the level of skills development post training among women belonging to slums. The key idea behind the assessment and the resulting document is to appraise the level of success in empowering slum women through skills training and to prepare a sound database on the changing aspirations for vocational training, which would lead to the willing participation of more women in the future and yield better outcomes. The primary survey based study pierces through to find the first-hand experience of slum women in decision-making and income-generation at the household level; the list of best practices that have emerged, suggest ways to upgrade skills training and revolutionise vocational training for empowering a critical demographic section of the country between 15 and 35 years.

The report is a yardstick to guide the State and Central Governments to formulate future policies and identify the lacunae in the current implementation of skills training programmes in the ten major cities of India. The Report is an analysis of the relevant statistics, which represent a general improvement and wellness among working women post training, including the benefits accrued to women who took up jobs for the first time after completing the skills development programmes. This is an exemplary feat, especially for these women with very little motivation to navigate their professional capabilities outside the household. The unbiased input of the respondents regarding skills development training, provides clarity of purpose to planners and policy formulators.

Our gratitude to all the respondents, the VTPs and ministry officials, who played a key role in providing data, access and technical support and the INHAF (Habitat Forum) and the Ministry of Women and Child Development for their active participation.

FOREWORD

List of Abbreviations

ALEAP	Association of Lady Entrepreneurs of India
AMWA	Ahmedabad Muslim Women Association
ATDC	Apparel Training and Design Centre
BPL	Below Poverty Line
CDO	Community Development Officer
DTP	Desk Top Publishing
DUDA	District Urban Development Agency
JSS	Jan Shikshan Sansthan
KVIC	Khadi and Village Industries Commission
MFI	Micro Finance Institution
MUDRA	Micro Units Development and Refinance Agency
NCT	National Capital Territory
NGO	Non Governmental Organization
NSDC	National Skill Development Corporation
OBC	Other Backward Classes
OECD	Organization for Economic Cooperation and Development
PMEPG	Prime Minister's Employment Generation Programme
PMKVY	Pradhan Mantri Kaushalya Vikas Yojana
SC	Scheduled Caste
SECC	Socio-Economic Caste Census
SEWA	Self Employed Women's Association
SHG	Self Help Group
SJSRY	Swarna Jayanti Shahari Rozgar Yojana

SPTWD Society for Promotion of Tribal Welfare and Development
ST Scheduled Tribe
STEP Support to Training and Employment Programme
SWRWA Shaheen Women's Resource and Welfare Association
UN United Nations
UNDP United Nations Development Programme
VTP Vocational Training Provider

List of Figures

Figure 2.1 Age Distributions of Respondents

Figure 2.2 Social Categories

Figure 2.3 Income groups of the Respondents

Figure 2.4 Comparison between previous and current employment status

Figure 2.5 Previous and Current Employment Status

Figure 2.6 Respondents with a family member in SHGs

Figure 4.1 “Yes I am poor because”

Figure 4.2 “ No I am not poor because”

Figure 4.3 Social category-wise poverty status

Figure 4.4 Social category-wise poverty perception for BPL and Non BPL households

Figure 4.5 Monthly salaried and self-employed income sources for BPL households

Figure 4.6 Monthly household income expenditure ratio

Figure 4.7 Monthly per person expenditure

Figure 5.1 Distribution of skills training received

Figure 5.2 Training, which led to jobs in related fields

Figure 5.3 Completion/ Non- completion of skill training

Figure 6.1 Impact of skills training

Figure 6.2 Social category wise employability for currently employed respondents

Figure 6.3 Improved family income for BPL households

Figure 6.4 Improvement in income for job related to training

Figure 6.5 Conditions desired for improving current living situation

Figure 6.6 Motivation behind participation of skills training

Figure 7.1 Distribution of skills training desired

Figure 7.2 Skill trades and Changing aspirations

Figure 8.1 Age Distribution of respondents for best practices

Figure 8.2 Distribution of skills training received for best practices

Figure 8.3 Distribution of skills training desired for best practices

Figure 8.4 Skill trades and changing aspirations

Figure 8.5 Previous employment status for best practices

Figure 8.6 Previous and Current working status for best practices

Figure 8.7 Household per person expenditure for best practices

Figure 8.8 Monthly household income expenditure ratio for best practices

EXECUTIVE SUMMARY

The Report, *Economic Empowerment of Women: Promoting Skills Development in Slum Areas* (EEWSD), is a study sanctioned by the Ministry of Women and Child Development. This is a stocktaking exercise that seeks to study the overall status of implementation and identify the existing gaps in employability after skill building of slum women under different programmes.

The primary objectives of the study are to

- Conduct a stocktaking exercise of current studies and skill development/training schemes, addressing young women in slum areas
- Assess and evaluate current policies and schemes
- Map the needs of skill development/training for women in the unorganised sector
- Identify the gaps in knowledge and shortfalls in implementation and suggest remedies or ways to empower women financially and socially.

This study also focuses on the State run skills development programmes to find overall gaps in employability after skill building under different programmes such as STEP Scheme, identify colleges/educational bodies providing developmental courses, assess whether trainees are going to be self employed or work in the agricultural sector and capture the best practices.

Background

Addressing the constraints to women's economic empowerment is fundamental to poverty reduction and food security, lasting, inclusive and sustainable economic growth, and the achievement of gender equality. Approaches to economic empowerment includes increasing skills and access to productive resources, improving the enabling and institutional environment, and assisting women in their ability to make and act upon decisions regarding economic growth and development. Skill building can be viewed as an instrument to empower the individual and improve his/her social acceptance or value.

The EEWSD Study has been sanctioned by the Ministry of Women and Child Development to be carried out by the Tata Institute of Social Sciences (TISS), Mumbai, with assistance from other bodies such as the Vocational Training Providers (VTPs) and Habitat Forum (INHAF).

Process

A primary investigation of 1004 women (aged between 15 and 35 years), who had received skills development training under various schemes, was carried out in ten cities of India, namely, Ahmedabad, Bhubaneswar, Chennai, Delhi Metro Region, Guwahati, Hyderabad, Kolkata, Jaipur, Lucknow and Mumbai. The research and reporting process spanned over one year during which field investigators visited various women respondents/VTPs/stakeholders in the corresponding states. Identifying the best practices and studying them has helped formulate a

hybrid model of development, which can propel the empowerment of women in slums through skills training.

Findings and Conclusion

The field-based investigation showed the following findings:

- *Shift in aspiration for future training:* Trades such as beauty care and tailoring were popular with the respondents earlier with respect to skills development training. However, the aspirational demand for these same trades saw a decrease with an increase in desire for computer training, fashion designing, entrepreneurship skills and hotel management.
- *Soft skills training integration with any skill training:* Most women interested in being self employed remarked that having knowhow in soft skills like computer operations could help them make better profits and improve service delivery.
- Women who were not likely to complete skills training were in the age group, 15 to 19.
- *Desire for skills training affected by employment history:* Women who had never worked before training were more likely to think that having access to vocational education would help them to better themselves socially and economically, as compared to women who had worked prior to skills training. Even the perception that access to vocational training was important was based on whether women's income improved post skills training.
- *Recognising the role of peers for incentivising skills training:* The success stories around skills training in the locality/community provided a basis for the slum women to aspire collectively within their limited social and economic situation.
- *Decision-making role of women:* Skills training brought employability and employment specificity to women, but even after they started earning income, most women could not be involved in decision-making about money in the family.
- *Credit access:* Access to credit sources, showed a shift away from moneylenders and family members to Self Help Groups (SHGs), nationalized banks and Micro Finance Institutions (MFIs), alongside dependence on family members; this reflects the level of financial inclusion amongst these women.
- *Market access:* Regarding production based training, there was an increase in access to all markets, except the local *haats*. There was lesser dependence on local *haats* in the urban areas, than in the rural areas. Service sector related training was accepted throughout.
- *Skills enhancement, service delivery and profitability:* There was a consensus amongst half the respondents regarding enhancement of self esteem and employability post training. However,

more and more women opined that profitability of business did not improve after participating in training neither did service delivery.

- *Desirable changes in the present skills training module:* Only 11 percent of the women thought that the most important thing they required was access to vocational education to seek their true potential and be empowered. This reflects some level of dissatisfaction with the training programme or desire for an advanced level of training, which would be more income generating.
- *Barriers to skills training:* The highest number of women faced barriers mainly before training such as lack of information and lack of support from family members. Lack of financial resources and lack of family support continued to create hindrances to participation in skills training. After skills training even though all other barriers decreased, the biggest problem that persisted was lack of financial resources.

Recommendations

- There is need to provide handholding to the trainees, at least for a minimum period of two to three years after the completion of the training.
- Inter-ministerial and inter-departmental linkages would help in the integration of financial inclusion policies with the skill development programmes, for ease of access to credit sources.
- The establishment of a functional placement cell would improve the participation of women in skills development programmes and provide job security to the women.
- A ground level overhaul through regular interactive sessions with the urban poor will enable the family members realise the importance of involving women in household decisions, especially monetary matters.
- Soft skills should be made mandatory with any kind of training as it would help women with overall personality development and thereby enhance their self-confidence.
- There is need for regular audit and third party monitoring of training institutions to ensure a satisfactory level of quality training dissemination with uniform parameters and interrelated approach that lacks in today's system.
- An assessment of local demand for goods and services would make for better planning of vocational training programmes.

Proposed Hybrid Model of Development

It is important to develop a comprehensive model to revamp the role of VTPs which can be followed for efficient vocational training in the slums. The role of the VTPs will vary depending on the various stages of the training programme, that is, pre training, during training and post training.

1. *Pre training stage-* This stage must

- i. Spread awareness with the help of ground levels workers, self help groups (SHGs), urban local bodies (ULB) social workers and community workers through government advertisements and door to door advocacy)
 - ii. Draw inspiration from the best practices and through interactive sessions with the women and the family members
 - iii. Establish a research body responsible for designing the curriculum according to the market needs.
2. *Training stage* – This stage must offer
- i. Soft skills training to enhance service delivery and employability in parallel to vocation based training.
 - ii. Regular interactive sessions with the best practitioners within the community to inspire trainees to sustain their interests throughout the training programme.
 - iii. Crèche facilities for women with children in the training centre to encourage mothers to participate.
 - iv. Comprehensive and continuous evaluation of the trainers to ensure a minimum standard of training.
3. *Post training stage* – This stage must include
- Establishment of a placement cell, Finance cell and Information Cell to provide an effective base for tackling existing gaps in implementation
- i. Placement cell: VTPs should provide mandatory apprenticeship for the trainees on completion of training in order to acquaint them with the current work environment. Post apprenticeship, the placement cell must create linkages between the employers, creditors and the trainees so that they can avail themselves of better market opportunities and overcome institutional logs.
 - ii. Information cell: Creating a skill pool with alumni network will encourage exchange of ideas and experiences. An open help desk will enable women to access information regarding opportunities, future training, credit and market access. If needed, an experts’ opinion could be sought. Arranging regular alumni meets will help exchange of ideas, innovative techniques and difficulties.
 - iii. Finance cell: This will help link trainees with loan providers such as banks, CSR grant or any other credit provider. A Help desk will support the trainees during the loan application and approval process, and financial inclusion through opening bank accounts for trainees.

There are two sides to the story, one about the life changing experience and the other about the continuous struggles of women in the society, family, market and household even after skills training - the struggle to find employment, credit or market opportunities. Such studies give hope to women and they pose questions regarding financial assistance and also about obstacles at the community/household level to pursue their dreams. The women seem to be eager to fight the vicious circle of poverty spanning several generations. **What they need is a start with continued support until they are empowered in the holistic sense.**

CHAPTER 1

INTRODUCTION

Women empowerment and economic development are closely related. Development can bring down inequalities in society; however, gender inequalities can only be brought down by ensuring women's participation. Women's economic participation is fundamental to strengthen their rights and enable them to have control over their lives and establish a place for themselves in society. An inclusive development, therefore, can happen if the participation of women is ensured. In this context of discrimination and inequalities against women, Amartya Sen coined the term, "missing women," which aptly sums up the society we live in. This term focuses on the persistence of gender inequalities in societies. According to a World Bank report (2011), six million women go missing every year; of these twenty-three percent are never born, ten percent go missing in early childhood, twenty-one percent in the reproductive years, and thirty-eight percent above the age of 60.

In developing countries women are treated differently from their male counterparts. These discriminations deprive them of education, job, awareness and political responsibility. In many countries, women still do not have legal ownership rights to land and manage property, conduct business or even travel without the consent of the husband. The number of women falling within the poverty cycle is increasing at a faster rate than that of men (Duflo, 2012). In addition, the rise in the number of households supported solely by women is an important factor explaining the increase in poverty among women. Less job opportunities, along with low wages for women are discriminatory, more so when the general responsibility of running the household is on women, in response to male migration in search for better work. As the dependency increases, the resources at disposal decrease, further exposing the households to the menace of poverty. Nevertheless, in the last 30 years, through many affirmative actions, women are doing well in many fields. The situations prevalent in society have demonstrated the need for developing policies and programmes that empower women.

Empowerment, in the context of women, should include the expansion of choices for women and additionally, increase women's ability to exercise choice. It has been observed that women's access to employment raises women's ability to exercise choice more firmly than otherwise. Further, it is easier to expand women's capabilities than their opportunities. There is a disproportionate representation of women in developing countries. Much of the work done by women goes unrecognized because generally they work in the informal sector of the economy. Therefore, much of the support is needed in the informal sector of the economy, where they could engage in petty trade, household help, food processing, garment manufacturing and other skilled trades.

It is a common practice that when women are in paid employment, they are more likely to be engaged in part time rather than full time work, in the informal rather than the formal sector, and across the globe women earn less than men for comparable work. While remunerated work is important for women, it is important to remember that women still undertake the bulk of unpaid work in the home, household plot, or family business. Women play the key role in the 'care economy', which not only provides care to the young, old and the sick, but is also vital for ensuring a productive workforce. As this work is not remunerated, it is undervalued and lies outside general conceptualizations of the economy.

Care needs to be taken to ensure that programmes serve women's needs and women are not merely placed at the service of these policy agendas (Molyneux 2007). It is important to remember that policies to promote economic development that include women but do not tackle the structural inequalities at the basis of their exclusion may bring growth gains, but will not necessarily bring gender equality gains.

It is important to integrate women into the formal sector of the economy. Women have been subordinated and sidelined in the process of economic development and this was seen as having its roots in their exclusion from the market sphere and their limited access to, and control over resources. For this, it is necessary to understand the constraints on realizing the full potential of women in the process of economic development and identify the priority areas of intervention necessary to unblock these constraints. Further, there is need to question the notion of 'development' and its benign nature, implying a need to shift from a narrow understanding of development as economic growth, to a more social or human centered development. A shift is

needed in understanding development as meaning economic development to a more holistic social development focus, yet economic growth remains the main driver. Thus investment in human capital, especially women, has positive short and long term/inter-generational outcomes and is good for both productivity gains and limiting unsustainable population growth (Bradshaw, 2013).

Understanding Economic Empowerment for Women

Empowerment of women firstly involves the change of consciousness to change their fate. It is a critical aspect of the process of change. The second step involves the importance of valued resources, that is, material, human, and social resources and has a control over them in society. Thirdly, women should come together and understand the nature of institutionalized injustice and act to tackle these issues of injustice. Women do not form a homogenous group; other factors like race, class, caste, and ethnicity are also in play, which further exacerbates the injustice.

Since the initiation of the debate on gender inequality, many attempts have been made to conceptualize women's empowerment. Naila Kabeer, in her study has defined it "as a process through which women gain the capacity for exercising strategic form of agency in relation to their own lives as well as in relation to the larger structure of constraint that positioned as subordinating to men" (Kabeer, 1999). The conceptualization of women's empowerment in terms of agency proved influential in policy circles. Heinsohn (2005) describes empowerment as "when the individual possess the capacity to make effective choices: that is, to translate the(ir) choices into desirable actions and outcomes". The Inter-American Development Bank (2010), defined 'women empowerment' in terms of "expanding the rights, resources and capacity of women to make decisions and act independently in social, economic and political sphere". The United Nations (2001) has defined women's empowerment in terms of five components: "women's sense of self worth; their right to have and determine choices; their rights to have access to opportunities and resources; their right to have power to control their own lives both inside and outside home; and their ability to influence the direction of social changes to create a more just and social and economic order, nationally and internationally".

Economic empowerment encompasses the economic dimension, which has been visible in the policy paradigm in recent times. The Beijing Platform also spoke of the need to promote

women's economic independence. It can be said that without economic independence the women cannot be empowered. Only social and political empowerment does not ensure economic empowerment unless the individual has access to the economic resources and opportunities. To realize women's rights and achieve broader development goals such as economic growth, poverty reduction, health, education, and welfare, it is important to empower women. The UNDP, sought to extend these five components outlined by UN Taskforce, where women empowerment can be achieved through diversifying women's economic opportunities, strengthen their legal rights and status and ensure their voice inclusion and participation in economic decision making.

Tornqvist and Schmitz (2009) have tried to define women's economic empowerment as a "process, which increases women's real power over economic decisions that influence their lives and priorities in society". Women's economic empowerment can be achieved through equal access to control over critical economic resources and opportunities and elimination of structural gender inequalities in the labor market including a better share of unpaid care work.

Emancipation and empowerment of women are widely talked of topics now, because women suffer from a number of disabilities gender prejudices, exploitation, discrimination and oppression. Women's development in terms of education, employment, health, quality of life and decision making capacity are linked to the question of women's empowerment; and empowerment does not necessarily mean getting elected to public offices, but essentially it would have to be empowerment of women at family level so that women are able to take their lives in their own hands and make decisions for themselves and their families. Empowerment of women is now regarded as one that includes the right to hold and dispose of property, right to education and political participation. The absolute right to property including land is an essential part of empowerment of women along with political participation and education. Yet, women from slum areas still face several problems.

The development effect of putting more money in the hands of women is significant because women tend to spend a greater portion of their incomes on their families. Increasing women's income and their control over family spending can lead to improvements in child nutrition, health, and education, and work to break the cycle of intergenerational poverty. As women are majority of the poor, improving their economic circumstances can also directly reduce female

poverty and improve women's well being. Higher levels of gender equality are also associated with lower rates of poverty and food insecurity in the general population, higher standing in the Human Development Index, and less environmental degradation. Economic empowerment is also a potent means to strengthen women's rights and achieve gender equality.

Exploring the concept of a Slum, its Problems and Poverty

The growth of cities around the world has created both opportunities and challenges. While most of the urban growth in cities is due to the natural growth of the population, unabated migration, nonetheless, continues in the cities, which has become a great cause of concern in the cities, in terms of governments' capacity and willingness to provide basic amenities, including adequate housing, water, sanitation and other. As a result, there is vast spread of urban slums all over the world, where millions of people live in abysmal conditions.

The phenomenon of squatter settlements has to be seen as a stage in the process of urbanization in a developing country like India and not so much as a consequence of the growth of cities. Cities are the end products of the socioeconomic process operating at the societal level and are thus a part of the fundamental changes in the society that accompany socioeconomic development and modernization. The cities, irrespective of their size, provide possibilities of varied occupations and collective services, such as health, education, cultural, technological, commercial or industrial services and thus act as focal points development opportunities. Economic, industrial and service sector development during the last three and half decades has resulted in urbanizing large segments of the population. It has not only resulted in the rapid growth of urban centers, particularly metropolitan cities, but also drawn a large number of new social groups in the process of development. Majority of the rural migrants move to the cities not only for the new opportunities they offer but also to escape from the limitations of their traditional and conservative conditions.

This challenge is more pronounced in the developing countries. As the tide of humanity is moving towards cities, instead of serving the best interests of society, unfortunately, migration of people into cities is leaving the new inhabitants in unsafe and unhealthy conditions, forcing them to live in shanty towns and slums under inhumane conditions. With the rising population all over the world, the population in slum areas is also increasing. According to the UN Human

Settlement Programme, the population in the slum areas has crossed the mark of one billion, which means on an average one in every third person is living in slums. In one of the reports of the United Nations in 2001, it was found that 60 percent of the slums are found in Asia (OECD, 2012). It also has the world's highest population density. South Asia has the highest number of slum dwellers and some of the fastest growing slum areas. In India, the condition is no different with the growth in the urban population increasing at a very high rate (Scheyvens, 2010). More than 575 million will be in the urban town and cities in India by 2030.

In the pre-independence era, dilapidated housing did exist in cities but slums were rare. Slums have today become an integral part of the urban scenario. Every small town and city has the presence of slums. Post independence industrial policy does not provide for the affordable housing need of the working class, which has led to the emergence of slums in the cities. Thus, slum and urbanization have become almost concomitant terms. Over a third of India's slum dwellers live in unrecognized slums. In large cities such as Mumbai, Kolkata and Delhi, the slum dwellers form more than half the population. It has been found that, of the 500,000 people who migrate to Delhi each year, 400,000 end up living in slums that makes it around 49 percent of the city's population. Delhi has crossed the mark of 10 million (Directorate of Economics and Statistics, Government of NCT Delhi, 2015) slum residing population. In the city of Mumbai, 11 percent of landmass, that is, slums currently house nearly 60 percent of its population. According to the 2011 Census, the population living in the slums of Kolkata is more than 30 percent. In Chennai, more than 25 percent of the population of the city lives in slums. The slum population of Ahmadabad is more than 38 percent of the total population of the city. In Bhubaneswar, 18.52 percent of the city population resides in slums. Approximately 10 percent of the population in Jaipur stays in slums. In the city of Hyderabad, 26 percent of the population resides in slums according to the 2011 Census, whereas it is 13 percent in Lucknow.

The incoming flow of population to the cities in search of better job opportunities and livelihood options is strong and the planners and the administrators have found it difficult to cope with it. The present available infrastructure cannot bear the burden of the growth rate. Moreover, metropolitan cities are mostly embedded in slums. Every year, nearly 2 lakh to 2.5 lakh people migrate to Delhi from nearby areas. In Chennai and Mumbai, the growth rate is approximately 34 percent per year, with nearly 900 people coming to Mumbai on a daily basis. Similarly, in

West Bengal, the growth rate of slum population varies between 29 and 30 percent per year. The irony is that though the population grows on a daily basis, the space remains the same, though at times decreasing due to evictions from illegal occupation of land.

Statistics also reveal that that the rate of growth of the slum population exceeds that of the urban population. It is in this context that the Draft National Slum Policy (1999) had declared that **‘slums are an integral part of the city fabric’**. This brings us to the question of whether the growth of slums is inevitable. While in the current situation this sounds rhetorical, **it needs to be recognized that slums are not an inevitable result of urbanization but of resistance offered to the process of urbanization**. Slums develop as we do not accept, understand and plan for the migration of the poor in urban development exercises. If the requisite infrastructure is provided at affordable rates, the poor would be able to live in safer, healthier habitats. The wide scale of this issue of poor quality housing, its manifestation in various forms and its impact on the overall quality of life in the city (a phenomenon labeled as ‘slumming of the city’) are varied facets of the emergence of slums in Indian towns and cities.

Definition of Slums

- 1. Slum areas have been defined by Government of India under Section 3 of the Slum Areas (Improvement and Clearance) Act 1956 as areas where (a) Buildings are in any respect unfit for human habitation, or (b) buildings by reason of dilapidation, overcrowding, faulty arrangements of streets, lack of ventilation, light, sanitation facilities, or any combination of these factors are detrimental to safety, health and morals.**
- 2. The National Slum Policy Document, 2002, states the criteria for defining a slum/informal settlement shall take into consideration economic and social parameters (including health indicators) as well as physical conditions. The guidelines also include a new and valuable suggestion of delisting of slums. It states that the local urban bodies should delist those settlements, which have been provided with a sustainable number of basic services, and where socio- economic indicators have reached defined acceptable norms.**

From outside, all the slum settlements look alike, with similar patterns of establishment, but they are not identical. Each slum pocket has its own identity, own image and own modus operandi

and collective opinion about every event in city life, and secrets too. The slums appear disorderly and neglected, with a heterogeneous population residing within, mostly belonging to the lowest strata of income. Across the slums, the facilities of clean source of drinking water, type of latrine, drainage system, for garbage disposal varies. Contamination of water in the slum areas has produced bad form of health condition. Most of the slum population is involved in informal sector activities or either is self-employed in the tertiary sector. It is a general observation that the level of education is abysmally low among male and more so, among females. Economic status is an important determinant of the social status they enjoy. As the permanency of the slums is not known, (they can be uprooted anytime if not legal), the population displays a high level of mobility. This mobility also corresponds to frequent movements in search for better opportunities.

Yet slums exhibit different characteristics in different cities. A slum in Mumbai is different from a slum in Delhi due to the existing social fabric in the city. The slum economy also differs, which governs the financial status of the slum dwellers. Similarly, a slum in Lucknow will be different from a slum in Bhubaneswar, and this follows for all cities. The space availability to communal to religious to social to economic composition varies according to the geographical location of the slum area in each city.

The Central Place Theory of Walter Christaller, who studied settlement patterns in Southern Germany, explains the growth of the city and development of slums, alongside. It starts with peripheral development and as the city grows, it becomes another part of the city, and its position is occupied by newer squatter settlements. Within the city itself, the growth of slums does not follow a uniform pattern; ribbon-type development is found along the railway lines, roads or beach, whereas peripheral development can be seen in an industrial location.

India is a developing country and encapsulates a shadow economy almost at par with its secondary sector. A substantial contribution towards the work-force of this informal sector effluences from the so-called under-privileged and unorganized housing patterns and settlements of migrant populace in urban cities, namely “*Slums*”. Slum is not a contemporary term and has been existent in both mega and some relatively smaller cities in India. The slum areas are an integral part of the city’s ecosystem, as the growth of slum comes along with the development of the city.

The settlement patterns of slums are closely related with the pattern of migration and socioeconomic characteristics of the settlers. It is also reflected in the different names that slums are known by: Bustees (rural nature of housing) in Kolkata, Pittas (Kuccha House) in Andhra Pradesh, Ahtas in Kanpur, and Cherais (untouchable hamlets) in Chennai. While there is a wide difference in the settlement patterns, two broad types are **unorganized invasion**, in which patterns are absent, but settlers are organized in squatting on a plot of land, and **illegal subdivision**, in which patrons are present from the beginning and settlers actually buy patches of land from the landlord. Apart from these distinctive trends, there may also be a combination of both or a conversion of one to another with the history of a settlement. In cities where land is at a premium, illegal subdivision is the most likely pattern.

It is evident that the new groups, who come to the city to seek entry in the development process, create a new type of residential settlement in contradiction to that of the existing urban groups. Since the new groups are mostly constituted of low-income group of rural migrants, they accept whatever accommodations are available or can be quickly erected with waste materials or with those that can be procured on low costs on open spaces which are unusable or lying vacant. Generally the operation takes place in groups, initially consisting of relatives and kin or members from the same caste, village, district, region or language. It is generally observed that, migrants when they reach the city first time, they join groups based on their religion, ethnicity, status because of likelihood of better treatment from their peer, who would be more willing to mingle and form a group. This process involves illegal occupancy or squatting on public or private lands.

Slum settlements play an important role in urban development. The slum dwellers provide the bulk of a vast network of services enjoyed by the middle and upper classes. These include food supply, clothing, laundry, vending and sales, transport, conservancy, communication, domestic cleaning and other services. They are considered as cheap service providers. Further, they are engaged in production activities in small factories, home-based work in a variety of sectors. They also are major contributors to recycling activities and converting waste to wealth. Majority of them are working in tertiary sector in urban areas.

There are two main aspects of slum problems, (1) the outlook and attitudes of the people living in better living conditions outside the peripheries of the slums and (2) the problems of the slum

dwellers about their own living conditions. Slums are generally considered to be parasitic in nature, with unhygienic environment and thriving anti- social activities. According to the slum dwellers, the problems are non-availability of infrastructure, leading to densely populated areas, lack of civic amenities, which transpires to unhygienic and unhealthy living conditions. Lesser income than the expenditure also is a major problem, in terms of increased dependency.

According to INHAF (Habitat Forum), poverty is defined in terms of “specific and essential material needs that people require for leading their lives. The absence of basic necessities constitutes the simplest definition of poverty. But poverty is never just about monetary incomes or material needs but encompasses complex issues such as inequality, exclusion, participation and rights. When described in terms of capabilities, poverty signifies curtailed living standards as well as absence of the freedoms that must be available to people such that they may lead the lives of their choice.”

Based on such conceptions, poverty assessment is taking small steps towards including experiential and subjective dimensions of deprivation. Better understanding of poverty enables the formulation of appropriate policies to address this social problem. Meanings or definitions of poverty are critical because these influence policies.

Several million Indians are affected by poverty and classified as poor based on national and international standards. Based on the updated international poverty line is US\$ 1.25 per capita/per day, in 2005, 1.38 billion people in the world lived in poverty and a third of this population lived in India (Sumner 2010:4). According to UNDPs Multi-Dimensional Poverty Index based on 10 indicators of social development, there were 1.7 billion poor people in the world in 2010, of which 421 million lived in India (ibid: 5). While there is some agreement on the extent and depth of poverty, standards and measures of poverty have been subjects of controversy in recent times (Deaton and Kozel).

Rural poverty is perennial; the lack of infrastructure, social barriers, insufficient opportunities and less access to sustainable financial support are the major causes of rural poverty. Unlike this, urban poverty is a complex, more volatile phenomenon. Unbalanced economic growth, weak state and local body services and consolidation of labor are the main sources of urban poverty.

The policymakers have equated urban poor as slum dwellers. All the slum dwellers are not poor or vis-a-vis all the urban poor do not live in slums, though majority of the slum population is on the fringes of poverty line and hence, vulnerable to poverty.

In India, the revision of the 2005 Tendulkar committee recommended poverty line by the Rangarajan committee, led to an increase in number of below poverty line population from 270 million to 360 million people in 2011-12. The major increase was registered in urban areas, where the number of impoverished people doubled, from 53 million to 102.5 million.¹ More recent poverty estimates based on the Socio-economic Caste Census (SECC), counted 35% of urban and 60% of rural population as deprived.²

Slums in cities have been found to be invariably inhabited by the poorest of the poor, those at the bottom of social hierarchy and also engaged in the 'dirtiest' occupations irrespective of the level of development of the society. The factors contributing to the emergence of slums are many which affect the urban economy of the city; some of them are low wage level, poverty, unplanned city growth and its planning, inadequate level of all basic facilities and inappropriate maintenance of existing available facilities. The general perception is that these slums contribute to several problems in the overall urban scenario such as environmental problems, pollution, social antagonism, and unhygienic living conditions, but the fact is that the squatter settlements themselves begin to emerge on unattended lands, not suitable for habitation such as waste depots, marshy areas of the city, etc. The ownership of such lands is mostly under the government/ semi-government jurisdiction, which do not have prescribed land-safeguarding norms to prevent the cropping of such settlements.

The growth of slums can be attributed to the factors of poverty, economic development, inadequate housing and absence of planning. These are mostly unplanned development of an urban area. One of the major problems in urban development is that those who talk about

development, who are entrusted with responsibility for the planning and implementation of development, are very often far removed from those, to whom development matters the most. It is indeed a reflection of contradictions in urban development that after the poor ‘develop and prepare’ the land at considerable physical and monetary expense and when such land actually attains good value, the slum settlements are considered an eyesore and pushed out further. The lands on which slums are usually settled are considered not viable or unavailable for development. They service the city, clean the house of the rich and cook for them, they provide labour for factories, shops and restaurants, they are the main carriers of goods, and yet they continue to be poor.

Little is being executed for the urban poor staying in slums. They do not have the access to land for housing at a affordable cost, nor are they provided with essential type of basic civic amenities like sanitation. They are not helped to acquire work sites to establish their small business. They are accepted in the city only as a necessary evil without which the city would not function. The planning system has not placed them properly because master plans aim at the creation of regulated and zonal segments of an unaffordable nature. ‘Affordable Housing or Housing for the poor’ has become futile populist announcement of all the governments from 1990. Slum free India has remained an unfulfilled dream. It does not show any cost-effective and sustainable alternative to the housing for urban poor. Thus, slums are for the urban poor represent the “last resort” for shelter, over the years.

Women’s condition in slum areas

Both men and women living in slums participate at a higher rate in the workforce, than the urban average, even though fewer have employment throughout the year. Women have contributed substantially to the slum economy, forming the major source of domestic workers or daily wage laborers, but their contribution has largely been ignored. They work hard, but mostly as unskilled labour.

Slum life has never been easy for the urban poor; in so far, housing and living conditions are concerned. In majority of the slums, the occupants do not own the house, but rather rent them from landlord. For women, the problem in terms of security, safe access to basic civic amenities,

especially hygiene, is especially acute. According to the UN-Habitat report, of the one billion population dwelling in the slum areas, the majority who take the brunt of the suffering are women (Rambaran, 2014). It is the women who historically have suffered to preserve the family health and brave the injustice and discrimination that are so common to women, especially among the poor population. For women, the phenomenon of urbanization leading to the growth of its slums is astonishing in developing countries. People migrate to urban areas seeking jobs or fleeing economic hardship. Today, about half of the international and national migrants globally are women. However, this issue has been left unaddressed by academia and policy makers alike.

Woman in the slum to our mind is the greatest sufferer. She slogs and sweats for the whole day. She is not aware where her children go, what type of activities they are performing, etc. They are most affected as they manage their daily lives and chores in this decaying environment. Unlike men and children who go out to work and play, woman has to remain within those surroundings throughout the day.

South Asia is also a region where women rights are impeded and much more restricted than that of men. Noble laureate Muhammad Yunus writes, that in South Asia, hunger and poverty are more of women's issue than men. Women experience hunger and poverty more intensely than man. (ref)If one of the family members has to starve, it is likely that it will be the mother or wife. Poor women all over South Asia living in slums have the most insecure social standing. Women residents of the slums are in worse condition because of lack of clean water and insanitary conditions. One of the greatest challenges facing women in slums is poverty and health, especially maternal health. During pregnancy women are more sensitive to their environmental circumstances and fall sick or develop complications in pregnancy more often, than women with access to clean water.

Women She is ignorant about many things including how to guide her children to remain clean and keep away from epidemic diseases. She needs guidance and proper education. There is no privacy in her house. The problem gets more complicated, when more than one family is residing under the same roof due to the paucity of space in urban living conditions. A woman migrant, who has recently migrated from a rural setting, faces more problems.

More than 50% of women in the slums suffer from domestic and gender based violence in physical, emotional and sexual forms reflected in early marriage & pregnancy, dependency, mobility, working status, low wages, malnutrition, beating, lack of family planning choices. It affects adolescent girls and children adversely. Children, especially females, grow and attain youth without any preparedness for work and employment. There is an absence of adequate programmes to equip them to compete with others for training and employment opportunities. There is a need to empower women in terms of their participation, expression, self-advocacy, life skills, and resources to address domestic violence and their development issues on their own. Engagement, sensitization and behaviour change of men and wider community will create a women friendly environment. Empowering underprivileged citizens of the country and starting an economy of its own for the lower strata of the society is a need of the time. Skills can help women utilize their time into doing productive things, which can uplift their lifestyle. It has been rightly said that to educate a woman, means educating an entire family; similarly empowering woman with skills, is for the betterment of not only an individual, but also a family as a whole.

Skills development as a tool for development: Promoting empowerment of women in slum areas

There is a growing understanding that addressing the constraints to women's economic empowerment is fundamental to lasting, inclusive, and sustainable economic growth, poverty reduction, and food security, and to the achievement of gender equality. Approaches to economic empowerment concentrate on factors that help women succeed and advance in the marketplace. This includes increasing skills and access to productive resources, improving the enabling and institutional environments, and assisting women in their ability to make and act upon decisions in order to benefit from economic growth and development. Approaches must also recognize that economic empowerment is intertwined with social and political empowerment. Taking into account the underlying social and cultural factors that limit women's ability to interact with and benefit from markets, such as unpaid and inequitably distributed domestic and care work, limited mobility, and the prevalence of sexual and gender-based violence, is essential if initiatives are to address the full range of constraints to women's economic empowerment.

Skill building can be viewed as an instrument to improve the effectiveness and contribution of labor to the overall production. It could also be seen as an instrument to empower the individual

and improve his/her social acceptance or value. In this regard, the 11th five-year plan in India has recognized the need of skill development in India, both in formal and informal sectors. There are a high number of unskilled women and men, in both rural and urban area in India. The Government of India targeted to increase the formal and informal skilled worker from mere 2% to 50% by 2022, thus creating a strong resource pool of 5 million people. Women form a significant proportion of this work force in India; however, they are concentrated in the informal sector, engage in vocations characterized by low earning, low productivity, poor working conditions and lack of social protection.

In 2008, the National Skills Development Mission was launched. The aim of the skills development mission is not merely to prepare them for a job or entrepreneurship, but also to improve the performance of women workers by enhancing the quality of work in which they are engaged and boost their confidence to fight against odds and achieve better lifestyle. In one of the reports of skill development, it has been learned that there are very few technical and vocational employment training centers in the slums that effectively impart training to women of the area (Mehra, 1997). Out of half of the population of women, only 2% of the population of women is formally trained as skilled workers.

The 12th five-year plan has also focused on enhancing employability and generation of employability through skill development. The plan has put the thrust on the manufacturing sector to make it the engine of employment growth, by bringing in supportive policies to incentivize labour intensive manufacturing sectors to generate more employment. Expanding employment in the services sector as well, along with prioritizing skill training for the informal sector, by creating appropriate skill sets among rural migrants and urban poor to make growth inclusive is also an added target. It aims to create 50 million additional non-farm job opportunities in the manufacturing and services sector, through vocational education and training. (Refer Annexure 2 for more Government of India schemes on women skill development)

There is skill mismatch and high unemployment among the population; 90 percent of the workforce is outside the coverage of formal training. Inclusive growth strategy is needed along with market driven education and training. It has been noticed that there is less hike in the remuneration of wage workers having primary education or less, as compared to worker having more than primary education or little skilled. It shows that movement in the wages upward is

directly related to the skill development and education. In this capacity, provision of modern skill training programme may increase the productivity and income of workforce. Owing to the different economic and social circumstances for both women and men, the initiatives required for skill workforce cannot be the same. Therefore, to come out with a workable policy it is important to involve the people at local level.

If one looks at the economic activities of the urban poor, most are engaged in informal sector activities and women generally fall at the bottom end of the sub-contracting chain, performing the lowest paid activities such as home based prices and domestic services. More than 90 percent of the workers are engaged in low skilled or semi-skilled labor and low productivity and ultimately low wages. These contractual arrangements generally do not have any job security or benefits, in terms of bonus or provident fund, for the female, working in the tertiary sector. In urban settings, the family support chain often breaks down with women facing particular stresses as they attempt to balance their work and domestic tasks. Lack of access to entitlements and subsidies strains limited incomes of households, forcing women to work in exploitative setups. Social barriers to women's mobility and participation in markets have eased to varying extents in different types of slums.

Majority of the slum dwellers come from rural areas, where they do not have enough opportunities to earn a sufficient source of income, but they have a high tenacity to struggle and work hard. They are considered as unskilled workers or labourers as they know many skills, which are not useful in urban areas such as agricultural work. This is an example of employment specificity in the rural to urban migration process. First generation migrants have opportunities to work as physical help. Male members work as loaders, helpers, *naka* workers etc. while female members work as domestic help or helpers to their male partners (mostly *naka* workers). Male members work later may shift to self-employment, such as hawkers, drivers, contractors etc. but female members have very less opportunities to upgrade their status. Second generation migrants are comparatively lucky to get support and opportunity to earn better life style.

School drop-outs are a major problem among the slum children. The girls either work as domestic help or end up getting married early and take up the household responsibilities. The situation of such young women is pitiable. They are financially and emotionally dependent, restricted in mobility, with no power to take decisions, loaded with family expectations and

social taboos. Their employability stands at a very low level in the Indian society; to make them employable, with a change in attitude towards the need of employment, is a major challenge.

Skill development and vocational training is a good opportunity for them. Various kind of programmes and activities are being organized various government departments and civil society organizations promoting skill development trainings among the urban poor, helping in their economic empowerment and societal upliftment. Skill development helps strengthen women's agency by building women's ability to identify and act on economic opportunities, define, influence, and make economic decisions; and challenge social and cultural norms. Moreover, it increases women's economic opportunities by supporting women to secure decent work, successfully establish and grow their businesses or increase their productivity and earnings.

Women's socially constructed altruistic behaviour means that economic resources that enter the household via women are more likely to be spent on household and children's needs. Female headed households may not be the 'poorest of the poor' as popularly constructed, since women who live with men may suffer 'secondary poverty'—the household overall is not poor but, as the man withholds income for personal consumption, women and children within the household are poor (Chant 2006). When women earn, men may withhold even more of their income, leaving women and children with access to the same level of resources but improving the position of women through greater control of those resources.

Skills development is a key to improving productivity, employability and income-earning opportunities, enhancing food security and promoting environmentally sustainable economic development and livelihoods for women in the slum areas. Skills development is not equated with formal technical, vocational and agricultural education and training alone, but is used more generally to refer also to the productive capacities acquired through all levels of education and training, occurring informal, non-formal and on-the-job settings, which enable individuals in all areas of the economy to become fully and productively engaged in livelihoods and to have the opportunity to adapt these capacities to meet the changing demands and opportunities of the economy and labour market. The acquisition of these capacities is dependent on many factors, including self-motivation, good quality education/training and the presence of a supportive environment, looking into the socio-economic condition of the slum areas.

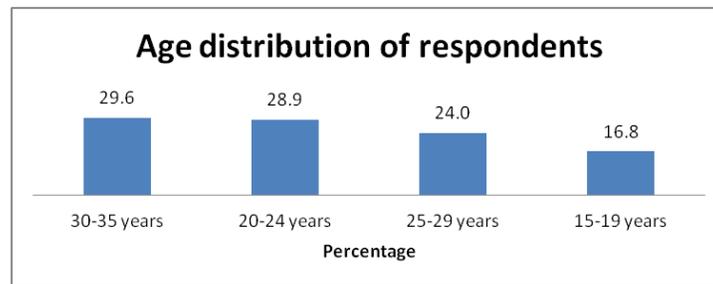
To empower women, it is important to develop knowledge and skills and make women participate in paid employment and in higher-value work. This can be done firstly by increasing access to technical and vocational training, including in non-traditional, higher-value, and emerging sectors; secondly, it is important to build women's life skills, and create links between education and training programs and employment opportunities to facilitate the transition from education to work.

CHAPTER 2

GENERIC INFORMATION ON THE RESPONDENTS

A total of 1004 respondents in the age group 15 to 35 years were covered under the study. The sample chosen had an almost equitable distribution of women across all the age groups, with one exception, the number of women in the age group 15 to 19 years (16.8 percent) was slightly lower than the other age groups covered. Nearly 53.10 percent of the women respondents were unmarried, while the rest were married. The maximum number of respondents had a household size between four and seven members (67 percent).

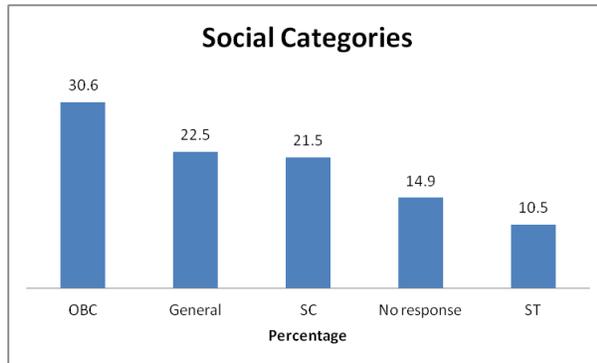
Figure 2.1



Socioeconomic Distribution of Respondents

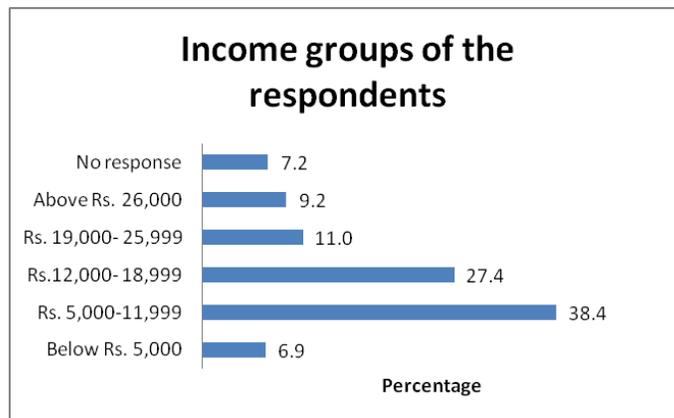
The social category concentration varied across the cities. A large number of respondents belonged to the Other Backward Castes (OBC) category (30.6 percent), while the Scheduled Tribes (ST) category were the least (10.5 percent). Contrary to the assumption that slums are inhabited by lower social groups who are mostly engaged in the 'dirtiest' occupations, it was observed that the general category also resided in the slums - 22.5 percent of the respondents belonged to the general category. Around 14.9 percent of the respondents were hesitant and did not provide any information about their social category.

Figure 2.2



While the religious concentration varied through the cities, the maximum number of respondents were Hindus. The maximum number of respondents belonged to the Rs. 5,000 to 12,000 income group, followed by the Rs. 12,000 to 19,000 income group.

Figure 2.3



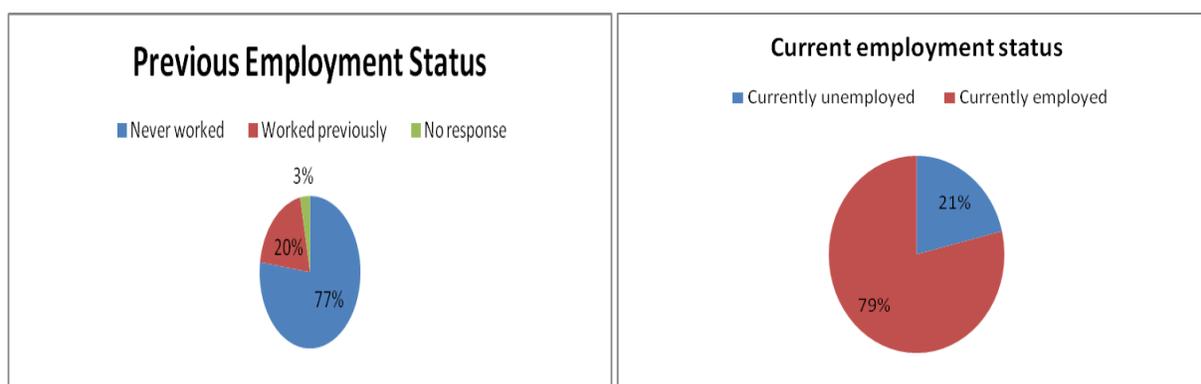
Nearly 38 percent of the households belonged to the BPL category, while 50 percent were above the poverty line. The remaining 12 percent did not divulge any information about their economic condition. The major source of income for most households was a monthly salary (45.4 percent), followed by daily wage (28.8 percent), self employment (14.4%), and jobs are temporary (9.7%).

Among cities, Bhubaneswar had the highest proportion of workers who earned on a daily wage basis. Delhi had the highest proportion of self employed earners and Kolkata, the highest proportion of workers whose jobs were not permanent.

Employment Details of Respondents

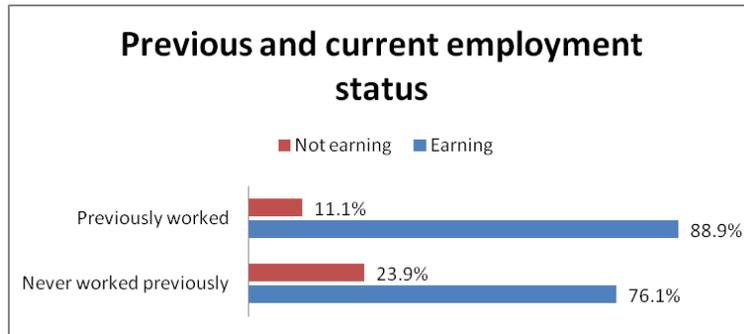
Nearly 77 percent of the women had never worked prior to receiving skills training. Only a meagre 20 percent had worked before.

Figure 2.4 Comparison in Employment status



Of the total respondents, 78.8 percent of women were currently employed, while 21.2 percent were unemployed. In terms of level of employment, this is a major achievement of the skills training programme conducted in the slums. Women who were freshers did not achieve much success in terms of attaining employment, as compared to women who were earning before training. Of the 77 percent women who were freshers, 23.9 percent were still out of job and out of the 20 percent women who were working earlier, 88.2 percent were currently employed; however, experience and an additional skill did not help 11.1 percent of the women to get a job, as shown in the graph below.

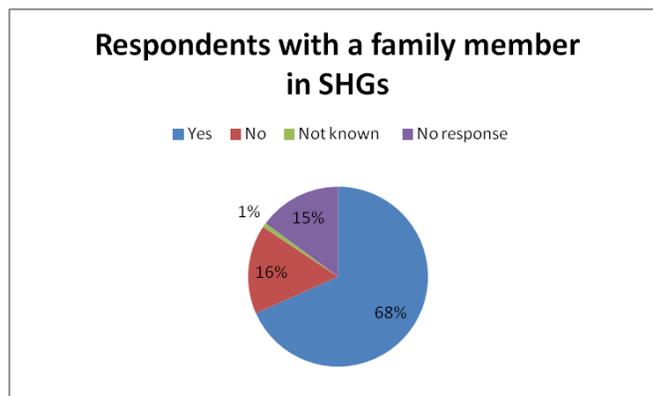
Figure 2.5



Women- SHG Relationship

A self help group helps women establish linkages with the employers, the markets and their peers. Of the 1004 women who were surveyed, only 160 stated that they had at least one self help groups (SHGs) membership or more. This shows not only the low participation of people in SHGs, but also that the SHGs are unable to encourage people to participate. Further, within the 160 households, 68 percent were currently employed, and 16 percent were currently unemployed. This reflects on the increased employment potential of a female if she or any other member of the family is a SHG member.

Figure 2.6



For households with at least one family member as part of a SHG, the social category characteristics showed that most households belong to Other Backward Castes [OBC] (40%),

followed by Scheduled Caste [SC] (31.30%), general (15.6%) and Scheduled Tribe [ST] (6.30%). The poverty status of these households showed that 45.6 percent belonged to the BPL category and 42.5 percent to the non-BPL category. Having a SHG member in the household works like a conduit to link the unemployed with employment opportunities, the results of which would be visible in the long run.

CHAPTER 3

FIELD OBSERVATIONS

The research project has geographically segmented the scope of study into regional areas - north-Delhi and Lucknow, east- Kolkata, Guwahati and Bhubaneswar, south- Chennai and Hyderabad and west- Mumbai, Ahmedabad and Jaipur. Economic empowerment of women in slums through skills development program has seen rampant growth in these cities. The Ministry of Human Resource Development, National Urban Livelihood Mission, Municipal Corporations and other private training institutes, and CSR activities by industrial federations are providing skills development training through Vocational Training Providers (VTPs) such as Jan Shikshan Sansthan, Youth Organizations, Self Help Groups and Mahila Sangathans. They provide training in slums through local organizations and community centers. In addition, technical institutes and corporate companies are also providing training to the slum population, but the participation is meagre.

Slums

Slums are usually considered to be low-cost habitats of the marginalized people, mostly made up of make-shift shelters in overcrowded and unhealthy conditions on land “encroached” upon and worsened further by the lack of basic civic amenities. Further, the vulnerability of a slum can be assessed on a number of scales such as location, status of housing, availability of and accessibility to basic services like water supply, drainage and toilets, nature of occupation/employment, social, physical and economic accessibility to health services, status of gender, education, social capital and existence of development organizations and activities.

Interacting with the people in the slums on a one on one basis gave particular insights into their lives - their daily struggle, their survival instinct, their hope of a better future, at least for their children. Though, they were living in not very habitable conditions, yet they had a way of making people comfortable and they had a positive attitude.

The outlook of the women in slums varies from city to city. Slum women in Mumbai and Ahmedabad are found to be more active and display entrepreneurial skills, when compared to the women in Bhubaneswar, Lucknow or Guwahati, who have more of a traditional setup. Society's attitude towards women, their education and literacy, and the freedom and mobility enjoyed by women in Southern India is much better compared to what they face in the North Indian states.

The key characteristics of economically active poor women in the slums are

- More often than not, first generation migrants who moved to the city with their husbands, driven by financial needs and aspirations.
- Educated upto middle school in their source villages. None have got the opportunity or taken the initiative to continue education at the destination.
- Engaged in economic activities only after migrating to the city.
- Engaged in economic activities largely due to the financial duress faced by their families, sometimes, in response to the increased financial burden as a result of death or illness in the family. They consider their earnings essential, even though supplementary to their spouses'; however, in the same vein, they confess that their current work is giving them neither sufficient returns nor work satisfaction.
- Bank largely on informal networks to receive and pass valuable information pertaining to work opportunities and availability of services, to seek interest-free loans, and for watch-and-ward of children and household while away from home, working.
- Aspire for one or more of these: (i) good education and career for their children; (ii) well-being of their spouses; and/or (iii) a house of their own in the city. They do not aspire or wish for anything concerning their personal well-being or advancement.

Potholes in the path to empowerment

Many government policies focus on providing skills development training to the urban poor, which is quite visible as most of the trainees have been trained by government organizations or government affiliated/certified institutes. Every VTP and organization has a different working model. The lacunae lie in the aftermath of the training, as most of the women beneficiaries

trained do not find employment post training. Access to employment opportunities is an important and major concern for the success of skills development training programmes. There is a lack of handholding, as noticed during the survey. The institutions train the beneficiaries for the duration of the course; not much is done in respect of providing the trainees with a job to further their interests. Employment rate of the cities reflect the gap in handholding capacity.

Out of the 735 Vocational Training Providers registered with the government as Skills Development Training providers, according to the list provided by the Ministry of Women and Child Development; 506 are functional, and out of these, only 330 are actually providing skills in the ten cities. WCD ministry has to update the VTP list.

However, very few of these organizations cooperated in providing information for the project. Most of them were reluctant to share any information till an official letter from the WCD Ministry was addressed to them, the sanction letter for study was sufficient to them. There is considerable communication gap between the inter-government machinery, which makes it difficult to extract the desired information in the given time-span. VTP must work more cost effectively in the area of placement and must be transparent in their targets and achievements

The location of the VTPs also plays a role in their accessibility to the women. Considering the high level of dependence of the beneficiaries on such institutions, the capacity of the training providers needs to be enhanced. It was found during the survey that the VTPs are continuing with the same trades in the same manner as they did a decade ago and are failing to introduce new modules after thorough market research. This can be attributed to the paucity of funds in different sectors and trades, along with the lack of innovation on the part of the VTPs. The aspirations and mindset of the women and their psychological inertia have to be kept in mind while overhauling and framing the training module.

Regional Realities and Observations

I. New Delhi

New Delhi is all about glitz and glamour with its fast-emerging metro networks, malls, multiplexes and restaurants, however the underbelly shows the other side where a large number

of people live in inhuman conditions fighting for survival. Delhi is experiencing the impact of rapid urbanization at multiple levels, and the worst impact is felt by the poorest of poor, living in urban slums. People migrate to cities with a dream to earn a better livelihood. But their hopes and aspirations are far from the reality, when they start living in slum locations and face a daily challenge in accessing water and sanitation facilities. Proper system of cleaning roads, disposal of garbage and wastewater, proper sanitation and other essential facilities that are required for maintaining hygienic conditions are absent. The composition of the urban poor in Delhi is different with each cluster varying in its own culture and beliefs. KhajooriKhas, Maura, Burari, Najafgarh, Bhalswa, Nathupura and Ajit Vihar are some of the prominent slums of Delhi, which also form the survey cluster.

The nature of the slums in Delhi reflects the traits of a class I city. People have amenities like TV, Fridge and AC, but might not necessarily have a definite mode of earning and income. Not many of them have stable employment, for which a requisite set of skills is required. There is thus a massive requirement for vocational skills training, and for maximum output, the training sessions ought to be followed with a job placement. Financial benefits, along with gainful employment can be a solution to maximize the training potential of the beneficiaries.

The ‘illegality’ associated with the clusters as living spaces limits the entitlements of slum dwellers; the biggest brunt in such cases is borne by women. The women residing in slum clusters, complained of being susceptible and trapped in the cycle of disease and illness, primarily due to their nutritional status being affected by unequal access to food, health care and heavy work demands. There is an absence of a proper sewerage and toilet system, which results in denial of ‘basic living amenities’ to the women. Especially hit are women and young girls, who have to battle with this problem on a daily basis. They are forced to go a nearby plot to defecate due to lack of public toilets. It not only puts them at the risk of facing exploitation, but also poses a serious health challenge to the affluent colonies located near these areas.

The status of the economically active women in slums reveals a lack of development of human capital of economically active women in Delhi’s slums – they remain low-skilled, face deteriorating health and physical well-being, and are burdened by household chores and economic pursuits for survival. Their limited financial assets continue to be drained, and their participation in the formal economy restricted to being consumers rather than producers. The

build-up of social and political capital is low due to high mobility and poverty. Alcoholism among men and domestic violence against women are serious social issues that take precedence over environmental health problems in the slum. The response that probably surprised us all the most is that some of the families had no aspirations to leave; this is where they had established the security of strong social networks.

With the government introducing schemes on skills development, many people were aware of the provisions and the need for skills development training. The people, who were aware, were quite comfortable in participating in the survey, though the rest had to be persuaded. Over the years, women have started participating in programmes ranging from literacy training to entrepreneurial skills training, mostly in sewing and beauty care. Several examples of visible changes in behaviour and self-confidence among women and girls over the past years have been found.

VTPs in Delhi

Lack of support from the VTPs and the non-cooperative attitude of the officials at VTPs and organizations have slowed the progress. Nevertheless, some institutions were quite helpful and established contact with the beneficiaries. They also provided us with the required information about the beneficiaries who underwent skills development training and their current whereabouts.

II. Bhubaneswar

Bhubaneswar has the highest number of BPL population amongst the cities under survey. Increase in urbanization and industrialization has resulted in the growth of slums. Further, most of the slums in the city are undeclared. The city's slum population has been estimated to be 30 percent of the city's population. The slum settlements in the city can be classified into slum colonies belonging to industrial workers, common slums, population squatting on land belonging to the Indian railways and other government agencies. Lack of civic services, unhygienic living conditions coupled with increase in housing stock deficit gave rise to slum dwellings and its population. In Bhubaneswar, most of the slums dwellers belong to Other Backward Castes (OBC), Scheduled Castes (STs) and Scheduled Tribes (STs), who earn money for their livelihood as daily wage labour, fisherman, quarry worker, vegetable vendors and as other petty

traders. There is a noticeable lack of basic infrastructure, services and basic shelter, like in any other slum. Acharya Vihar, Shishupal Garh, Laxmi Nagar, Adivasi Basti, Tapobana Basti, Jadumani Vihar and Ranga Bazar are some of the few clusters visited for the survey.

The women in the slums are engaged mostly in construction work and other unskilled, informal work. As observed during the survey, most of the women have received skills development training, but very few have got employment. Women are more interested in tailoring and making objects with leaves because of the low deposit they demand. Beauty Parlour courses have lesser demand as women find them less productive and high on investment, which they cannot afford. Some women with entrepreneurial capabilities tried production of Phenyl, but as the response was not good, they are planning to close it down.

Most of these women are engaged in activities, which are at the bottom end of the scale of earning income and are amongst the poorest of the poor in the working class. The jobs, requiring a great deal of physical ordeal, are no attraction. Despite many developmental programmes, most socially underprivileged women are still suffering. Early marriage, many children, illiteracy are common among them; for women, the problems are especially acute. Most of the women were quiet and submissive and preferred to stay at home; very few of them ventured out to work. Another unique observation was that most of the respondents were unwilling to share details regarding their caste.

VTPs in Bhubaneswar

Skills development training is a two-way tool - both VTPs and women have a fair share in terms of success achieved. VTPs like VLCC and other urban micro finance corporations are giving the same training as the other VTPs, but what makes them more successful is their different approach. Their programmes are generally value added, for instance while providing the training in beauty care, they also work on developing interpersonal communication skills of the trainee, which will help in enhancement of business. Completion of training and provision of certificates after training have different bearings on a beneficiary's success. Some NGOs do not provide certificates, but women benefit more than what they benefit from a VTP, which provides a certificate. Depending on the family's social condition, the woman completes her training or leaves midway. In Bhubaneswar, because of the poor socioeconomic conditions, a sizeable

number of females do not complete the training. It is to be noted that the VTPs were not very willing to share details about the training. It was through direct contact with the *anganwadi* workers and local community leaders that the information could be extracted.

III. Ahmedabad

Ahmedabad is one of the fastest growing cities of India, and like the other major cities of India, it is combination of civil areas, gated communities and slums. Juhapura, Bapu Nagar, Sanklit Nagar and Rama PirnoTikro are the prominent slums in Ahmedabad, which also form the survey cluster.

The condition of Ahmedabad slums is quite different from the cities in terms of level of skill development and economic empowerment. Industrial revolution has complemented the enhancement of skill development in the city. Even within the city there is a clear distinction between the declared and undeclared slums. Slums in Ahmedabad are much better than the other class I cities and the major credit goes to slum women. Though the organizations provide training facilities in both the places, yet women of the declared slums reap more benefits because of the socioeconomic influence. It will not be unfair to say that the slums with non-Muslims residents have better socioeconomic conditions, even though slightly, than the ones with Muslim population. It was noticed during the survey that most of the Muslim households do not have a ration card and access to ration shops.

Tailoring and beauty care are the main trades practiced in the city; though there is demand for kite making, clay modeling and other traditional trades as well. Quite a few SHGs and chit funds are available in the slums, and Mahila Sanghathans work actively in coordination with the slum women and the organizations. NGOs are also spiritedly working in the slums, approaching the skills development program from a wider perspective and using a wide range of strategies to promote economic empowerment.

Slum life has never been easy for the urban poor, so far as housing and living conditions are concerned. The problems are acute, especially for women. In the slums of Sanklit Nagar and Juhapura slums, there is a noticeable lack of basic infrastructure, services and basic shelter. Less than half of the people surveyed owned houses and the rest either had rented accommodation or makeshift settlements. Formal education facilities for slum dwellers are quite inadequate, though

education is an important tool in creating a gender-just society. Maximum numbers of slum dwellers have zero education. In these regions, amongst the surveyed women, there are just a handful of graduate women. Majorly, the highest qualification of any woman is Class 12. Patriarchal mindset of the headman in the family is largely responsible for such appalling condition of women, in terms of education. A high fertility rate amongst the families is responsible for big sized families in the slums. This reflects on the lack of family planning facilities, as well as inaccessibility to schemes. Nevertheless, some NGOs are trying to provide them informal education. Ahmedabad Muslim Women Association (AMWA) in Juhapura is active in this sphere of women's empowerment.

A common phenomenon in the slums of Juhapura is one of females balancing long hours of paid and unpaid work, that is tailoring or kite making and the household work respectively. Though, the women contribute to their families, both economically and socially, yet they face a lot of problems. Even if the family head is a woman, the condition remains the same. A girl child is thought of as a burden; problems of early marriage and early motherhood arise, leading to deprivation of food, education and medical facilities, which further perpetuates the cycle of poverty. There is a restriction on the mobility of the girls, both before and after marriage, which deprives them of any government provided benefits. This is due to women's lack of awareness of rights, which is again linked to absence of proper education.

The women respondents were not well educated, but they were quite vocal to give information about their acquired skills, as well as what they would want to pursue further. Most of the women wanted to upgrade their existing skills or acquire new skills, which would help them in their daily struggles. Various examples of inspiring women, who have been empowered with the skill training, were found.

IV. Jaipur

Jaipur has been a center of investment and economic activity for years, which is manifested, in the rapid sprouting up of malls, trade parks, as well as the widening of roads, and expansion of basic infrastructure services. The population of the slums is mainly inhabited by sweepers, rag-pickers, artisans and general laborers, who have migrated from rural areas to a more urban setting. The draw for these people to urban areas is the hope of better jobs, higher pay, modern

housing and an upgrading of their lifestyle from rural workers to middle-class landowners. Jai Singh Pura Khor, Katputli Bazaar, Sindhi Nagar, Jai Bheem Colony, Saivad and Shiv Nagar are the few slums, which were covered. There is a strong cottage industry within the slums of puppet making. Artisans, some of them puppet performers, have settled in the area to make puppets, perform shows and sell their handiwork to tourists and the wealthy people who come sightseeing.

Slums in Jaipur are relatively scattered and a distinct pattern of clustering cannot be predicted. There are certain barriers to continued growth in Jaipur, particularly the lack of available water mainly due to the arid climate conditions. The slums in the city are the worst affected by this problem and women and young girls are forced to walk for miles to fetch water, most of which is unfit for drinking. It is evident that not only are women the most significantly impacted group of population in the slums, they are an untapped resource of community development that may be helpful in long-term success of slum redevelopment programs. The slums of Jaipur have substantial illiterate female populations and are faced with numerous social constraints and a subordinate status compared to the males.

Women largely experience the worst of the sub-human living conditions in the slums, and are more affected by lack of infrastructure and services. Most of the families stay as tenants/sub-tenants in one-roomed houses. The survey has revealed various reasons supporting the view that women's participation is crucial to slum redevelopment. Women living in the slums, lead a life steeped in poverty, ignorance, despair and deprivation. They have a mental block towards the new avenues of economic activity and social behaviour despite earning a higher and more regular average income than that of men. Majority of the women beneficiaries were also reluctant to take the survey and they needed to be convinced, and several times the permission was to be sought from the family members. For most of the females, completion of the training in itself was a big task, as the patriarchal norms do not allow them to work outside home. Moreover, a banal issue of lack of mobility of women was reported as an impediment for their participation in activities outside their houses (and in the VTP centers), as was often the case in other cities too.

VTPs in Jaipur

Women's organizations in the slums have succeeded in bringing about significant changes in the lives of slum dwellers by allowing them to voice their concerns collectively. Women's economic empowerment and the creation of income generating activities is one of the most popular strategies for organizing women and facilitating their participation in development programmes. Major trades flourishing are tailoring, beauty care along with miscellaneous others like stenography and architecture. The number of organizations currently focusing on promoting women's enterprise has also seen a significant increase. The level of awareness of the women has increased, which reflects in the noticeable difference in their level of confidence. They are becoming more conscious of their indispensability and often successfully pressing for better wages and job choices. In their new reversed roles as principal bread-earners, they were becoming conscious of their new identities.

V. Hyderabad

The seat of the mighty Nizams is not all pomp and polished now, especially when it has been estimated that around 6.2 lakhs people of Hyderabad lives in the slums. It is quite astonishing to know that the city has around 104 identified and around 25 unidentified slums. A strong correlation exists between the growth of industries and the growth of squatter-settlements in Hyderabad. The population is composed of Hindus, Muslims and Christians with diversified ethnic groups. Hyderabad slums are the predominant ethnicity in the town.

The slum population is facing drainage problems, which cause hazardous effects on the health of these people. Residents of the area do not have proper water supply facilities. Consumption of contaminated water is common phenomena and thus the incidence of water borne diseases. The surroundings are mostly unhealthy and polluted, which is a major cause of insect breeding and prevalence of various illnesses. The houses are pretty small in size. Owing to illiteracy and ignorance, people mostly survive with small jobs. Unavailability of proper nutritional food affects their health. Moreover, illiteracy and financial crises form obstacles and families wanting to educate their children cannot send them to school even if they want to. However, the respondents are enthusiastic and believe that literacy and social awareness can help root out poverty.

In Hyderabad, primary data collection has been approached in different ways. It was important to understand women's engagement with post skills development training in different situations across slum areas such as Tolichowki, Yusufguda, Old city, surrounding areas of Secunderabad, Kukatpally, Uppal, Mogalpura, Zaheerabad and Warangal.

As noticed on the field, skills training programme focus more on the quantity than the quality, providing training to a large number of candidates, rather than quality training as per industrial need. The skill development programmes, focusing more on beauty care and tailoring, receive less attention in terms of professional quality. The inflexibilities in the programmes also make it difficult for the completion of the modules. It creates second level of problems in terms of producing skill trained people. The course content is quite rigid and the limited number of practical classes does not ensure the trainees' capabilities as per market need, making it difficult for a woman candidate to find quality work post training. Although, certain programmes have strict norms to provide placement after the training, but the domestic barriers do not allow the women to work outside, adding to subsequent level of problems. Moreover, as per the apparel industry norms, they have to ensure quality of space to prevent any dirt, blot, speck, unnecessary scratches or damages on cloth, thus they do not even outsource their work for stitching and altering. However, there are villages which take such bulk orders, but that corresponds with the availability of the infrastructure and human resource.

The beauty care courses are in great demand and women love to work in this sector, but the content of the courses lacks updating with latest fashion techniques. The beauty sector requires exposure and experience, which are not addressed completely in a three to six month course. The few private training institutes which offers dynamicity in the course, charge heavily, which is again a problem for the poor.

Women slum dwellers have migrated from different districts of the state in search of livelihood and are struggling hard to maintain their families. They mainly worked as domestic servants. Besides, as many men are unemployed, the women are the main breadwinners. For women who face unique challenges due to societal and cultural forces, the skills development training programmes are in great demand. Many women have started their own small business. Some have eventually made it out of the slums and lead a life of dignity and financial stability. Women undergo training and in turn they earn and live on their own.

VTPs in Hyderabad

While primary data collection was conducted, local NGOs and skill development training institutions have also been approached such as Apparel Training and Design Centre (ATDC), Association of Lady Entrepreneurs of India (ALEAP) and Shaheen Women's Resource and Welfare Association (SWRWA), Skill Pro, Yumna's Institute of Tailoring and Embroidery, SAFA India, along with local individuals to enquire about pre and post issues in skill development programme, especially with women.

A few organizations that work under National Skill Development Council are quite effective in the slum areas, working both amongst girls and boys in terms of employment generation. In accordance with the change in the demand of youth labour in the nearby cities, these organizations in addition to beauty care and tailoring courses, also train the beneficiaries in marketing, management receptionist, English speaking, etc.

Skill Pro- This organization has setup its training school in 11 states and operates in 18 trades, affiliated with National Skill Development Corporation. It has placement partners in different areas, like Surya Lakshmi Group, who specialize in garment making. They have an established market for jeans and have contracts with brands like Levis. According to the need of the placement partner, Skill Pro gets the female labor force, which has mostly migrated from different states, from remote locations like Orissa and Jharkhand; work in companies where they are placed through the skill development training organization. This sort of contractual labor is a common practice in many garment and other companies. These girls belong to the very poor and vulnerable sections of the society. They are brought to the city, given residence in hostel, provided with subsidized food and minimum wages; also get extra money for overtime. The beneficiaries of such training feel happy and content with their contribution to the family. Families are benefited directly and this creates a ray of hope for better sources of livelihood, and thus, they live a sustainable life with self-sufficiency and self-reliance.

Association of Lady Entrepreneurs of India (ALEAP)- ALEAP is one of the established training institutes in Hyderabad. For its work, it was awarded a three year project worth 40 crores for a period of three years, by the Union Textile Ministry in the year 2014. The institute runs from 220 different centers in Telangana and Andhra Pradesh. Till now it has trained around 49,000 women

in tailoring, handicrafts, embroidery and jute works. Most of the courses have a fixed duration of two months. More than 80% of the beneficiaries are employed wither in full time or part time work. Padmaja, an office bearer from ALEAP and an entrepreneur, is of the view that distress and motivation are the two important factors, which make a person work hard and become successful. The women who are from a little secure background earn and work according to their need. The skill development training, however, opens opportunities for all to become financially independent. A mindset which prevails in the society that a woman should first take of her family, and if any spare time is left, then she should think about work; this needs to change to make such programmes successful.

VI. Chennai

Chennai might be the cultural capital of South India, but when it comes to poverty, it is at par with the rest of the cities. According to the 2011 census, 29% of people in Chennai were living in slums. It is third in the list between Mumbai (40%) and Kolkata (30%). The major factor contributing to the development of slums is the lack of employment in rural areas and rapid urbanization in Chennai. People migrate from their hometown to Chennai and get employed in different unorganized sectors. Cities are supposed to be places of opportunity for their residents, including the poorest, but flawed policies and poor implementation have made it difficult for low-income city residents to access basic services, practice their livelihoods, and invest in their homes and families.

Slums in Chennai are far and widely distributed. Ezhil Nagar, Okkiyam, Thuraipakkam, KotturPuram are a few slums which were visited for the survey. They are greatly disadvantaged as far as quality of housing and availability of basic amenities are concerned. The very basic facilities like good shelter, water and sanitation are lacking. Further, most of the slums are single room houses and had poor living conditions. The room has to be used for all domestic purposes like cooking, sleeping and cleaning vessels. Most of the slums do not have drainage facilities and open toilets are widely used, resulting in spread of diseases.

The slum woman faces lot of strains and pains due to lack of proper access to water and sanitation. A very poor quality of life is experienced by the women folk. The reason for this is being under the shadow of neglect, sufferings and ignorance. Majority of the women in slum and

resettlement colony are experiencing complete dissatisfaction in their day to day's life. Lack of proper infrastructure facilities and improper access to basic needs drive them to poor health conditions in various ways. The low economic standards of slum do not support them for the further development of life. The slum dwellers considered themselves as a part of the society though they were living in scarcity.

Lack of skill sets earlier was a gap, which has been fulfilled with the training. Pommy, who now runs her own beauty parlour and employs four to five other women as well, owes her success to the government for providing her with the platform to enhance her skills, allowing her to tap on the market opportunities. A new sense of hope can be seen in the eyes of the women beneficiaries; they seem more confident, enthusiastic to improve their life conditions. Most of them credit the training with their enhanced will power and determination to do something. The sense of entrepreneurship has given them a new hope and better dimension to their lives.

VTPs in Chennai

Skill development program has changed and is changing life of many women of the urban poor segment in Chennai. There are several organizations that are helping the trainees post training in finding employment or starting their own business. VTPs are working efficiently in the city and they are receiving positive response from the training they provide to the slum women. It can be owed to the level of literacy in the city. "It has made a lot of women financially self-independent", said S. Vasanthiya, one of the training providers from the Universal Beauty Training Centre, affiliated with National Skill Development Corporation (NSDC) and Pradhan Mantri Kaushalya Vikas Yojana (PMKVY). She claims to be the first woman in Chennai to undertake skill development training and since then she hasn't looked back. The institute has trained more than 10000 students, and has helped the trainees by getting them placements in different beauty salons. Her network is strong, with contracts from more than 500 beauty centres. She feels one major lacuna in the training programmes is the insufficient financial assistance. She herself had applied for MUDRA loan, but was denied, which slows the progress. Complete success is possible when skill training is linked with financial help.

P. Thangavel, director of Jan Shikshan Sansthan (JSS) in Chennai, believes that the JSS model is working quite effectively in training women beneficiaries for the market. JSS currently runs 24

trades, out of which the most popular courses are tailoring and beauty culture. This model of JSS needs to be scaled up in each district, according to the demands of the location, incorporating the changes of the Ministry of Skill Development and Enterprises. Another organization, Annai Indira Gandhi Magali Sangham, is passionately empowering women of all ages to make them financially independent. Mary, coordinator for the organization, is of 50 years of age and efficiently runs the place. She makes sure that the trainee who comes to her organization becomes economically independent; prior to this, she does not leave the beneficiary on their own. She feels content with her contribution, wants no credit and feels this is her way of giving back to the society.

Bharathi Academy, which is run by Ms. Meenakshi, is another organization, which trains women, especially distressed and vulnerable, in skill development courses. The NGO is working indirectly with National Skill Development Corporation (NSDC), has trained many ladies, and is in the primary stage of recruitment and financial linkages and support. The organization plans to setup training courses on Solid Waste Management and Renewable energy, which are innovative and need trained labour.

VII. Mumbai

Mumbai slums are amongst the biggest slums in Asia. The survey was conducted in the slums of Dharavi, Chembur, Mankhurd, Kurla, Sathenagar, Maharashtra Nagar and Trombay. The life here is not easy and families have to manage in whatever little they have. The houses are cramped up, with families of five to six members living in two small rooms. Mostly, only one elderly member earns a small amount and all the expenses are to be managed within that. Health and hygiene conditions are very poor, with a pungent smell consistent in the air. The drainage is mostly blocked, and the situation becomes worse in the monsoons. It seems due to lack of any government interventions, people have become prone to the conditions they live in, as they are too poor to afford better quality facilities. The survival instinct of the people of slums is so strong that they try and find happiness in whatever they have.

Each slum has a different demography and thus each slum faces different disadvantages. Women in the families are generally considered second in line and is not a part of the decision making process. Albeit they are not allowed to continue education after 10th or 12th standard, but the

silver lining here is that they are not married off earlier than 18years. The level of education is dependent on the decision of the head of household. Some women still fight back the norms, and help their families economically. With the increased awareness about their rights, the women are exercising their rights in full force; some of them even are the main earner in their family.

Moreover, women in Mumbai slums are found to be quite active when it comes to skill development, which is reflected in the number of women who have benefitted from such trainings. There is a good level of awareness about the various skill development programmes. Most of the women have made their groups named ‘Mahila Bachat Gat’, through which they take training in vocational courses like those of Beauty Care, Tailoring, Hands crafting, Cooking, Candle Making, Perfume making etc. They have learnt the skills with hand on it as they themselves approached the government bodies for information on the schemes and taken full advantage of the existing schemes. Beauty parlour course is quite popular and most of the trainees are either working in some parlour or have opened their own parlours.

One of the main advantages of the skill development training is that the women are acquiring skills which would help them get in the job market, making them economically empowered and allowing them to contribute to family’s income. Their confidence levels have increased that they would surely play an important part in the sustainable development of their families, with the acquired skills. The training programmes have also given the women a platform to meet other women and share and listen to different ideas and experiences; this further gives them hope and opportunity to start a new venture. The women were quite satisfied with the skills and the training environment. It is interesting to see that most of the women who are school dropouts are actively participating in the trainings, and want to participate in more training programmes. This change in attitude for women is of utmost importance. There are numerous examples of women who have started their own works, some with the help of their family members.

VTPs in Mumbai

Mumbai showcases a good response in terms of the skill development implementation program. VTPs are quite active in Mumbai. JSS and other organizations are conducting efficient trainings. There are quite a few organisations operating in this field like Don Bosco, Jan Shikshan Sansthan, Stree Mukti Sangathana etc. Most of the Municipal Corporation offices are active in

providing vocational training to women, in the areas surveyed. The officials have developed a sort of channel with the community workers, through which they get in contact with the women. Apart from the government organisations, there are also private institutes providing training, either in collaboration with the government or separately, charging some minimal fees. Though a variety of vocational courses are offered, but mostly the training is given in beauty care and tailoring. The work done by JSS is commendable in the different areas of Mumbai. They also assist women in setting up their business, alongside providing training to them. Work culture in JSS is inspiring and liberating for women; some of the trainees have become trainers in the same institute and are thus helping their families.

VIII. Guwahati

Guwahati is one of India's fastest growing cities and is the entry point to the North- Eastern states. With economic growth and development, the city consists of a large number of the unskilled urban poor mostly residing in pocket slums in the city. These slums in quantity are spread throughout the city but the majority of them are mostly restricted to areas near the railway lines and industrial and business establishments in the periphery. The idea of one big 'established' slum area is still not operational in Guwahati. It may be said that the condition of these slums are still better than its counterparts in other cities of India. This claim is substantiated with the presence of better access to water and an organized community life. The presence of the 'chawl' system or 'one room' homes is present. Slum areas are mostly divided according to social groups. However, there exists a healthy mix of various groups living together in a few slum areas.

Skill development as a means of enhancing livelihood is still yet to gain the kind of popularity that exists in cities like New Delhi and Mumbai. However, the growing popularity of Food Processing industry in the region has led to a large number of women taking up skill development courses in this sector. Other established sectors of skill development training courses are from the beauty and wellness sector and crafts. It was also noticed that a large section of the individuals who undertook came from cities outside Guwahati. This can be understood as the lack of enough VTPs in their home cities or the hope for better work opportunities in bigger cities. Thus, most of the labor forces of Guwahati were migrants from other cities from North East India.

Two types of settlements are noticed - one, where the economically weaker section people practice cluster living, sharing one flat, with other families, preferably from the same caste, having separate cooking stoves, and the other, settlements on the city fringes. The latter being more prevalent than the former, mostly the slums are located near the railway lines like Hafiz Nagar, Bamunimaidan, and Railway Gate number 3, 4 and 9. The houses in these areas are 'kuccha' houses, with mostly little or no electricity. Sanitation facilities were poor, with women still practicing the use of the railway track sidelines. These slums have partnered with an NGO named UTSAH. Thus, their condition in terms of accessibility to resources, employment, awareness and health stands to be in a better condition than the other slum areas of the city. However, they face the problems of regular eviction drives, which cause disruption in their daily life. These slum areas also have a better community life. Most of the women in these slums have their place of employment near them. The women who undertook training in the hospitality sector work in a popular cinema hall, *Anuradha*, in the area. Other women mostly work at homes as domestic help, although the number of these women is less. These slums house a majority of Muslim families. The younger girls are mostly uneducated and cases of early marriage are quite noticeable. Most of them are living under BPL, without access to ration cards or any such benefits. Somehow, in the larger societal context, their identity as a Muslim, Assamese/Bengali speaking woman from the slums hinders them in their everyday lives too.

The interviewees were very responsive towards the survey. They were keen on speaking about their problems and sharing details about their training. It was observed that most of those who dropped out of schools due to familial issues, wanted to complete their education. Some of the women were illiterate, but they were leaving no stone unturned to provide education facilities to their wards.

VTPs in Guwahati

There is a large presence of Vocational Training Providers in the city. Although, most of them were unresponsive towards contributing to the project, in addition to direct community intervention to gather data for the project, some vocational training providers (VTPs) and other organizations helped. Importantly, there are active NGOs who are working on women empowerment especially in slums, and they have designed a curriculum for skills development

training and entrepreneur skills and are able to create employment opportunities, thereby filling a major gap.

UTSAH works in the fields of human rights, child rights and women empowerment. Over the last five years, the NGO has helped the community to a great extent in the areas of development of leadership, awareness of rights, educational practices and social inclusion. As a result, no children from these three slums in particular undergo child labour and the eviction drives are also jointly agitated against with complete knowledge of rights. The organization also offers skills development training information to the women and men of the slum. The NGO has facilitated training in bag making and '*diya*' making, housekeeping and stitching, within a limited time frame. It also helped women to be trained in the hospitality sector and stitching. All training programmes are free of cost. The NGO is an important link between the women and the market, as mostly they do not have access to the market and the NGO brings orders. The women in the slums were found to be contented with the efforts, but evidentially they were vocal about their desire to learn new trades.

ITC My Fair Lady is one of the oldest government-recognized and certified training institutes of Assam. The chairperson of the institute, Mrs. Runu Hazarika, is also the Chairman of the All Assam VTP Association and is a visionary. She has worked on several skill development programmes initiated by the state government. The institute has two training centers and primarily offers training in the Beauty and Wellness sector, among the other courses of DTP, Journalism, Computer, Accounting etc. The organization strongly believes in establishing the women on their feet independently. Our respondent base was diverse in this case. Most courses charge a nominal fee. However, the institute also offers free training to BPL women under various government and non-government schemes. Infrastructure wise the institute is well equipped and there is exists a good diversity in the class environment.

Another organization to share information on beneficiaries was Maitri. The respondents from Maitri undertook training in the Nursing course and other service sector courses. The verification processes for their admissions and placements are very specific and properly structured. Here they are trained in various nursing activities like checking blood pressure, temperature and basic knowledge about body systems. The women in this course also do have to pay a nominal fee. A noting feature about the respondents from this course was that most of them knew Basic English

and could read and write, even though they belonged from low-income families. They were mostly residents of 'single-room *pakka*' homes in peripheral areas that may be accounted as slums, in context of Guwahati city. The organization faces a problem of dropouts from the courses, which can be attributed to the high expenditure for commuting. There is need to set up an effective public transport system. This organization works in a hybrid fashion and is quite systematic in its approach. They have three departments working to make this model a success- Mobilisation Cell, working in community to get the students, Training Cell providing regular, experienced staff, and Placement Cell, to make tie ups with company's and employers. They keep track of the trained beneficiary for at least six months. The fourth angle, which can be introduced, is the provision of loans and micro-finance through SEWA or Grameen Banks, if the self-employment sector is to be explored. This type of model is good to be scaled up nationwide.

The other organization to share respondent information was Nu-Liz Training Academy. This organization was a fairly new organization that operated out of one small room. The academy offered training in Beauty and Wellness course. Most of the women train with a very low fee or no fee. The Founder herself was an employee of a popular salon in the city called Darpan. She brought her years of experience to women who were interested in pursuing careers in this sector.

IX. Kolkata

Kolkata is also known as the "City of Joy." One can experience and explore all the colours of life in this city; it has a variety of things to offers from different modes of transfer to different tourist spots to a wide variety of foods. Kolkata has something to offer for everyone. It is envisaged that the number of urban poor will increase considerably in the near future due to natural growth and in-migration, combined with a lack of well-planned and long-term intervention strategies. Few of the slums covered in the survey are Manikpur, Ramkrishna Pally, Bon Hooghly, Noapara, Uttar Kumrakhali, amongst others.

Most of the people living in the slum have come to Kolkata from different districts of West Bengal, or from adjoining states, to earn a living. A major characteristic of the slums is that they resemble rural centers in an urban milieu. They act as 'entry points' for immigrants to the city. Owing to the lack of permanent homes and the ever-increasing cost of living in the city, these people made makeshift homes beside the railway tracks, ignoring all adversities. The occupants

range from beggars to casual labourers, hawkers, rickshaw-pullers, paper and rag-pickers to regular day labourers and domestic services with very low incomes.

Kolkata's slums contain a wealth of diversity that is obscured by the poverty and disorganization surrounding the communities. The population in the '*basti*' demonstrates further self-segregation as Bengali refugees form a homogenous section and non-Bengali Hindus, Muslims, and Christians mix in the rest of the '*basti*'. Hindu women may be domestic servants or vegetable vendors. The jobs that Hindu women hold entail significant exposure to the public. These are less likely occupations for Muslim women because Muslim women in slums typically earn a wage inside their homes. Language and religion have more pronounced influences than caste on the social life of the slum dwellers.

The residents of the slums, along the railway track, live like one big family. They play and celebrate together on these tracks, irrespective of religion or gender. Most people living in the slum live in makeshift bamboo houses, which are usually only big enough to fit two people. Though the poverty is hugely evident, the people are warm and welcoming.

Skills development programmes is doing phenomenal work on an individual level and a large number of beneficiary of the programmes are women. After the training, almost 70 to 80 percent of the trainees are working in the informal sector or running their own business. Though on a larger scale the trainings have beneficiaries, yet there are problems too. Just the training would not solve anything and this has to be understood at all levels.

VTPs in Kolkata

Jan Shikshan Sansthan (JSS), Howrah has a large infrastructure with many educational institutes, and water purifying plant for portable water within the campus, along with solar energy and water harvesting demonstration plants. It is situated in a semi-urban area and promotes income generation activities for women through skills development courses. With the shift in economic opportunities from the primary to the tertiary sector, people with agricultural based economy are becoming unemployed. Out of the 1468 beneficiaries trained at JSS, 80 percent are now employed; with livelihood options and around 5 to 7 percent have opted for further education.

The weekly bazaar, that is, Mangala Hat benefits more than 50 percent of the women beneficiaries. With the importance of cash credit system, last year 40 beneficiaries were provided with MUDRA loans; other agencies involved are KVIC, PMEGP, etc. The entrepreneurship development training they provide is in collaboration with the industries. Though they are working effectively, they need to start many other trades which are needed and are in demand in the area such as basic computer training, nursing assistants, physiotherapy assistants, fisheries, bio-fertilizing like vermin composting and nursery management.

JSS, Narendrapura works under Ram Krishna Mission Belur Math and specializes in agro-based training for the rural society. It was established in 1963 as Shramik Vidyapeeth, which was later converted to a VTP. The institute also runs its courses in the islands of Sundarbans, besides Kolkata city. The trades covered in the centre are tailoring, cutting, batik work, embroidery and others. Most of the trainees are working after getting the skill development training. The institute faces financial difficulties, and its applications for MUDRA loan are pending.

Nishtha Computer Education at Bara Nagar has been working in the field of vocational guidance and skill training since 2000. It covers the areas of West Bengal and Northeastern states. The institute is associated with Skill Sector Council and conducts all types of courses in different trades. Most of its involvement is in the government sanctioned courses; hence most of the courses are free, and a few of them with a little deposit. One of the major drawbacks, which the institute points out, is the will-to-work for the youth. Most of them wish to start at a high salary, which is unrealistic in the job market today. There is need to emphasize on soft skills training, which attracts the youth more and prepares them for interview and job markets.

X. Lucknow

There are some 787 slums, small and big, in Lucknow, which account for nearly 10 lakh population residing there. During the survey, the appalling state of shelter homes and the politics behind slum settlement zones made for an alarming state of affairs. Urbanization is increasing at a rapid rate and available supply of land and housing in the urban centers cannot accommodate the surging squatter population. Few of the areas covered in the survey are Badshah Nagar slum, area under Nishatganj Flyover, and Station Road, Sitapur Road, Alambagh, Jankipuram and resettlement colony at Para.

The basic problems of the slums were quite visible. There were no roads; no water facility, no electricity and hygiene facilities and the slum dwellers bore the brunt of it all. Most of the respondents had been living in the slums for quite a few years, and had migrated from their native villages in search of better job opportunities. The settlers also face regular displacement from the eviction drives, which take place. Though a few of them had a valid BPL card, they were not getting any benefits from it. The males were mostly engaged as daily wage labourers, which made it quite difficult to run a family. Most of the houses had unsafe practices for water storage and handling.

Skills development training has led to women empowerment by creating awareness among them, leading to their behaviour change and making them independent. Women expressed their thanks and happiness towards the skills development training. They believed that the skills training helped in empowering them in their familial, social and economic roles.

It is of importance that housing for the poor and marginalized should be encapsulated in the city master plan on a five-year rotation basis. This will ensure that growth areas and industrial townships are clearly identified. There is the need for developing and providing a more effective and comprehensive package of facilities related to housing, water, sanitation, and garbage disposal for urban slums.

VTPs in Lucknow

SEWA Lucknow was selected under SJSRY and was supported by District Urban Development Agency (DUDA) Govt. of Uttar Pradesh for bringing together the semi skilled *chikan* (hand embroidery) artisans who were from the minority and ST/SC community belonging from within the jurisdiction of DUDA Lucknow's geographical operational slum areas in the city of Lucknow in Uttar Pradesh. It has covered 15 slum areas within the city of Lucknow and has established 32 slum centers. It has reached out to total 800 beneficiaries. Under its CSR programme, they try to make the targeted group completely self reliant and economically empowered, with an objective to develop and enhance the capacity of women through training on improved production process in *chikankari* (hand) embroidery products and subsequently starting income generation activities for their regular earnings and to form SHGs by linking them to financial institutions. A fresh programme with a similar theme and objectives has been implemented in Bakshi Ka Talab block

of Lucknow district in Uttar Pradesh and has covered 19 villages reaching out 750 women. All 750 women have received skills training on *chikankari* for three months and are at present working as wages earners for the work that is being provided by the organization so that these women keep earning and also understand the value of self employment. The organization is also in the process of forming SHGs who would later linked with banks so that they can start their own production by seeking bank loans and work as individual entrepreneurs.

Sarathi Development Foundation has made a commendable contribution in building women initiatives in the slums of Lucknow. Sarathi with the help of its models, initiatives and collaboration with other social institutions organizes counseling sessions for women addressing issues like domestic violence, physical violence, dowry issues, women rights, family disputes and conflicts. Women are also guided on how they can avail themselves of social security schemes by the government, like pensions. Further, they have collaborated to provide skills development training to women through vocational training. In this training, the already skilled women train other women and enhance their skills. This approach has been opted by Sarathi Foundation to provide helpful training to women and also provide placements to skilled women. The initiatives by the organization are responsible for increased awareness among women in the slums about varied issues from health to empowerment to rights. Formation and engagement in a Self Help Groups is an effective tool to ensure women empowerment. Sarathi has also been active in strengthening women SHGs.

Challenges

There were quite a few challenges observed while working on the field, in respect to the beneficiaries, the skills development training organizations, the training, economic empowerment and self sustainability, along with social transformation. Some of them were common to all cities, and some unique to a particular city or region.

The foremost problem was locating the beneficiaries in the slums and localities, especially being able to find them at a time when they would be free. Surveys of such kind have become rather exhaustive for the slums dwellers as numerous field investigations are carried out in slums and the trickle down of the benefits of the findings is underwhelming. The beneficiaries, though mostly cooperative, were also inquisitive of the fact as to what objective would the survey fulfill.

They were particularly interested in the benefits that they would make, would this help them get a job? Secondly, there was a lack of motivation amongst the beneficiaries who were not comfortable in sharing personal information, especially in the cities of Lucknow and Bhubaneswar. Sustainable economic activity is the other type of challenge, observed in cities like Jaipur, Lucknow and Hyderabad. The beneficiaries were not earning continuously due to several reasons, such as marriage, family responsibilities and societal pressure.

The institutional feedback varied on the initiation, existence, execution and relevance of skill development programmes, along with the theoretical obstacles based on ground realities, which have been difficult to address. There were practical problems in the training programmes in terms of the attendance of the beneficiaries and motivation level for work, even though the training partners were working as facilitators. Most of the trainees are middle-aged housewives, who increase the number of problems they face on day-to-day basis in terms of taking care of the family and children, and this affects their regularity in the training modules, as well as the time they can devote to the training.

The most visible gap in the programmes is that which develops post training. It lacks the involvement of the industry and employers in the skill training sector. Further, poverty is one of the main issues to be addressed with the skill development programmes. However, the lackadaisical approach on behalf of the government and the private sector, both, has left it funding for itself.

Post-training unemployment is a matter of significance to which efforts need to be devoted. As important is the process of training, so is the after effect of the training. A very small proportion of females who train in different skills, go forward to put it in actual practice. For the rest, it is just another piece of paper, as they do not have the required knowledge and resources to work, in economic terms. Majority of the women, who train themselves in different trades, lack any employment opportunity after the training. They sit idle at home, keeping the certificates locked up. There are others who continue to work at their previous employment, unrelated to the skill training they have received.

The problem is not just this; it is also the patriarchal mindset of the family heads that do not allow women to work outside home. A banal issue of immobility from home and to an external

workspace (even to the VTP centres) was reportedly a deterring factor in Delhi and Jaipur, as also in the other places. Alongside were the insecurities, lack of employment opportunities and signaling issues of skill knowledge that deterred women from pro-actively partaking in the programmes.

Moreover, there is paucity in the number of jobs available, and the beneficiaries expect the government to intervene in this matter and create jobs in the relevant sectors. Fighting the odds, some women have tried starting some small-scale businesses for themselves, but a lack of demand for their products, along with a dearth of marketing, packaging abilities and quality control has forced them to take a step back. The products are not very well accepted in the market, as they do not have any brand logo or government certification. A lot of information gap exists due to which they do not have the proper channel to gather knowledge, through which they could get some help to start something of their own.

Lack of financial support is also a factor. Even when the trained women are expected to initiate a micro-business or work independently, they lack the skills required for business management and have very limited resources and infrastructure for investment. These trained women require incubation (hand holding) support for one or two years to understand and attain maturity in dealing with the market demand. Very few VTPs are providing such support to the beneficiaries. This was particularly noticed amongst the beneficiaries of tailoring programmes, who fail to maintain a regular flow of orders and are disillusioned with the recurring loss, which has not allowed them to even get back the investment they made. Lack of financial resources and market linkages act as big hurdles for the urban poor. The agenda of economically empowering the women is not fulfilled in such a case, as the beneficiaries do not get the desired benefits.

There are plenty of government schemes related to skills development training, but the growth of their outreach and outcome is stunted. There is need to work on the forward and backward linkages, for this the training providers also need to be upgraded with the changing situations.

Moreover, there are only a few institutions, which are playing the facilitator's role well. There is a big challenge of economic self-dependency and sustainability for the beneficiaries in all the cities.

CHAPTER 4

SLUM WOMEN'S PERCEPTION OF POVERTY

Poverty has many dimensions and therefore must be looked at through a variety of indicators. These indicators include levels of consumption, social markers, and indicators of socio and political vulnerability. Most importantly, the way in which poverty is perceived is crucial to understanding the issue. Perceptions of poverty are influenced and explained by many factors: socioeconomic status, structural and individualistic explanations, and even inevitable influences. Still, individual factors dominate over structural explanations regarding one's wealth.

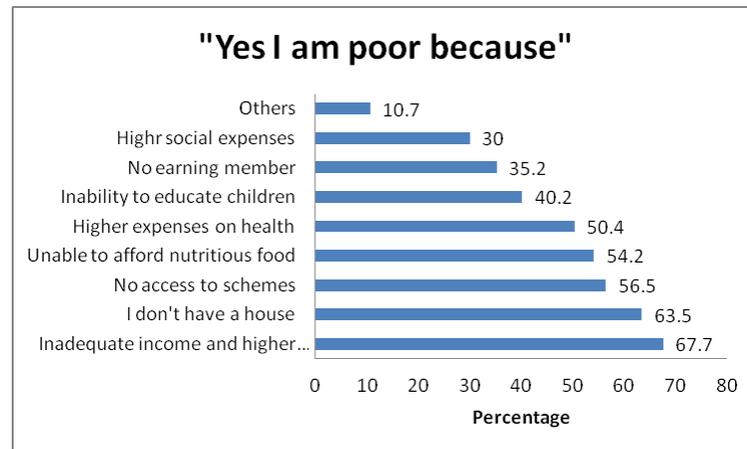
Respondents' Understanding of Poverty

According to the responses gathered in the survey, 38 percent of the households belonged to the BPL category, while 50 percent were above poverty line. The remaining 12 percent did not divulge details regarding their poverty. However, not every person in the BPL category identified themselves as being poor. The same was true for non BPL category households. Irrespective of whether households fell into the BPL or non-BPL category, it was seen that 63.4 percent of the respondents perceived themselves to be poor, while 36.5 percent did not. People perceiving themselves as poor show a jump as compared to people who fall within the BPL category.

A variety of reasons worked towards framing a person's perception about poverty. Many respondents felt that they lived in poverty because they had inadequate income to support the high number of dependents in the household (67.7 percent).

Not owning a house was also seen as a major factor to determine whether one saw themselves as poor or not (63.5percent). Pro poor schemes are highly desirable and have been time tested as a tool to combat poverty. Thus, persons without access to such schemes saw themselves

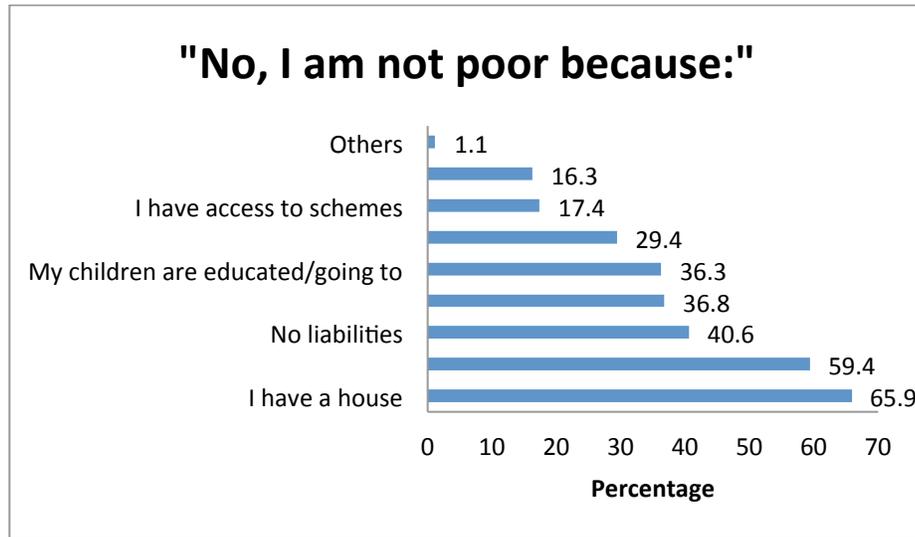
Figure 4.1



Possessing a house is the most desirable factor to determine whether one feels that they are poor or otherwise. As we have seen for people who identified themselves as poor for not owning a house, the same can also be witnessed for people who did not identify themselves as poor (65.9 percent). Affordability of nutritious food is an underrated, yet defining factor of poverty perception. A sense of security also played an important part, as can be seen from people who responded that less liabilities and **having one or more earning members makes them feel that they are not poor.**

The households, which perceived themselves as poor due to inadequate income and higher number of dependents, were 43 percent of the total respondents. Unlike the assumption that bigger families would state this reason for poverty perception, it was the smaller families who stated this reason. Households with eight members in the family came last in terms of poverty perception owing to this reason.

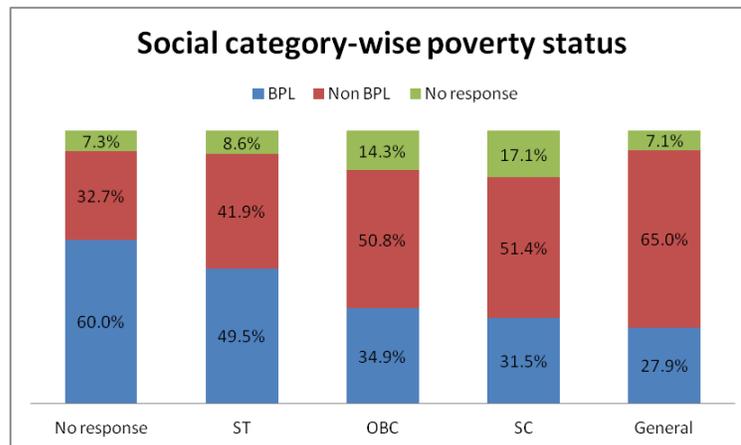
Figure 4.2



Thus, the fulfillment of basic needs of food and shelter still continues to define the state of poverty in the slums of India, as seen through the eyes of the women.

Social category-wise poverty status: It is interesting to note that the slum women who refrained from sharing their social category details had the highest proportion of BPL households, thus reflecting the need to hide their caste details from fear of social ostracism.

Figure 4.3

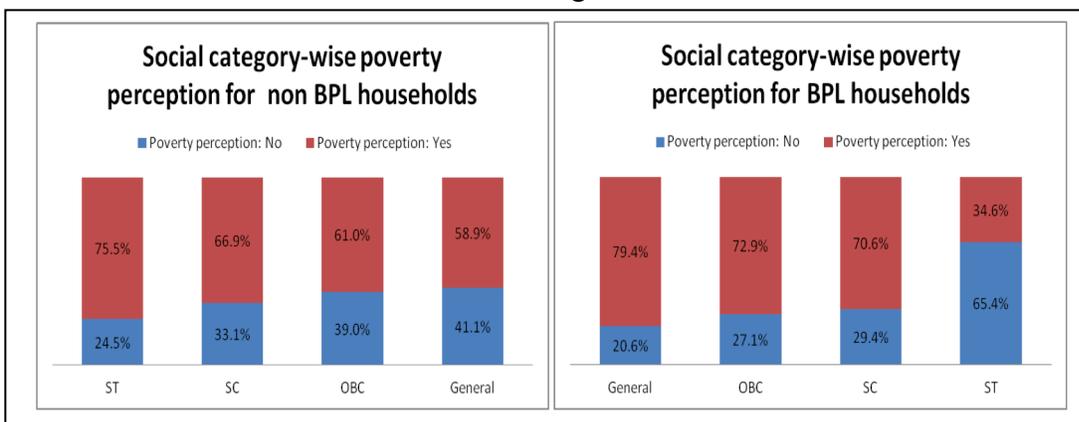


When we try to juxtapose poverty perception and poverty status through the prism of social categories, one can see a distinction between the BPL and non-BPL households. Among the BPL households, general category (79.4%) showed the highest responses for 'yes, I am poor',

followed by OBC, SC and ST women. However, for the non-BPL households, it can be seen that most ST families feel they are poor (75.5%), followed by SC, OBC and general category women.

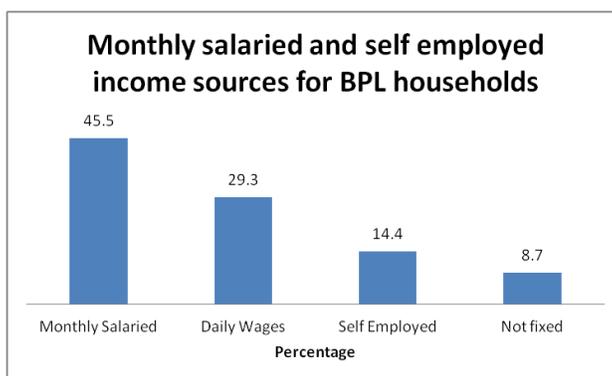
Comparing the responses for ST category of BPL households and non-BPL households we find that there is a diametrically opposite stance. Non-BPL STs were most likely to feel poor, while the least to feel so were the BPL STs.

Figure 4.4



In all the cities, 45.5 percent of BPL families had a monthly salaried income and 29.3 percent were reliant on daily wages, 14.4 percent on income through self employment and 8.7 percent of the households did not have a source of fixed income.

Figure 4.5



Income-expenditure Pattern of the Respondents: The monthly household income-expenditure ratio is indicative of the quantitative relation between the two variables monthly family income and monthly family expenditure. The formula used is:

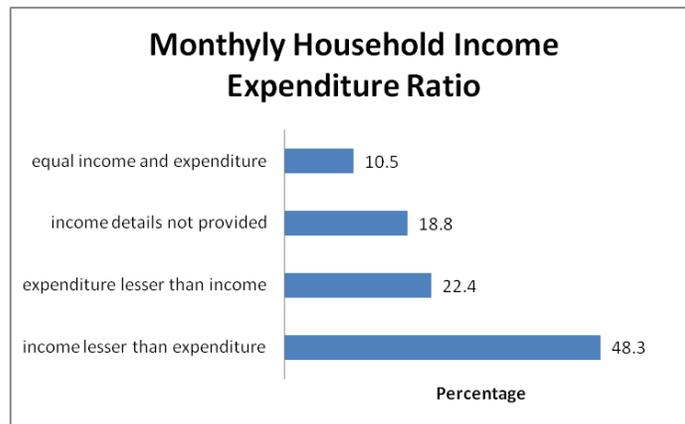
Monthly Income-Expenditure Ratio =

$$\frac{\text{Monthly Household Expenditure}}{\text{Monthly Household Income}}$$

Most households had an unhealthy pattern of expenditure. Through the computation of the income-expenditure ratio it was derived that 48.3 percent of the households had income lesser than expenditure, which is a common characteristic of the lower income group population. Very few families in slums are nuclear families, and the small accommodations house a large number of dependents. Only 22.4 percent households belonged to the class 'expenditure lesser than monthly household income'. Most of these households had multiple earning members as reflected in the data.

Nearly 10.5 percent households spent as much as was earned. However, 18.8 percent households could not be plotted for analysis, as they were not comfortable with providing income and expenditure details.

Figure 4.6



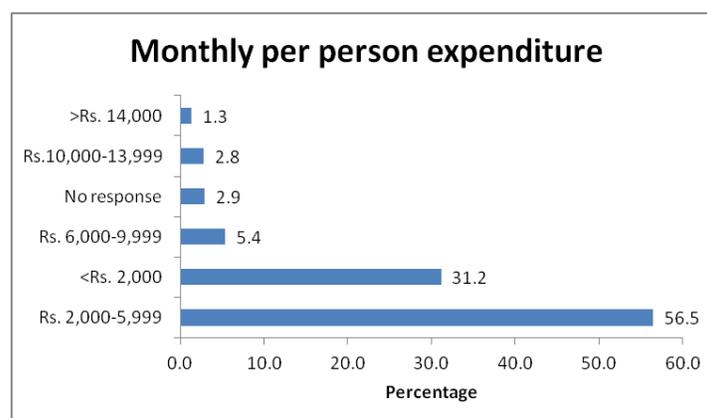
The per person expenditure has been computed with the formula:

Monthly per Person Expenditure =

$$\frac{\text{Monthly Household Expenditure}}{\text{Household Size}}$$

The distribution of per person expenditure suggests that more than half the households spend between Rs. 2,000 to 5, 999 and around 31.2 percent of the households spend lesser than Rs. 2,000.

Figure 4.7



The recurring average household size of most respondents is 6 to 7. In that context it is plausible that the monthly household income-expenditure ratio shows a prevalence of households with incomes lesser than expenditure. However, the monthly per person expenditure shows that majority of the persons spend only between Rs. 2,000 and Rs.5,999. Estimating that a household of 6 to 7, would require at least Rs. 1000 to Rs. 1500 per month per person, this level of spending shows low consumption, which in turns created various disadvantages in terms of day to day survival. The expenditure priority varied from city to city, but a common characteristic was that food was prioritized over other needs. On the scale of priority, food is followed by education, health, transport, rent and miscellaneous other needs in order of their progression.

Limitations of Poverty: Poverty encompasses a wide range of issues that pose constraints to consumption of social goods such as education, sanitation and health, food etc. The respondents were asked to rank the various disadvantages of being poor. **The highest proportion of women said that it caused constraints to achieving higher education (40.1%)**, followed by increased debt (21.7%). The other disadvantages ranked by women in order of their impact are as follows: constraints in social mobility (8.1%), social stigma (6.7%), reduced consumption (6.4%), limiting marriage prospects (5.7%), higher vulnerability for diseases (2.1%), lack of entertainment and leisure activities (2%) and reduced sanitation and health (1.8%).

The maximum significance attached to higher education is reflective of the aspiration of the women for higher education, despite various impediments to achieve it. The very fact that these women with very few resources at their disposal could rank constraints to higher education as the biggest disadvantage shows the potential for their empowerment. Reduced sanitation and health was given a very low rating, as compared to higher education. This may be reflective of the nature of planning to improve the standard of living in the long run that can happen through prioritizing of education.

The understanding of poverty is necessary to further the economic empowerment of slum women. Women in slums are mostly unemployed or employed in very low paid jobs in the informal sectors within the urban economy. Putting more power in the hands of these women through certified skills training puts them at an advantage to pursue better employment opportunities in the formal sectors as well. A woman who earns and also manages the household at the same time has better capacity to identify the various disadvantages that they face due to their socio-economic condition. Skills development training makes the woman more empowered to be able to tackle the problems arising with poverty.

CHAPTER 5

NATURE OF TRAINING DETAILS

Skills and knowledge are the motivating force for the financial growth and community development of any country. Skill building can be viewed as a device to improve the efficacy and contribution of labour to overall production. It could also be seen as an instrument to empower the individual and improve their social acceptance. There has been a proportionate increase in the population employed in the non manufacturing and services sector, thus there is a need to tap its potential and skill development is one of the tools which will help realize this goal. Therefore, the Government of India had doubly allocated funds for skills development under the National Skill Development Fund. The skills training modules work on a targeted approach basis focusing on different sectors and groups. Support to Training and Employment Programme for Women (STEP) under the Ministry of Women and Child Development is a landmark scheme aiming to provide skills that give employability to women and to provide competencies and skills that enable women to become self-employed or empowered. There are various other schemes providing skills training to women both in production and service sectors.

This chapter explores the various aspects of the skills training provided to the women in slum areas under the different skill development training programmes. The nature of training varies according to the training period, fees, deposits, place of training, organization of trainees and training authority.

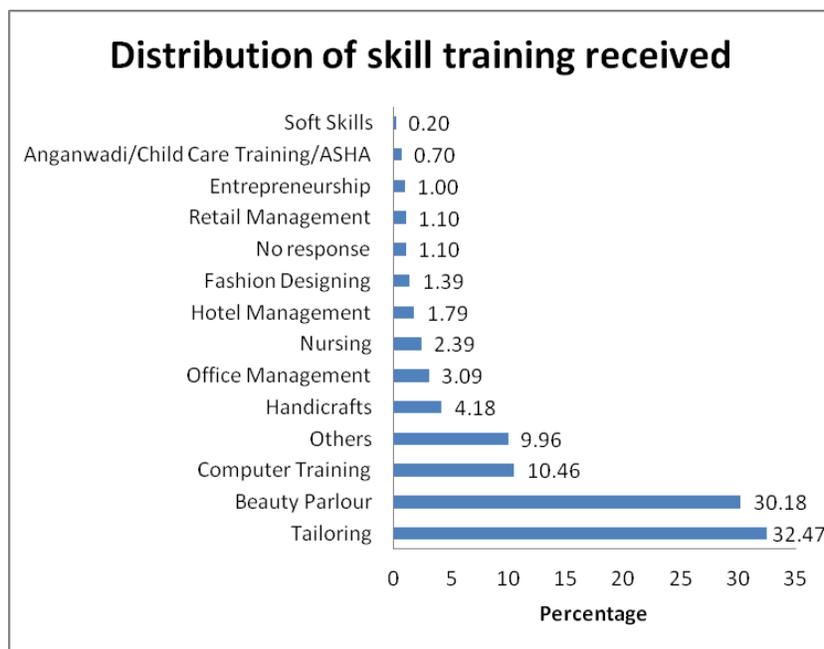
Skills Development Training - Details of the Respondents

Most of the respondents of the survey, received training in tailoring (32.44%), followed by beauty care (30.15%), computer training (10.45%) and other skills, namely, phenyl/detergent/candle/soap/ rope/jewellery making/map making, first-aid, knitting, neem extraction, housekeeping/housekeeping in hospital, domestic service and graphic design.

There were a very few takers of detailed soft skills training since negligible training centres provide training of this nature. It is included in some course syllabus directly.

Apart from the common trades, there are also a few trades, which are flourishing because of the regional demand, for instance, handicrafts in Jaipur and Ahmedabad.

Figure 5.1(change to skills training received)



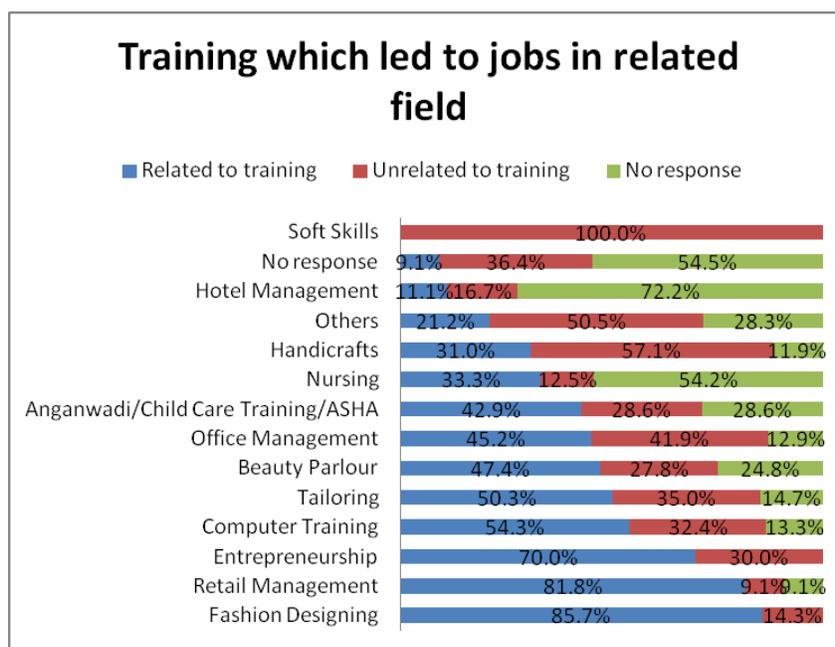
Skill Development Training and Current Employment of Women: Out of the women who have received skills training, 78.8 percent are currently employed. Irrespective of the training received, **all the women trained in entrepreneurship, fashion designing and soft skills were currently employed women.** This may be indicative of the fact that having trained in these skills had empowered the women successfully to seek a job or to be self employed.

Out of the total respondents, SC women showed the highest proportion of currently employed women, followed by general, OBCs and STs. In terms of religious denomination, a large proportion of Christian women (70.6%) showed the lowest proportion of current employment after training, proceeded by Hindu women (76.9%), Muslim women (87.6%) and Buddhist women (90.5%). All the Jain and Sikh women who received training are found to be currently employed. This can also be due to a low proportion of Jain and Sikh women as compared to the other religions.

Looking at the present employment status of women, out of 78.8 percent of employed women, only 45.2 percent of the respondents were currently employed in a job related to training, while

33.8 percent were currently employed in a job unrelated to training. Amongst women trained in various skills, the highest number of women who got a job related to their skill was in fashion designing (86.7%), followed by retail management (81.8%), entrepreneurship (70%), computer training (54.3%) and then tailoring (50.3%). Thus, women receiving training in fashion designing bore the most outcomes in terms of incentivizing women to use their skill to make a living.

Figure 5.2



Other Training Details

Out of the total respondents surveyed, 19.7 percent women were working prior to training- the majority of whom were working from home. Further, 87.4 percent of them were getting paid for the work they did. Before training only 8.4 percent of the women were self employed.

The data collected during the surveys shows that 55.8 percent of the women sought training from government-authorized institutions. Out of these women, 39.8 percent paid fees to avail themselves of the training, out of which 14.8 percent belonged to the BPL category. The social category division of the women who paid fees in government authorized training shows that majority belonged to general category (32.3 percent), followed by OBC (29.6 percent), SC (28.3 percent) and ST (4 percent). However, this does not clearly displays whether the fees was paid at

a subsidized rate. Out of these women who paid fees, 51.6 percent of them paid fees to attend government organized skills training which shows that either women were unaware that government organized training programmes are free of cost or subsidized. Or such subsidized training programmes had not reach up to them. All the training programmes were not of standardized fee structure that causes discrimination amongst trainees.

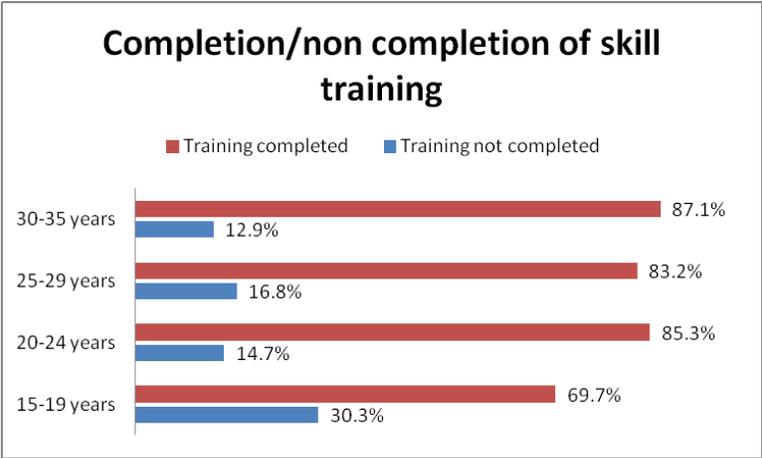
Out of these 15.9 percent respondents paid a deposit fee for the training. The trade skills for which respondents had to deposit a certain amount (of fees) were tailoring, beauty care, computer training, other skills, office management and retail management. These skill trainings required the women to deposit, as it required raw materials and tool handling. **Amongst the people who paid a certain deposit during enrolment for skill training, 85.6 percent did not get the cash deposit back, while only a small 11.3 percent of respondents had received their cash back. Thus, this highlights a gap in the monitoring on field where the training agencies are not functioning in a righteous manner.**

There are also a few training programmes which pay a stipend during the course, but the number of these is very small as reflected in the survey (2.2%). Out of 1004 respondents only 22 had received stipends spread across all the surveyed cities. The trades where stipends were provided were tailoring, beauty care and other skills (plate making, detergent making and candle making). The respondents have access to information about various skill training workshops generally through ground-level agencies and sometimes through mass media. However, even though many respondents learnt about the upcoming skill programmes through their friends or neighbours (52.3%), and social workers or SHGs (19.9%), other medium, such as government CDOs did not play a major role in dissemination of information (4.7%). Across social categories it was seen that most women were likely to respond positively to skills training information when it came from neighbours and friends.

Most of the skill development trainings spanned for a period of 3 to 6 months (36.3%), followed by trainings for periods of 1 to 2 months (18.5%) and 2 to 3 months (15.8%). Very few respondents participated in trainings which were lesser than 15 days.

Government institutes, NGO centres and community centres are the most common places for skill training to be conducted. Nearly 94percent of the women were organized in groups for training. As per the survey, the training programmes, which were organised individually, were computer training, beauty care, tailoring, fashion designing and retail management.

Figure 5.3



Of all the respondents, only 78.3% respondents attended all days of the training. Thus, women in the age groups 20 and above were more likely to complete training, while women below 20 years were most likely to not complete training. This can be established from the fact that there is a lack of motivation among the women in this age group, as their role as family providers has not yet come into fruition. Most women in the age group of 30 to 35 years were the highest number of women to complete the skills development training in the past. **The only skills in which every respondent completed the skills training were majorly soft skills such as personality development and English speaking courses. Many respondents were of the opinion that incorporating soft skills into their training modules such as interview techniques, tally, sales and marketing etc. would enhance their service delivery and income.**

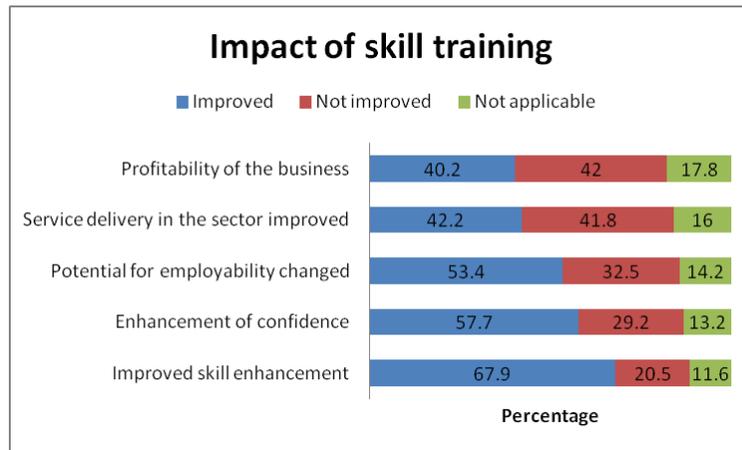
CHAPTER 6

IMPACT OF SKILLS DEVELOPMENT TRAINING

Skills training provides for improvement in the quality of employment for disadvantaged women, in terms of earnings and job security. The basic assessment can be done through monitoring the change in the nature of employability. Expectations and non-cognitive skills are the possible channels through which the behavioural qualities of the respondents are shaped. Skills development training enhances women empowerment by increasing women's confidence, decision making, capability and well being. The surest way of making women "partners in development" is through vocation based training and employment, which infuses them with a sense of economic empowerment, in a largely patriarchal setup. It also strengthens their representations in the visible workforce of the country, thereby providing them the ability to learn and grow.

The highest proportion of respondents expressed that attending skills training had helped them to enhance their skills. There was a consensus amongst more than half the respondents regarding **enhancement of self-esteem and employability** post skills development training. However, a large number of women opined that profitability of business did not improve after participating in training, neither did the service delivery. The respondents stay divided in their feedback regarding the impact of the skills training with people generally believing that it has helped open more opportunities for them but not exclusively in the economic sense as initially expected.

Figure 6.1



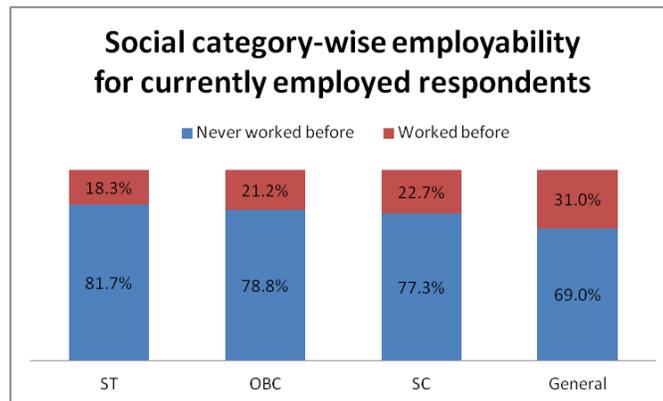
Current employment versus past employment

Out of the total respondents, 78.8 percent are currently working, while 21.2 percent are not working currently, as discussed in the previous sections. A high proportion (66%) of the currently working women had never worked before and the rest had previously worked. However, of the women currently not employed, 9.6 percent was employed. This shows that it is not necessary that current employability is dependent on past employment.

As discussed in the preceding chapters, 77 percent women had never worked prior to receiving skills training, while only a meagre 20 percent had worked before. Out of the women who had never worked before, currently they are employed in jobs both related (38.9%) and unrelated (37.2%) to the training they have received. OBC women were the highest in proportion out of the women who had never worked before, followed by general, SC and ST. Even after training, there was a minute difference in the categorical division of the women who had never worked before.

Out of the currently employed women within each social category, it was seen that STs had the highest proportion of currently employed women who had never worked before, followed by OBC, SC and general. However, among the women who had worked before the reverse is true for the above categories in terms of current employment.

Figure 6.2



Impact on Employment Rate

The employment rate reflects the success of skills training for the beneficiaries. A woman's access to skills training information is indirectly reflective of the way in which she overcomes barriers to information about opportunities and job seeking skills, which in turn impacts employability. For the top modes of information from which respondents received information about skills training and were currently working, it was seen that the employment rate for women who sought **information from social workers and SHGs was the highest**. The respondents stated that they learnt about the skills training programme mostly through neighbours/friends (49.1%) and social workers (17.7%).

It was also seen that the optimal duration of training was for a period of three to six months, as most women (40%) trained in skills provided for this duration, showed a high employment rate. This shows that this period of time is ideal for respondents to learn a new skill or hone skills, and inculcate job seeking/self employing abilities.

The number of trainees who had received individual training was lesser than the number of respondents who received training in groups. Despite that, when one looks at the employment rate, it can be seen that the employment rate for both are almost the same, thereby showing that individual training played a good chance in skills enhancement, provided more trainees received it across various skills training programmes/workshops.

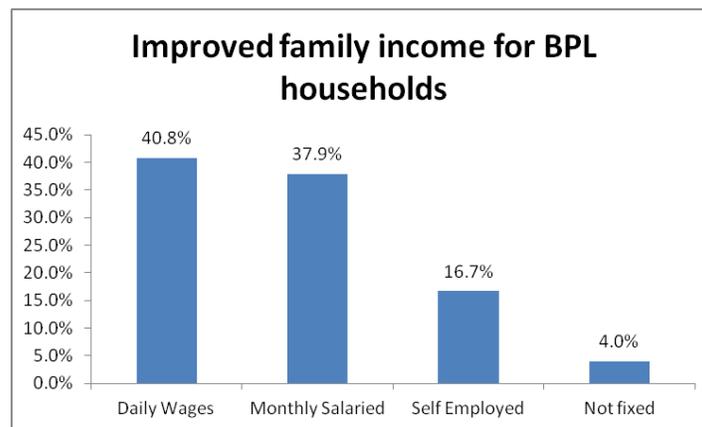
Impact in Terms of Improvement in Income

Of the total women surveyed, 49.9 percent who received skills training said the training helped them to improve their personal/family income; there were also other women who did not want to reveal details regarding their income, but we have estimated improved income by their income expenditure ratio. For BPL families with different income sources, the rate of improvement in family/personal income varied from one income source to another.

Households whose major source of income was through daily wages, felt that they earned an improved household income after the skills training (40.8%)

This is contrary to the assumption that monthly salaried and self-employed households would have a favourable response to whether they had an improvement in family income, as compared to the daily wage earners. Families with monthly salaried income came second in terms of improvement in income post training (37.9%), followed by self employed earners (16.7%) and families whose income is not fixed (4%). The answers reflect the women's understanding of improvement in the household income; this does not necessarily mean an increase in the income.

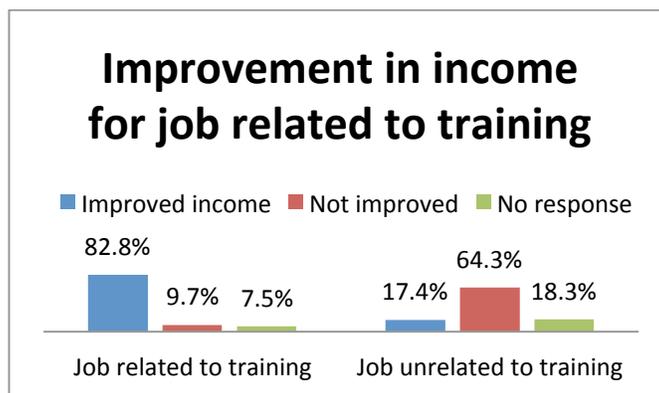
Figure 6.3



For women with jobs related or unrelated to the training received, an interesting pattern emerges across all the ten cities in the study. Women who were currently employed in jobs related to training had more than quadrupled their income as compared to women who were working currently in jobs unrelated to their training. Thus, women in the latter group showed 64.3 percent of the women as not having improvement in income, whereas women with jobs related to

training only had 9.7 percent women in the ‘income not improved’ group for jobs related to training. Thus, being employed in a job related to training greatly affected improvement in family/personal income.

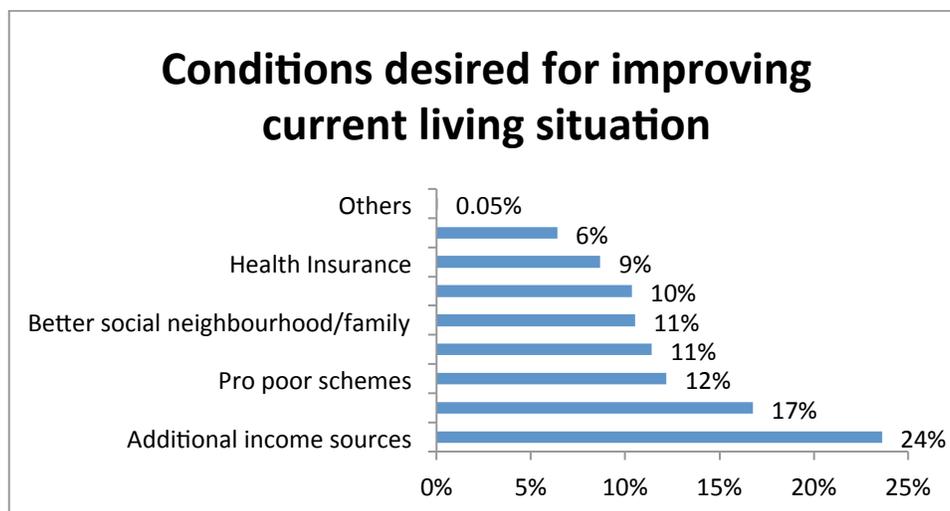
Figure 6.4



Determinants Improving Living Conditions

Skill development training empowered women in a manner that they could suggest the necessary conditions required to improve the current living standards. Most slum women responded that they needed additional income sources (24%), job security (17%), pro poor schemes (12%) and access to vocational education (11%).

Figure 6.5



The respondents who answered that they need access to vocational education to improve their living standards help us understand how they placed importance on vocational education in personal development and economic empowerment. Amongst the women who voiced that they need vocational education, 85.2 percent were currently working, of these the ones who had never worked in the past (74.7%) prior to receiving skills training showed a higher desire for vocational education access, as compared to the ones who were previously working (23.3%). This shows that **the women who could work for the first time after skills training wanted to pursue vocational education further on, provided they had access to it.**

Most respondents who claimed that access to vocational education would improve their living conditions were from households whose income improved after training (56%). Moreover, there was also a presence of 32 percent households whose income did not improve after training, yet they hoped that their household income would improve with access to vocational education.

Out of the total respondents 45.5 percent of the households had a monthly salary as the basis of income. Monthly salaried earners are assumed to have a better and more stable income source, compared to others. However, within these households only one-third of the respondents felt that job security would greatly assist in improving their living standards, thus reflecting that having a stable income source does not necessarily mean that there is an improvement in the lives of women.

Vocational Training and Access to Credit

Access to credit sources, which is an essential feature for economic empowerment, showed changes as most women shifted their focus towards Self Help Groups (SHGs), nationalized banks and Micro Finance Institutions (MFIs), alongside dependence on family members. This shift away from moneylenders and family members reflects the levels of financial inclusion amongst these women. The percentage change in the number of credit sources available before and after training show that access to nationalised banks have increased the most, followed by cooperative banks, SHGs, MFI, private banks, chit funds and other sources, in decreasing order of increase.

Before training, across social groups, women had access to cooperative banks, SHGs, Chit funds and nationalised and private banks, but the proportion of access within each social group was

very small. There was a very high dependence on family members and money lenders. It was seen that post training women shifted from the traditional credit sources, that is, family members and moneylenders. **These trained women were more open to seeking credit from nationalized banks, SHGs, cooperative banks and MFIs.** ST women, who had earlier shown the most adverse access to non- traditional credit sources, have shown better improvement in terms of access to diverse sources of credit. On the flip side, even though the SC and ST women showed better access to nationalized banks and SHGs, as compared to the scenario before training, the dependence on moneylenders and family members remained higher than the other sources.

Vocational Training and Access to Markets

Women show dispersal from their previous state of access to markets outwards. The number of markets accessible after training varies between production and service based trainings. For the production-based trainings, there is an increase in access to all markets, except the local *haats*. There is lesser dependence on local *haats* in the urban areas, than in the rural areas. The service sector related trainings are accepted in all markets. Before training most women accessed local *haats* (22.2%). However, post training, women have increasingly started accessing the community markets (33%), the block (15.2%) and district (20.1%) level markets, and exporters (15.2%).

Training impact based on motivation for participation

The highest motivation behind women participating in skill training was seen to be able to earn money after training (40.70%). This was followed by the group who wanted to learn skills (33.9%). Only few women (8%) attended training to only earn money during training, though only a very minute proportion of women had received a stipend during training, as discussed in the previous chapter.

Figure 6.6



Out of the women who participated in skill training (irrespective of advanced or basic skill) to earn money after training, 84.1 percent women were currently employed. Within this group of women, it was seen that 64.1 percent reported that being trained helped them to improve their family and/or personal income.

The women who participated in skills development training to learn a new skill, out of them 68.8 percent were currently employed. Irrespective of the current employment status, 70 percent of these women said the training had helped them in skill enhancement, and 42.4 percent stated that it helped them in skills creation.

Skills Development Training and Handholding by the Training Providers

In terms of post training support in the form of cash or appliances, it was seen that only 4.2 percent women received support after training, to start work. These were majorly in the trades of tailoring (36.5%) and beauty-care (33.5%); followed by computer training, retail management and others. Out of these recipients, only 40.5 percent were using the cash or appliances given to them after the training, to earn personal income. This shows that very few training providers provide women with handholding post training. In spite of getting support, almost 60 percent of women are not using it; this can be attributed to the fact that they face certain barriers in the form of lack of information, lack of financial assistance, moral support, inability to market their skills and lack of forward and backward linkages. It is also reflective of the women's lack of control

over money matters, even if it were their own earnings. Based on the responses gathered during the survey, contrary to expectations, most women were still unable to influence family decision making (62.7%), despite contributing to household income. **It was seen that only 30.6 percent of the women were involved in decision making in their families about money transactions after the training.**

It was observed that, 16.2 percent of the women stated that they received mediation or handholding from the training organisation or government after the training. Out of these, 31.1 percent women received support from family members, followed by 13 percent women from the NGOs and 3.1 percent from the government. Very few women received financial assistance in the form of cash from the training (1 percent), while 9 percent did not receive any such support to start work on their own. Most of the women, that is, 83 percent were unaware of receiving any such emoluments. This shows a lack of information on behalf of the beneficiaries about any form of handholding facilities provided by training providers.

The skills development programmes lack follow up services to help women make the transition to work, and they tend to measure the number of persons trained rather than the number of women gaining sustainable jobs or self employment. With a few notable exceptions, training programmes are not geared to the particular needs of women, especially the young. They are rarely linked to any assessment of market demand for goods and services. Nevertheless, the assessment of the women in slums shows an improvement in terms of economic empowerment. The improvement in access to markets and credit sources, post training, has instilled confidence in them about their abilities to activate the forward and backward linkages. Many women could also prioritize both economic and non-economic factors to improve their standard of living, which shows a fundamental understanding of the issue of poverty, that which comes only with empowerment.

CHAPTER 7

ASPIRATIONAL CHANGES

In the context of skill development training, aspirations provide the bedrock for learning a new skill in a productive manner. It also acts as an indicator of the level of confidence in vocational training. The aspiration for choice of skills changes over time, thus acting as a yardstick to know how the gap between skill demand and supply can be fulfilled, as well as how to deal with shortage of skilled workers in the economy.

Likewise, skill training helps mold women's skills, perceptions and empowers them in the long run. Thus, skill aspiration mapping is useful to see more participants enter the training process and complete it. This chapter looks at the skills training demand of respondents through the ambit of social and cultural factors.

Changing Desirability of Skill Trades

The women within the age group 15 to 35 had received training mainly in the trades of tailoring, beauty care and computer training. Even though many still demanded training in beauty care (20.6%) and tailoring (17.7%), these women demanded training in a more diverse set of skills, as compared to earlier trades they were trained in, even though many trainees who have trained before still demanded advanced training in beauty care (20.6%) and tailoring (17.7%) The respondents' skill desire showcased a lot of fluid responses; women showed keenness to learn any practical vocation provided it was a job-oriented skill (8.9%) and income incrementing (5.6%).

Thus, even after being trained in one skill, women realize the need to learn another skill that could propel employability and increased income. This is a need to be addressed when planning vocations for disadvantaged women.

Some women said that they did not want to receive further training, which may either be due to skepticism regarding the effectiveness of skills training on their economic upgradation, and in

some cases, because they were prohibited from leaving their household premises to seek skills training or any jobs. Moreover, most women interested in being self employed remarked that having knowhow in computer operations and soft skills like interpersonal skills in English could help to increase employability, remove barriers to information and improve service delivery.

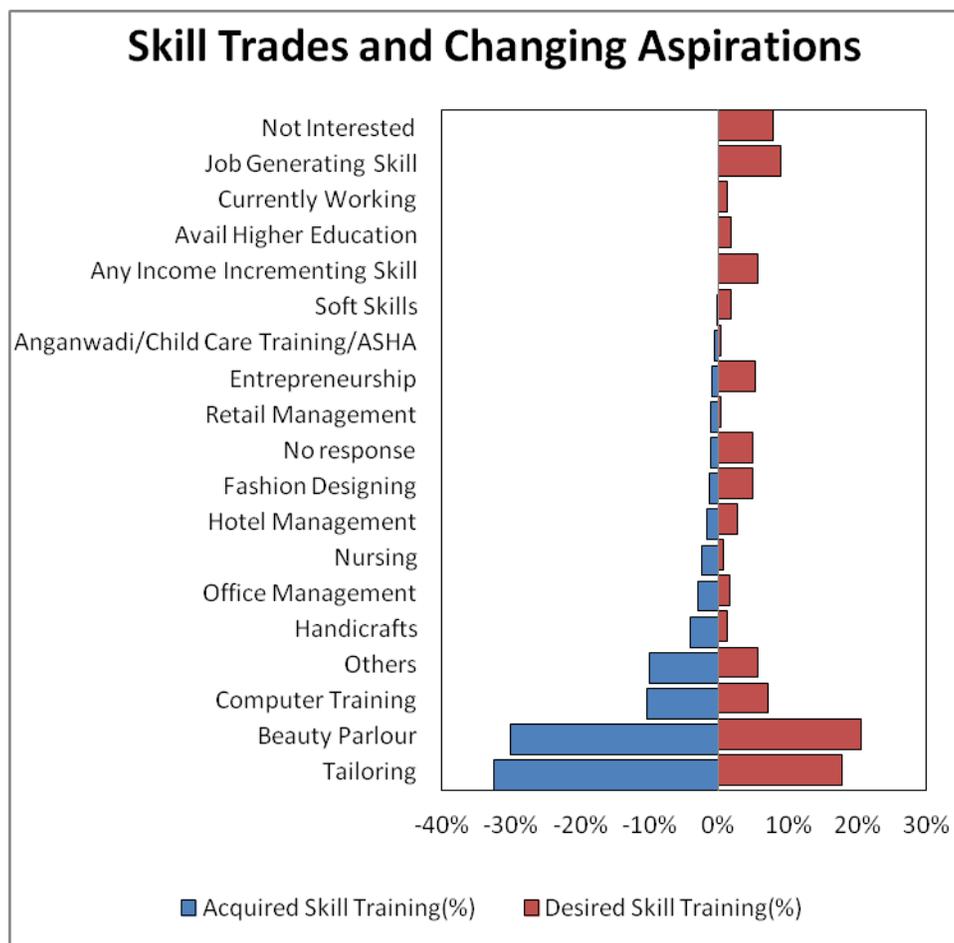
Figure 7.1(change to skills training)



A comparison between the previous trade distribution and future trade demand within the same group of respondents over a period of time reveals changing patterns in aspirations. The top six skill trades used to be tailoring, beauty care, computer training, other skills, handicrafts and office management. The desire for training in these skills fell among these respondents. This happened due to an increase in the proportion of responses in favour of skills training, which are job-oriented, fetched better income, soft skills training, entrepreneurship, fashion designing and hotel management, to pursue further education/diploma, in ascending order. Some women also spoke about non-interest in training due to lack of physical mobility, while few women decided

to avail themselves of higher education instead of seeking vocational training. Moreover, some women were currently working and did not want to train in another skill.

Figure 7.2



Social Category-wise change in trade demand: The skill desire of women across social categories depicts an inclination for tailoring, beauty care, computer training and entrepreneurship. The SC and OBC women mostly preferred tailoring (19% and 16% respectively), ST and general women mostly preferred beauty care (27% and 24% respectively). Entrepreneurship, other skills, fashion designing and hotel management were preferred for training across all social categories.

Age-wise skill desire: Based on the age groups within the 15 to 35 age groups, patterns of skill demand reflect the need to incorporate an increasingly targeted approach that could help to empower women by providing the jobs that could improve their income. In general, women across age groups demanded skill training in beauty care, followed by tailoring. However, across all age groups, there were a number of women who sought either a job-oriented skill or an income increasing skill, over training in other skills. This shows that there is a realization, independent of age, influenced more by poverty and unsuccessful skills training outcomes in the past- to seek any training, provided it fulfills the goal of self-sufficiency through income. There is a constant realization that the next skills training desired is to attain the goals of improving their current condition and employability, which shows that the current skill training they have is not competent enough.

With the progression from the age cohort 15 -19 years to 25 -29 years, it can be observed that the respondents within each category display an increase in the proportion of women's disinterest to participate in future skills training programmes.

Coincidentally, the women in the age group of 25- 29 also have the highest proportion of women desiring to learn entrepreneurship skills (6.2%), as compared to the interest for this skill training in the other age cohorts. This reflects that the women in this age group in the slums have the highest desire to form useful connections and explore their potential to fulfill their financial needs and make themselves upwardly mobile.

Change in trade demand according to marital status: The percentage of married women out of the total frequency of 1004 respondents is 46.7 percent and 53. percent for unmarried women. The skills desired most by married women were inversely proportional to the skills desired by unmarried women in most cases. Only the married women gravitated towards anganwadi training, while only unmarried women wanted to undertake training in retail management. Apart from that, most of the married women showed an affinity for hotel management, handicrafts and tailoring, while unmarried women were more inclined towards nursing, office management, computer training, soft skills, fashion designing and entrepreneurship. Interestingly, most unmarried women were also the ones who were not interested in receiving further training (52% unmarried women vis-à-vis 48% married women); this is mainly attributed to the fact that **the younger women in slums crave affiliation and useful connections to improve their human**

and financial capital. This may also be the reason behind unmarried women forming a higher proportion of respondents showing a desire to seek higher education, job-oriented or income-boosting skill training.

It can be derived from the above analysis that the training programmes must incorporate the feedback from the trainees and make changes in the training modules based on recurring studies. Social and cultural factors play an integral role in determining how well skills training is perceived and which of them are impactful for disadvantaged women from slums. Economic empowerment of slum women can be successfully executed when the ground realities of society, culture and beliefs of these women are taken into consideration while formulating the outreach programmes.

CHAPTER 8

BEST PRACTICES FROM THE STUDY

“He that wrestles with us strengthens our nerves and sharpens our skill.

Our antagonist is our helper.” – Edmund Burke

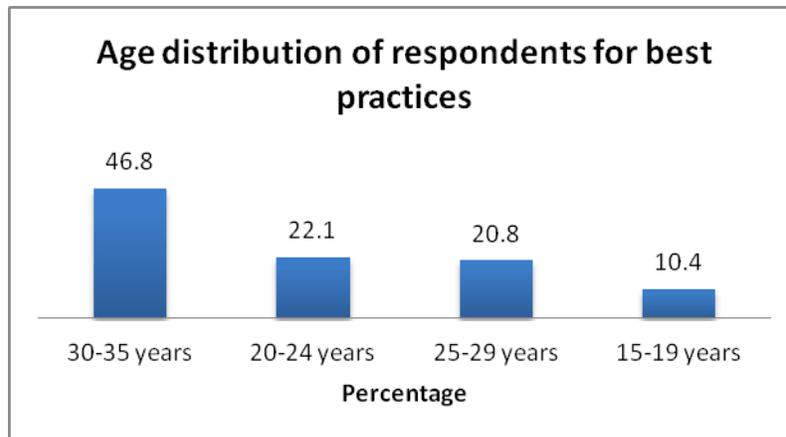
Out of 1004 respondents, majority of the women were doing well and utilizing the skills learned in the vocational training programmes. There were quite a few respondents whose stories were inspiring. Their stories begin with extreme hardships and end with monumental success in terms of empowerment.

These are the women who quadrupled the benefits of the training to their advantage. These women deserve special mention with their persevering nature, aspiring thoughts and positive attitude towards life.

The best practices encompass the responses and experiences of 7.6 percent of the total respondents. The best practices display the exemplary performers amongst the slum women who had received skill development training.

The best practices show a higher number of women belonging to the age group, 30-35 years (46.8%) vis-à-vis other age groups. Only 22.1 percent of the women in best practices were between 20 and 24 years, 20.8 percent were between 25 and 29 years and 10.4 percent were between 15 and 19 years of age.

Figure 8.1



Distribution of skills training received

Majority of the success stories of the skills development training come from women trained in beauty care (32.5 percent), though the maximum number of total respondents were trained in tailoring. The second highest number of best practices comes from women who had received training in tailoring (23.4 percent). Other skills such as detergent making, cooking, candle making also gave rise to a significant number of best practices where the trained women were empowered and took on the role of visionaries/community leaders and improved family income. However, fewer success stories came from women trained in computer applications (though it had more takers), rather than those who did 'other' /miscellaneous skills training. A smaller number of women who outdid their own expectations in terms of best practices were trained in sectors like handicrafts, nursing and fashion designing. None of the women within best practices were trained in entrepreneurial skills, and other soft skills.

Figure 8.2



Distribution of trade demand

Those women who had relatively better experiences from the skills development programmes were willing to participate in future programmes on skills training. Out of the women who performed best in each city, many desired to acquire further training; only 6 women (7.8% respondents) were not interested in receiving further training, as they preferred to work. A small percentage of women (2.6%) stated clearly that their current employment status deterred them from participating in skills training, but they were not averse to the idea of acquiring one. The highest proportion of women was keen on receiving beauty care training (26%), followed by tailoring (15.6%), computer training (6.5%) and hotel management (5.2%).

Interestingly, 9.1 percent of the women within the best practices wanted to learn a job generating skill, while 3.9 percent of the women wanted to acquire a skill that improved their income. These respondents were reaping better benefits when compared to other women, yet they wanted to undergo a skills training programme that would improve their economic status. This shows the need to recalibrate the training modules to fit the demands of an increasingly aspiring class, who experienced an escalation in improving their job profile and ambitions. This also signifies that

there is recognition amongst these women that the current level of skills training was insufficient to fulfil their demands. Hence, they stated their desire for skills for “job-generating” and “income incrementing”. Some of these women were involved in providing training to younger women in their community.

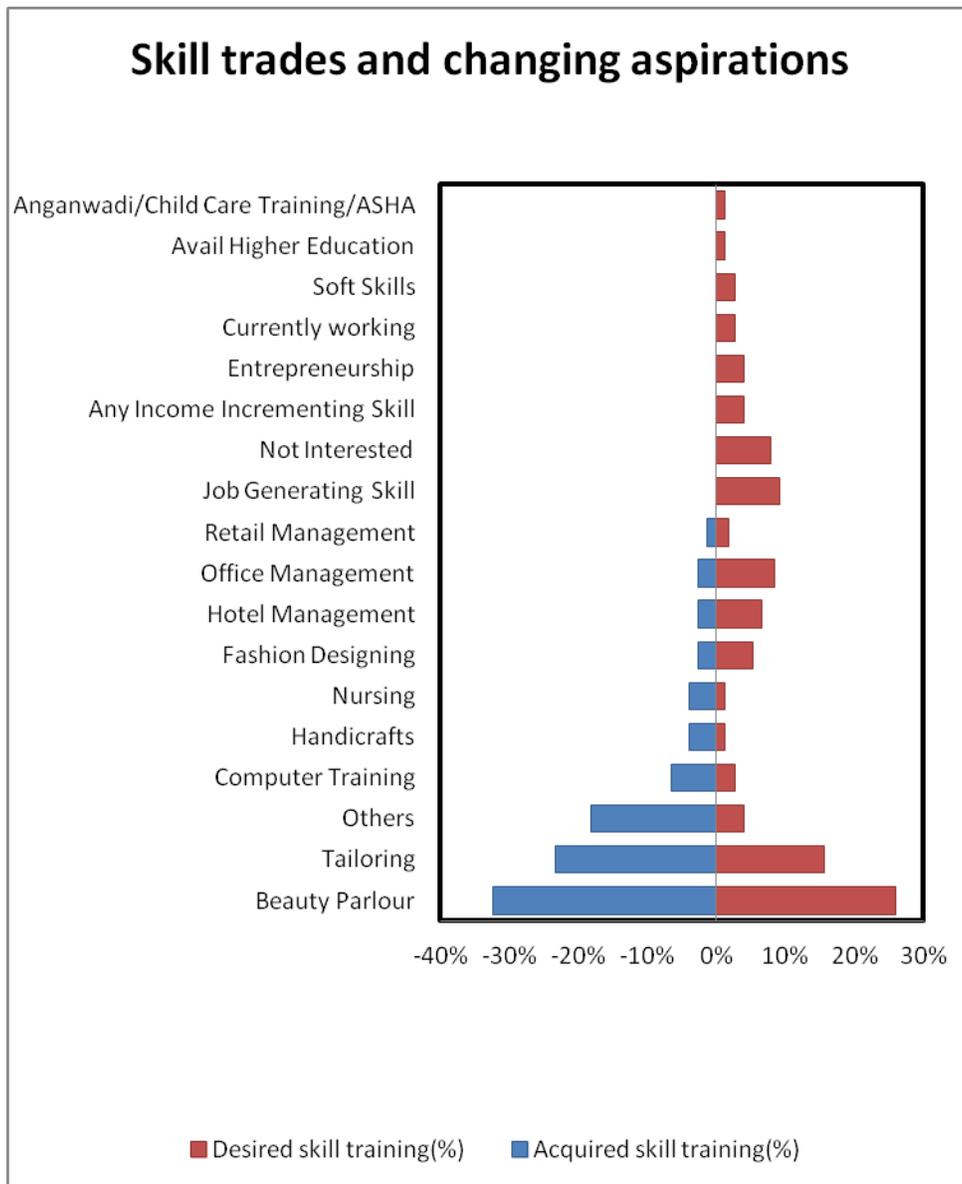
Figure 8.3



Aspirational changes in desire for skills training vis-à-vis acquired training

Women within the best practices show an inclination towards beauty care and tailoring more than the other skills. However, interest has peaked only for skills such as fashion designing, hotel management and office management. Even though, within the best practices, women did not train in entrepreneurship and soft skills, they showed a marginal but accountably desired demand for the same.

Figure 8.4



Most women in the age group, 15-35 desired training in traditional skills such as tailoring and beauty parlour. However, many women were willing to navigate other skills related/unrelated to their training, while a few women between 30 and 35 years were interested in entrepreneurial skill training (8.3%).

A number of women were interested in improving their technical knowledge; however, the highest demand for computer training (25%) came from those in the age group, 15-19. Even 25-35-year-old women wanted jobs through which they could improve skills by learning computer-

handling skills. Women in the age group, 20-24 were the only ones who desired training in soft skills.

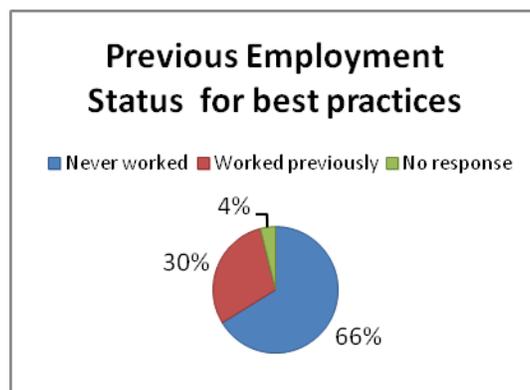
Thus, comparatively, the 30-35 year old group was the only age group to have showed diverse skill training demands for beauty care, hotel management, tailoring, entrepreneurship, fashion designing, computer training, child care training, handicrafts and miscellaneous other skills. It was also the only age group to provide open responses regarding skills demand, mainly on account of being currently employed (5.6%).

Out of the success stories, 69 percent were married and only 39 percent were unmarried. The latter group was the only one desirous of receiving higher education, training in soft skills and nursing. The married women were the only ones who wanted training in child care, entrepreneurship, handicrafts, hotel management and gave open responses regarding their desire for skills training as they were currently employed, though they faced higher obstacles or discouragement to pursue skills as compared to unmarried women. These women formed a more enthusiastic group for training in other skills, beauty care, and computer training and tailoring. When it came to job oriented training, more unmarried women wanted to opt for it compared to married women.

Employment status of the best practices

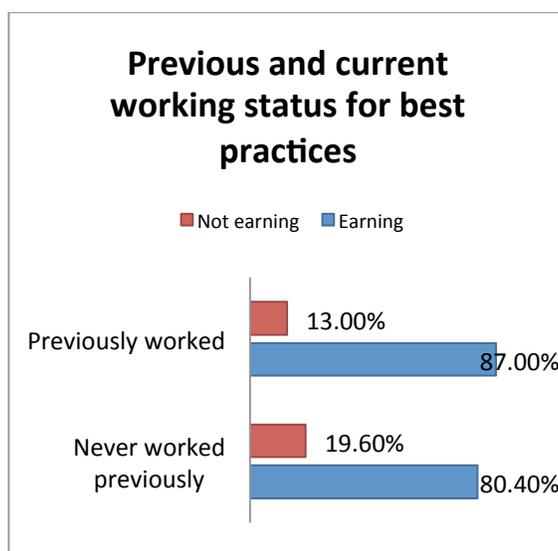
The earning status of most women prior to skill training among the best practices show that a higher proportion of women were not working prior to training (66%).

Figure 8.5



Out of the 66 percent women who never worked before, 80.40 percent were currently employed and performed above average in terms of earnings because of the plethora of opportunities that they opened up for themselves through skills training. Amongst the 30 percent women who were working prior to skills training participation, 87 percent were currently working and doing very well for themselves. This reflects that there has been a positive impact of the skills training programme, which led these women not only to improve financial and human capital but also to become role models for other women within their respective communities/localities. The women who were currently unemployed cited that lack of handholding and family interference were the reasons for their not being employed currently.

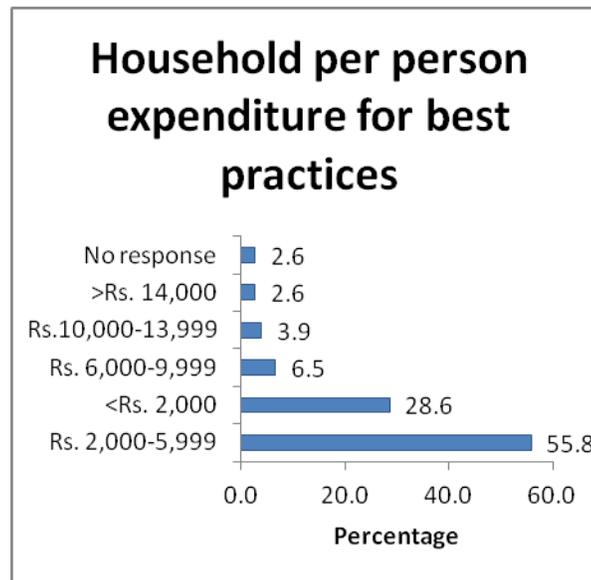
Figure 8.6



Household income and expenditure patterns

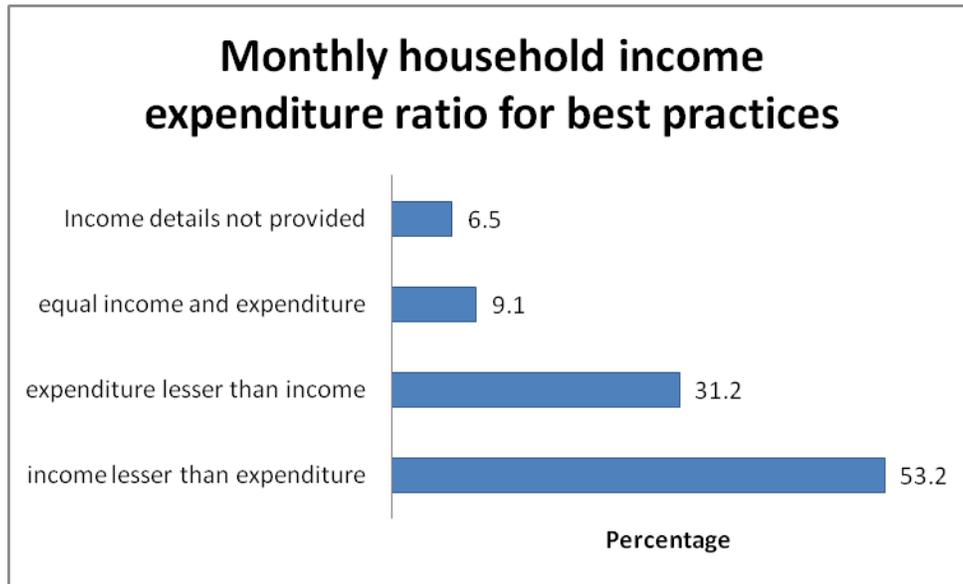
The monthly per person expenditure of the household for the best practices show that women belong to households with low consumption patterns below Rs. 6,000. This accounts for 84.4 percent of the women. Need to earn played key role in best performance.

Figure 8.7



It was seen that 34.1 percent of the best practices belonged to a category of household expenditure being lesser than income and 9.1 percent to those with equal income and expenditure ratio. However, 53.2 percent of the households faced a scenario of monthly expenditure being more than the monthly income even for women with best practices, thus indicating that some families are used to borrowing money to sustain them-selves. As such, women within best practices would need a more influential approach within the households to determine a balance between income and expenditure. Only 4.9 percent of the success stories admitted that after training they had been able to influence money-related decision-making in the family. The other 54.5 percent respondents still needed to be empowered in the truest sense. An improvement only in their income status and inability to elevate their status and decision making role at home defeats the motive of these skills development training programmes conducted by the Ministry of Women and Child Development, which is to empower through skills training. Thus, a lot still needs to be done to fulfil this goal.

Figure 8.8



Best Practices according to different skill development trades

- **Beauty Care**

“I always wanted to earn and give a direction to my dreams. With no training, finding opportunities to achieve something was nearly impossible,” says Ms. Archana.

Ms. Archana, a resident of Khajuri slums in Delhi, lives with her husband and mother-in-law. She has a five-year-old son. She took her training from the Society for Promotion of Tribal Welfare and Development (SPTWD). Ms. Archana underwent the training and went forward to work in an established beauty parlour in Lajpat Nagar, Delhi.

She says,

*“I decided to fight the odds in finding the job as well as convincing my family members. My husband supported me and motivated me to work. **The training proved to be a***

confidence booster and I set up my own beauty parlour. I also give basic beautician's training to the girls from the slums, which acts as a tool for them to earn."

Archana's efforts, during the training and after the training, have crafted her success story.

Bommi Christopher is a 28-year-old woman, who has fought her way to success and is proud of her achievements. She undertook her training in beauty care from JSS, Chennai and become a certified beautician. She runs her own Glow India Beauty Salon and Fitness Centre in Madipakkam. She says,

*"I competed in Miss Chennai and Miss Coimbatore beauty competitions, for which I lost around forty kg of weight. My hard work paid off when I won the Jaya TV Beauty Pageant in 2015. **Being in the beauty profession I realized the importance of keeping fit. For this, I became a certified zumba instructor.**"*

She has also won the best entrepreneur award and is secretary of the Women Entrepreneur Welfare Association. She trains poor women in beauty care and tattoo making. When she has time, she also anchors for television shows. Though she owns a tailoring shop, excelling in the beauty and health care field is her main goal and with her dedication, she is bound to achieve it. She wishes to become a skin therapist and believes *"Job oriented skills training can be one of the solutions to the problems faced by women in society."*

Sofia is a commerce graduate, born into a middle class family, who faced a number of social and financial problems since her childhood. She was a housewife before the training. In 2008, she developed an interest to work in the field of beauty culture. She completed her training and started working in a beauty centre. She says,

*"My family supported me when I started my own beauty centre, 'Elegant Beauty Care'. Today, I run two beauty parlours and earn well to lead a respectable life. **I have trained many a woman. I wish to update my knowledge about the latest techniques used in beauty and hair care.**"*

She has become a role model for most of the ladies in her community, who admire her for her passion and ambition to bring about a change in the life of marginalized women. She owes her success to her determination to succeed and the training she had received, but also believes that government support in training and job opportunities would encourage women.

Monopriya is a confident woman, who has always been taking care of the household, along with her husband. She says,

“My attitude to fight the odds of poverty and make sure my daughter gets a good education has been the main driver for my never losing hope. I was working from home even before the training and the training has boosted my confidence, and increased my income.”

Monopriya was always responsible and hence she keeps the financial accounts in the family, which she believes is a big thing for the social class she belongs to. She has expanded her access to credit after the training. The training of Beauty and Health care in Kolkata that she received has given her enough to make new plans and dream big for her daughter.

- **Dress Making**

Ms. Nazish comes from an underprivileged background. Her father works as an auto-rickshaw driver and due to difficult circumstances, she did not have educational opportunities. She says.

*“I faced many hurdles and obstructions, not only from my family but also from society. I was not allowed to go outside and had no access to any opportunities. **But I had big dreams and was determined to do something big in life.** All my peers dissuaded me, but I enrolled for a dress making course in the vocational training centre.”*

After completing the training, Nazish started working as an apprentice at a shop. Thereafter, she became a trainer at the vocational training centre and started providing training to adolescent girls of her community.

Currently, she trains girls in modern techniques of tailoring and dress designing, which is benefitting the trainees. She has been an agent of change.

*“I organize sessions for girls where they are provided information on women issues and rights. **Although there are apprehensions, I will march ahead with the support that I get,**”* she says with determination.

Her vision and efforts are commendable. Community members appreciate Nazish’s initiatives.

- **Hotel Management**

Habita comes from a poor and financially unstable family, whose expenditure is way above their income.

“To maintain all the requirements of food, health, education was a task with my husband’s daily wages. I needed to work to better my family’s condition,” she says.

She came to know about the hotel management course, National Hospitality skill certificate, provided by the Ministry of Tourism, Bhubaneswar.

“I completed the training, made my own space to prepare food and earn money. I now take bulk orders,” she says with pride.

Habita believes that the training changed her life as she can now help her family.

Priya is a confident young girl who believes in supporting her family economically. The training in hotel management got her a job in a hotel in Lucknow, which gives her a steady income, though the job is on contractual basis. She is able to help her family financially and is the second member in her family, after her father, who earns.

*“My access to credit and employability potential increased with the training. **I suggest that skill development and vocational training be a part of the curriculum from the primary level itself, for it is a tool to overcome poverty.**”*

- **Knitting and Embroidery**

Basanti belongs to a family where her husband was the sole earning member and as a result the family's expenditure would always cross over the income earned.

She was distressed,

"We had to take loans to survive and this increased our debt condition. Fortunately, I found an opportunity to join the knitting and embroidery course run by the SJSRY Institute, Bhubaneswar."

She learnt the work diligently and started making money. She would make pieces and then would take it the local market for sale. She now earns enough money to support her family.

- **Tailoring**

Anjhana Sain had never felt the need to work, nor had she moved out of the house for work, though she had done a training course in tailoring. Her husband used to earn somewhere between Rs.40000 to Rs.50000 with his work, which was enough for their family to sustain. Unfortunately, her husband met with an accident three to four years ago and suffered a massive injury in the spinal cord. Since then their family's economic condition started to deteriorate.

"In the beginning, we could ask for help from relatives, for the family and for the children's education, but this could not go on in the long run. It was then that I decided to move out and look for some work to sustain the family."

For the first few days, she taught kids and managed her house. Further, she utilized her tailoring training and associated herself with the Tabar Mahila Jagriti Prasikshan Kendra, Jaipur. In the vocational training centre, she teaches tailoring to women in need for free, and also motivates them towards sustainable development.

She says with pride, *"From the income earned, I manage my household, without being dependent on anyone."*

Sukla was a housewife before the training but now she is successful woman in her community in Kolkata. She says with a smile,

“I used to think that I will always be a housewife and I was fine with it, but one of my friends told me about getting skill training and earning Rs.5,000 - Rs.8,000 a month. Initially, I was very skeptical about whether I should invest time and money in training. But I took a chance and joined the three-month training course to learn tailoring. And the rest is history!”

Today, she is one of the most famous women in her community and she has inspired other women to follow her. The decision of joining the course changed Sukla in many ways. She is more confident now and she started reading about different practices in the field of advanced tailoring. She also read about future possibilities for her children and started guiding them. She earns an average of Rs. 12,000 a month. She has started a tailoring school in her community and gives training to around 50 women.

She shared a painful aspect that most women in her community went through,

“Most of the women live in pathetic situations, and they want to do something to support their families. After the training they come to me for a job, I don't have enough jobs to offer, how can I provide them? So they start working in local tailoring shops with minimum wages. This is where the real exploitation starts, they work eight to ten hours a day and then work at home and this makes their lives more difficult.”

Sukla found a solution to this problem, which is quite inspiring - she started taking orders from the local markets and gave it to the women who had no jobs, thereby creating employment.

In 2011, she took training from JSS, Kolkata in tailoring and bag-making. She has now become an expert at bag-making and takes bulk orders. She took a group loan of Rs. 20000 from a self-help group. During the festive seasons, like Durga Puja, she handles bigger orders of around 500 to 800 pieces. To manage the increased workload, she has trained her fellow SHG members and delegates work to them, which provides them with a source of income and a feeling of empowerment. Prior to the training, she

used to stay in a mud house; currently she resides in a *pakka* house. The change in the type of residence shows her growth. She is adding another level to the house, which she believes would be completed by mid-2017.

- **Arts and Crafts**

Mukesh never worked earlier and always used to stay at home. She is twenty-four years old. Her father works in a transport company and mother is a housewife. She joined the Tabar Mahila Jagriti Prasikshan Kendra, Jaipur and trained in making arts and crafts.

She says.

“I had to face a lot of problems even during the training. The training centre was far and hence, my parents did not allow me to venture out so far. I fought back, and I explained to them my interests and the benefits of the course, and managed to complete my training.”

Currently, she teaches arts and crafts to the poor and orphan children in the training centre. Her family also supports her now in her decision. She even contributes to her family income with her earnings, which gives her a sense of pride.

- **Cooking**

Salma Bano is a twenty year old who is physically handicapped with her left hand being dislocated. This posed problems as she went about her regular chores. She took training in cooking from All India Muslim Women Association (AMWA), Ahmedabad and currently, she owns her own *idli* shop. She is self-employed and earns Rs.15000 to Rs.20000 rupees per month. She set an example for the other ‘divyangs’ that society can be made inclusive by providing skills to ‘divyangs’. They can be brought into the mainstream and can contribute to society. Owing to the social stigma attached to handicaps, they are looked down upon and not given proper dignity. She acquired new skills in cooking and now she has become an independent empowered woman. She aims high,

“I have dreams of my own bakery. I want to provide employment to other women, especially the physically handicapped, to boost their confidence and make them an integral part of mainstream society.”

Yogita Patil is very simple woman, with a husband who helps and a five-year-old daughter. Her husband has a small decoration business, which provides for their two meals a day. The family lives in the slums in Trombay, Mumbai. Belonging to a backward caste, the family is deprived of many social facilities, but she maintains a positive outlook towards life and wants to educate her girl well. Though her husband was reluctant to allow her to work, yet the economic condition was such that it became a necessity. She took vocational training in cooking. She says,

“I could not find much work after training, so I used my creativity and looking at the market demand started a tiffin service for students and office goers. I now earn enough to support my daughter’s education and feel proud to be an entrepreneur.”

- **Nursing**

Sheikh Naznin is a nineteen year old, who lives in the Juhapura area slums in Ahmedabad. The area is Muslim dominated, in terms of population proportion. She says, *“I was amongst the first few women to acquire the skills of Nursing and am successfully earning Rs. 8000 per month. Diversification of skills is an important aspect because of its inclusiveness and it also increases employment opportunities for women who are willing to participate.”*

Nursing is a restricted field for women from the Muslim community, but with awareness among the masses and successful examples set by women like Shaikh Naznin, opportunities for women have increased. This shows that women are not just restricted to Beauty Parlour and Tailoring training, but Nursing too has also become an acceptable occupation.

- **Computer Training**

Saraswati is a thirty-four year old woman, who was not permitted to work after marriage by her husband. She says,

“I was literally under house arrest; not allowed to move out, not allowed to talk to new people, not even allowed to visit my family on my own. JSS provided me with an opportunity to freedom. I underwent computer training at the institute, including MS Office and other computer courses and went on to work in the same institution.”

In 2008, she was promoted to be the in-charge of the computer department at JSS, Chennai. She is also a trainer and alongside training, she highlights the importance of being economically independent.

- **Candle making**

Sushma Sukale is an ambitious woman living in Gautam Nagar in the Chembur slums of Mumbai. She is a dalit. When she came after marriage to her in-laws family, the family conditions were not good. She convinced her mother-in-law and asked her to open small shop of garlands. Later, she took training in candle making, and expanded her shop. The shop is managed by her mother-in-law.

Sushma makes use of her training and brings raw material of candle and perfume sticks and prepares them at home, with the help of her husband. After packing these items properly, she keeps them for sale in her shop. Pride gleams in her eyes as she says,

“We have expanded our business and now all the members of family help in running the shop. The small shop that I started has now taken shape into one of the biggest shops of such goods in our area. I hope to incorporate other home made goods in my shop.”

- **Bag making**

Samida is a nineteen year old residing with her parents and her sister in the Hafiz Nagar slums of Guwahati. She takes care of her family, along with the others. The training provided her with a job, besides enhancing her skills and skill creation abilities. Her income has increased and now she contributes more to the family income. She also has a role in decision making in the family. She aspires,

“I want to train further in Beauty Care, so that I can earn more and contribute more to the family”.

Rohima is a twenty-eight year old woman, who lives with her husband and four children. Inadequate income with a high dependency made the family vulnerable. Before the training, her husband was the sole earning member in the family. The training helped her find employment in a NGO in Guwahati and she has been able to contribute to the family income. Though she still is not a part of the decision making process in her house, the training boosted her self-esteem and skills. She became confident of her capabilities.

“I wish to learn other income generating skills so that I can help my family and provide a good education to my children,” she says.

- **Designing Jute Products**

Lakshmi is a thirty-year-old woman, who stays with her husband and son. She has established her own micro-enterprise in jute and bag making with the support of ALEAP INDIA organization, Hyderabad. She feels that her employability potential has increased with the training, along with her profitability and self esteem. She has enhanced her skills by improving on the service delivery, which has helped her access better markets. She says with head uplifted and a confident smile,

“I have taken up bigger roles in my family and have become the main decision maker!”

However, she is looking for support in marketing training and working capital support to improve her business. She also believes that financial support for self-entrepreneurship would help people.

- **Neem Extraction**

Suvarnamma stays with her husband and daughter in the Algole slums in Hyderabad. She has done tremendous work in the last few years. She says,

“I received training in Neem extraction along with a group of women. We took a loan and started on our own.”

The training gave her the confidence to work and improve her service delivery. They are, however, looking for some big working capital.

Chapter 9

Major Findings and Conclusion

Skill development programmes are helping women in the slum areas by making them aware about existing opportunities, by which they can earn some income and help their families economically. Women are eager to work and contribute to their family and society. They have a positive attitude and need just a little support from their families, society and the government. Even young women are becoming interested in such courses. Some women even take two or three courses, simultaneously. In order to make societies productive and competitive, it is important to utilize the untapped potential of women.

The summary of the major findings of this study is

- Trades such as beauty care and tailoring were popular with the respondents earlier with respect to skills development training. However, the aspirational demand for these trades saw a decrease with increase in desire for skills development training for computer training, fashion designing, entrepreneurship skills and hotel management. Further, many women were ready to participate in any skill development training if it guaranteed them an increase in income, helped to get a job, or an opportunity to avail themselves of higher education instead of just acquiring skills. Nearly 7.9 percent of the women were not interested in participating in skills training in the future, as they did not find it very useful.
- Most women interested in being self-employed remarked that having knowhow in soft skills like computer operations could help them make better in earning profits and better name in service-delivery. In the current skill development programmes, the women are taught how to work, however soft skills allow the beneficiary to utilize the skills learned more effectively and compete in a dynamic market setup. Moreover, it helps in increasing the profitability of the trainee.

- Women in the age group 15 to 19 years were most likely not to complete skill training as compared to women in other age groups between 15 to 35 years. This can be established from the fact that there is a lack of motivation amongst this age group, as their role as family providers has not yet come into fruition. Most women in the 30 to 35 age group were the highest number of people who completed the skill development training.
- It was seen that women who had never worked before training were more likely to think that having access to vocational education would help them climb up socially and economically. This is evident from the fact that of the currently employed respondents, who believe that greater access to vocational education is profitable to them; 76 percent had not worked before the training, whereas only 24 percent had worked earlier and believed that training would bring improvement to their lives. This is because women who got their first job after skill development training were more likely to be confident about acquiring a better livelihood for themselves through skill enhancement compared to the rest of the previously employed women. On the contrary, women who had worked earlier had higher expectations from the skills training, due to their previous experience in the job market.
- Respondents whose income improved after participating in skills development training were more likely to say that access to vocational education would improve their standard of living in comparison to women whose income did not improve post training.
- The genesis of aspiration is based on collectivization of external perceptions and experiences of skills training by their kin and peers. The success stories around skills training gives them hope that their situation can be improved upon, which is reflected in the verbal expression and consistent perseverance.
- Economic empowerment is the first step towards holistic growth. Skills training brought employability and employment specificity to women, but even after they started earning income, most women still could not be involved in decision-making about money in the family. Only one third of the women surveyed could participate. Hence, there is need to empower women with more tools of empowerment in terms of greater social, behavioral push along with economic measures.

- Access to credit sources, which is an essential feature for economic empowerment, showed changes as most women shifted their focus towards Self Help Groups (SHGs), nationalized banks and Micro Finance Institutions (MFIs), alongside the dependence on family members. This shift away from moneylenders and family members reflects the levels of financial inclusion amongst these women.
- The respondents show dispersal to more market areas compared to their previous state of access. The number of markets accessible after training varies between production and service based training. For production based training, there is an increase in access to all markets, except the local *haats*. There is lesser dependence on local *haats* in the urban areas, than in the rural areas. Service sector related training is accepted all throughout.
- The highest proportion of respondents expressed that skills development training helped in skill enhancement. There was a consensus amongst half the respondents regarding enhancement of self-esteem and employability post training. However, more and more women opined that profitability of business did not improve after participating in training, neither did the service delivery. The respondents stay divided in their feedback regarding the impact of skills training, with people generally believing that it has helped open more opportunities for them but not exclusively in the economic sense as initially expected. Thus, vocational training must lead to improved income and should be based on an assessment of local demand for goods and services.
- Majority of the respondents who were trapped in a cycle of poverty suggested remedies for improvement of living standards within that boundary - as such 24 percent of the women said that having additional income sources would help them to improve their present condition vastly. Nearly 17 percent of the women said that having job security would help them to be able to plan their expenditure better without the anxiety of losing their jobs or getting unequal pay (as compared to their male counterparts), and seek a better living for themselves and their family. Another 12 percent of the women felt that having access to pro poor schemes helps better than any other factor as they felt that having social protection through schemes cushioned theirs as well as their family's interests. Only 11 percent of the women thought that the most important thing they required was access to vocational education to seek their true potential and be

empowered. This reflects some level of dissatisfaction with the training programme or desire for an advance level of training, which would be more income generating. Another 11 percent of the women felt that having more family support would help them to improve their current situation. This reflects their state of social confinement and inability to implement their own decisions to seek a job or education. Further, 10 percent of the women felt that access to higher education or education in any form would open vistas or opportunities and increase their potential for self employment through which they could access pro poor schemes, disseminate information, become leaders for other women in the community, have a secure job and improved income.

- A large number of women faced barriers mainly before training. Lack of information and lack of support from family members/community were the biggest barriers before participating in skills training.
- Lack of financial resources became the biggest barrier during and after training, but lack of family support continued to create a hindrance to participation in skills training programme. But after skills training even though all other barriers decreased, the biggest problem that remained was the lack of financial resources. Women's limited mobility also deterred them from navigating various spaces, besides domestic.

Suggestions

The training programmes definitely had a positive impact on the women, empowering them to be independent, rather than depend on family members for basic needs and be accountable to them for expenses. After the completion of the training, it takes a minimum of three years for a woman to become self sufficient, after initiation of some work. **In the opinion of the women trainees, "At least one to two years of hand- holding after training is a must for this class, as they do not have the resources as well as the psychological setup to effectively utilize the teachings of the training."**

There is need of a mechanism, which would help beneficiaries get some employment post training, it is then that the maximum benefits can be achieved and the women can be truly

empowered. Another aspect is better planning and execution of the schemes and refresher programmes and making them more inclusive.

‘Hand- holding’ is of specific importance as it provides the trainees with an opportunity to make use of the techniques learned in the training and skill development programmes. For instance, it was observed in Ahmedabad that there was a need to link the women under tailoring and designing programmes, with the apparel industries flourishing in Ahmedabad. This would make them a part of the growth story of the city, ensuring their upliftment economically and socially. There is a need of community outreach programmes, on behalf of the government. Awareness and communication are the measures, which can bring about a change in the lives of the women.

Requirement of seed capital to start an enterprise is one of the biggest hurdles, as the banks do not easily sanction them loans with the fear that they would not be able to return it. A mindset prevails which trusts the women to do the household work effectively, but the finances and budgeting not so much; exceptions are present, but in a very minute proportion. Though there are small loan facilities for entrepreneurship like MUDRA loans, yet absence of information and awareness of such schemes makes them difficult to be accessed. The Scheme of Micro-financing through SHGs and state financial assistance schemes promote conditions for women to move from positions of marginalization, within household decision making process and exclusion within community, to one of greater centrality and inclusion of voice. Rashtriya Mahila Kosh, a part of the Ministry of Women and Child Development, plays an important role in providing financial help in the form of loans to women and SHGs in the rural areas; another scheme on such lines could be drawn for the urban poor for them to have easy access to financial benefits. We need to integrate such policies with the skills development programmes, to give it a holistic framework. Microfinance institutions need to be geared up and effectively provide small term loans to the beneficiaries to help them to setup their own business. SHGs, which have a greater outreach amongst people and links with financial institutions through different schemes, need to be linked with the skill providers as they can bring their expertise to the trained women. This will definitely multiply the impact of such programmes. **Attention needs to be paid to the overall personality development of the trainees to prepare them for the harsh realities of the market.**

Recognition of institutions that are committed towards skill development is of utmost importance, rather than the ones that facilitate the process to produce the number of trained persons. Moreover, recognition of women beneficiaries who are in need of help and are interested to move out of the poverty cycle is a must. The process needs to be strengthened by the government agencies. The idea of skills development training for women needs to be given attention, and only then will it bear the fruit of empowerment.

There are two sides of the story, one about the life changing experience and the other about the continuous struggles of women in society, family, market, etc. There are times when a woman is unable to find a job due to lack of market opportunities, and then there are times when a woman is employed but on wages lesser than the optimum, leaving her with no option but to migrate out to other cities in search of good paying jobs. Surveys of such kind give hope to women and the questions arise whether they can get a loan from the government, if they can help someone in setting up their business and so many more like these. The women seem to be eager to fight the vicious circle of poverty continuing from several generations, what they need is a start. Thus, even if it is a small amount, most of the beneficiaries surveyed are contributing economically to their families.

The examples of economic empowerment of women whose lives have been transformed with the training cannot be negated. However, social transformation, in terms of changing women's attitude and awareness about their rights, needs to be focused. This can be concluded from the fact that most of the beneficiaries of the skills development training merely consider the certificate earned after training a piece of an important document to be locked up and kept away, with no awareness in terms of what they can achieve with it. There certainly needs to be a provision of providing employment after training, otherwise the training would not yield the desired value. The focus needs to be on the reduction of women's poverty, by providing economic empowerment opportunities for the poor and disadvantaged women. Women rights need to be highlighted at community and institutional levels, which would lead to reduction of vulnerability amongst women. The untapped potential of women needs to be utilized to ensure inclusive development.

Major Suggestions from the study

1. There is a need to provide handholding to the trainees at least for a minimum period of two to three years after the completion of the training.
2. Inter-ministerial and inter-departmental linkages would help in the integration of financial inclusion policies with the skill development programmes, for ease of access to credit sources. e.g. STEP and Rashtriya Mahila Kosh belongs to same Ministry. Similarly NULM and Entrepreneurship promotion programmes from ULBs.
3. The establishment of functional placement cell would improve the participation of women in skills development programmes and provide them job security.
4. A ground level overhaul through regular interactive sessions with the urban poor would enable the family members to realize the importance of involving women in household decisions, especially monetary matters.
5. Soft skills should be made mandatory with any kind of training as it would help women with overall personality development and thereby enhance their self-confidence.
6. There is a need for regular audit and monitoring of training institutions to ensure a satisfactory level of quality training dissemination.
7. An assessment of local demand for goods and services would make for better panning of vocational training programmes.

Hybrid Model of Skill Development Training

Vocational Training Providers are the median point of skill development training programmes for the urban poor. The courses provided by the training providers can be divided into **service based** such as beauty care, retail management, housekeeping, etc., and **production based** category such as handicrafts, bag making, rope making, etc. It is important to develop a comprehensive model to revamp the role of VTPs, which can be followed for efficient vocational training in the slums.

The role of the VTPs would vary depending on the various stages of the training programme, namely, pre training, during training and post training.

Pre training stage

1. Spreading awareness with the help of SHGs, ULB social workers, community workers through government advertisements and door-to-door advocacy.
2. Motivation- Drawing inspiration from the best practices, through interactive sessions with the women and the family members.
3. Research Body – Designing the curriculum according to the market needs. The curriculum would include vocation based training and the soft skills which would make the training more efficient.

During training stage

4. Soft skill training to enhance service delivery and employability would run in parallel to the vocation-based training. Soft skill techniques would, in turn, be determined by the trainee's choice of work post vocational training. For example, if a trainee chooses to be self-employed after training, soft skills such as marketing, book keeping and interpersonal skills would boost proficiency.
5. Regular interactive sessions with the best practitioners within the community would inspire trainees to sustain their interests throughout the term of the training programme.
6. Introducing crèche facilities for women with children in the training centre.

7. Comprehensive and continuous evaluation of the trainer's at regular intervals of the training period through trainee feedback and quality assessment would ensure a minimum standard of training.

Post training stage

- Placement cell
 1. Mandatory apprenticeship for the trainees on training completion to be provided by the VTPs to acquaint them with the current work environment.
 2. Post apprenticeship the placement cell must create linkages between the employers; creditors with the trainees for them to be able to avail better market opportunities and overcome institutional logs.
- Information cell
 1. Creating a skill pool with alumni network to encourage exchange of ideas and experiences.
 2. Open help desk for the women to access information regarding opportunities, future trainings, credit, and market access. If needed, an experts' opinion could be sought.
- Finance cell
 1. Linking trainees with the loan providers such as banks, CSR grant or any other credit provider.
 2. Helping trainees during the loan application and approval process.
 3. Financial inclusion through opening up of bank accounts for trainees.

Hybrid Model Organogram in PDF attached separately

Annexure 1: Survey Questionnaire in PDF

Annexure 2: Government Schemes in PDF

Annexure 3: List of some organizations providing skill development training to slum women

Annexure 4: List of some organizations providing handholding to training beneficiaries

Annexure 5: Bibliography

Annexure 6: Photo Documentation