



International Capability

FCDO Skills for Jobs Project

Degree Apprenticeship Pilot

Case Study

June 2018 – July 2021





1 Context

Apprenticeship Pilot, Banking, Financial Services

India is set to become the world's youngest country by 2020 with an average age of 29, with 28% of the world's workforce; however, there is a huge skill gap with only one in twenty workers formally skilled as compared to seven out of ten in the UK and eight out of ten in Japan. An estimated ~ 400 million people in India need to be skilled by 2022; over 100 million youth is joining the workforce and 300 million of the existing workforce.

30% of the labour force in India is not literate, 25% is educated up to Primary, 18% up to Middle and another 12% up to Secondary level. Only about 2% of the workforce in India has any vocational training. While the government along with other agencies is in the process to incentivise students to enrol in higher education and vocational training

The Indian Apprenticeship Act 1961, was the first legislation by India to facilitate Apprenticeships of Trade Apprentices by the industry for on the job training. The Act primarily covered Technical trades and was often used by employers to engage ITI and Engineering college pass outs for a short duration on stipend payment. The Act was modified in 2014 to cover a wide range of skills/ trades and enhancement of stipend.

The India-UK collaboration in the field of Vocational Education and Skill Development under The UK's Foreign, Commonwealth and Development Office (Formerly Department for International Development DFID), Skills for Jobs Project and has seen a successful pilot of the Degree Apprenticeship Programme. With the creation of a new employer-led Apprenticeship Scheme within the BFSI sector.

The scheme involves a collaboration between FCDO, Sri Vishwakarma Skills University and Industry Partners along with consulting bodies, National Skill Development Corporation India, NOCN Group, BFSI Sector Skills Council India. The pilot included almost 18 months of research and development, involving technical expertise from both the UK and India.

(Source: Trading Economics | India GDP annual growth rate)



1.1 Design of the pilot

The designed pilot takes the learning from NOCN delivering the UK Apprenticeship programmes and End Point Assessment and adapting this model to fit the needs and context of India.

At its conception, it was suggested that the pilot would be in a vital Job Role in one or two sectors, namely the Construction and the Banking part of Financial Services.

In November 2018, workshops were held with employers and training providers in the banking financial services and construction sectors to explore if employers in India would support a pilot to investigate adapting the UK model of higher and degree apprenticeships for the Indian market. Employers concluded that they would support the pilot and work across organisations to design a degree apprenticeship for the BFSI sector.

In December 2018 FCDO agreed to a grant for the project. Work commenced in January 2019, with employers to design an apprenticeship for Banking degree level (UK Level 6 - Indian Level 7).



A workshop approach to complete the design, with consultation in between sessions, was undertaken as the methodology to both test the concept of adapting UK standards for India as well as the detailed development of what these Indian Apprenticeship standards would consist of.

In conclusion, to these discussions, it was felt that the UK Financial Services Professional standard, with elements of the Relationship Manager standard, provided the best basis for an Indian Standard. This means that the Job Role falls under the definition of “Optional Trade” (OT) as set out in the Apprentices Act 1961, Apprenticeship Rules 1992, and the National Apprenticeship Promotion Scheme (NAPS) guidelines.



1.2 Key UK features included in the pilot:

- Candidates are employed as apprentices by the employer from day one.
- Candidates learn both on the job (with the employer) and in the classroom (with a Training Provider).
- There will be a standardised curriculum both for on the job learning and classroom learning based on QP for the job role Certification/University Syllabus for Degree [in the Banking Job Role]
- There will be an industry mentor to supervise learning on the job for each candidate.
- There will be a process and criteria for continuous formative assessment of learning both on the job and in the classroom.
- There will be an End Point Assessment by a neutral/independent Assessment Body.
- Candidates will get a Certificate/QP from SSC/Degree in Job Role from the university.
- Candidates by the end of the course would have acquired knowledge, skills, hands-on experience on the job and a Recognised Certificate/ Degree.
- Candidates will be 'Earning while Learning'.
- Employers would have greater confidence in hiring a candidate at the end of the Apprenticeship Scheme

1.3 Partners and their respective roles

Sri Vishwakarma Skills University

- University (SVSU) will award B.Voc (Financial Services) degree
 - The course is self-paid by students. The course curriculum has been approved by University's academic council.
 - The course will cover elements of Micro Finance, Mutual Funds Agent, Insurance Agent, Banking Correspondent and Banking Finance courses which are NSQC cleared level 4 courses
 - University examination for each academic semester leading to the award of B.Voc degree at the end of the final year
 - Formative and Summative Assessment
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- **Satya Micro Capital (Employers)**
 - Engaged with the design of the Apprenticeship Standard, Assessment Instruments and Curriculum
 - Comply with all requirements, rules and procedures set out in the Apprenticeship Pilot and the Apprenticeship Standards.
 - Engaged /Hire a cohort of 30 Apprentices and enter into a contract with them as per NAPS guidelines.
 - Provide and make available for training by NOCN, mentors and demonstrators for Training of Mentors and Training of Assessors.
 - Utilise the various on-programme assessment and evidence tools provided or advised by NOCN for OJT.
 - Undertake with the University the Gateway Assessment and submit apprentices to the end-point assessment (EPA) if they are fully competent to carry out the Job Role.
 - Make the apprentices available for EPA.



BFSI SCC

- Engaged with the design of the Apprenticeship Standard, Assessment Instruments and Curriculum.
- Admit the Apprentice to BVoc Degree course as per university rules.
- Comply with all requirements, rules and procedures set out for Apprenticeship Pilot.
- Make available trainers, demonstrators and assessors for training by NOCN;
- Undertake with the employer the Gateway Assessment and submit apprentices to the end-point assessment (EPA) if they are fully competent to carry out the Job Role.
- Award the QPs.

NOCN

- Worked collaboratively with employers, universities, SSC and NSDC to make the pilot a success and ensure that it forms a basis for India to take on the approach to other sectors and Job Roles.
- Delivered the agreed services as set out in the UK FCDO Apprenticeship Pilot scheme. Services may include, as agreed, content, international benchmarking, templates and tools as well as the development and up-dating of assessment instruments, provision of end-point assessment (EPA) materials and associated support.
- Set out all the requirements for the delivery of the assessment services being provided, both formative, classroom, on-the-job, Gateway and EPA.
- Trained teaching/trainers staff, assessors, employer mentors/demonstrators and EPA assessors who match the requirements of the pilot.
- Provided support to employers, universities, SSCs and others.
- Designed, in discussion with employers, University and SSCs the curriculum, on-programme (classroom, on-the-job and Gateway) assessment and (EPA)
- Managed and deliver the EPA including reviewing all evidence, assessments, marking, scoring and grading with SSC.
- Moderated the results of the EPA and manage the process to achieve consistency with the SSC.
- Issue the results of the EPA with the SSC.
- Ensured that the assessment instruments match the requirements, including consistency and external quality assurance.





FCDO

- Support of the pilot via grant funding, cross regulatory work with Ministry of Skill Development and Entrepreneurship (MSDE) and National Skill Development Corporation (NSDC)

1.4 Apprenticeship Policy Suggestions

Policy Suggestions based on the pilot;

- Request the **main public, private and foreign banks** to pilot admission of 10+2 cohorts of apprentices on to banking degree apprenticeship programmes.
- Consider amending the apprenticeship rules so that candidates can enter the degree courses, for all sectors, after **10+2 schooling** with the relevant passes and grades.
- Review the policy in terms of **introducing a rule** that degree apprentices may be assigned to more than one employer to ensure that they gain the requisite experience of all aspects of the occupation.
- **Review the maximum limits on duration**, up to 60 months and the proportion of time on formal off-the-job training for degree apprenticeship to a potential minimum of 40%.
- **Review the level of stipend** for this broader cohort of 10+2 students to ensure that they can afford entry to a degree apprenticeship programme.

1.5 UK input and expertise

As part of the research, NOCN reviewed and identified the India QP's which would form the basis of the Indian Pilot, alongside the UK Trailblazer apprenticeship content. This review identified the design of the curriculum ensuring that pilot had parity to the UK's Financial Services education offer and level of competence expected from apprentices was maintained.

To achieve the research, complete the review and formulate an objective, NOCN obtained, technical expertise from the UK BFSI sector including Master Trainers and industry experts. This expertise was used to develop material and deliver expert workshops, with employers and training providers. The activities included in this phase were;

- Delivered the agreed services as set out in the **UK FCDO Apprenticeship Pilot scheme**.
- Including,
 - international benchmarking.
 - templates and tools
 - up-dating of assessment instruments,
 - provision of end-point assessment (EPA).
- Train **teaching/trainers staff, assessors, employer mentors/demonstrators** and EPA assessors who match the requirements of the pilot.
- Designed, in discussion with employers, University the curriculum, on-programme (classroom, on-the-job and OJT) assessment and (EPA)
- Consulted with NSDC and BFSI SSC – on a pilot scheme
- Manage and deliver the assessment by NOCN **including reviewing all evidence**, assessments, marking, scoring and grading with SVSU.
- **Moderate the results** of the EPA and manage the process to achieve consistency with the SVSU outcomes.
- Issue the **results of the EPA** to SVSU.



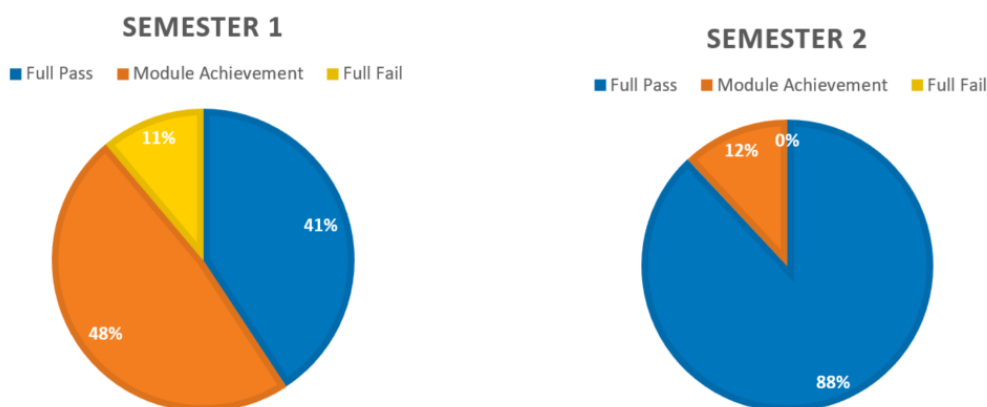
1.6 Content and delivery

The following project objectives have been completed

- Curriculum Revision and mapping of existing QP, Schemes of work and planning documents, learning journey, apprenticeship.
- Content and supporting documents for training, including training materials and resources “train the mentor, train the trainer and train the assessor” Fin-Tech Overview
- Formative, on-programme assessment records, including apprentice visit records, 12-week reviews, observation records, internal quality assurance records.
- Gateway assessment including on-programme, evidence collection reflective statements and witness testimonies
- End-point assessment. The assessment process and expected elements are to be completed.
- The two-day training session held in July at SVSU was facilitated by NOCN’s Financial Services and Banking Lead End Point Assessors; Karen Martin and Director of Apprenticeships Thomas Burton. Karen’s focus was on the UK model of teaching and applying in a constant learning cycle, along with developing key mentoring and on-programme assessment skills of the India trainers.

1.7 Apprentice Results

- The first year of the **2019-22** pilot has been successful for apprentices
- A **second cohort** has commenced for a programme from 2020 to 2023;
- The provision of more **practical case studies** would be useful.
- For the third year, **SVSU** would like to see if we can engage large corporates or international banks.



NB – Those students from Semester 1 &2 with either Module Pass or Full fail will resit, pending availability of examination windows with SVSU.



1.8 Apprentices Views

The apprentices' views, which are from a mixture of **rural and urban and non-minorities and minorities**, on the first year's programme are:

*Apprentices found the **on-the-job training motivational** and that the blend of academic and practical on-the-job learning had increased their skills. It was a success;*

*Apprentices from **underprivileged minorities** found academic online learning **a challenge**. However, to mitigate this they received sufficient classroom and hard-copy training content to overcome this;*

*Apprentices report that they **have gained a good understanding of dealing with customers** and have improved their communication skills, particularly with difficult people;*

*Apprentices commented on the **excellent standard of teaching and support as well as the feedback they had on their progress during the on-the-job period***



1.9 Pilot Apprenticeship – Challenges

Specifics of UK System which faced challenges to implement within the pilot.

- Apprentices are “working towards” a degree level, rather than entering the apprenticeship as a degree graduate
- Employers struggled with the concept of “Hiring” apprentices to become graduates, rather than hire graduates with degrees
- UK Banks provided excellent “content” for the apprenticeship but didn't have sufficient risk appetite to be part of a pilot, preferring to wait until degree apprenticeship was established in Indian policy
- The pilot became a hybrid of the “new” UK system and the historic UK apprenticeship framework system, to fit with Indian regulation on QP's and SSC requirements
- COVID-19 Outbreak and lockdowns delayed learning and progression as with apprenticeship across the globe.