WorldClass in India
Towards Economic and Social Empowerment of Women and Girls
February 2019
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Summary

The background note outlines key barriers that exist for women and girls to emerge as inclusive participants in India’s development paradigm. Education is an essential tool in any developing economy that empowers and prepares future generations for employment. The note identifies key opportunities existing in a range of education and livelihood enhancing initiatives for women and girls, and the role of various stakeholders to achieve those outcomes. A model for high-impact education, skill development, and enterprise building initiatives has been outlined as key pathways to help WorldClass achieve its objective of influencing the futures of 10 million women and girls in India. Deloitte’s strategic partnerships with not-for-profits and the client ecosystem can power innovative solutions and take initiatives to scale.
Introduction

IMF’s prediction that India will emerge as one of the fastest-growing economies (constituting 15% of the global growth) is based on the premise of having a more educated and skilled workforce. Apart from an enabled youth population that constitutes 62% of India’s workforce, empowering women and girls to overcome developmental barriers to increase their participation in the workforce is considered a key growth differentiator. However, India’s female labour force participation is one of the lowest in Asia and this too has a declining trend.

In a recent report, IMF enunciated that gender equality is a key enabler for economic stability, growth, productivity, and income stabilisation. It will increase corporate profitability and contribute towards other associated outcomes for women and children in areas such as health, education, and nutrition. The United Nations’ sustainable development agenda for 2030 is centred on this very notion of furthering equitable participation of women in the workforce, by enabling education, skill development, and opportunities for enterprise development. However, the aspiration of an engaged female workforce across the organised and unorganised sectors in India can be realised, through concerted efforts and initiatives that overcome the contextual challenges that women and girls face. Partnerships among the government, corporates, and not-for-profit organisations have the potential to amplify the scale, impact, and sustainability of gender-focussed initiatives to bring about the transformation.
Barriers to development for girls and women

UN Women signifies ‘Feminisation of Poverty’, coined by Diana Pearce in 1976. The term refers to the gap between men and women trapped in the cycle of poverty, which has continually expanded over the past decade. India ranks 131 (of 188 countries) on the United Nation’s Gender Inequality Index. A chain of interlinked challenges across a woman’s life from infancy to adulthood is seen to limit opportunities for economic and social empowerment. The note attempts to map the extent of the problem and highlight opportunity areas to break the cycle of poverty and marginalisation for women in India.

Gender linked disparities through a woman’s life cycle

- **Life cycle linked challenges**
  - **Sex selection before birth**
  - **Gender role stereotyping**
  - **Access to quality education & employable skill**
  - **Labour force participation**
  - **Economic & social disparities**

- **Missing infants**
- **Young girls**
- **Adolescent girls**
- **Young women**
- **Women**

- **Sex Ratio at Birth (SRB) is 900 per 1000 males; continues to worsen and dips in 17 out of 21 states**
- **Gender role stereotyping**
  - **Labour force participation**
  - **Access to quality education & employable skill**
- **Economic & social disparities**
  - **Women hold only 11.79% of seats in the Lok Sabha but 46.7% in Panchayati Raj Institutions**

- **Women in India Earn 25% less than men**
- **Global Gender Gap Index 2017**
  - **India Ranking: 108**

- **Child Marriage Rates in India**
  - **18% girls married by 15 years**
  - **47% girls married by 18 years**

- **Under-age marriage**
  - **47% girls married by 18 years**

- **30% of women aged 15 to 49 have experienced domestic violence; 77% girls aged 15 to 19 years reported experiences of forced sexual intercourse or other forced sexual acts by people known to them, their husband or partner**

- **37% of girls spending 24 hours daily on household chores are less likely to finish school**
- **32% girls not enrolled in secondary education schools 32.5% drop-out from secondary education due to family issues**
- **4.14% drop out rate among girls in primary schools**
- **High levels of absenteeism**
- **Low learning levels**
- **40% of schools not having separate toilet for girls leads to see 23% dropout**
- **Lack of role models**
- **Shortage of 2 lakh secondary schools**
- **No bridging mechanisms for out-of-school children at secondary education**
- **23 million girls drop out of school annually due to lack of menstrual hygiene management**
- **25% of women aged 15-49 have experienced domestic violence; 77% girls aged 15 to 19 years reported experiences of forced sexual intercourse or other forced sexual acts by people known to them, their husband or partner**

- **Global Gender Gap Index 2017**
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The Economic Survey (2017-18) portrays a shocking narrative—**21 million of the 63 million women were reported missing in India are due to sex selective abortions**. About 2 million girls and women go missing every year for varied reasons, including selective sex abortion, malnourishment, diseases, and neglected childcare.\(^{10}\) The same report highlights a meta-son preference, despite outlawing sex selection at birth. The preference for the male child is most pronounced in rural India.

With 16.45 crore children in the age group of 0-6 and 37.24 crore in the age group of 0-14, India has the largest child population in the world. About 48% children in the 0-14 age group are female.\(^{11}\) India ranks 10\(^{th}\) in child marriage rates; 18% girls get married before 15 years and 47% by 18 years. This trend limits their future opportunities.\(^{12}\)

School enrolment for girls in the 6-14 age group has increased since 2010 and is reported at 96%.\(^{13}\) However, the Annual Status of Education (ASER) report indicates states such as Jharkhand, Uttar Pradesh (UP), West Bengal, Bihar, Madhya Pradesh (MP), and Tripura\(^{14}\) had below 60% attendance during a visit to the sample schools on a random day.\(^{15}\) Additionally, states such as UP, Chhattisgarh, MP, and Gujarat reported more than 20% out-of-school girls since 2006.\(^{16}\)

The decadal challenges on the quality of education in terms of teacher capacity and capabilities, and poor learning outcomes across education levels remain unchanged. Only quarter of the children in grade 3 display learning levels at grade level, highlighting the need to focus on foundational skills (literacy and numeracy) at the primary education level.\(^{17}\) The 2008-18 data indicates that the number of children in grade 5 who can read a grade 2 text decreased, due to the lack of incremental shifts in learning levels to factors such as the Right to Education (RTE) act.\(^{18}\)

Government initiatives, such as the universalisation of elementary education (through Sarva Shiksha Abhiyan, mid-day meal scheme, residential and non-residential bridge education programmes, including Kasturba Gandhi Balika Vidyalayas) and RTE were aimed at giving girls a second chance; an estimated 6 million girls are out of the school system.\(^{19}\) However, apart from the focus on universal education, the need of the hour is to invest in initiatives that can improve the quality of education for girl child, considering the extent of learning gaps for children and adolescents.
India is home to 120 million adolescent girls, constituting ~10% of the 1.2 billion world population. While there is a strong narrative to leverage the country’s demographic dividend, India has the largest number of non-literate women globally, accounting for over 3 million eligible yet out-of-school adolescent girls. It is reported that 39.4% of the girls in the age group of 15-18 across India drop out of school and colleges; 64.8% of these do so because they are forced into household chores or are made to beg on streets. Apart from family constraints, other societal challenges resulting in adolescent girls dropping out of school at the secondary education levels include lack of toilets, awareness of menstrual hygiene management, access to sanitary napkins, and a long distance to school.

The ASER 2017 indicated that maximum challenges arrive when girls reach the secondary education stage. The findings of the report revealed that the enrolment rate for boys and girls significantly dropped at the age of 14. The predominant reasons for a high dropout rate (32.5%) at the secondary education level among girls are family pressure and constraints.

The NSSO Report (71st round) revealed a lack of interest in education, contributing to high dropouts (23.8% males and 15.6% females). Financial constraints was another reason, followed by children’s employment in household economic activities for dropping out of the school ecosystem. The data indicates a higher participation of males in economic activities (31%) and females in domestic activities (29.7%) as causes for dropping out of school. Gross Enrolment Rate (GER) indicates a sharp fall from the secondary to senior secondary education level for girls, linking the drop-off to a range of reasons from the limited availability of secondary education schools, proximity to schools, awareness to career choices, lack of role models, underage marriage, and risk of trafficking.

The falling GER highlights the need for initiatives that focus on bridging mechanisms for out of school yet eligible girls. These initiatives should take into account difficulties faced by these girls and re-integrate them into the education system. Opportunities for a second chance at education are fewer and seem to be largely inaccessible, given the local socio-cultural contexts across India’s distinctive geographies. Initiatives focussed on shifting societal norms and perspectives by building awareness and disseminating success stories could provide girls a holistic school-community continuum and help them continue their education.

A report by ASER Beyond Basics captures the perceptions and extent of preparedness of 14-18 year olds for the workforce in rural India. About 60% of the cohort who wanted to pursue higher education could not read a grade 2 text; only 43% of them can solve a simple division problem; and an entire cohort of youth have limited foundational reading and math abilities. Further, 76% females have never used the internet.

A recent survey by Observer Research Foundation and the World Economic Forum revealed that 70% youth are not aware of government programmes and schemes on skill development and 51% lack guidance on identifying jobs that can match their skill sets or type of skill sets that can be gained.

The disparity is wider for women. Apart from gaps in learning levels and drop-outs, the female Labour Force Participation Rate (LFPR) is 50% lower than male LFPR as females have limited access to skill building programmes—126 million people constituting 95% of the women employed are in the informal sector. Lower participation of women in the labour market and limited political positions can be extrapolated as a reflection of unequal opportunities across access to education and health from early childhood to technology, financial services, and social mobility pathways. Currently, women in the informal sector are largely engaged in low skills, low productivity, and low paying jobs. However, a recent IMF report posits that an increase in women participation in the workforce to the same extent as men can increase India’s GDP by 27%.
Opportunity areas to make an impact

Role of government
The Indian government resonates the global commitment towards the United Nations Sustainable Development Goal (SDG) by enabling a national platform (anchored by Niti Aayog, to discuss a collective responsibility) and exploring pathways for gender inclusive outcomes for sustainable development. A recent report by Niti Aayog highlights the baseline status on some gender focussed or linked indicators and outlines a measurable target by 2030. This signifies in parallel that the role of empowering women and engaging them in the workforce is the collective responsibility of industry, government, and the not-for-profit sector. As part of the government's initiatives, 35 lakh women were trained under the Pradhan Mantri Kaushal Vikas Yojna, and another 8 lakh women were trained under the integrated skill development programme. The programme involved partnerships with industry through corporate social responsibility (CSR) funds, technology inputs, industry exposure opportunities, and placement linkages. A significant opportunity exists for the government to act as a catalyst to engage issue-centric networks around education and skill development to aggregate funding, demonstrate high-impact initiatives, and build the base architecture to measure impact for a range of invested stakeholders.

Role of industry and not-for-profits through corporate social responsibility
Given the extent of the skill gap, opportunities to integrate business and social purpose are immense, moving beyond the philanthropic approach. Combined with the government's focus and commitment through initiatives, the role of business and not-for-profits can help meet India's SDG targets. Since the introduction of the CSR regulation, there has been an increased investment, specifically in education and skill development. In 2018, 35% of the CSR spend went towards the education (INR 1828 crore) and skill development (INR 1293 crore) projects, which were implemented through not-for-profits or directly, indicating companies leveraging their people and skills to drive these initiatives. However, the significant questions that went unanswered among the stakeholders included:

• Were investments made in the right areas under education, skill development, or enterprise development that translated into impact?
• What kind of impact was made?
• Was the impact sustainable or scalable?
**Education focus**
A survey conducted by United Way and NGO box revealed existing trends in CSR funding for education projects with a significant focus on infrastructure development, bridge courses for children, STEM and digital education, and computer classes. In the education sector, not-for-profits are prioritising the requirement for funding models that had components of training teachers, accomplishing shifts in learning outcomes in Math and English, and strengthening school committees or community involvement (60%). Despite this, the quantum of CSR funding to these areas was only 34%. Deloitte recently conducted a survey for companies, not-for-profits, and government officials to understand their perspectives on what constitutes as high-impact education and skill development initiatives that can better prepare women and girls for the future. Stakeholders highlighted that impact, scale, and sustainability enablers emanate from strengthening the overall education ecosystem through a set of measures, including training trainers/teachers. These measures focus on foundational education and the central role of digital education or technology in the delivery of education transitioning to teacher-less or teacher-lite classrooms to reach remote areas; and embedding vocational training at the school level (secondary and higher). Apprenticeship opportunities were recognised by the industry as a key step towards involving more women in the workforce. In addition, the potential for girls continuing education by engaging them directly on future options through counselling programmes and awareness initiatives for their parents and community can result in tangible shifts in socio-cultural barriers.

The 4th Industrial Revolution (4IR) necessitates the expansion of India’s focus on STEM education in schools with a focus on models that improve learning outcomes through innovative teaching methods, classroom practices, and pedagogy linked to the government curriculum. The potential for sustainability and success in terms of return on investment increases in education models. Apart from implementing in partnership with the government, strengthening institutions (school management committees and children groups such as Bal Panchayat) and aligning intervention areas, such as menstrual health, sanitation, and nutrition can also enable higher school retention levels of girls.

The survey results outlined priority investment areas for education initiatives. Interestingly, the results indicated a shift from infrastructure development towards enhancing the quality of education.

**Stakeholder perspectives on high-impact funding areas**

- Improve learning levels (Math/English)
- Training teachers/principals
- Foundational education (pre-primary & primary)
- Digital education
- Life skills or vocational training in schools
- Counselling programme
- Engaging community
- STEM education
- Improve learning levels (Math/English)

**Source:** Deloitte Survey, December 2018
Skill development
Similarly, stakeholders also outlined that skill development programmes are likely to succeed if they are demand driven, training linked to the National Occupation Standards (NOS) with strong industry inputs, and employment linked with sufficient opportunities for industry exposure or experiential learning. In addition, both corporates and not-for-profits engaged in training highlighted the criticality of embedding soft skills module in all training programmes and enhance workplace readiness of candidates through a range of measures.

Enablers for shaping high-impact skill development

Enterprise development
The 6th Economic Census (2011) indicates that women constitute only 14% of the 58.5 million entrepreneurs in the country. One of the key skills sets required to thrive in the 4IR is innovation and enterprise. Stakeholder consultations revealed that women entrepreneurs need greater access to finance, resources, markets, networks, and mentorship to succeed.

Source: Deloitte Survey, 2018

*TVET - Technical and Vocational Education and Training

Enablers for female entrepreneurs

Source: Deloitte Survey, 2018
WorldClass in India

WorldClass is Deloitte’s organisation-wide global initiative that seeks to prepare 50 million futures for a world of opportunities by 2030. This bold ambition exemplifies how we live our purpose and make an impact that matters by addressing global challenges in society. By aligning around a common goal and mission, Deloitte is inspiring increased commitment and investment in education, skills development, and access to opportunity.

The WorldClass programme in India will focus on improving retention rate in school, higher educational outcomes, and skills development for women to access employment by collaborating with organisations that are driving transformational changes in rural and urban areas. We aim to leave an impact on the future of 10 million girls and women by 2030. Our ambition is to connect ‘what is learned in the classroom to what is done at work’ and create pathways for women of all ages to enable them to fulfil their aspirations.

A brief overview of worldclass Global and India

**WorldClass overview**

WorldClass seeks to prepare millions of individuals for a world of opportunity by 2030.

- **Target**
  - Global – 50 Million
  - India – 10 Million

- **Focus Areas**
  - **Education**
    - SDG 4
    - Early childhood education
    - Primary education
    - Secondary education
    - Higher education
    - Informal education
  - **Skills**
    - Soft skills
    - Technical skills
    - Entrepreneurial/business skills
    - Employability skills
  - **Opportunity**
    - Access to education or employment opportunities for underserved or underrepresented populations

- **Implementation Pathways**
  - Society
    - Pro bono projects
    - Volunteer efforts
    - Grants
  - Clients
    - Projects where we work or partner with our clients
  - Talent
    - Talent attraction and development that demonstrate inclusion and create opportunity for underrepresented groups
**Formulating a theory of change to impact women and girls through WorldClass**

A broad theory of change outlining the issue, intended target audience, a range of India-specific solutions, and parameters of impact across the results chain can lead to more women in the workforce.

### Theory of change

<table>
<thead>
<tr>
<th>What is the problem that has to be solved?</th>
<th>Who is the target beneficiary?</th>
<th>What steps are needed to bring about change?</th>
<th>What is the measurable effect of your work?</th>
<th>What are the wider benefits of your work?</th>
<th>What is the long-term change you see as your goal?</th>
</tr>
</thead>
</table>
| 1. Gender disparity—giving rise to life cycle linked challenges  
2. Gender role stereotyping  
3. Under-age marriage  
4. Hindered access to quality education and employable skills  
5. High levels of economic and social disparities | 1. 6-19 year old girls enrolled in primary and secondary education or school drop-outs  
2. 16-24 year old young women lacking employable skill or unemployed  
3. Women | 1. Increase access to schools and avenues for education  
2. Train teachers and other education influencers (principals)  
3. Promote skill training of adolescent girls and women  
4. Enabling women with entrepreneurial aspirations | 1. Increased participation in education  
2. Improve attendance, retention, and reduce school drop-out levels  
3. Gaining employable skills  
4. More women in the workforce  
5. Increase in income and savings | Prevention of under-age marriage  
Wider benefits?  
Women will have better access and control over financial and physical resources  
Wider benefits?  
Economic and social benefits for the society | 1. Economic growth  
2. Reduction in social inequalities  
3. Shifts in female labour force participation  
4. Rising women entrepreneurs  
5. Improved productivity & profitability  
6. Improved agency  
7. Quality of life |

**Touching the lives of women and girls across the education and skills spectrum resulting in economic and social empowerment**
Key programmes under WorldClass

Deloitte’s commitment towards directly and indirectly impacting the future of 10 million women and girls in India will only be fulfilled through strategic partnerships with not-for-profits, clients, and the government. As we embark on this journey in India, we reach out to invested stakeholders to deliberate, innovate, build each other’s capacities, and explore areas where we can impact lives.

Snapshots of some of our strategic partnerships are outlined below.

**Katha**

**Organisation**

For the past 30 years, Katha has been striving to enhance the joy of reading among children from low-income communities by providing access to high-quality reading content and fostering critical thinking and creativity at the grass roots level.

**Issue**

India has the largest number of non-literate women in the world (over 200 million) and account for 3.7 million eligible yet out-of-school girls. Although women account for 48.2% of the total Indian population, more often than not they cannot contribute to the progress and development of the country due to lack of education.

**Solution**

Katha’s partnership with WorldClass entails a unique ‘Story Pedagogy’ methodology where storytelling is used as a pedagogical tool to inform, engage, and entertain students in subjects such as environment, value education and mainstream subjects, including English and sciences. The main idea is to train government school teachers and principals through specially curated curriculums in primary schools across impoverished areas of north, south, and east Delhi.

The second component of the funding deals with conducting workshops and informative sessions for women and girls in the communities surrounding schools. Door-to-door surveys would be conducted and “mahila mandals” (clusters of women leaders) would be
created to deliver awareness training on relevant topics, such as financial literacy, children’s education, and leadership skills. The model holistically focusses on the early development of children by improving their learning outcomes and encouraging creativity within classrooms. The model also focuses on empowering school teachers, and creating women and girl leaders in the community at the later stages of a woman’s lifecycle.

Impact
The programme intends to impact 6,000 teachers and principals in 1,000 government primary schools in the ‘Story Pedagogy’ methodology to improve learning outcomes for more than 300,000 children over a three-year period. For the community-engagement component, the programme seeks to identify leaders while educating 200,000 women and girls in financial, advocacy, leadership, and community-engagement skills across 2,000 communities.

Beyond such numbers, the programme would facilitate the holistic development and capacity-building of government school teachers with a special focus on girls’ education. The programme will also focus on enhancing student outcomes, improving attendance and retention rates of girls, and creating a cohort of women and girl leaders to drive meaningful change at the community level.

Pratham
Organisation
Since its conception in 2002, Pratham has been working towards improving the foundational skills of children. It currently works in over 23 states and union territories of the country to address gaps in the education ecosystem by deploying ‘innovative, low cost, and replicable’ models, which have a positive impact on students’ learning outcomes.

Issue
Despite a record high enrolment rate, 60% of the primary school children in developing countries still fail to achieve minimum proficiency in reading and arithmetic.

Solution
Pratham’s role for the WorldClass initiative would mean collaborating with the UP government and acting as a catalyst to introduce, incorporate, and integrate its Teaching at Right Level (TaRL) methodology into the primary school system by training government school teachers. TaRL is a pedagogical method that assesses children’s reading and mathematics skills using a simple tool and regroups students according to learning level rather than age or grade. Trained instructors then target teaching to the learning level of each group using tailored learning activities and materials. Within the direct implementation model in Delhi, ‘learning camps’ would be created where Pratham instructors would directly implement the TaRL methodology to teach children from low-income communities in 50 units in Haryana. Such a model with both an indirect and direct focus would focus on children at a formative age and strengthen teachers’ capacities.

Impact
The programme intends to train 60,000 government school teachers in the TaRL pedagogy to enhancing learning outcomes of over 3 million students in 32,000 schools in 25 districts of UP. Further, 10 Pratham instructors will directly impact 2,500 children across 50 units of across Haryana through the TaRL pedagogy. Besides such a vast reach, the programme would aim to improve the learning levels of millions of children across the nation, and training teachers in effective teaching and assessment methods to reach many more children and young people.
Endnote

viii. NDTV India. Swachh India. 23 Million Women Drop Out of School Every Year When They Start Menstruating In India. https://swachhindia.ndtv.com/23-million-women-drop-out-of-school-every-year-when-they-start-menstruating-in-india-17838/
25. ibid
35. National Institute for Transforming India, a policy think-tank established by the Government of India; http://niti.gov.in/
41. INR 37,897 crore (USD 5413 m) has been spent on CSR activities by eligible corporates and the extent of investment is estimated to reach 50,000 crores by 2019 (USD 7142 million)
42. United Way and CSR Box, 2018. Perspectives on Better Education through CSR in India; https://csrb.org/media/Perspectives%20on%20Better%20Education%20through%20CSR%20in%20India.pdf
43. United Way and CSR Box, 2018. Perspectives on Better Education through CSR in India; https://csrb.org/media/Perspectives%20on%20Better%20Education%20through%20CSR%20in%20India.pdf
44. Extract of survey analysis from upcoming report on Preparing Women and Girls for the fourth industrial revolution set for release on March 1st.
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