Ajeevika:
Livelihood mapping and planning of Juhapura slum of Ahmedabad

SAATH Charitable Trust

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Executive Summary

Development of urban poor is critical for helping them move out of poverty and reduce hindrances affecting their quality of life. Due to poor socio-economic conditions, there are large incidences of families having unsecured livelihood in slums of Ahmedabad city. It is critical to address livelihoods of such families through proper intervention.

To arrive at specific livelihood interventions, the initial focus was to understand livelihoods of individuals in a household. Further to this, emphasis was given to gauge their education profile along with any specific skill development training received by the individuals. In addition to this, existing scenario on employment opportunities available was assessed. This was mainly carried out to ascertain the market demand for various skilled employment opportunities. Briefly put, with the above broad agenda the study was administered with the following objectives - livelihood mapping and planning of 800 households in Juhapura area of Ahmedabad, and market assessment to identify most prospective trades for employment according to the profile of the youth in the slum. It also includes identifying skill sets in demand as well as potential employers and collaborators.

In the report the analysis of primary and secondary livelihood is done for three different age groups, which is further segregated as per gender. These categories are i) 18-25 years ii) 26-35 years and iii) above 35 years. The underlying assumption for this age-wise categorisation is that individuals pertaining to the age groups will have responsibilities and ability to take risk will vary accordingly. For instance, individuals in age group 18-25 years will have fewer dependants and are ready to take risk.

As envisaged under the study and further supported through livelihood profiling, it is clearly emerging that interventions closely linked with their profile is critical for increasing their income. Hence planning for the Livelihoods interventions were done based on parameters like age, gender, education and present livelihood occupation.

On the basis of selection criteria, i.e., population with whom skill based training can be imparted, 1332 adult members in age group 18 to 35 years have been identified. Out of these identified population only 56% is presently earning. Nevertheless, this particular planning is related to individuals belonging in the age group 18-35 years. Based on the planning, 27% can fit into housekeeping in retail and hospitality sectors. Similarly, 15% and 27% of the individuals can fit into tailoring and enterprise development (training and financing) trades. Enterprise development trade is where there is maximum need of financing to set up enterprises. It has been suggested that this can be either facilitated through SAATH microfinance services or bank linkages. More counselling is desired with roughly 8% of the individuals in this category to now their preference and ability to take up livelihood activity. The important trades emerged out of the assessment and has potential to generate employment opportunities are housekeeping (hotel), cooks, Daufer, nursing assistance, assistant deputy manager, sales person, security guard, housekeeping (retail), mechanics, tailoring, mason, plumber, electrician and enterprise development (training and financing).

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1. Introduction

Development of urban poor is critical for helping them move out of poverty and reduce hindrances affecting their quality of life. Due to poor socio-economic conditions, there are large incidences of families having unsecured livelihood in slums of Ahmedabad city. It is critical to address livelihoods of such families through proper intervention. For this purpose, SAATH and ACCESS envisaged to take up livelihood assessment of youth living in Juhapura area of Ahmedabad.

This particular assessment about present livelihood situation of households living in the area will further help in designing appropriate interventions to strengthen their livelihoods. To arrive at specific livelihood interventions, the initial focus was to understand livelihoods of individuals in a household. Further to this, emphasis was given to gauge their education profile along with any specific skill development training received by the individuals.

In addition to this, existing scenario on employment opportunities available was assessed. This was mainly carried out to ascertain the market demand for various skilled employment opportunities –

Briefly put, with the above broad agenda the study was administered with the following objectives - livelihood mapping and planning of 800 households in Juhapura area of Ahmedabad, and market assessment to identify most prospective trades for employment according to the profile of the youth in the slum. It also includes identifying skill sets in demand as well as potential employers and collaborators.

2. Methodology

For identifying suitable livelihood opportunities it is critical to have a robust and well thought out methodology. This section of the report highlights the methodology followed for the study.

Firstly, parameter for selection of the study area was carried out based on the objectives to be attained and aligning it with the overall growth plan of SAATH Cooperative. This will reflect a cohesive strategy among SAATH initiatives. Thus, Juhapura area was selected for commissioning of the study. In Juhapura – Sankalitnagar, Fatehbadi, Extamaidan and Ronakpark area was selected. Moreover, in the identified localities wards and sub areas were selected based on presence of SAATH Savings & Credit Coop. Soc. Ltd. Thereafter adjacent ward or sub areas where the cooperative is not present was selected. The wards selected for the assessment are

Select area where Saath has low or no Mf clients and they want to expand in this area

Pick every 11th household in the selected sub area for survey

Apply household selection criteria in that
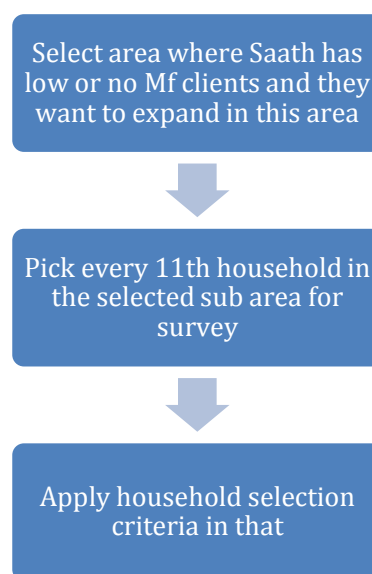
Figure 1 Methodology for household selection

shown in figure below.

Secondly, discussion with SAATH was carried out to finalize number of households to be selected under each identified area. Focusing on overall strategy of SAATH promoted initiatives, percentage of households to be selected was on the following proportion; Sankalitnagar – 40%, Fatehbadi – 40%, Ektamaidan – 10% and Ronakpark – 10%.

Selection of households was also designed keeping in mind clients (members of SAATH Cooperative) and non-clients (non-members of the SAATH Cooperative[1]). Based on this, it was agreed upon that sample size must have 50% households from the above categories in each of the selected area.

For final selection of the household random sampling was carried out; in case of clients every 6th household from the list was selected. While in case of non clients following steps were taken to pick household.

As mentioned above first SAATH selected adjacent wards and sub areas which have low or no microfinance clients and SAATH wants to expand in that particular ward or sub areas. In next step researcher will pick every 11th household for survey. Now before collection information from this household researcher will check this household on following parameters

    i)   Will not survey household if it's already a member of SAATH cooperative
    ii)   If the household is well off in the locality

After checking these criteria only researcher will do survey in that household. The number of households selected under various categories area wise is shown in Table 1.

Table 1 Selected Households

Areas	Percentage households of overall sample	No. of households	No. of clients household selected	No. of non-clients households selected	Wards for Non clients
Sankalitnagar	40%	320	160	160	Farook –a-Ajam, Jaiual Park, Husaaini Park, Gulab Park, Samma Society, Apna Nagar
Fatehbadi	40%	320	160	160	Ramjan Park, Naseem Parlor, Supar Park, Mushtaan Masjid, Nurassad Park
Ektamaidan	10%	80	40	40	Isha Masjid, Anjum Colony, Makka nagar, Azim Park, Al-Atik
Ronakpark	10%	80	40	40	Sarni Society, Asrafnagar
Total	100%	800	400	400	

[1] Non-clients have been defined as persons or households not part of SAATH Cooperative but might have or not benefitted from other initiatives of SAATH. Non-clients also mean that they are not aware of SAATH initiatives.

Thirdly, emphasis was laid upon to design appropriate questionnaire to capture livelihood trend of individuals in age group 18-45. For this purpose, preliminary field visit was carried out to understand livelihood pattern. Based on the visit, the questionnaire (refer annexure ???) was refined to gather information related to individual's livelihood pattern along with household's socio-economic condition. Also, livelihood aspiration defined as economic activity an individual wants to pursue was identified through household survey.

The household survey was administered in two phases. In the first phase 100 households were surveyed to gauge relevance of the questionnaire and quality of information collected. This exercised helped in further refining the questionnaire. Thereafter, in the second phase 700 households were surveyed.

Thirdly, based on information collected through primary survey of households present and potential employers were identified. Employers appearing more frequently were approached and interviewed to scan job opportunities. In a similar fashion, neighbourhood preferred for placement was scanned to identify job opportunities available. Identified market opportunities were further linked with individual's interest and capacity to suggest potential economic activity.

3. Profile of the households

Basic profiling of the households of the region is important to understand their livelihood. For this purpose, data was obtained to understand the socio-economic profile of the people and households in the region, apart from specific to livelihoods.

According to the survey, the Juhapura slum is a Muslim dominated area, where majority of the households are from the religion. In the surveyed households, 2% households reported to be in scheduled caste category, while 13%, 4% and 81% households reported to belong from scheduled tribes, other backward classes, and general categories, respectively.
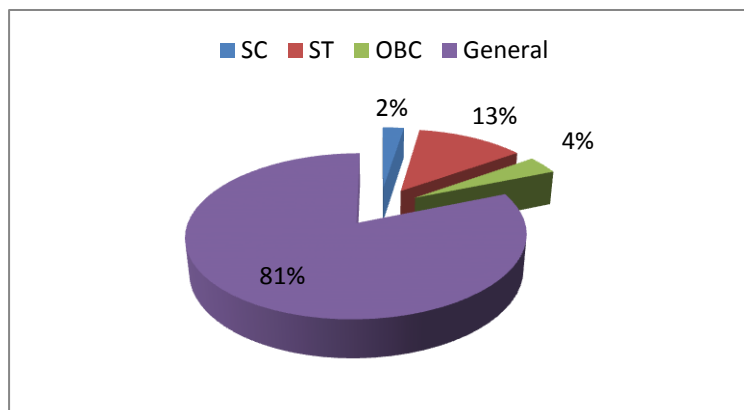
Figure 2 Percentage household under different castes
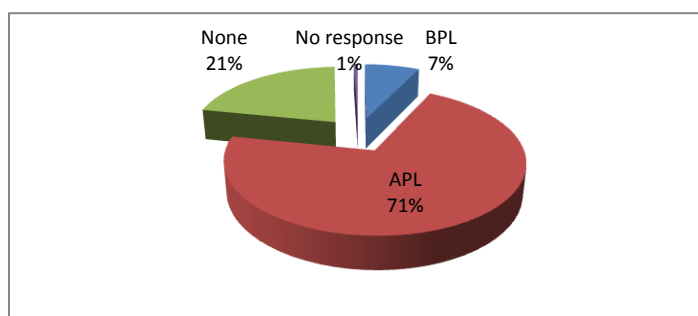
Figure 3 Percentage of households under different categories

Although not always depicting the correct picture, the government data related to economic profile of the households were obtained. As per the survey, it was found that only 7% of the households are identified as below poverty line households. And

slightly more than 70% of the households belong to APL category as per the official figure.

The survey data shows that approximately 15% of the households are women headed and they are the main earning members to support the family.

4. SAATH's presence in the area

SAATH Charitable Trust is quite actively present in the area with numerous development interventions. Some of its initiatives are like microfinance, livelihood, kids care, health, community development and others.

Though not meant to assess the presence of SAATH, still relation of households with their initiatives was broadly assessed. Based on the data obtained, it shows that there is enormous scope for SAATH to increase outreach and benefit community through its livelihood services. This assessment also gave an understanding of initiatives that are demanded more by the community.

The graph below clearly shows that roughly 50% of the households are engaged with SAATH initiatives with maximum number of households engaged with the microfinance initiative. Interestingly, roughly 17% of the households know about SAATH but have not participated in any of their initiatives despite high interest. This is a category of community or households that SAATH should target to increase its presence through microfinance initiative. Moreover, slightly one-third of the households do not know SAATH and have never come across any of their initiatives.
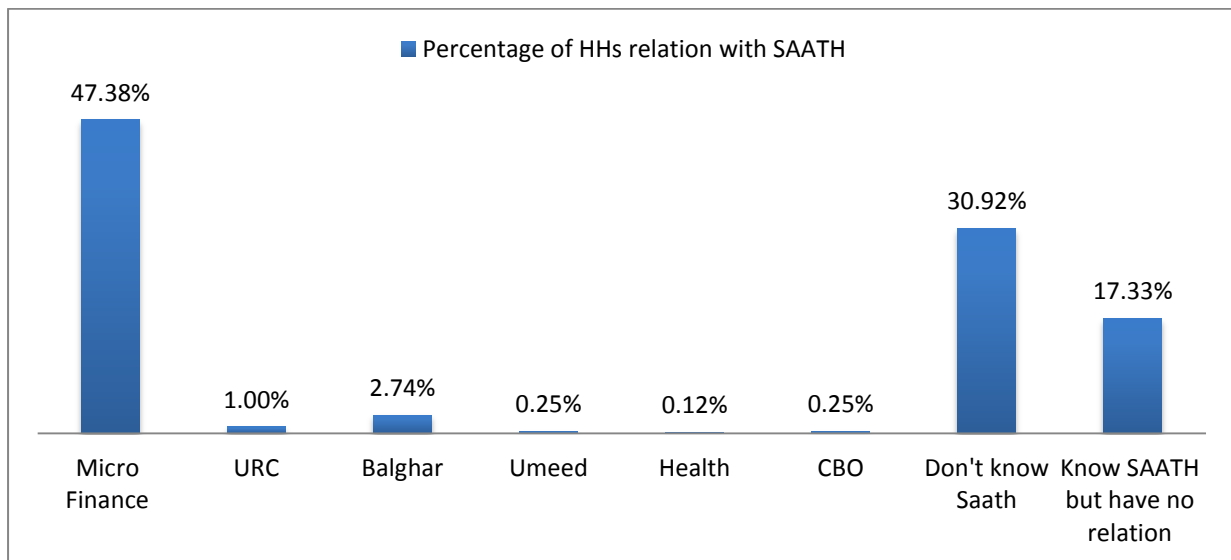
Graph 1 Percentage of Households with relationship with SAATH

5. Livelihood scenario of Juhapura

To better understand the socio economic profile of people living in the urban slum on western outskirts of Ahmadabad, one need to first understand the present livelihood scenario of the people. Primary livelihood here is defined as: a livelihood activity of an individual is source of livelihood contributing towards household income irrespective of the time involved in it.

Through this analysis one would be able to understand the livelihood pattern and trend with respect to the gender and age group. Understanding livelihood is also important due to vulnerability of target population in the society both from social and economic aspects.

In the report the analysis of primary and secondary livelihood is done for three different age groups, which is further segregated as per gender. These categories are i) 18-25 years ii) 26-35 years and iii) above 35 years.

The underlying assumption for this age-wise categorisation is that in the age group 18-25 years person has few dependants and hence the risk taking ability is more. People falling in this age group can learn new things and are flexible to change their economic activity as a source of livelihood. Apart from this, they also have time to invest for training and other skill enhancement programmes. Out of the total population in this age group (646), 42% of them are presently engaged in some livelihood activity.

On the other hand, people in age group 26-35 years tend or have to take household responsibilities partially or completely. Also, it by this time people falling in this age group had already attain work experience of minimum four years and hence hesitate to change the trade or economic activity engaged with. However, still there is scope for further skill development of such individuals to earn more and get engaged in salaried employment rather than wage employment. Out of the total population in this age group (686), 56% of them are presently engaged in some livelihood activity.

The final group of individuals are above 35 years of age, who have less risk taking ability as they have to support the family. In this particular category, individuals tend to remain in the present livelihood activity. Out of the total population in this age group, 55% of them are presently engaged in some livelihood activity.

Livelihoods activities taken up by individuals were further categorised as skilled or unskilled work. Skilled work is referred as an activity that requires specific skill set, which either comes from training or years of experience in a particular economic activity. Here it is not necessary that skilled people have received training in that area. On the other side unskilled work is defined as work which requires no specific skill like domestic servant, rag picker, etc. As per the household survey, skilled and unskilled economic activities that various individuals are engaged are highlighted in table below.

Table 2 Categorisation of Livelihood activities as Skilled and Unskilled work

Skilled	Unskilled work
Hawking/street vending, domestic servant, sanitation	Painter, hotel & restaurant work, Electrician, Tailoring, weaving, beautician, carpenter, Craftsmen, Driving, Motor

worker, rag picker, construction worker, casual labour, contract labour, Industrial worker	repairing, Mechanical and chemical engineering work, Leather work, Photography, child care, computer, food processing, health industry, cooking, Manson, toy/kite making, plumbing and Others

5.1. Livelihoods of population in age group 18-25

Analysis was done on primary livelihoods source to better understand the socio economic profile of people in age group of 18-25 years. Table 3 gives gender wise categorisation of primary livelihoods option as skilled and unskilled work with number of people involved and annual average income through that activity. Driving is most proffered job of males in this age group while tailoring is first preference of females. Average monthly income from driving and tailoring is INR 5,128 and INR 2,416 respectively. However, for males, livelihood option like carpenters fetches highest average monthly income of INR 10,250. On the other hand for women the highest paid profession is in health sector which fetches income up to 6,000 monthly.

Table 3 Gender and skill type wise number of people and average annual income

Skill type	Male			Female		
	Number of people	Avg annual income (INR)	Income Range (INR)	Number of people	Avg annual income (INR)	Income Range (INR)
Skilled	174	53017	20000 - 123000	39	32213	4000- 70000
Unskilled	44	33811	12000-49733	13	25722	24000-36500

One can see the difference in average annual income of skilled and unskilled jobs in same age group. Unskilled male population earn about 37% less than skilled male population in same age group in same area, while in women the difference is 21%. Details of livelihood activities under age group 18-25 years have been given in **Error! Reference source not found.** in annexure.

To deeply understand the livelihoods of this particular age group, effort was made to categorise the occupation as per income. For this purpose, 4 categories of livelihoods are listed based on average annual income. The first category is listed for male and female provides yearly income of more than INR 100,000. Similarly, other categories are average yearly income between INR 60,000 – 100,000, average yearly income between INR 40,000 – 59,999, and average yearly income less than INR 40,000.

Based on the categories listed, occupation or livelihood options have been listed for both male and female in the age group. Present primary source of livelihood for age group 18-25 years is shown in table below.

Average yearly income (INR)	Occupations (Male)	Occupations (Female)
Above 100,000	Carpenter	
60,000-100,000	Driving & Cooking/Bakery	health /paramedical

| 40000-59,999 | Auto rickshaw, computer related work, Painter, others, tailoring, shop owner, Mechanical engineering work, craftsmen, casual labour, Mason, auto/motor repairing, electrician, office related work, hawking/street vendors, industrial worker and embroidery/ knitting | computer related work and shop Owner |
| Less than 40,000 | Electronic and gadget repairing, Rag picking, Weaving, Security related work, Plumbing and Domestic Servant | Hawking/ street vending, Craftsmen, office related work, auto rickshaw, domestic servant, tailoring, causal labour, Industrial worker, others Weaving and toy making |

For further understanding their livelihoods, it is important to understand individuals' exposure to formal training on the economic activity presently engaged in. Table below describes the total number of youth in the age group 18-25 years who are trained in a specific trade.

Table 4 Trade wise details on training received

Trade	Number of People	Average time (no. of days)	Average fee paid
Bahrat Work	2	60	2,000
Beautician	2	75	15,900
computer related work	6	117	1,100
Electrician	3	61	1,250
Embroidery	4	103	483
Mechanic	1	365	
Mehndi	12	50	700
Stitching	1	60	300
Tailoring	23	84	1,650
Total	54		

For further understanding their livelihoods, it is important to understand individuals' exposure to formal training on the economic activity presently engaged in. Table below describes the total number of youth in the age group 18-25 years who are trained in a specific trade.

Table 4 Gives the trades in which surveyed people in age group of 18-25 years have shown interest. Further average time duration for the training and average fee paid for that training was also calculated. Tailoring is the trade in which most of the people have received training, which is followed by mehndi design. From the data, there is clear evidence that not more than 20% of youth in the age group have received formal training. Also, the data shows that there is mismatch between employment activity engaged in and type of training received in majority the cases.

It is equally important to understand the education level of the youths. This will help in comprehending relationship between education level attained and type of employment pursued. Graph 2, explains the education profile of youth in age group 18-25 years.
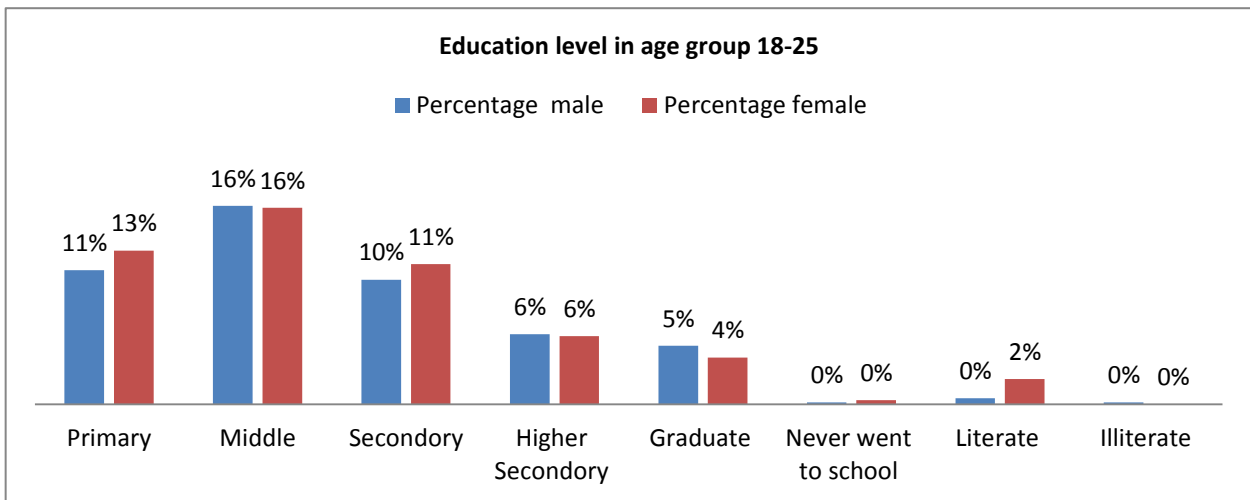
Graph 2 Percentage of people with different education level

After focusing on primary livelihood source and training received, education level of members in age group 18-25 years was also assessed. As seen in the Graph 2, majority of people from both gender have education up to middle school. The percentage of people keeps decreasing in the higher education levels. In this age group 97% people have attended some school rest 3% have never attended school or are just literate.

5.2. Livelihoods of population in age group 26-35 years

Similarly analysis was done on primary livelihoods source in age group of 26-35 years. Table 5 gives gender wise primary livelihoods option and annual average income through that activity. Auto rickshaw is most proffered job of males in this age group while tailoring is first preference of females. Average monthly income from auto rickshaw and tailoring is 5600 and 3000 respectively. However for males, livelihood option like carpenters fetches highest average monthly income of 12,250 which require specific skill set.

Table 5 gender wise and skill type wise number of people and average annual income in age group 26-35 years

Skill type	Male			Female		
	Number of people	Avg annual income	Range	Number of people	Avg annual income	Range
skilled	256	73,898	30,000- 147,333	51	42099	14,540 – 60,000
Unskilled	57	57,636	14,400 – 92,000	18	31948	18,000- 60,500

One can see the difference in average annual income of skilled and unskilled jobs in same age group. Unskilled male population earn about 23% less than skilled male population in same age group in same area, while in women the difference is 25%. Details of livelihood activities under age group 18-25 years have been given in **Error! Reference source not found.** in annexure.

Avg Yearly Income Range	Occupations (Male)	Occupations (Female)
Above 100,000	Carpenter, auto/motor repairing, cooking /bakery and Electronic and gaget repairing	
60,000-100,000	Mason, Contract worker, Driving, others, tailoring, shop owner, Auto rickshaw, computer related work, electrician, embroidery/ knitting, Weaving and Casual labour	Casual Labour
40000-59,999	health /paramedical, Painter, Mechanical engineering work, hawking/street vendors, industrial worker, plumbing, beautician and craftsman	computer related work and shop Owner
Less than 40,000	Office related work, hotel & restaurant work, toy/kite/rakhi/candle making and Rag Picking	Hawking/ street vending, Craftsmen, office related work, auto rickshaw, domestic servant, tailoring, causal labour, Industrial worker, others Weaving and toy making

For further understanding their livelihoods, it is important to understand individuals' exposure to formal training on the economic activity presently engaged in. Table below describes the total number of youth in the age group 26-35 years who are trained in a specific trade.

Table 6 Trade wise details of training receive (age group 26-35 years)

Trade	Number of People	Average time duration (no. of days)	Average fee paid
Bahrat Work	2	213	
Beautician	1	90	5,000
computer related work	1	2	250
Embroidery	1	30	
Mehndi	2	120	700
Patang	1		
Stitching	2	60	450
Tailoring	27	65	472
Total	37		

Table 6 Gives the trades in which surveyed people in age group of 26-35 years have shown interest. Further average time duration for the training and average fee paid for that training was also calculated. Tailoring is the trade in which most of the people have received training,

which is followed by mehndi design. However, it is critical to note over here that slightly less than 10% of the working population in this group have received formal training.

Education level in age group 26-35

■ percentage Male   ■ Percentage Female

Education level	Male	Female
Primary	10%	14%
Middle	18%	21%
Secondory	7%	7%
Higher Secondory	5%	3%
Graduate	5%	3%
Never went to school	0%	0%
Literate	3%	0%
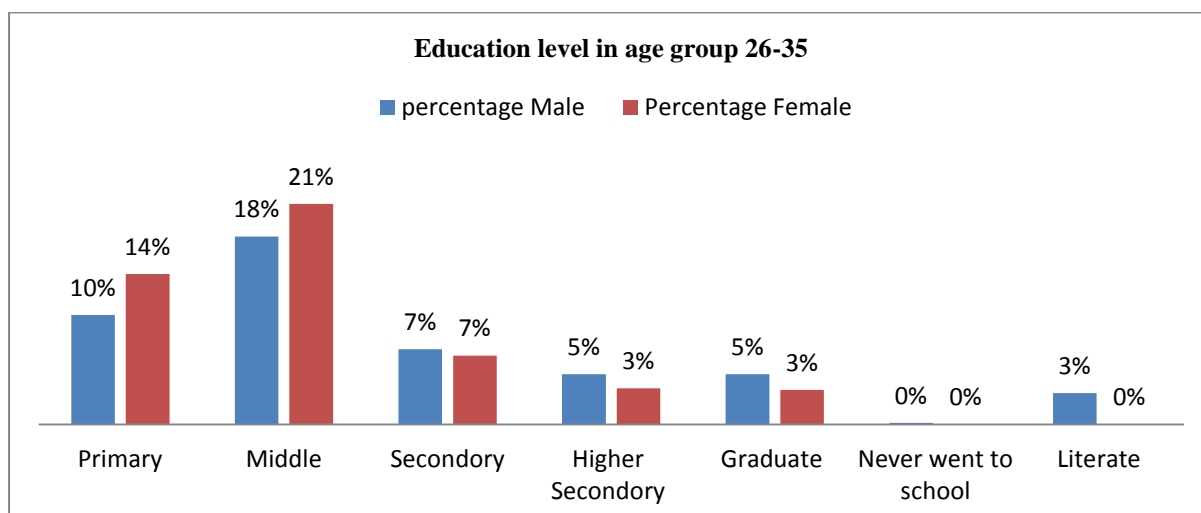
Graph 3 Percentage of people with different education level (age group 26-35 years)

Education level of members in age group 26-35 years was also assessed. As seen in the Graph 3, majority of people from both gender have education up to middle school. The percentage of people keeps decreasing in the higher education levels. In this age group 93% people have attended some school rest 7% have never attended school or are just literate.

5.3.   Livelihoods of population in age group 36and above

Similarly Table 7 gives gender wise primary livelihoods option and annual average income through that activity in age group of above 35 years. As seen above auto rickshaw is most proffered job of males in this age group while tailoring is first preference of females.

Table 7 gender & skill type wise number of people and average annual income in age group above 35 years

Skill type	Male			Female		
	Number of people	Avg annual income	Range	Number of people	Avg annual income	Range
skilled	798	68,877	42,250 -100,000	140	38,669	10,000 – 70,000
Unskilled	216	57,854	12,000 – 120,000	70	34,433	21,000 -54,000

Table 8 Trade wise details of training receive (age group above 36 years)

Trade	Number of People	Average time duration (no. of days)	Average fee paid
Embroidery	2	212	1000
Stitching	1	365	500
Tailoring	17	87	699
Total	20		

Table 8 gives the trades in which surveyed people in age group of above 35 years have shown interest. Further average time duration for the training and average fee paid for that training was also calculated. Tailoring is the trade in which most of the people have received training, which is followed by Embroidery work.

Education level in age group 36 years and above

■ Percentage male   ■ Percentage female

Primary: 12.9% / 14.7%
Middle: 14.2% / 12.0%
Secondory: 7.9% / 3.2%
Higher Secondory: 2.3% / 2.0%
Graduate: 4.5% / 6.5%
Illiterate: 0.3% / 0.6%
Literate: 9.6% / 9.4%
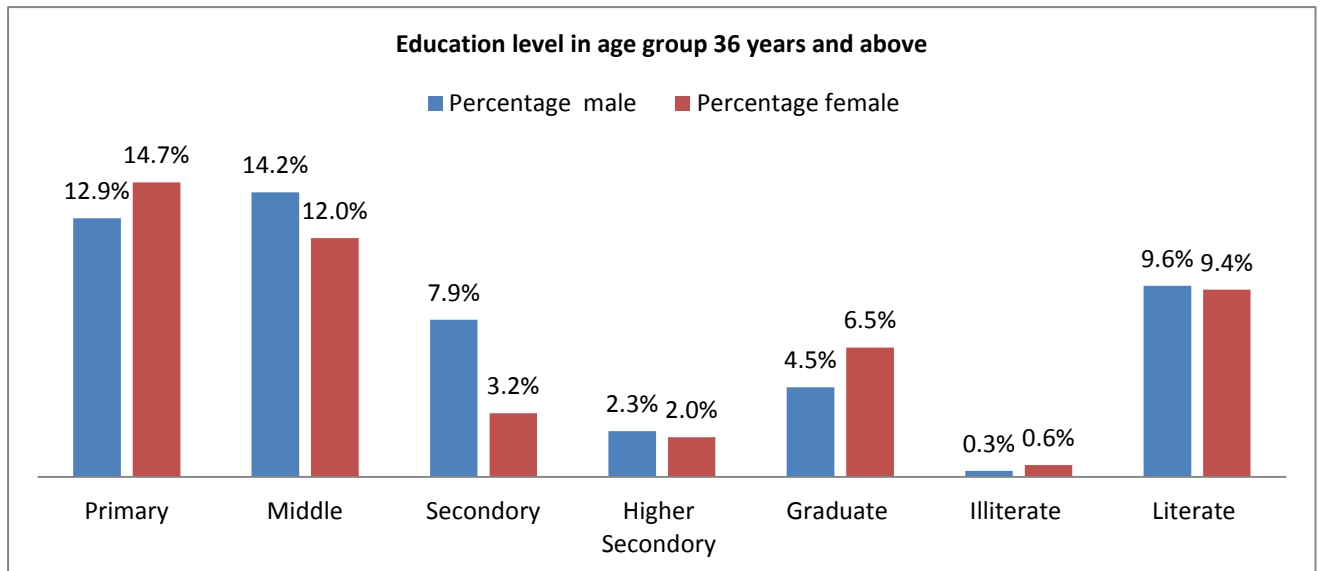
Graph 4 Percentage of people with different education level (age group above 35 years)

Education level of members in age group above 35 years was assessed. As seen in the Graph 4, majority of people from both gender have education up to middle school. In this age group 80% people have attended some school rest 20% have never attended school or are just literate. The percentage of people keeps decreasing in the higher education levels. However at graduation level the percentage improves. Percentage of women member is little higher at primary and graduate level.

5.4.   Secondary livelihood source

Apart from assessing primary source of livelihood, the study also emphasized on ascertaining secondary source of livelihood. Although from the data, it was found that the number of individuals taking up secondary livelihood is negligible. The reason for engaging in secondary source of livelihood primarily due to earn more as income from primary source is not enough.

Table 9 illustrates age group wise and gender wise secondary livelihood activity. In the age group 18-25 years no person reported about Secondary livelihood activity. For secondary occupation tailoring activity is proffered. As discussed in training section, majority of people have received training in tailoring.

Table 9 Age group & gender wise Secondary Livelihood source

| | | Age group 26-35 years | | | | Age group 36 and above | | | |
| | | Male | | Female | | Male | | Female | |
S.N	Occupation	No. of people	Avg annual income	No. of people	Avg annual income	No. of people	Avg annual income	No. of people	Avg annual income
1	Hawking / Street Vendor	1	54000			-	-	-	-
2	Industrial worker	1	36000			-	-	-	-
3	Tailoring	1	24000	none		1	48000	1	5000
4	Driving	1	40000			-	-	-	-
5	Auto rickshaw	1	24000			-	-	-	-
6	Cooking /Bakery	1	30000			-	-	-	-
7	Shop owner	-	-			1	36000	-	-
8	Others	-	-			1	60000	-	-

6. Savings behaviour

Assessment of the saving habits was undertaken through this interview. Savings here is referred as regular saving. Out of the entire working population only 44% responded that they do regular savings. Rest 56% although also save from their income they do it irregularly.
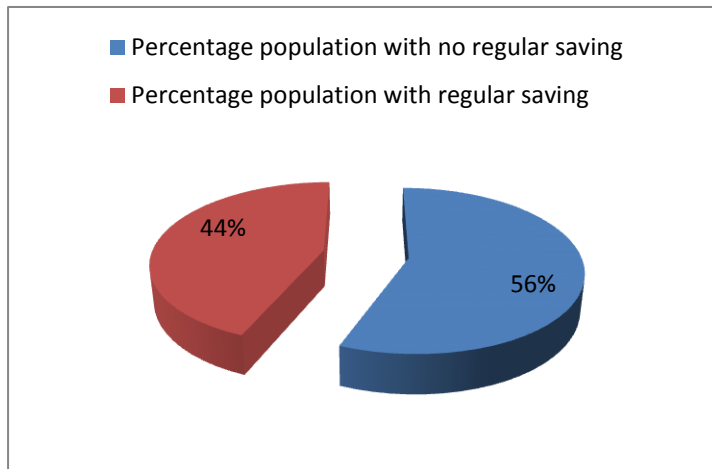
Graph 5 Percentage of working population with saving habits

There were range of responses for the question of where do they save. Saving was done in mainstream banks like SBI, BoB and HDFC. Apart from them, SEVA is another organisation which encourages group members to save in the groups.

Saving source was categorised in three categories i.e. formal, semiformal and informal source. Formal source are mainstream banks where interest can be earned on the saving. Semi formal sources are MFI, SHG groups or business groups operating in that area. Informal saving sources are in home, where no interest is paid on the saving. The saving amount ranges from INR 100 to INR 2,500 per month.

Graph 6 explains the saving habits of clients and non clients in different age groups. As it is clear from the graph that, clients of SAATH are financial literates as none reported saving at informal places, which do not earn interest or do not give any other benefits.
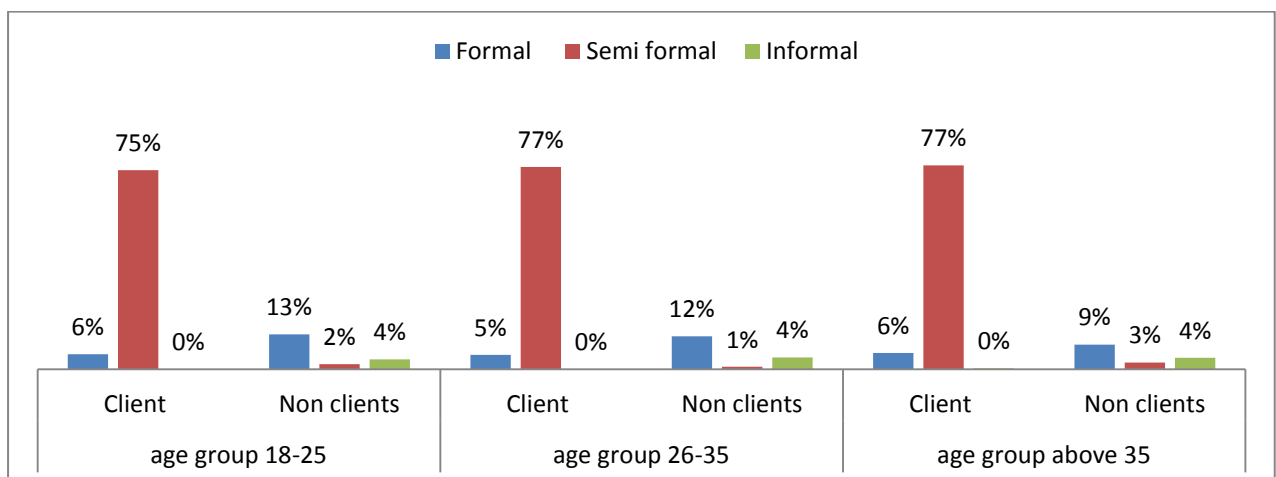
Graph 6 Percentage of clients and non clients saving in different source

The graph clearly shows that majority of client households irrespective of age groups save with semi-formal places. Saving of clients in semiformal sources is higher in all the age groups as they save in SAATH. For non clients SEVA is another organisation which acts as semi-formal saving sources.

7. Access to credit

Information about money borrowed was also collected from each member of the surveyed households. According to the purpose of money borrowed, loans were categorised in three categories i.e. consumption, productive and assets creation.

Consumption loans were usually taken to meet the day to day expenses like medical, travel, education etc. and other expenses like marriage and festivals. Productive loans are defined as loans taken for business development which further provides regular income e.g., purchasing auto rickshaws, setting up shops and many more. On the other hand assets creation is category where loan is taken for long term investments like jewellery purchase, land purchase, construction of house, etc.

From graph 7, there is clear indication that client households have used the borrowed money for productive purpose, whereas non-client households have utilized the money for consumption purpose. This certainly points to the fact that client households are concerned about using the money for productive purposes to strengthen their livelihoods.
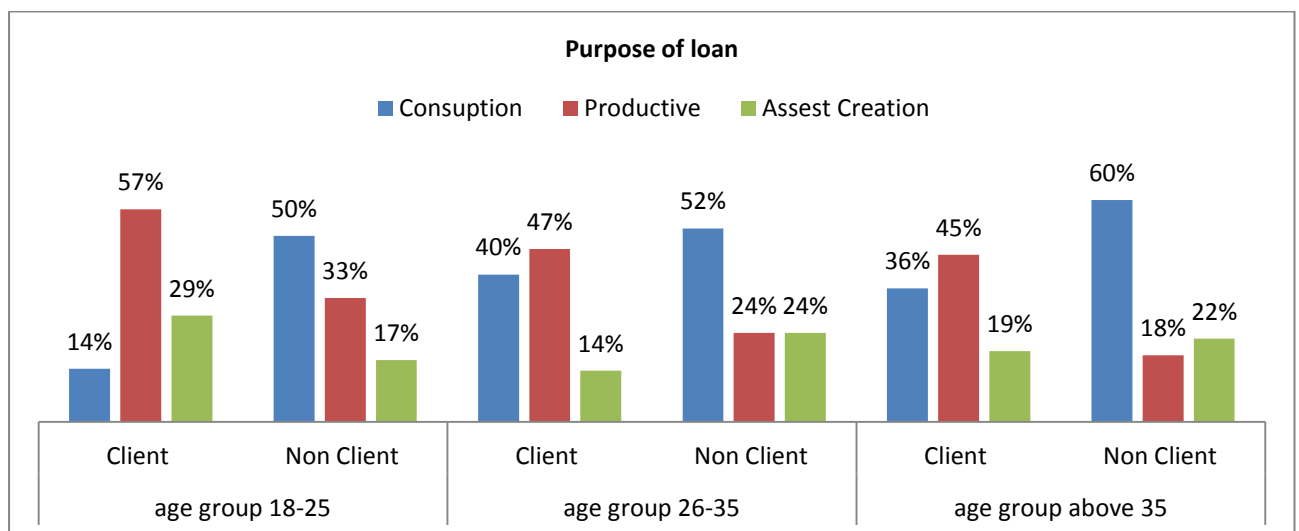
Graph 7 Age group wise purpose of loan for clients and non clients

Further ascertainment was carried out to understand the source of credit that client and non-client households have borrowed from. Considering the fact that majority of client households save money with semi-formal institutions, probability of the households accessing credit from the same institutions must be high. Graph 8, reveals the same story of client households access to credit from semi-formal institutions. Interestingly, non-client households have access credit from informal sources; not less than 25% of non-clients households in different age groups have borrowed money from informal sources. This clearly shows the potential of fostering financial linkage of non-client households of the area. Also, some non-client households did not reveal their credit source.

Loan Source

- Formal
- Semi Formal
- Informal
- Did not reveal sourse

age group 18-25 — Client: 0%, 31%, 8%, 8% | Non Client: 0%, 0%, 38%, 15%

age group 26-35 — Client: 0%, 41%, 12%, 20% | Non Client: 0%, 1%, 25%, 1%

age group above 35 — Client: 2%, 30%, 16%, 12% | Non Client: 1%, 1%, 32%, 7%
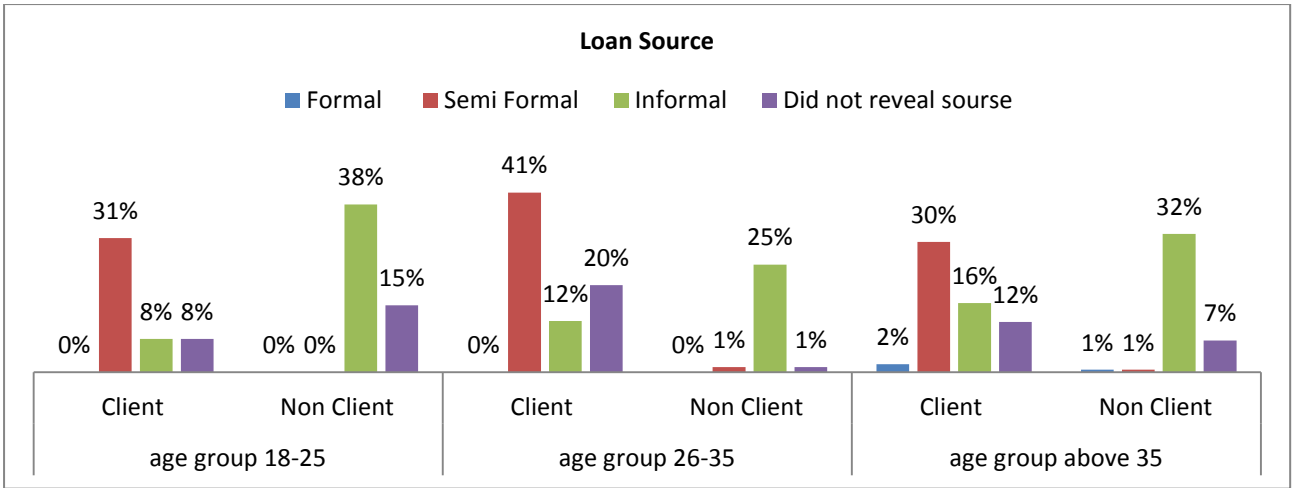
Graph 8 Age group wise loan source for clients and non clients

8. Income and expenditure behaviour

Graph 9 gives the average annual income and expenses of clients and non clients. It's evident from the graph that average annual income of client household is higher than non client households. Similarly average annual expenses of client's households are higher than non client's households. Although the average

- Average annual household income
- Average annual household Expenses

Client: 94,916 / 94,067
Non client: 88,536 / 82,719
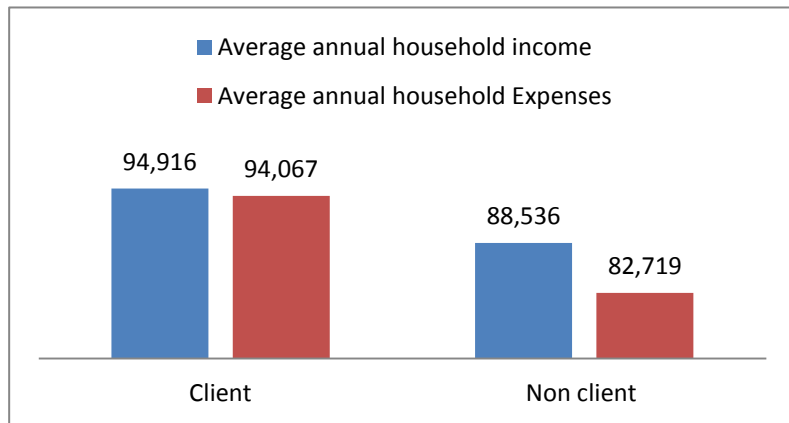
Graph 9 Average household annual Income (INR) and average annual household expenses for clients and non client households

annual household's incomes of both the groups are slightly different, still this is mainly due to client households investing borrowed money for productive purpose.

To further research on what constitutes the expenditure part, expenses were categorised in four heads i) Consumption ii) Productive iii) Asset creation and iv) Others expenses.

Consumption expenses part includes expenses like medical, food, clothing, festival, educatio etc.. Productive part is investment in business or other which bring in more business like purchase of auto riksaw or expansion of shop. On the other hand Asset creation is purchase of assets which may be investment for long time like purchase of property, vehicle or jewellery etc.

Purchase of commercial vehicle is productive expense while purchase of personal vehicle is an expense under asset creation.

Rest all expenses which either responded did not want to reveal or are unexpected expenses which do not come under other three categories are categorised under others expenses part. This is dark unknown side of the expenses.
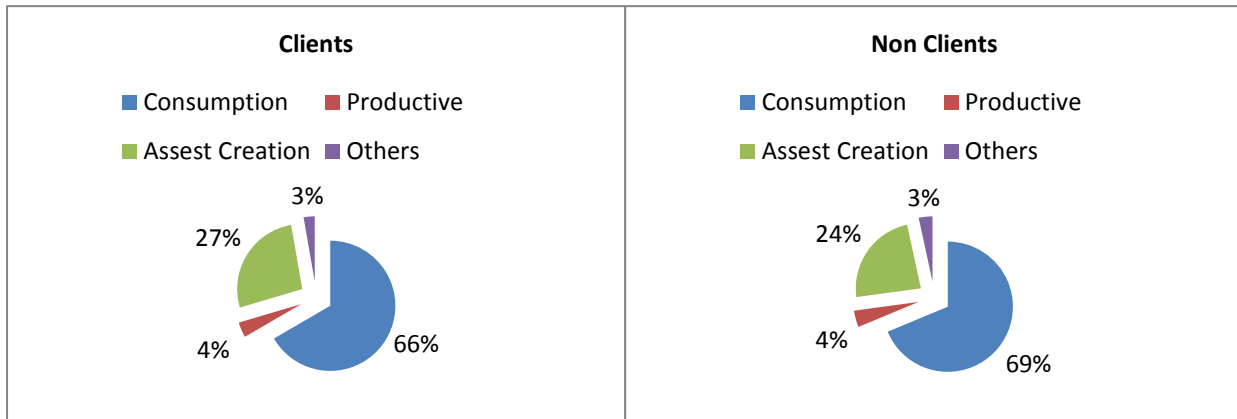
Figure 4 Breakup of average annual expenses of client's households in percentage

Figure 5 Breakup of average annual expenses of non client's households in percentage

Figure 4 and Figure 5 gives the difference in the expenditure pattern of client and non client households. Since both category people live in same environment, expenses patterns are almost same. The difference lies in consumption expenses and expenses on asset creation. Client households invest in asset creation more and their consumption expenses are also lower than that of non clients Households.

9. Existing employment opportunities in the market

Ascertaining the existing employment opportunities in the market is an integral part of overall livelihood scenario for Juhapura youth. In this regard, potential trades for employment in consultation with different stakeholders in the industries or possible employers were assessed. A number of organizations in each of the short-listed industries within district and outside district were visited and information related to the industry was collected.

For interviewing potential employers, information collected through household survey on present employers and industries were first identified. Thereafter, a list of potential employers were generated and approached to assess their demand for employees. In addition, employment opportunities, not necessarily reflected from household survey, were also identified through visiting industries. This process contributed in identifying potential sectors, trades, their requirements about the youth, salary structure and other benefits provided by them to the employees. The table below depicts the key features of the industries that have been studied to date.

Table 10 Trade wise Snapshot of employment opportunities in the Market

Sector name	Trade	Code	Gender Specific	Basic Qualification	Entry level Salary (INR)	Other benefits	Average per unit Requirement
Hotel/ Hospitality	Supervisor/ floor Manager	1	yes	Diploma, Graduate or IHM	15000-18000	Food facility	On average 10-15 persons are required in 50 beds hotel with a restaurant.
	House Keeping	2	Yes	10th pass	5500/ month	Lodging and food facility	
	Waiters	3	Yes	10th pass	6000/ month		
	Cooks	4	Yes	No education required	7000/ month		
Spinning Industry	Daufer	5	No	5th pass	170/day	Treated as permanent employee with facility of PF, insurance, medical & canteen and overtime payment. Free accommodation facility and gas & electricity on usage basis. 8 hours working a day and six day a week	500-800 person are required in medium size industry
	Operator	6	No	5th pass	175/day		
	3 side sider	7	No	5th pass	180/day		
	4 side sider	8	No	5th pass	190/day		
	Jobber (handles 20 - 25 team member)	9	No	5th pass	210/day		
Tiles industry	Spray Dryer operator	10	Yes	12th pass	5000/ month	Treated as permanent employee with facility of PF, insurance, medical & canteen and overtime payment. Free accommodation facility and gas & electricity on usage basis.	150-200 person in medium size industry
	Dryer operator	11	Yes	10th pass	5000/ month		
	Glaze line Operator	12	Yes	10th pass	5000/ month		
	Kiln operator	13	Yes	10th pass	5000/ month		
	Packing operator	14	Yes	10th pass	5000/ month		
	Polishing operator	15	Yes	10th pass	5000/ month		

Sector name	Trade	Code	Gender Specific	Basic Qualification	Entry level Salary (INR)	Other benefits	Average per unit Requirement
						8 hours working a day and six day a week	
Health	Nursing assistant	16	Priority female	12th pass	5000/ Month	Free accommodation facility and gas & electricity on usage basis. six day a week	20-25 person in 100 bed hospital
Retail (big stores)	Assistant Deputy Manager	17	No	Graduate or prior work experience	8000-10000/ month	All the staffs for these big stores are hired by the head office which is in Mumbai. However the locals also work there and they are trained by HQ in Mumbai	5 person in one store
	Salesmen	18	No	12th pass	7000/ month	Treated as company staff	10 to 15 person in one store
	Security Guard	19	Yes	5th pass	5000/ month	Outsourcing	
	House keeping	20	No	5th pass	4000/ month	Outsourcing	
Auto Mobile Industry	Supervisors	21	Yes	Experienced ITI's / Diploma engineers	14000/month	Treated as permanent employee with facility of PF, insurance, medical & canteen and in some cases overtime payment.	
	Mechanics	22	Yes	ITI/below 12th with automotive experience	8000/month	Treated as permanent employee with facility of PF, insurance, medical & canteen and in some cases overtime payment.	
Industrial Tailoring	Tailoring	23	No	5th pass	170/day	No other amenities	200-300 person
Construction	Mason	24	yes	5th pass	250/day	No amenities other than contractor has provided advances whenever they required	15-25 person in one site work at a time
	Plumber	25	Yes	5th pass	250/day		
	Bar bender	26	Yes	5th pass	225/day		
	Electrician	27	Yes	5th pass	250/day		
Enterprise development	Financing	28	No	Prior Experience			

Looking at the profile and lifestyle of the target population, sectors were researched on organised and unorganised basis. During data collection process it was found that majority of people are in unorganised sector that is they work on daily basis. Hence Priority is given to the sectors which are organised like Retail store, health, hospitality etc.

Also, for planning purpose specific trades listed in the above table have been assigned codes. Focusing on gender specific livelihood, Apparel Industry shows promising picture. Looking at the involvement of majority of working women (47%of total working women irrespective of age) in tailoring and sewing sector, we researched further in sector. It was found that although the normal tailoring skill provide decent income at per unit basis, still this income is not decent enough when it is looked as yearly income. Reasons behind this are irregular work and lack of sophisticated skills. Hence to provide higher income in this sector Apparel *Designing and Training centre* is providing training and placements in various trades given in Table 11.

Table 11 Potential professional tailoring courses with details

Course	Code	Eligibility	Duration	Career path	Course fee
Industrial sewing machine operator (ISMO) Basic/advance	CC05/ CC06	• 5th pass • Student with higher qualification and experience will be given preference	250-300 hours	• Operator in production floor in manufacturing unit • Operator of special sewing machine	3000/5000
Garment Construction Techniques (GCT)	CC04	• 10th pass • Student with higher qualification and experience will be given preference	4 Months	Operators/assistants in sampling department and production department in apparel industry	11000
Industrial Sewing Machine Technician	CC03	• 10th pass • Student with higher qualification and experience will be given preference	4 Months	• Machine technician • Special Machine Technician • Machine operator	11000
Production Supervision and Quality Control (PSQC)	CC02	• 10^{+2} Pass or equivalent • Student with higher qualification and experience will be given preference	6 months	• Production Supervisor • Quality Controller • Assembly Supervisor	16000
Apparel Pattern Making (IAPM)	CC01	• 10th pass • Student with higher qualification and experience will be given preference	6 months	• Asst. Pattern Masters • Quality Controller in cutting department	16000

10. Individuals livelihoods planning

As envisaged under the study and further supported through livelihood profiling, it is clearly emerging that interventions closely linked with their profile is critical for increasing their income. Hence planning for the Livelihoods interventions were done based on parameters like age, gender, education and present livelihood occupation.

Figure 6, gives the diagrammatic representation of the process followed for arriving at the potential livelihoods areas, where individual can earn more than what he is earning presently.
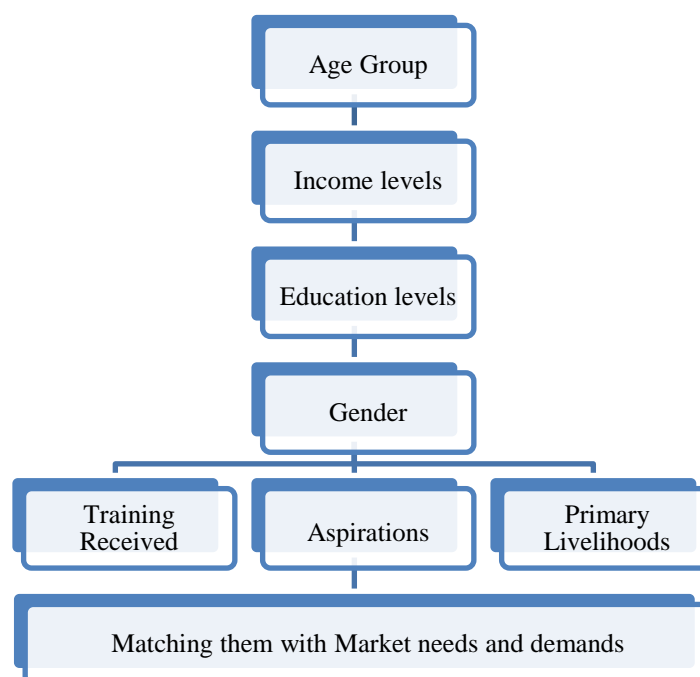
Figure 6 Process adopted for Livelihoods intervention planning

On the basis of selection criteria, i.e., population with whom skill based training can be imparted, 1332 adult members in age group 18 to 35 years have been identified. Out of these identified population only 56% is presently earning. Based on above mentioned exercise number of people who could be associated with different trade are mentioned in Table 12.

Table 12 List of trades with potential number of people who for the Trade

Trades	Trade Codes	Number of people
Need more assessment	0	105
Housekeeping (hotel)	2	13
Cooks	4	4
Daufer	5	2
Nursing Assistance	16	28
Assistant Deputy Manager	17	48
Salesperson	18	79
Security Guard	19	14
Housekeeping (Retail)	20	364
Mechanics	22	36
Tailoring	23	197
Mason	24	51
Plumber	25	6
Electrician	27	27
Enterprise development (training or Financing or both)	28	358
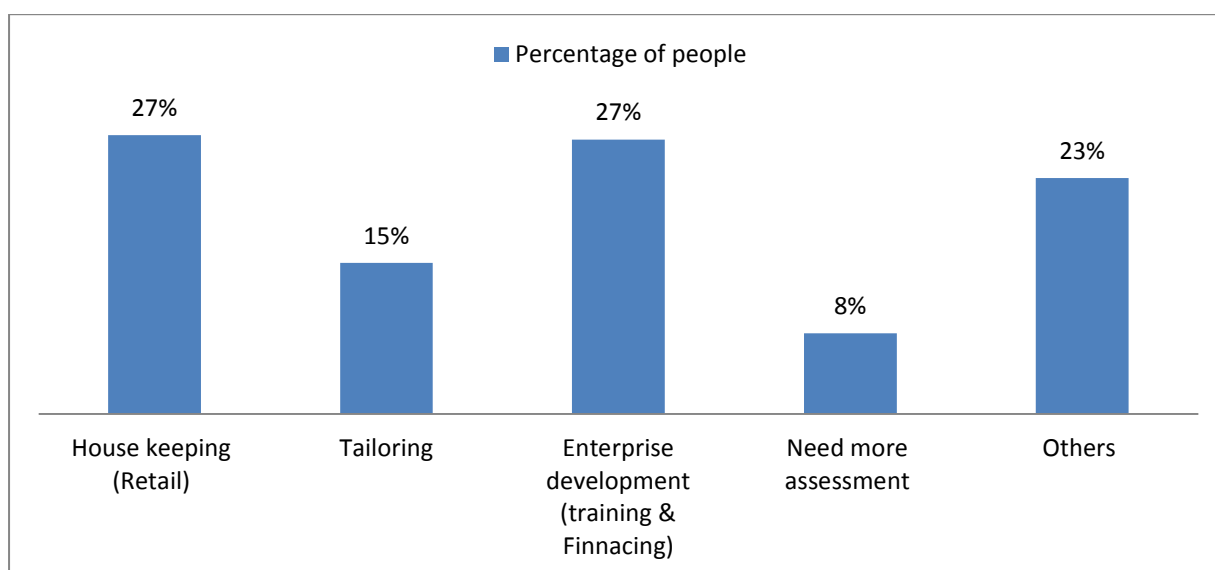
Graph 10 Percentage of population with Trades

House Keeping in Retail sector and Enterprise development (training and Financing) is the sector through which maximum population (27% each) can enhance their present livelihood income. Housekeeping in retail sector is lucrative as it can provide jobs to people with primary education level and also the demand in urban market is high. On the other hand enterprise development is for those people who are less educated and have already gained experience in one specific trade like drivers, shop owners, beauticians and hairdressers. For these people SAATH can either provide them loans to enhance their business or it can providing them training in their already taken up trade.

Tailoring has also emerged as a major livelihood option and 15% of total population can be employed in the Industrial tailoring sector, which would fetch them better income than traditional tailoring. Apart from these form the study, it has emerged that 8% of the population, i.e., 105 members that do not fit in parameters under various livelihoods trades. It is because of reasons like under education or no education, lack of experience, limited information revealed, or the member presently a student. Hence code 0 is assigned to them, which indicates that more detailed information needs to be assessed in their case.

Further 23% of working population in age group 18-35 years can be linked to other livelihood options like housekeeping in hotel, cooks, plumber, mechanics, sales person etc.. These identified individuals can be provided training in related fields from various specialised agencies and linked to the markets.

10.1 Livelihood planning as per age group
Livelihood planning was done on gender and age basis. In the age group 18- 25 years, factors like learning ability, risk taking ability and low responsibilities, makes members in this age group more suitable for imparting training which would fetch better incomes. While in age group 26-35 years focus would be to improve the income by providing training or financing the current livelihood option they are engaged in.

Table 13 Gender and age group wise break up of working population

Total working population	1332
Total working population in age group 18-25 years	*646*
Percentage male (18-25 years)	48.5%
Percentage female (18-25 years)	51.5%
Total working population in age group 26-35 years	*686*
Percentage male (26-35 years)	48.1%
Percentage female (26-35 years)	51.9%

Total 1332 members in age group of 18- 35 years were identified. Out of this total population 48.4% falls in age group of 18-25 years. Further 48.5% and 51.5% are male and female population respectively. While 51.6% of total working population falls in age group 26-35 years and 48.1% and 51.9% are male and female population respectively.
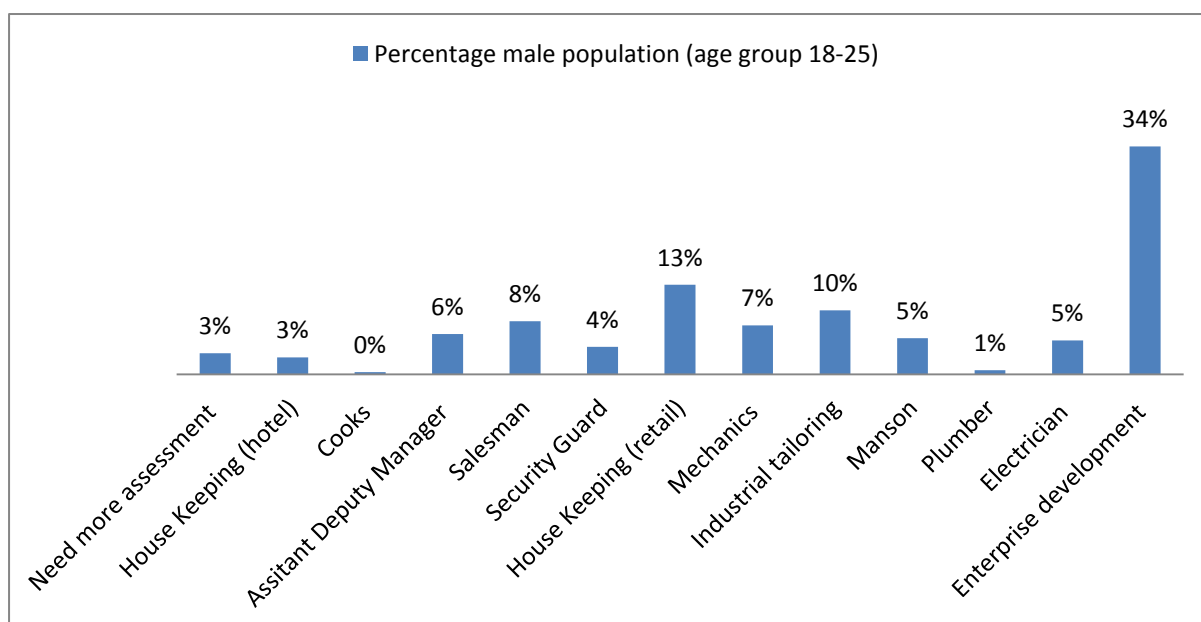
Graph 11 Percentage of male population in age group (18-25 years) in potential trades

Further break up was done on gender bases. As shown in Graph 11, 34% of male population can improve their income through enterprise development. Looking at the education level and market demand 13% male population in this age group can take up jobs of housekeeping in retail sector.

Similarly in same age group 33% female population can take up jobs in housekeeping department in retail sector to improve their income. Further 17% and16% of population in this age group can take up Industrial tailoring and enterprise development respectively (see Graph 12).
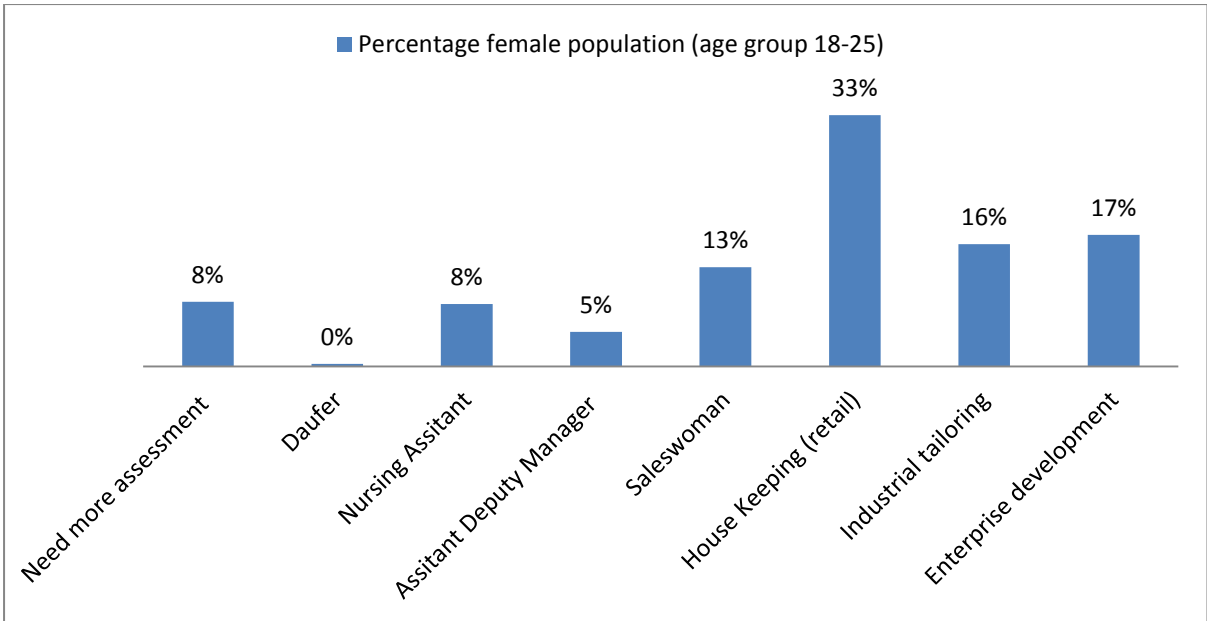
Graph 12 Percentage of female population in age group (18-25 years) in potential trades

In the age group 26- 35 years, people have already gained experience in various trades. Hence during livelihood planning process focus was laid on improving skills of these people in same trades they are working in. Graph 13, shows percentage of population in this age group which can take up various livelihood options. 55% of total male population can improve their income through enterprise development.
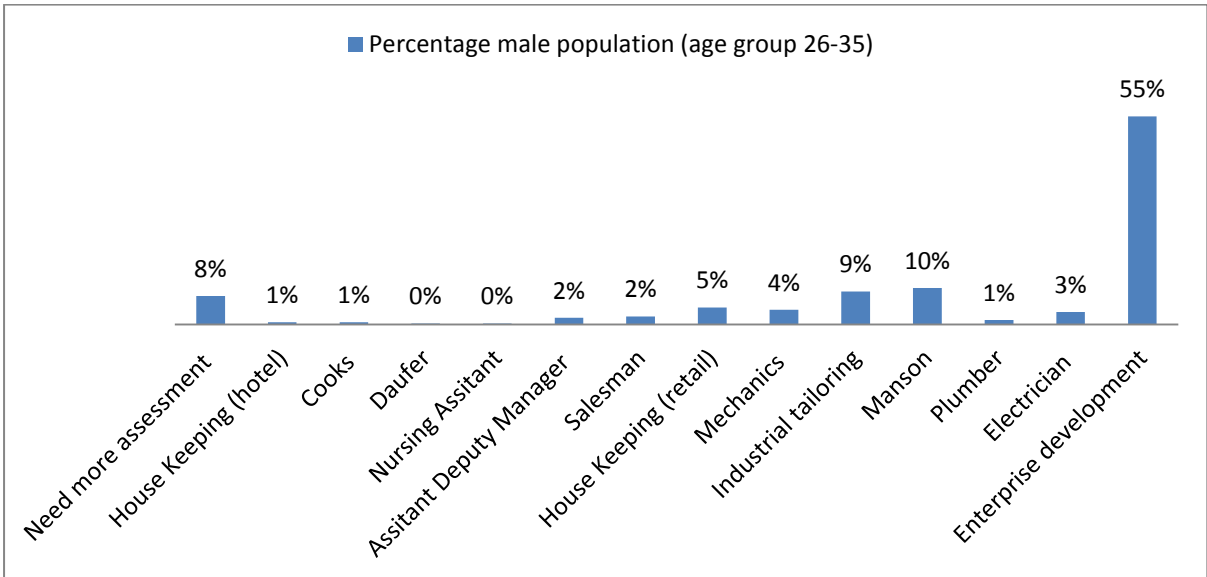
Graph 13 Percentage of male population in age group (26-35 years) in potential trades

Similarly in same age group 56% female population can take up jobs in housekeeping department in retail sector to improve their income. Further 24% and 3% of population in this age group can take up Industrial tailoring and enterprise development respectively (see Graph 14).
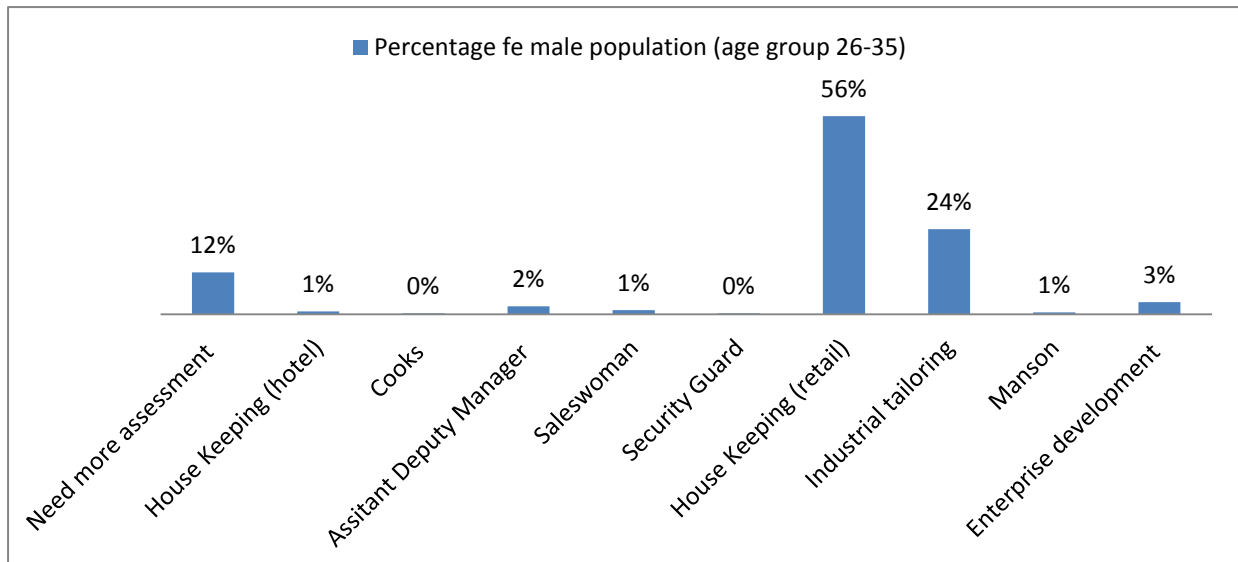
Graph 14 Percentage of female population in age group (26-35 years) in potential trades

The livelihood plan is based on the data obtained from household survey administered on 800 households. The specific livelihood activity proposed for an individual in most cases is due to the parameters like age, educational qualification, present livelihood source, training obtained and aspiration. Nevertheless, the counselling process needs to be taken up with identified youths for making this plan more precise.

11. Way Ahead

11.1 Gaps

SAATH is recognized at State and National levels for promoting innovative, inclusive livelihoods services for urban slum youths in Ahmedabad. It is also well accepted by the larger development fraternity as SAATH has received numerous awards and recognitions for its contribution to the society. More importantly, there is acceptance by the youths to get involved in the process.

However, there are certain areas where SAATH's initiative can be further strengthened to reach more number of youths in a thoughtful way. In this particular section, areas for further improvement are discussed.

Ascertaining preference of youths: Considering the profile of the youth, there is a need to incessantly interact with them to understand their employment status or aspirations. This is very much desired to design livelihood interventions. Although this was being addressed through UMEED earlier, still there are rare incidences of this exercise being carried out in a thoughtful and proper manner. Even URCs have fallen short in this regard, which can easily take it up as envisaged. This ascertainment as well as database of youth is much needed to constantly innovate and provide precise livelihood services as desired by the target clients.

Linking with employers: The survey results indicated that there are few youths who are qualified enough to secure salaried employment in the organized sector. However, with discussion with them it emerged that lack of information about employment opportunities or potential employers hinders their ability to connect with the job market. Also, though a rare incident, still youth who have undergone training through SAATH's UMEED initiative face the problem. They are still unemployed, looking for employment opportunities or even employed in sector not matching their qualification. Thus youths are having difficulty connecting with the job market.

Attracting government investment: UMEED being an innovative and government linked urban youth skilled development program has the potential to attract resources from various sources, government ones being the major. However, there is not been much steps taken to pull or mobilize government-driven resources towards the program. This is critical to sustain as well as scale youth skill development interventions.

Dedicated team: SAATH's engagement with the community is through various programs, microfinance being one of them. The team implementing the organization's program are capable as well as well acquainted with its programs. However, livelihood program requires activities beyond the project. It requires interaction with community, youth as well as potential employers to understand the dynamics of job market. To understand this dynamics dedicated team must be in place with desired expertise, which presently is missing.

Microfinance product: At present SAATH's microfinance loan product has maximum credit size of INR 30,000, which is roughly only 30% of the average total productive loan desired by the clients. Even with the new Reserve Bank of India Guidelines the maximum credit size

for a borrower by MFIs is not more than INR 50,000; still this amount will partly meet the total credit requirement to set up enterprise like buying an auto rickshaw. There is a need to revisit SAATH's microfinance loan size or ways to link borrowers with mainstream financial institutions to assure larger loan amounts. The borrowers need to bigger size credit is not met from one source, in spite the demand.

11.2 Role of SAATH

Improving livelihoods of people who are socially and economically backward is not an easy task. SAATH has to play vital role to improve the livelihoods of the people living in slum areas of Juhapura. There are various areas where SAATH can play crucial role, from information gathering to information dissemination, from trainings to placement and others. Presently SAATH is already playing some of these roles and needs to play few more either directly or indirectly (with collaboration). To sustain the intervention made by SAATH in this area, it needs to work in public private partnership (PPP) mode.

Distance to market and attractive employers in vicinity plays important role in urban livelihoods. In this regard people living in Juhapura area have comparative advantage as all the big potential employers who have huge demand for skilled people have their settlement within five km radius of Juhapura.

Few steps which SAATH can take immediately are:

11.2.1 Information gathering and dissemination

Market led information plays very important part in picking up right livelihood option for an individual. SAATH needs to play role of where it collects information from market and pass it on to the people of the community. It could be related to jobs, education, health etc.

This would be an extension or expansion of work already being done through SAATH's URCs. Information is related to job markets should be disseminated through these centres. And for this one professional should take up the responsibility to gather information on trades and requirement of people in that trade. To make it more efficient URCs could be made more efficient. More so good thing would be if URCs are run by external entity (preferable local entrepreneur) on profit sharing basis.

11.2.2 Providing skill based Trainings

Although SAATH is providing skilled based trainings in areas like home managers, tailoring etc. it is high time SAATH provide skilled based trainings in areas which are market based livelihood options like works in Hospitality, health & retail sector, which have huge demand and also are more suitable jobs in urban markets. Moreover these livelihood options will help target population to get mix up in main stream jobs and also would provide salaried jobs.

11.2.3 Soft Skills

Providing training on employment based skills is not enough in career growth, hence due care needs to be taken on soft skills part also, especially when target is urban jobs market. SAATH needs to conduct workshops for people from all trades and equip them with soft skills. Soft skills training may include training in areas mention below:

- Positive administration and effective communication
- Soft skills for personal and professional growth
- Basic and Department specific IT Skills
- Basic English communication skills
- Technical and departmental specific skills
- Personality enhancement programme

11.2.4 Relation building
Present livelihood trend of people living in juhapura shows that fewer percentages of people are engaged in organised livelihoods sector (salaried jobs). This livelihood trend makes this population more vulnerable. SAATH has to play crucial role in taking up guarantee for this population and link them to the markets, which need skilled workers.

11.2.5 Linking with Government
State and central government have already announced their commitment for improvement in urban livelihood sector. Under *National Urban Livelihood Mission* (NULM) huge funds are deployed for the purpose and SAATH should link their initiatives with this mission. Also SAATH can also establish relations with NSDC to establish infrastructure for long term interventions.

11.2.6 Providing Microfinance
Post placement also SAATH should keep supporting the people. This could be done by micro finance wing of the organisation. This would be a good trade off for both the parties. For SAATH, know your customer (KYC) process would be easy and on other side person could easily avail loans for various reasons like consumption to business development to asset creation.

11.2.7 Organise Job fairs in the area
Job Fairs are a great way which facilitates fast track recruitments by the way of meeting multiple employers on the same day, where the job seekers can interact and attend interview with recruiters. After establishing relation with potential SAATH can organise job fairs which would directly impact the target population. This initiative would help SAATH in analyse the market and accordingly prepare for it. On the other hand, people can clarify all their doubts at the same point.

11.3 Intervention plan
Intervention plan has been designed in two way, i) Individual Intervention plan and, ii) collective intervention approach.

Individual intervention plan are for the trades where an individual is trained in particular trades and then placed in different companies. These trades are plumber, mechanic, electrician etc. further role of SAATH in this intervention would be to mobilise the youths and bring them to training centres and follow up with placements and post placements. Training would be provided by specialised agency for the trade who have already built their expertise in terms of quality trainers, course material, infrastructure and linkages with market in terms of placements.

On the other hand collective intervention approach is model proposed for industrial tailoring trade. Reason for this is that skill is present in the women members in project area. And people will benefit from collectively working and doing business together instead of working individually. Scale is important in any intervention especially this intervention as it would collectively stand up instead of individuals working within community and competing among them. Another aspect is market demand, which is quit high in apparel industry. People living in Juhapura area already possess the needed skill set, SAATH should help them get familiar with modern technology through trainings and help them link with the market.

In both intervention plans intervention process models are discussed below, however the team configuration remains same. The team plan would change in collective approach ones the infrastructure and training starts.

11.4 Individual intervention Process

Looking at the current profile of targeted beneficiaries, following process has been recommended for enhancing the livelihoods of the members from the identified areas. This report is part of this process, as shown in Figure 7 in red colour. In individual intervention plan process, it is important to first identify potential trades which would be able to fetch more income. Second step in process is to tie up with training institute which have capacity and trade specific experience.

Identification of trade	Tie up with training Institutes	Selection of candidated	Training of Candidates	Palacement and career guidance	Alumini forum
Through employbility market assessment	Lead training Institutes	Councelling	Life skills		
			Personality Development		
			Spoken English		
Criteria for Targeted candidates selection, profile and preference	Subject matter specialist	Aptitude test	Basic computer skills		
			Technical training		
			Apprentice training		
		Registration and admission	Industry interface		
			Entrepreneurship skills		

Figure 7 Individual intervention process

11.5 Collective intervention process

Identification of Trade	Potential link plan	Selection of candidate	Infrastructure development	Training of Candidates	Business Development
Through employability market assessment	Supply side assessment	Counseling	Land	Personality Development	Link up with markets
Criteria for Targeted candidates selection, profile and preference	Demand side availability	Aptitude test	Training Institute	Basic computer skills	Orders from companies
		Registration and admission	Machinery	Technical training	Operations
		Organizing in collectives		Apprentice training	
				Industry interface	

Figure 8 Collective intervention plan

Collective intervention plan is almost similar to individual intervention plan. Just the difference is that market demand and linkages takes the front seat. Figure 8 shows the collective intervention process. Focus is more on developing relations with big players who could outsource their work and also help in developing skills. Apart from this the focus is also on quality infrastructure development which would be helpful in attracting business.

As discussed above that SAATH needs to have a dedicated team for this initiative. Hence a dedicated team of six people would take up this responsibility. Figure 9 shows the team composition for the intervention of urban livelihood initiative of 1332 identified youths along with their major responsibilities.
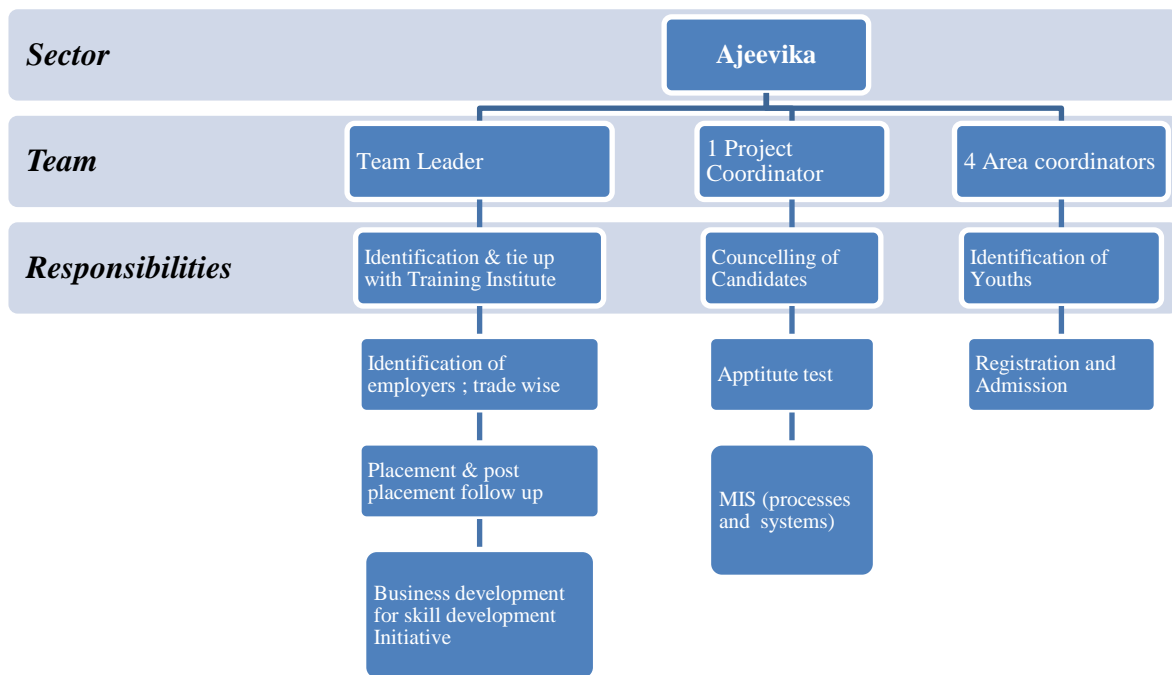
Figure 9 Team composition with responsibilities

11.6 Business planning

Revenue model for 1332 identified youth was also proposed. Table 14 shows the revenue model which could be taken up for implementing the intervention. As shown below tentative cost for the human resource with their desired profile is calculated. Administration cost was also added to it and final cost for mobilising and training 1332 youths in estimated time of eighteen months came out to be Rs. 19,80,000/-.

Second section in the table suggests possible arrangements from where the funds could flow in. on average Rs. 10,000/- is amount spent on one candidate for a month training. Out of this training fee candidate and employer can contribute 5% of total fee which could be used for post placement follow up and running alumni forums. 60% of the cost could be arranged with establishing linkages with government programs like NULM and rest 30% cost could be arranged from private donors like SRTT, SDTT and others.

Table 14 Proposed revenue model

Costing				
	Unit	Desirable Profile	Unit Cost	Yearly Cost
Human Resource Cost (A)				
Team Leader	1	At least 5 years of experience in skill development and urban livelihoods sector MBA	6,00,000	6,00,000
Project Coordination	1	Two years of experience in community mobilisation and Institutional building MBA/ PG in Social Science	3,00,000	3,00,000
Area coordinators	4	Two years experience in community mobilisation. Preference to local candidates Graduate in any discipline	1,50,000	6,00,000
Sub Total (A)			**10,50,000**	**15,00,000**
Administration Cost (B)				
Travel 20% of salary of two		Lump sum		3,00,000
Office Rent, Electricity and water	12	Lump sum	5,000	60,000
Printing and Stationery	12	Lump sum	2,500	30,000
Computers /Printers/ camera	3		30,000	90,000
Cost of the year (B)			37,500	4,80,000
Total Cost of the year			**10,87,500**	**19,80,000**

Revenue Model				
Average training cost	1	average training cost for 1 person for one month	10,000	10,000
Source of Revenue	5%	5% of training fee from Participants	500	
	60%	60% of training fee from Government programs	6,000	
	30%	30% of training fee from Private donors	3,000	
	5%	5% of training fee from Employers	500	
Number of Participants	1300	Cost of no. of participants to be trained in 18 months	10,000	**1,30,00,000**

11.6 Timeline

Based on the proposed team, this section shows number of youths to be covered through various activities in eighteen months by each member of the team. The table has listed important activities and team member responsible and target for the same.

Table 15 Activity and number wise timeline

S.N	Activity	Person Responsible	Months																	
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1	Business Development	Team Leader																		
2	MIS (Process and Systems)	Project Coordinator																		
3	Identification of Youth	Area Coordinator	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180
4	Counselling	Project Coordinator	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120
5	Aptitude Test	Project Coordinator	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90
6	Registration & Admission	Area Coordinator		85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85
7	Identification of Employer	Team Leader	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
8	Placements	Team Leader		80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
9	Post Placement follow up	Team Leader		80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80

PROVIDING LIVELIHOODS AT DOORSTEP THROUGH COLLECTIVE ENTERPRISE

- An IL&FS Initiative

Employing 35 million people, the Indian textile and apparel sectors are in constant need of skilled workers to expand further. Requirements are expected to reach 47 million by 2015.IL&FS skill school Bhilwara, runs the Skills for Employment in Apparel Manufacturing (SEAM) programme. SEAM Programme trains youth to become sewing machine operators, garment checkers, garment finishers, and spinning mill operators and weavers, thus covering the entire value chain of textile and apparel industry.

With the infrastructure support of a private trust, the centre is spread across a gigantic area of 56000 sq ft. in Bhilwara. In this centre, women from vicinity were trained in tailoring sector by the experts. After completing the training, collective enterprise approach was followed. All trained members were brought under one roof where needed machinery was established with the help of IL&FS. Through IL&FS's initiative, they receive a time bound order for making clothes. Now, these trained women collectively stated working and produced quality output in desired time, which fetched them other orders.

Before starting the intervention SAATH can also go on exposure visit to this centre in Bhilwara and get hands on experience on how this model works. Contact info for this purpose is also shared.

Contact Info:
C/o Satyanand Yog & Ved Sansthan, Near Harni Mahadev Mandir, Samelia Road, Bhilwara

Aarti Joshi, Head - Skill School
Mobile No. 9636961716
Centre Number: 09351178515

Annexure

Annexure 1 Gender wise Primary livelihood in age group 18-25 years

S.N	Occupation	Age group 18-25			
		Male		Female	
		No. of people	Avg annual income	No. of people	Avg annual income
1	hawking / street vendor	12	45333	4	36500
2	Domestic servant	1	12000	6	32833
3	Rag picker	1	36000		
4	Industrial worker	9	44222	1	24000
5	Casual labour	15	49733	1	25000
6	Painter	2	56000		
7	Electrician	11	47455		
8	electronic gadget repairing	6	40000		
9	Tailoring	23	51217	16	29000
10	Weaving	1	36000	2	12500
11	Security related work	1	36000		
12	Carpenter	4	123000		
13	Craftsman/Artesian/cottage based production work	9	50222	1	36000
14	Driving	24	61525		
15	Auto/motor repairing	10	48200		
16	Mechanical engineering work	5	50400	8	7500
17	Office related work	5	47200	1	36000
18	Computer related work	9	57333	1	48000
19	Auto rickshaw	17	57588	1	36000
20	health /paramedical			1	70000
21	toy/kite/rakhi/candle making			2	4000
22	Shop owner	18	50667	1	60000
23	plumbing	1	20000		
24	Embroidery/knitting	5	42000		
25	cooking /bakery	1	60000		
26	Mason	3	49667		
27	Others	25	53024	6	19133

Annexure 2 Gender wise education level in age group 18-20 years

S.N	Qualification	Age group 18-25	
		Male	Female
1	Second to fourth Class	11	13
2	Fifth Pass	59	83
3	8th Pass	120	141
4	10th Pass	48	44

5	12th Pass	32	23
6	Arts Graduate	7	2
7	Commerce Graduate	1	1
8	Science Grad	1	
9	Engineer	1	
10	Grad	22	19
11	Never went to school	1	
12	Literate	20	25

Annexure 3 Gender wise livelihood options in age group 26-35years

		Age group 26-35			
		Male		Female	
S.N	Occupation	No. of people	Avg annual income	No. of people	Avg annual income
1	hawking / street vendor	12	50417	6	37333
2	Domestic servant			5	23800
3	Rag picker	5	14400		
4	Industrial worker	9	88000	1	18000
5	Contract worker	1	92000		
6	Casual labour	28	62000	2	60500
7	Painter	2	54000		
8	hotel & restaurant work	1	36000		
9	Electrician	11	81091		
10	electronic gadget repairing	1	108000		
11	Tailoring	21	73667	37	35054
12	Weaving	3	63333		
13	Beautician/hairdressing	1	48000	2	48000
14	Security related work			1	24000
15	carpenter	6	147333		
16	Craftsman/Artisan/cottage based production work	4	43500		
17	Driving	28	88714		
18	Auto/motor repairing	12	129500		
19	Mechanical engineering work	3	52667		
20	Office related work	2	39000	1	30000
21	Computer related work	8	82500	1	60000
22	Auto rickshaw	76	67067		
23	health /paramedical	1	60000		
24	laundry related work			2	30000
25	toy/kite/rakhi/candle making	2	30000	5	14540
26	Shop owner	29	69448	1	60000
27	plumbing	4	52000		
28	Embroidery/knitting	7	64571		
29	cooking /bakery	2	102500		
30	Mason	7	97429		

31	Others	27	74444	5	35000
	Total	**313**		**69**	

Annexure 4 Gender wise education level in age group 26-35 years

S.N	Qualification	Male	Female
Age group 26-35			
1	Second to fourth Class	11	13
2	Fifth Pass	59	83
3	8th Pass	120	141
4	10th Pass	48	44
5	12th Pass	32	23
6	Arts Graduate	7	2
7	Commerce Graduate	1	1
8	Science Grad	1	
9	Engineer	1	
10	Grad	22	19
11	Never went to school	1	
12	Literate	20	25

Annexure 5 gender wise primary livelihood analysis in age group above 35 years

S.N	Occupation	Male No. of people	Male Avg annual income	Female No. of people	Female Avg annual income
Age group 36 and above					
1	hawking / street vendor	56	58071	23	36000
2	Domestic servant	1	12000	30	26890
3	sanitation worker	2	70000	2	24000
4	Rag picker	3	36000		
5	Construction worker	5	120000		
6	Industrial worker	26	76231	2	21000
7	Contract worker	8	72375		
8	Casual labour	95	60368	7	50571
9	Pensioner	9	97333		
10	Painter	15	62800		
11	hotel & restaurant work	2	53000		
12	Electrician	28	71036		
13	electronic gadget repairing	8	58500		
14	Tailoring	61	61983	96	30475
15	Weaving	7	53500	1	10000
16	Beautician/hairdressing	3	70667	3	44000
17	Security related work	7	43286	2	54000
18	Carpenter	15	100000		
19	Craftsman/Artisan/cottage based production work	16	50000	1	36000

20	Driving	90	75207		
21	Auto/motor repairing	33	83697		
22	Mechanical engineering work	11	51091		
23	photography and related work	2	100000		
24	Office related work	10	39401	2	33000
25	Computer related work	19	71632	2	54000
26	Auto rickshaw	246	66687	1	36000
27	health /paramedical	2	66000	1	70000
28	laundry related work	3	48667	2	30000
29	toy/kite/rakhi/candle making	4	42250	13	14300
30	Shop owner	83	72614	3	52000
31	plumbing	13	70615		
32	artificial jewellery	3	61333		
33	embroidery/knitting	14	57143		
34	cooking /bakery	8	78750		
35	Mason	16	83375		
36	Others	90	62715	19	39916
	Total	**1014**		**210**	

Annexure 6 gender wise education level in age group above 35 years

Age group 36 and Above			
S.N	Qualification	Male	Female
1	Second to fourth Class	58	54
2	Fifth Pass	72	94
3	8th Pass	143	120
4	10th Pass	79	32
5	12th Pass	23	20
6	Arts Graduate	9	5
7	Engineer	4	
8	Grad	32	60
9	Never went to school	3	5
10	Literate	96	94
11	Illiterate		1

Annexure 7 Primary livelihood wise average monthly saving of clients in age group 18-25 years

Clients in age group (18-25)	
Primary Livelihood	Average monthly Saving
Industrial worker	100
Tailoring	500
Craftsman/Artisan/cottage based production work	100
Auto/motor repairing	100

Mechanical engineering work	100
Computer related work	100
Auto rickshaw	200
Shop owner	183
Others	150

Annexure 8 Primary livelihood wise average monthly saving of non clients in age group 26- 35 years

Non clients in age group (18-25)	
Primary Livelihood	Average monthly Saving
Electrician	100
Tailoring	200
Driving	700
Computer related work	500
Auto rickshaw	200
cooking /bakery	200

Annexure 9 Primary livelihood wise average monthly saving of clients in age group 26-35 years

Clients in age group (26-35)	
Primary Livelihood	Average monthly Saving
hawking / street vendor	133
Domestic servant	100
Industrial worker	1467
Casual labour	183
Electrician	100
Tailoring	157
Craftsman/Artisan/cottage based production work	100
Driving	260
Auto/motor repairing	100
Mechanical engineering work	100
Office related work	100
Computer related work	800
Auto rickshaw	414
laundry related work	100
toy/kite/rakhi/candle making	100
Shop owner	225
embroidery/knitting	350
Mason	200
Others	233

Annexure 10 Primary livelihood wise average monthly saving of clients in age group above 35 years

Clients in age group (36 and above)	
Primary Livelihood	*Average monthly Saving*
hawking / street vendor	100
Domestic servant	125
sanitation worker	100
Construction worker	267
Industrial worker	500
Casual labour	109
Pensioner	1975
Painter	100
hotel & restaurant work	500
electronic gadget repairing	100
Tailoring	131
Security related work	2550
carpenter	100
Driving	236
photography and related work	150
Office related work	100
Auto rickshaw	182
toy/kite/rakhi/candle making	100
Shop owner	282
plumbing	125
Mason	150
Others	360

Annexure 11 Primary livelihood wise average monthly saving of non clients in age group 26-35 years

Non Clients in age group (26-35)	
Primary Livelihood	Average monthly Saving
Domestic servant	450
Contract worker	500
Electrician	200
Tailoring	275
Beautician/hairdressing	200
Driving	533
Computer related work	340
Auto rickshaw	317
health /paramedical	500
toy/kite/rakhi/candle making	100
Shop owner	125
embroidery/knitting	500
cooking /bakery	400
Mason	500

Others	100

Annexure 12 Primary livelihood wise average monthly saving of non clients in age group above 35 years

Non Clients in age group (36 and above)	
Primary Livelihood	*Average monthly Saving*
hawking / street vendor	300
Domestic servant	100
Construction worker	500
Industrial worker	1000
Casual labour	300
Pensioner	500
Painter	500
Electrician	338
Tailoring	200
Beautician/hairdressing	100
carpenter	1500
Driving	240
Auto/motor repairing	5000
Office related work	150
Auto rickshaw	2238
Shop owner	200
artificial jewellery	2000
cooking /bakery	200
Others	400

Annexure 13 primary livelihood wise average loan of non clients in age group above 35 years

Non Clients in age group (36 and above)	
Primary Livelihood	*Average loan*
hawking / street vendor	9000
Domestic servant	36750
sanitation worker	10000
Industrial worker	20000
Casual labour	31750
Pensioner	9000
Painter	100000
hotel & restaurant work	50000
Tailoring	11571
Driving	4000
photography and related work	10000
Office related work	10000

Auto rickshaw	18400
Shop owner	23750
Others	35000

Non Clients in age group (above 35 yers) Loan Source

Formal 4%

Informal 33%

Semi formal 63%