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Bridging Skills and Work: Gaps,  
Gains and A Way Forward

## Abstract

This study explores the pathways, challenges, and outcomes for young women trained under STEP Academy’s Retail and Sales Training Program in Rajasthan. Drawing insights from a survey of 148 female graduates, the report highlights their demographic profiles, motivations, and employment trajectories while examining critical barriers to sustained workforce participation — including low wages, mobility constraints, lack of social security, and gendered workplace dynamics. While the training program has enabled many first-generation learners to enter the formal retail sector, the findings underline the need for stronger placement systems, family and employer engagement, and systemic reforms to ensure dignified, secure, and growth-oriented employment for young women from marginalized communities.

# 1. Introduction

Consumerism has played a crucial role in shaping economies globally, driving demand for various goods and services. With rapid urbanization, increased disposable income, and shifting consumer behaviors, the retail and sales industry has witnessed exponential growth. The rise of e-commerce, international brands entering the Indian market, and changing lifestyles have created a higher demand for a skilled workforce. The retail sector, being labour-intensive, has consequently emerged as one of the leading employment generators in India.

Over the past decade, the retail sector has grown to comprise 10% of the India's GDP, and today supports more than 50 million workers (IBEF, 2023; Deloitte, 2022).

With urban markets becoming increasingly saturated, retail expansion in India is now shifting towards Tier-3 and Tier-4 cities. This growth is being driven by several key factors, including improved infrastructure and connectivity, a rise in consumer spending power in smaller towns, and the strategic entry of major retail chains into these emerging markets. This shift is generating employment opportunities in these regions, making it crucial to equip the local workforce with relevant skills.

Retail employers often prefer young individuals, typically between the ages of 18 and 30, as they are seen as more adaptable, energetic, and capable of handling dynamic customer interactions. Gender preferences within the sector tend to vary based on the nature of the job. Women are often preferred for front-end sales roles, as they are perceived to have stronger communication skills and a more engaging presence with customers. On the other hand, men are predominantly selected for roles that involve heavy lifting, inventory management, or night shifts, largely due to prevailing societal norms and safety concerns.

The retail sector in India is rapidly expanding and holds significant potential for generating employment, including for young women. While it is often seen as part of the formal economy due to the presence of large retail chains and organized outlets, much of the sector continues to operate through informal practices—characterized by lack of job security, irregular wages, and limited social protections. This duality impacts the nature of employment opportunities, especially for women. Given the already low labour force participation rate (LFPR) among women in India, it is important to examine whether the retail sector is creating meaningful pathways for their inclusion. In Rajasthan, for instance, women constitute only about 15% of the formal workforce in the retail sector (Periodic Labour Force Survey, 2022–23), reflecting broader national trends of limited female participation in formal employment spaces.

The female labour force participation rate in India remains among the lowest globally, hovering around 25% (World Bank, 2023). Lack of opportunities, social and familial constraints, safety concerns, and limited access to skill-based education have created structural barriers for women's entry into the workforce. This is especially visible in retail, where even trained women often face constraints that prevent them from

securing or retaining jobs. Despite rising educational attainment among young women, employment outcomes often fall short of aligning with their qualifications or aspirations—a challenge highlighted in several national studies, including the Periodic Labour Force Survey and reports by the Centre for Monitoring Indian Economy (CMIE). This disconnect points to a critical gap between education and employability, especially in sectors like retail where opportunities exist but access remains limited. Addressing this gap is essential to ensure that young women are not only educated but also meaningfully employed.

Recognizing this challenge, STEP Academy aims to bridge the divide by equipping young women with industry-relevant skills, practical exposure, and support systems that enhance their readiness for formal sector employment. The following section outlines how the program attempts to do this.

## 2. Overview of STEP Academy and Retail and Sales Training Program

STEP Academy, a vocational training initiative under Aajeevika Bureau, offers 1–2-month long courses aimed at skilling youth from marginalized backgrounds for entry-level employment in sectors like Retail and Sales. By providing both low-cost vocational education and also placement in jobs, STEP Academy's goal is to bridge the skilling gap between youth aspirations and dignified livelihood. Post-training trajectories are shaped by a complex web of personal, familial, and structural factors that require closer examination.

With nearly two decades of experience, STEP has developed a targeted, context-responsive model for equipping marginalized youth—especially women—with employability skills for high-growth sectors like retail and sales.

The Retail and Sales Training Program is one of STEP's flagship initiatives, specifically designed to support first-generation learners. This program offers vocational courses lasting one to two months, with a strong focus on aligning training with current market demands. In addition to technical instruction, the curriculum includes soft skills and life skills components to enhance participants' workplace readiness. Training is delivered through accessible and localized infrastructure, making it easier for young women to participate. Crucially, the program is directly linked to employment opportunities in the organized retail sector, ensuring that trainees are connected to viable job pathways upon completion.

STEP's approach goes beyond technical training. It includes career counselling, placement support, post-placement tracking, and where required, handholding for migration and urban adjustment. This comprehensive model ensures that trainees are not only skilled but also supported in translating that skill into sustainable employment.

### **Tapping into the Retail Workforce Opportunity**

As India's retail sector becomes increasingly formalized—with the growth of malls, e-commerce platforms, franchise chains, and large format stores—the need for trained front-end workers is more critical than ever. Employers seek candidates who can manage customer service, digital billing systems, inventory, and communication in fast-paced environments.

STEP plays a pivotal role in preparing a skilled and job-ready workforce by focusing on young women from underrepresented communities. The organization provides comprehensive training in professional sales, customer interaction, and the use of digital tools essential for today's retail environment.

Beyond training, STEP actively facilitates job placements in large-format retail chains, apparel outlets, and consumer goods stores, ensuring a smooth entry into the formal

workforce. Recognizing the challenges of migrating for work, especially for women, STEP also supports their transition to urban job markets by offering critical information, building support networks, and providing guidance on safe and affordable housing.

In the Retail & Sales sector, STEP has linked women to roles such as retail executive, brand associate, and customer support staff at companies like Reliance Smart, Pantaloons, D-Mart, and Shoppers Stop. These roles provide structured environments ideal for female entrants but pose challenges around low wages, high attrition, and urban relocation.

STEP also collaborates with third-party staffing agencies such as Quesscorp, Avsar, Futurz, and Aamdhane, particularly for bulk placements. While these agencies improve reach and onboarding, they pose challenges in job stability, limited social security, urban-centric access, and short project cycles.

Despite these efforts, structural issues persist. Contractual hiring dominates, benefits are inconsistent, and job roles often lack clarity and progression. These conditions affect retention, morale, and mental health of fresh entrants. STEP is actively engaging employers on improving post-probation absorption, offering social protections, and co-creating a more secure ecosystem for first-time workers.

Despite these challenges, STEP is not only filling a market need but also challenging gender norms, by positioning rural women as capable, confident professionals in India's growing retail economy.

### 3. Research Objective and Methodology

As STEP has initiated training on retail and sales course since 2022, it is the organisation's professional responsibility to assess the quality of its program and its outcomes through its past trainees. It has to be read with the fact that with informality spreading into formal sectors as well, it is STEP's moral responsibility to ensure that its trainees are placed at workplaces where dignity of labour is not compromised.

The study aims to:

- Evaluate the effectiveness of STEP Academy's training programs in facilitating job placement.
- Identify the challenges faced by Female trainees in getting placement.
- Produce a commentary on the retail sector from the perspective of entry-level workers with a gender focus.

Considering the scale of trainees and acknowledging the need to map the efficiency of STEP retail and sales course and its placements it was decided to approach the research in a quantitative manner, as qualitative narrative of the people may not be sufficient enough to map the scale of factors and candidates we look forward to address. A detailed survey form has been designed for this. The survey was carried out through telephonic interviews by an independent surveyor.

In the inception of the research, a stratified random sampling method was used to select the candidates who had completed the course from 2021 to 2023 to complete the survey, factoring in different locations where the course has been carried out during the above-mentioned period. But, as a significant number of the candidates that we contacted through this methodology were not working, the methodology was later changed to convenience sampling to select candidates who are working or who were working earlier, but not currently.

## 4. Discussions

### 4.1. Profile of Trainees

#### 4.1.1. Demographics of the respondents:

This report is based on a survey of 148 female graduates from STEP Academy's Retail and Sales training program, offering a detailed profile of their demographics, educational backgrounds, family context, motivations, and pathways into the program.

#### 4.1.2. Age Distribution:

The participants are predominantly young women, with a majority (75%) falling between the ages of 18 to 23 years, as shown in the table below. The age profile of the trainees is indicating that STEP Academy is successfully reaching women at a critical life juncture—just as they transition from education and as they seek early career opportunities in safe and formal work environments.

Age-Group	18-20 years	21-23 years	24-26 years	27-29 years	30 years above
% of respondents	32 %	43 %	20 %	2 %	3 %

Table 4.1.1.: Age Profile of STEP Retail and Sales Course Alumni

#### 4.1.3. Educational Background:

A significant proportion of trainees (72%) are college graduates, while 26% have completed Class 12. Only a small number (3%) had education levels below Class 12. This reflects the growing aspiration among educated rural women for professional training and job readiness. STEP have observed that the retail industry as well require people with at least higher secondary education as a minimal requirement for employment.

#### 4.1.4. Geographic Spread:

Participants came from a wide geographical spread across Rajasthan, including both urban and rural regions. The top five districts represented were Rajsamand: 30%, Chittorgarh: 17%, Udaipur: 15%, Jodhpur & Bhilwara: 9% each.

#### 4.1.5. Family Size:

Family structure plays a crucial role in both motivation for employment and the financial responsibilities that women carry. The majority of trainees (63%) belong to medium-sized families (4–6 members). 26% of the respondents come from larger households with 7 to 9 members. A small proportion live in either very small families (1–3 members), or very large families with 10 or more members, respectively accounting for 5% and 6%.

Overall, the data indicates that a significant majority—95% of the trainees—belong to households with four or more members.

**4.1.6. Marital Status:**

A significant 74% of respondents were unmarried, 23% were married, and a small number were widowed, divorced, or single mothers. This suggests that the majority of female participants are entering the workforce before marriage—a critical window where vocational programs can create long-term livelihood impact.

**4.1.7. Work Experience:**

Among the 148 women surveyed, a significant majority (73%) had no prior work experience before enrolling in the Retail and Sales Training Program at STEP Academy. Only 27% reported having worked before the course, indicating that for most trainees, STEP served as their first formal engagement with the world of work.

## 4.2. Personal Journey

### 4.2.1. Motivation Behind Joining the Course:

Participants were asked about their motivation for enrolling in the STEP Retail and Sales training program to gain deeper insight into the aspirations, challenges, and decision-making processes of youth from small towns and rural areas, particularly those from the tribal belts of southern Rajasthan. Understanding these motivations helps contextualize their participation in the program and sheds light on the socio-economic realities that shape their pursuit of skill development and formal employment opportunities. The responses reveal a strong desire for both economic empowerment and personal growth, with multiple overlapping motivations.

The rationale behind asking the participants about the reason behind joining the course was that, many of the Aajeevika Bureau's primary research has shown that in the tribal belt of southern Rajasthan, as single male migration dominates, the women are primarily bound to stay within the boundaries of their house, and forced to remain dependent on their father or husband.

The response to the question indicated the factors of social and financial independence dominating over other factors indicating their urge to break free from this endless loop of lifelong dependency.

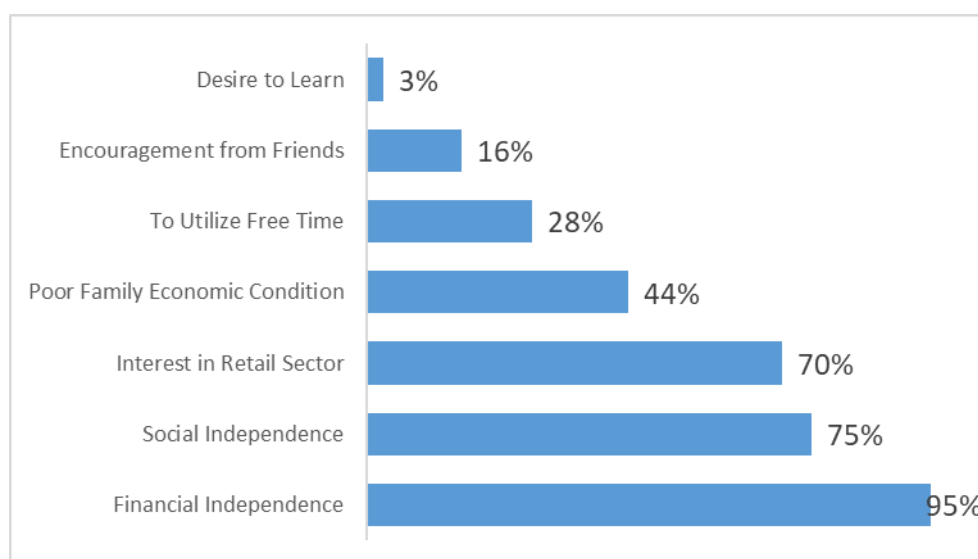


Table 4.2.1.: Motivation Behind Joining the Course (N=148)

The overwhelming majority of the candidates remarked that they joined the course seeking financial independence, making it the most dominant driver. This was closely followed by social independence (75%) and a genuine interest in the retail sector (70%), suggesting that the program attracts women who are not only economically motivated but also eager to build confidence, autonomy, and meaningful careers.

Additionally, a notable share of participants were driven by economic hardship (44%) and the need to productively use their time (28%), reflecting a blend of aspiration and necessity.

#### 4.2.2. Source of Information about the training program:

The responses highlight the importance of interpersonal and community-based outreach in mobilizing young women for vocational training.

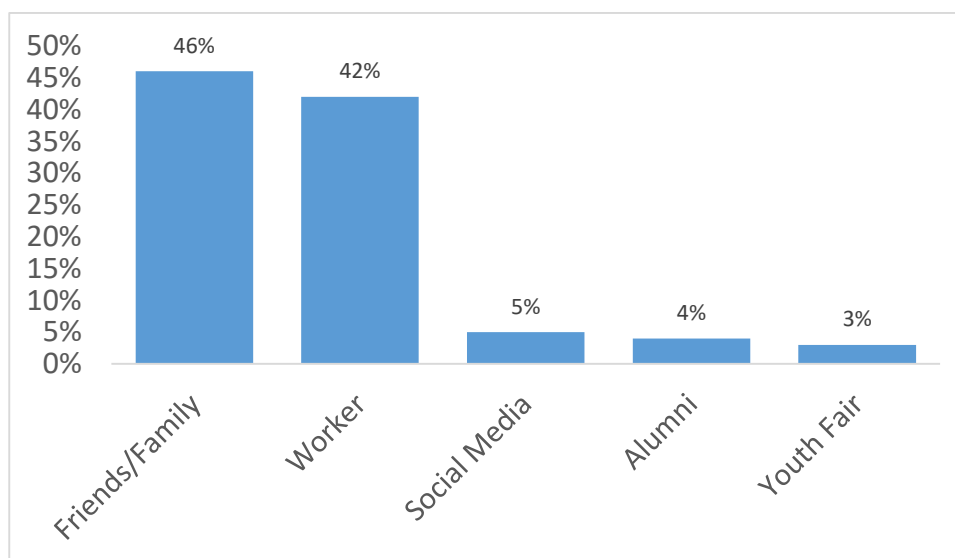


Chart 4.2.2.: Source of Information about the training program, N:148

The data shows that word-of-mouth remains STEP's most powerful outreach mechanism, with 46% of participants learning about the program through friends and family, and another 42% through field workers. These findings reinforce the effectiveness of trusted personal networks and direct community engagement.

Notably, the majority hail from districts such as Rajsamand, Chittorgarh, and Udaipur, which include remote tribal and semi-urban belts where internet penetration is low and trust in digital platforms is limited. In such contexts, the presence of local field workers and community advocates plays a vital role in building credibility and encouraging participation.

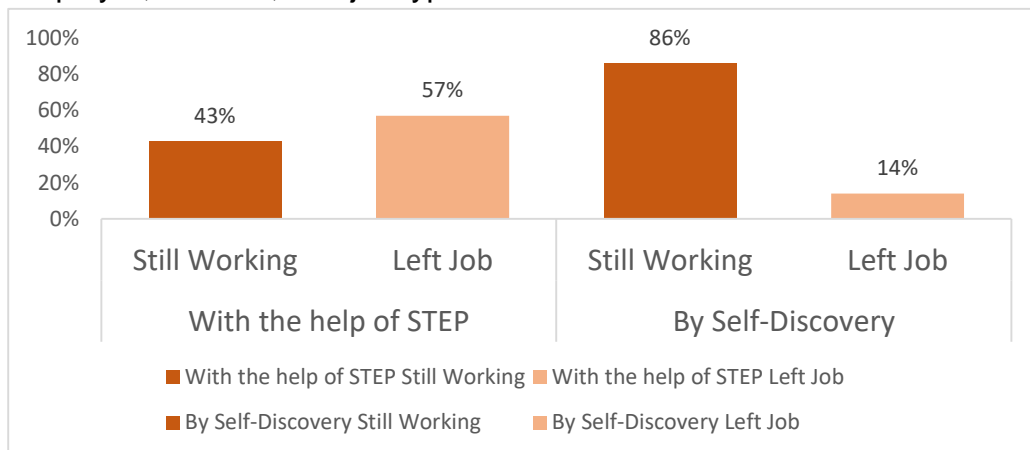
However, digital outreach (5%) and event-based mobilization (3%) such as youth fairs are relatively underutilized channels reflecting the challenges of accessing online information in these regions. Limited digital literacy, inconsistent connectivity, and lower usage of social media among target populations—especially young women—have constrained the reach of online campaigns.

### 4.2.3. Pathways to Employment: Self-Discovery vs. STEP Placement

Among the 90 trainees who reported having worked after completing the training, 60% (54 respondents) found employment through STEP Academy’s placement support, while 40% (36 respondents) secured jobs on their own.

This data shows that STEP Academy plays a significant role in connecting the trainees to employment opportunities, particularly for those unfamiliar with navigating the job market. However, it’s also notable that a substantial portion of trainees were able to independently secure jobs, highlighting their initiative, confidence, and adaptability.

Importantly, deeper analysis in the report suggests that those who found jobs through self-discovery showed higher retention rates and slightly better income levels, possibly because they had more control over the choice of employer, location, and job type.



In the chart presented above, it clearly illustrates that trainees who found jobs on their own had significantly higher retention than those placed by STEP.  
*Chart 4.2.3: Job Retention by Job Acquisition method, N:148*

jobs on their own had significantly higher retention than those placed by STEP.

This finding could inform future improvements in STEP’s placement strategy—by encouraging trainee autonomy and offering hybrid placement models that combine guidance with greater personal agency.

### 4.2.4. Time Taken to Secure Employment Post-Training:

Among the 90 trainees who reported having worked after completing STEP’s Retail and Sales training, the majority (64%) were placed within one month, indicating a relatively swift transition from training to employment. This reflects positively on the efficiency of STEP’s placement process and the market relevance of the course.

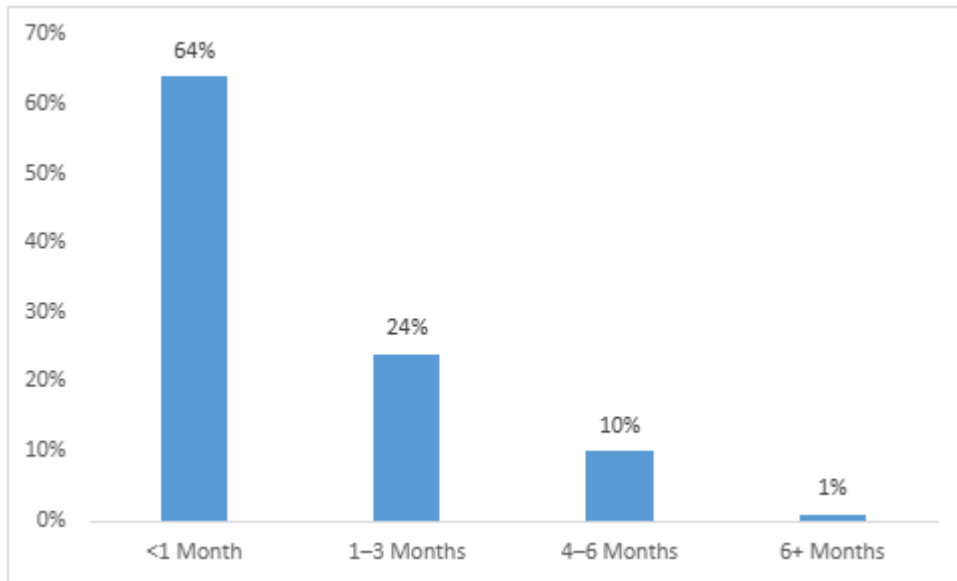


Chart 4.2.4: Time taken to secure employment after training, N:90

These figures suggest that nearly 9 out of 10 trainees (88%) found a job within three months of completing the training. This not only demonstrates the demand for retail-ready workers but also highlights STEP’s strong industry connections and responsive placement mechanisms.

While a small number of participants took longer to find employment, the overall time-to-employment outcome is encouraging, particularly for a first-generation, female workforce transitioning into formal sector roles.

#### 4.2.5. Geographic Reach and Mobility Patterns:

An analysis of job locations reveals that a majority of trainees were placed within or near their home districts, indicating a clear preference—or STEP’s conscious effort—toward facilitating local or regional employment. 100% of the trainees from Chittorgarh, Bhilwara, Jodhpur, and Ajmer were mostly placed within their home districts. A large number of participants from Rajsamand and Udaipur took up jobs in Udaipur, suggesting the city’s role as a regional employment hub. A few trainees also migrated to locations like Jaipur, Mavli, Delhi, indicating that inter-district and interstate mobility is present but limited.

These findings suggest that STEP’s training and placement model is largely effective in securing geographically accessible jobs, which likely improves family acceptance and retention. However, there is scope to further strengthen post-placement support—particularly for those willing to migrate—through housing guidance, peer networks, and alumni connect programs.

#### **4.2.6. Type of placement (large vs small companies)**

Among the 90 trainees who reported having worked after completing the training, an equal number—42 each (47%)—were employed in large brands and small business settings. A small group of 6 trainees (7%) did not specify their employer type and are marked as unknown.

This even split suggests that STEP’s training is equally applicable to both organized retail chains and smaller local enterprises. It also indicates diverse placement opportunities across formal and semi-formal sectors.

Further analysis in the report shows that working with large brands tends to be associated with better job conditions, including more predictable schedules, social security, and HR support. However, small businesses may offer greater flexibility and proximity to hometowns, which some trainees prefer due to family or social constraints.

#### **4.2.7. Post Training Outcomes (Retention & Income)**

One of the primary purposes of this study is to evaluate the impact of training on the girls. Retention rate is one of the most important metrics to analyze when it comes to this. It is critical to determine whether trainees are building sustainable careers post-training, or if they simply leave the job they were placed at.

##### **Retention**

An analysis of the employment status of the 148 surveyed trainees reveals that only 36% (54 women) are currently employed. Another 24% (36 women) were employed at some point after completing the training but have since left their jobs. A significant 39% (58 women) have not been employed at all since completing the program.

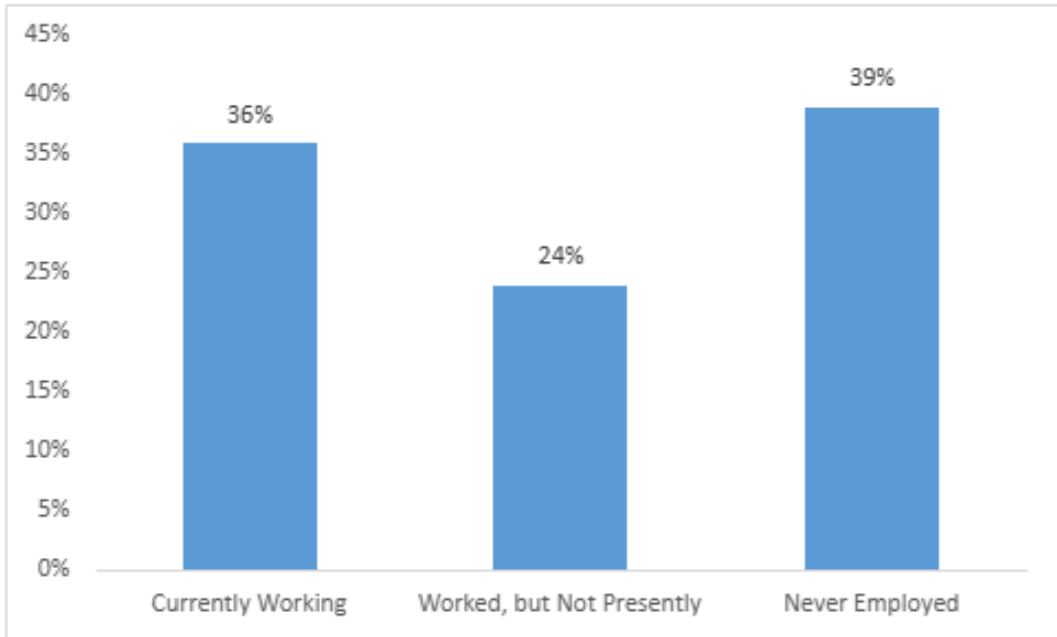


Chart 4.2.7(1): Employment Status of STEP Academy Alumni, N:148

These figures suggest that while STEP Academy has been partially successful in facilitating workforce entry, challenges remain in sustaining long-term employment. The fact that nearly two-thirds of trainees (63%) are not currently working—either because they never entered the workforce or dropped out.

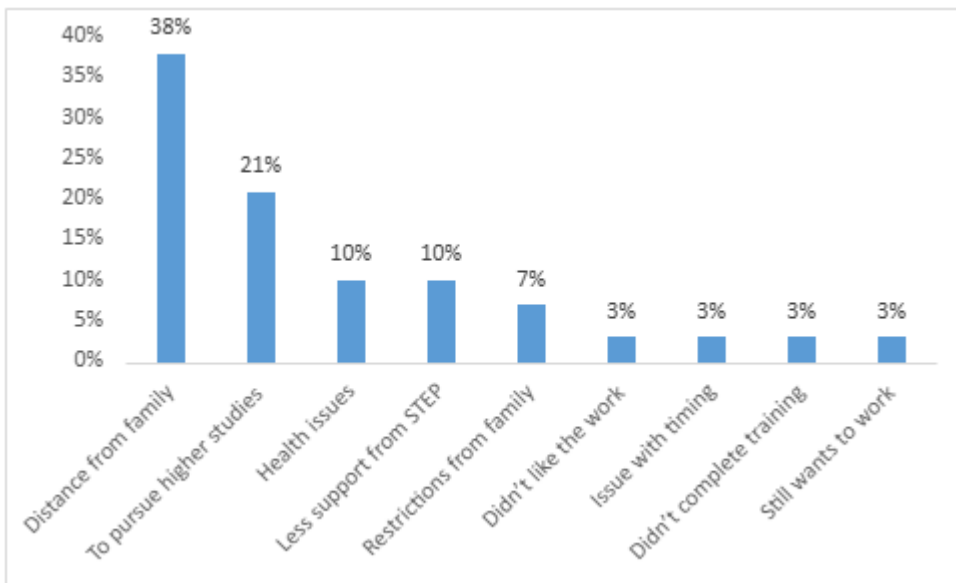


Chart 4.2.7(2): Reasons for not taking up jobs post training, N= 29

The data shows that a majority of women (38%) who did not take up jobs after training cited *distance from home* and *family restrictions* as key barriers. About 21% chose to pursue higher studies, while 10% reported health issues. Another 10% mentioned inadequate post-training support, and the remaining cited reasons such as job mismatch, timing issues, or incomplete

training. Only 3% expressed continued interest in working but hadn't yet found the right opportunity. These findings suggest that while training equips women with skills, social norms, limited mobility, and lack of follow-up support remain significant hurdles to workforce entry.

#### 4.2.8. Standard of living

##### Income

Income, is arguably the most critical factor influencing workers' livelihoods and job satisfaction. While the retail sector plays a significant role in driving economic growth—particularly in light of rising consumer demand driven by an expanding middle class—it is essential to examine how this growth translates into tangible benefits for the labour force that sustains it.

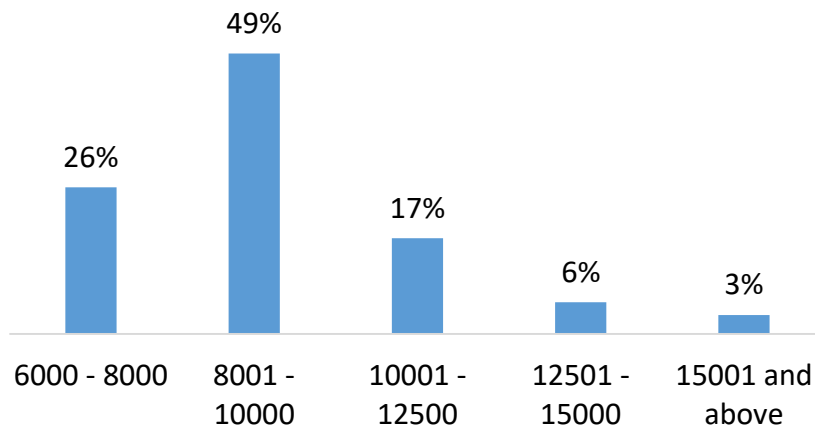


Chart 4.2.8(1): Salary of workers, N: 90

The data reveals a concerning picture of wage conditions within the industry. Despite the sector's overall prosperity, the majority of workers remain excluded from its economic benefits. As illustrated by the figures, 75 percent of surveyed workers earn less than ₹10,000 per month, highlighting widespread issues with wage distribution and fairness across the sector.

Interestingly, despite these low income levels, 99 percent of respondents reported feeling financially independent—a key motivator for joining the retail and sales workforce. This suggests that even modest earnings can significantly impact workers' sense of autonomy and economic agency.

<b>Large Brands, N: 42</b>	<b>Small Brands, N:42</b>
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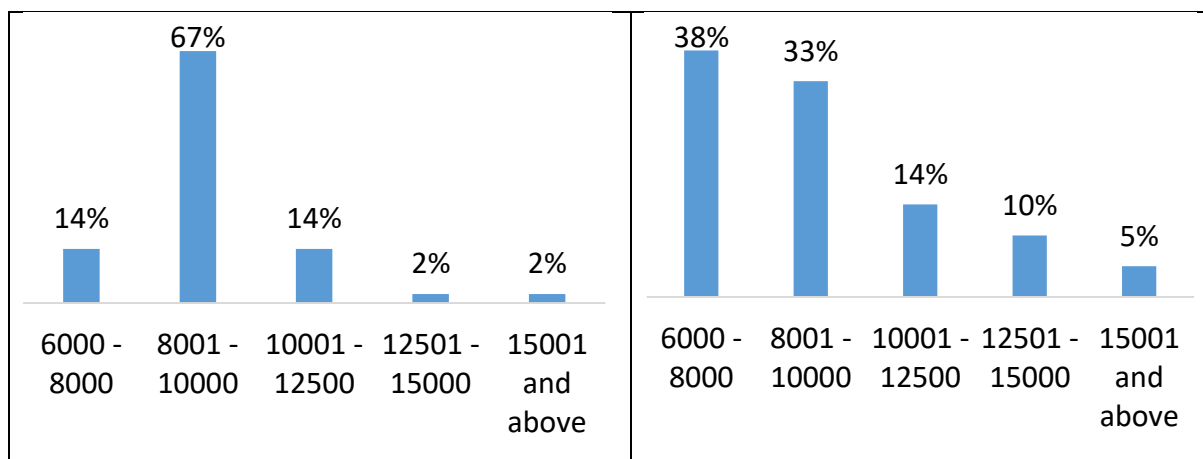


Chart 4.2.8(2): Salary of workers across large and small brands

When comparing wage structures between large and small companies, notable disparities emerge. In larger brands, 81 percent of employees earn between ₹8,001 and ₹12,500 per month. Very few workers are found in either the lowest or highest income brackets, indicating a more standardized pay structure—likely influenced by formal HR policies and centralized payroll systems.

In contrast, smaller brands exhibit greater variability in wages. A substantial 38 percent of workers in small firms fall within the lowest bracket (₹6,000–₹8,000), compared to only 14 percent in large firms. While 33 percent earn between ₹8,001 and ₹10,000, there is also a relatively higher presence of workers in the upper income brackets. This variation may reflect factors such as owner discretion, performance-based incentives, specialized roles, or differences in business size and profitability.

Overall, while workers in small brands are disproportionately represented in lower income categories, they also demonstrate a slightly higher likelihood of reaching the top earning tiers compared to those in large brands. However, the sector as a whole remains heavily skewed toward lower income levels, underscoring the need for systemic improvements in wage standards to ensure fair compensation for all retail workers.

### Expenses

Understanding the income patterns of workers is only part of the picture; it is equally important to examine their expenditure patterns to gain a comprehensive view of their financial well-being. Of the 90 workers surveyed, 40 percent reported residing in their own homes, while only 2 percent were provided accommodation by their employers. The remaining 58 percent incurred rental expenses, with the average monthly room rent recorded at ₹2,808.

In terms of remittances, 76 percent of workers indicated that they regularly send money to their families, with an average monthly remittance of ₹3,265.

Conversely, 24 percent of respondents stated that their current financial situation does not permit them to contribute financially to their families. Additionally, workers reported an average monthly expenditure of ₹3,111 on day-to-day living expenses, which includes costs related to food, transportation, utilities, and other personal needs.

These figures highlight the significant financial responsibilities borne by retail sector workers, many of whom manage to support both themselves and their families despite relatively low incomes. However, the high proportion of income often directed toward basic necessities and family obligations also underscores the limited financial cushion available to these workers, reinforcing the need for better wage structures and financial security.

#### **4.2.9. Kind of support they get at new location**

Among the 90 trainees who reported being employed, 89% (80 trainees) said they received some form of support—social, financial, or emotional—at their new work location. Only 11% (10 trainees) reported receiving no external support at all.

This finding is particularly significant given the rural and first-generation status of many STEP trainees. The availability of social and emotional support in unfamiliar urban or semi-urban work environments plays a critical role in ensuring retention, confidence, and adjustment.

It also highlights the importance of employer practices, peer networks, and STEP's own follow-up mechanisms in building a welcoming environment for young women entering the workforce — many for the first time.

#### **4.2.10. Support from family**

The social dynamics surrounding women in the workforce in India make mobilizing them for employment a significant challenge.

Participants in the STEP Retail and Sales study were asked about the kind of support they receive from their families.

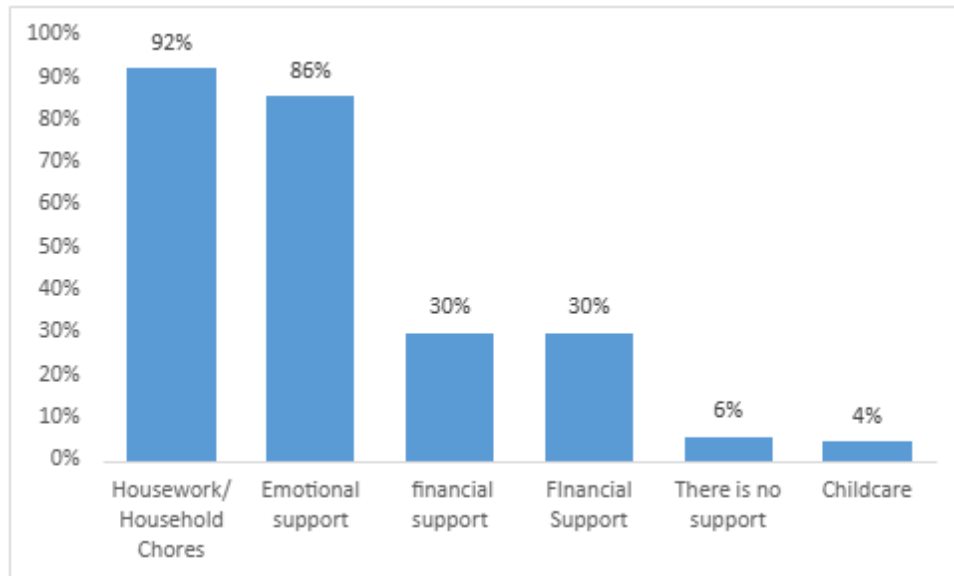


Chart 4.2.10.: Kind of Support from Family in job retention, N:90

As reported by the respondents, various forms of support—emotional, financial, and help with household chores—were available in different combinations to the majority of participants who had work experience. However, no consistent pattern emerged linking any particular form or combination of support with higher rates of job retention. Notably, even women who reported receiving no support from their families showed comparable retention outcomes. This suggests that the relationship between family support and women’s continued participation in the workforce is not as linear or predictable as commonly believed. As Deshpande (2022) asserts, the emphasis placed on social norms and family approval as the primary barriers to women’s employment may be overstated in mainstream discourse.

## 5. A narrative illustration of retail industry

This section presents an analysis of the retail and sales industry through the perspectives of STEP course alumni. It explores various aspects such as job satisfaction, working conditions, support systems, and the availability of social security mechanisms to better understand how trainees experience their roles, workplace environments, and opportunities for career growth within the sector.

### 5.1. Job Satisfaction & Experience

One of the primary aspects we enquired was about the satisfaction of workers with the new work life they are in. When it came to the most satisfying aspects of the job, respondents highlighted the work environment and work-life balance as key contributors to their overall job satisfaction, as illustrated in the chart below.

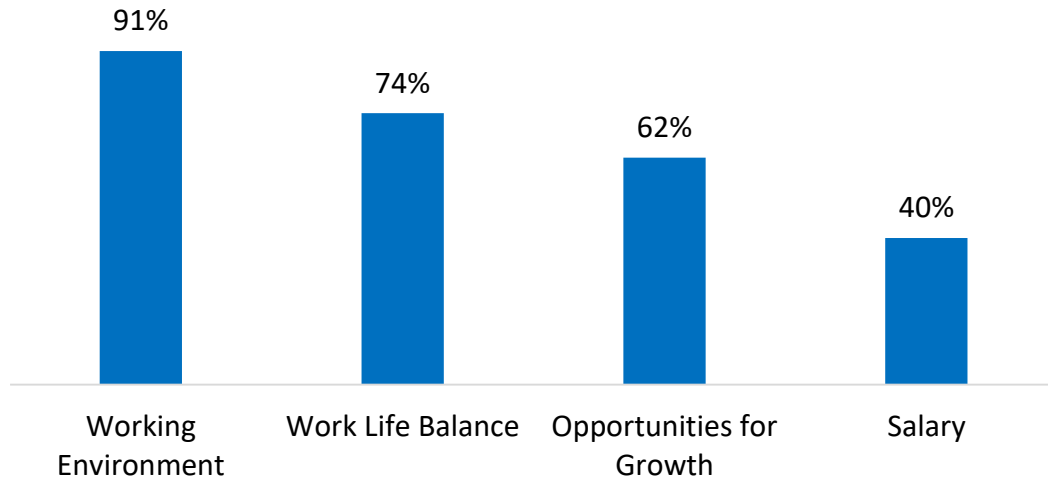


Chart 5.1(1): Most satisfying aspect of the job, N: 61

Now looking at the least satisfying aspects of the job, just as what was observed in the most satisfying aspect of the job, these aspects are in the exact descending order here as we can observe from the chart below.

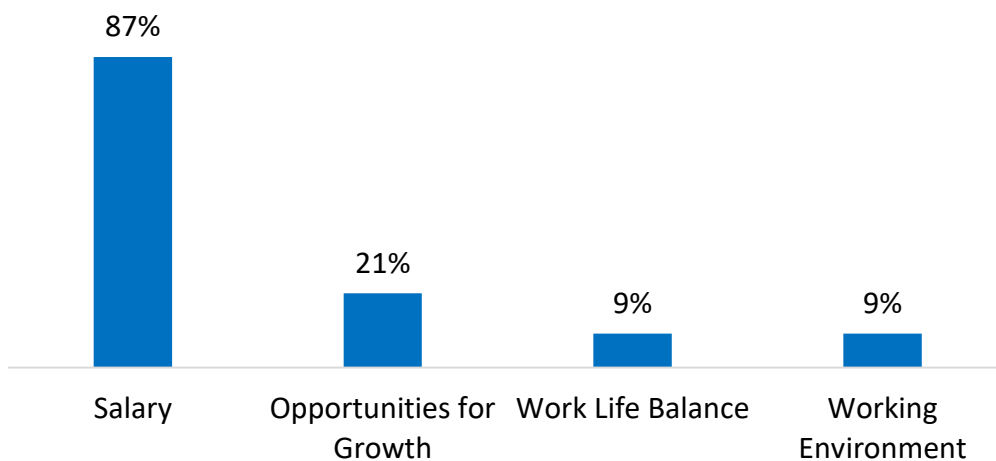


Chart 5.1(2): Least Satisfying aspect of the job, N: 70

Salary emerged as the most prominent concern. Two percent of the respondents also reported experiencing unjustified salary deductions. Reading this along with the second least satisfying aspect – lack of opportunities for growth, we can infer that most of the workers do not perceive any real opportunity for vertical progression—either in terms of income or position within the company hierarchy.

## 5.2. Working Conditions & Support Systems

The physical and mental demands of the job were also assessed, along with the availability of basic facilities and leave policies. A majority of workers—57 percent—described their jobs as physically tiring, with 28 percent noting the absence of a structured work schedule. Eleven percent reported no designated lunch breaks, and 6 percent indicated that there were no toilet facilities at their workplaces. Additionally, 40 percent found the job mentally exhausting.

Regarding leave entitlements, out of 82 respondents, 84 percent reported receiving weekly off-days, 4 percent received only two leaves per month, 2 percent were entitled to just one leave per month, and 7 percent stated that they were not given any leave at all. Among those who receive weekly leaves, 10 percent had additional holidays on government-recognized days, and 6 percent benefited from annual paid leaves.

Workers were also asked whether they had experienced any form of discrimination. Of the 70 respondents, 94 percent reported no instances of discrimination, while 6 percent indicated having faced caste-based discrimination, with half of these individuals also reporting gender-based discrimination and remarks related to their place of origin.

Concerning gender-based violence (GBV), 88 percent of respondents reported no such incidents, 11 percent were unaware of any GBV cases, and one respondent reported being subjected to teasing. While these figures suggest a relatively safe environment for women, further inquiry revealed critical gaps in institutional safeguards. When asked whether their workplace had mechanisms to report gender-based violence, only 72 percent responded affirmatively, while 5 percent reported no such mechanism and a significant 23 percent were unaware of any redressal system. This essentially indicates the companies have not made any attempts either towards creating a redressal mechanism towards GBV cases nor towards informing them about one, if there is any.

For other workplace concerns, 94 percent of workers reported access to HR support, and 97 percent mentioned receiving support from colleagues. However, when specifically asked about formal redressal mechanisms for workplace complaints, 87 percent confirmed their existence, 11 percent were unaware of such mechanisms, and 2 percent denied their presence altogether. This discrepancy highlights the need for greater transparency, awareness, and institutional reinforcement of grievance handling procedures within the industry.

### **5.3. Compensation & Financial Security**

Analysis of workers' financial conditions reveals a high degree of economic vulnerability within the retail sector. While 54 percent of respondents reported satisfaction with their current income, qualitative responses suggest that this largely reflects resignation to prevailing labour market constraints—such as job scarcity, limited alternatives, or household financial instability—rather than an actual sense of adequacy or fairness.

A significant proportion (46 percent) explicitly expressed dissatisfaction with their wages, with 8 percent citing gender-based pay disparities, including lower compensation compared to male colleagues despite performing similar roles and

working equivalent hours. Compensation aspirations further underscore discontent as illustrated in the chart below.

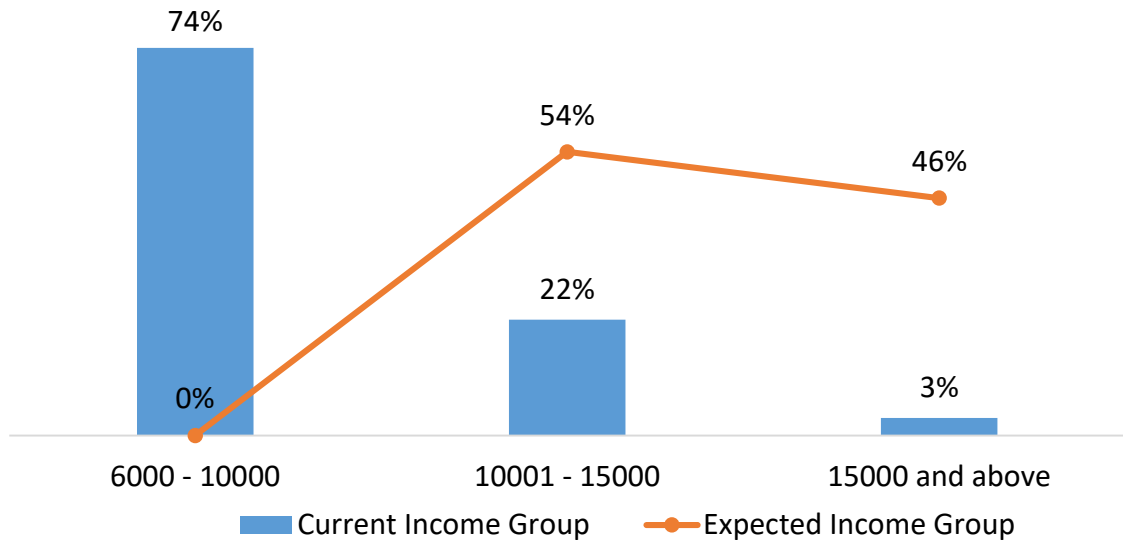


Chart 5.3(1).: Compensation Aspiration Gap

Workers' wage expectations further underscore widespread discontent: none of the respondents expressed a desire to remain in their current salary bracket, high sees 74 percent earning below ₹10,000 per month. Instead, aspirations align with economically viable increments—54 percent aim for ₹10,000–15,000, 36 percent seek ₹15,000–20,000, and 10 percent aspire to ₹20,000–25,000—indicating reasonable and rational demands for wage growth.

When it comes to social security entitlements, findings indicate that the retail industry mirrors broader trends of exclusion seen in other informal sectors. Only 42 percent of workers confirmed receiving any form of social security benefits, while 53 percent reported not receiving such provisions at all. Four percent were unaware of whether they were entitled to any benefits, highlighting gaps in awareness or employer communication.

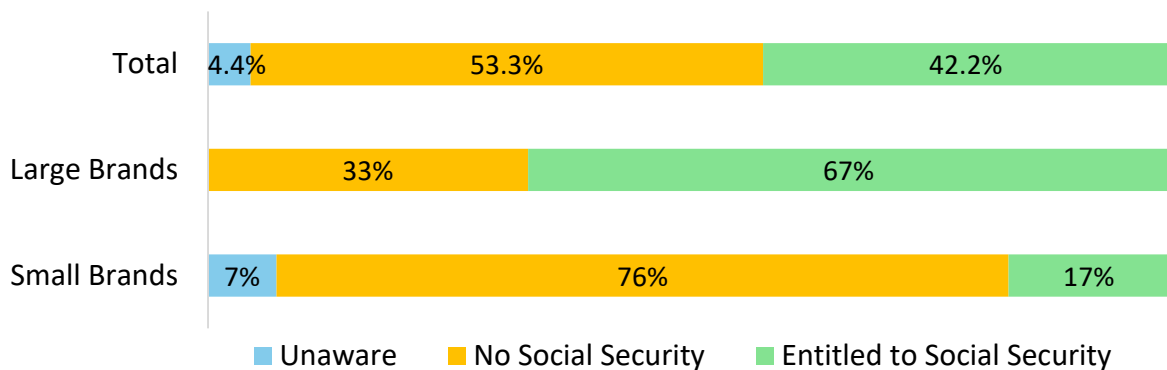


Chart 5.3(2).: Access to social security across large and small brands

As we observed in the discussion on income, the clear distinction of large brands and small brands on important aspects like social security is clearly visible here. Data reveals that three quarters of workers in the small brands of retails sectors are denied of their social security benefits. Even among larger brands, 33 percent of workers remain excluded from such protections, regardless of how these companies may present themselves publicly.

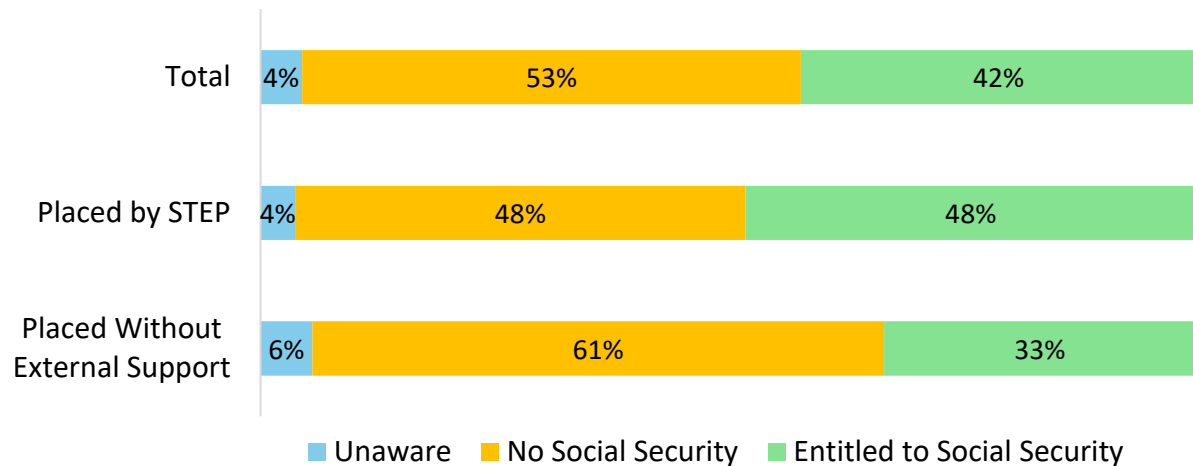


Chart 5.3(3).: Access to Social Security based on Placement Provider

An analysis of placement channels also raises concerns. Among STEP program beneficiaries, only 48 percent of those placed by the organization received social security benefits. Meanwhile, individuals who found employment independently fared even worse, often ending up in more precarious positions without basic employee protections.

Taken together with income data, these findings highlight the urgent need to strengthen labour rights, enforce wage protections, promote best practices in workforce training, and enhance opportunities for career progression and better pay across retail chains.

#### 5.4. Training and Career Development

Workers overwhelmingly expressed confidence in their ability to perform their job roles effectively. A majority (81 percent) credited the STEP training program for equipping them with relevant skills directly applicable to their daily tasks. However, perceptions of alignment varied: 4 percent indicated a clear mismatch between the training content and actual job responsibilities, while an additional 14 percent expressed doubts about the program’s effectiveness in preparing them for specific retail functions.

Employers’ approaches to ongoing skill development also revealed a notable divide. Seventy percent of respondents confirmed that their organizations provide regular training, reflecting a commitment to continuous learning and professional

growth. However, 30 percent reported receiving no further developmental support after completing the STEP program, indicating that nearly one-third of retail employers do not invest in sustained workforce upskilling or structured career pathways. This trend appears consistent across both large and small brands, pointing to systemic gaps in institutional investment in human capital.

Perceptions of vertical mobility within the sector are similarly constrained. Only 62 percent of workers believe there are realistic opportunities for career advancement within their current organizations. When analyzed by company size, employees in large firms are more likely to perceive upward movement (69 percent), compared to just 52 percent in smaller brands—a 17 percentage point gap that underscores scalability challenges in talent retention and promotion structures. Additionally, when asked whether career progression would require relocation to another city, only 53 percent expressed willingness to move, with the remaining respondents citing various personal, familial, and logistical barriers to geographic mobility.

This issue warrants particular attention, especially given that 25 percent of workers have already expressed intent to return to their native places due to multiple challenges—including inadequate wages associated with living away from home. Another 50 percent ruled out returning to their villages, while the remaining 25 percent remained undecided.

These patterns raise growing concerns around workforce retention and long-term stability in the sector. Paradoxically, the industry seems to benefit from this churn, leveraging substandard wage policies that attract short-term workers willing to accept low starting salaries. Employers face little pressure to address issues like wage increases or long-term welfare, perpetuating exploitative cycles and undermining sustainable workforce development.

## **5.5. The decision to Quit and Life beyond the Job**

An analysis of reasons behind job exits reveals that poor wages are the leading cause of resignation, cited by 37 percent of workers. Other key factors include the desire to pursue higher education (32 percent), family restrictions (26 percent), lack of interest in the work (16 percent), and family responsibilities (5 percent). Additional reasons included rigid work schedules, health issues, commuting difficulties, and the absence of promotions even after two or more years of service.

Among the 36 respondents who left their jobs, 83 percent reported continuing their education, 8 percent expressed an intention to do so, and the remainder indicated no plans for further study. These findings suggest that many workers view retail employment as a transitional phase rather than a long-term career, further reinforcing the need for stronger linkages between vocational training, job placement, and educational advancement.

## 6. Conclusion

The STEP Retail and Sales Training Program has demonstrated significant potential in bridging the gap between education and employability for young women from marginalized communities. It successfully mobilizes first-generation learners, equips them with industry-relevant skills, and facilitates timely employment opportunities in an expanding yet challenging sector.

However, the findings of this assessment also underline persistent barriers to sustainable employment—such as low wages, limited social security, poor workplace conditions, and deeply entrenched gender and geographic constraints. While STEP's intervention enables entry into the formal workforce, retention and progression remain fragile, particularly in the face of systemic weaknesses in the retail industry.

Trainees value the training experience, feel more confident, and report a sense of financial independence—even when earnings are modest. Yet their aspirations for higher wages, career advancement, and dignified conditions point to a larger need for structural reforms in both training and employment ecosystems. The sector's dependence on low-cost, high-turnover labour undermines long-term talent sustainability and discourages the development of a stable, skilled workforce.

Despite the retail industry's significant economic contribution, it continues to rely on low-cost labour that can be easily replaced, limiting the possibility of collective bargaining or upward mobility. Large brands are offering consistent, low-middle range incomes for the bulk of their workforce. Small brands have a larger segment of workers at the lower end, indicating potential challenges with competitive base pay. However, they also offer a path to higher incomes for some, possibly through roles with more responsibility, commission, or profit-sharing. Though STEP cooperate with large brands as they can potentially sustain higher base salary for core roles, it is important for us to acknowledge their rigid wage structures.

Cross-analysis of salary with periodic training by companies indicates broader institutional underinvestment. Retailers appear to inadequately support workforce retention through either competitive remuneration or structured professional growth initiatives. This pattern suggests sector-wide limitations in leveraging human capital development as a strategic priority, potentially impacting long-term talent sustainability.

### **A Way Forward:**

STEP Academy intends to undertake the following actions to improve training-to-employment transitions and address the structural issues highlighted by this study:

**Develop stronger alumni networks and retention systems:** Create formal alumni platforms for mentoring, peer support, and job referrals. Regular follow-up through calls, WhatsApp groups, and quarterly alumni check-ins will help track employment journeys and offer real-time support for challenges related to workplace adjustment or job retention.

**Revisit placement partnerships with a compliance checklist:** Introduce a standardized checklist to assess the suitability of employers before placement. The checklist will include parameters such as wage structure, leave policy, working hours, availability of social security, grievance mechanisms, and gender safety protocols. Only employers who meet minimum standards will be onboarded as STEP partners.

**Advocate with industry and state for worker hostels and grievance systems:** STEP will initiate dialogue with retail industry bodies, urban local bodies, and state departments to advocate for subsidized hostels for working women near job hubs. It will also push for mandatory gender-based violence redressal systems and inclusive HR practices in retail chains, especially in high-turnover sectors like apparel and food retail.

**Introduce orientation for families on mobility and workplace realities:** Since family restrictions are a key barrier, especially for women, STEP will introduce structured orientation sessions for parents and guardians. These sessions will include exposure to success stories, employer interactions, and information on safe housing, job terms, and post-placement support. The aim is to build trust and prepare families for supporting women's employment beyond hometowns.

**Embed gender-responsive training and confidence-building modules:** Enhance the current curriculum to include focused modules on building workplace confidence, assertive communication, urban navigation, dealing with discrimination, and understanding legal protections. These sessions will be supplemented by mentorship from female role models and alumni who have succeeded in similar environments.

Going forward, STEP Academy must consolidate its role not just as a training provider, but also as a strategic advocate—working with employers, industry bodies, and the state to push for improved labour standards, safe and supportive workplaces for women, and stronger post-placement mechanisms. Efforts to involve families, improve placement vetting, expand hostel facilities, and embed gender-responsive support can further enhance outcomes.

The findings in this report reaffirm that while skill-building is a critical first step, real transformation lies in creating an enabling ecosystem where women can thrive as workers, professionals, and agents of change.

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