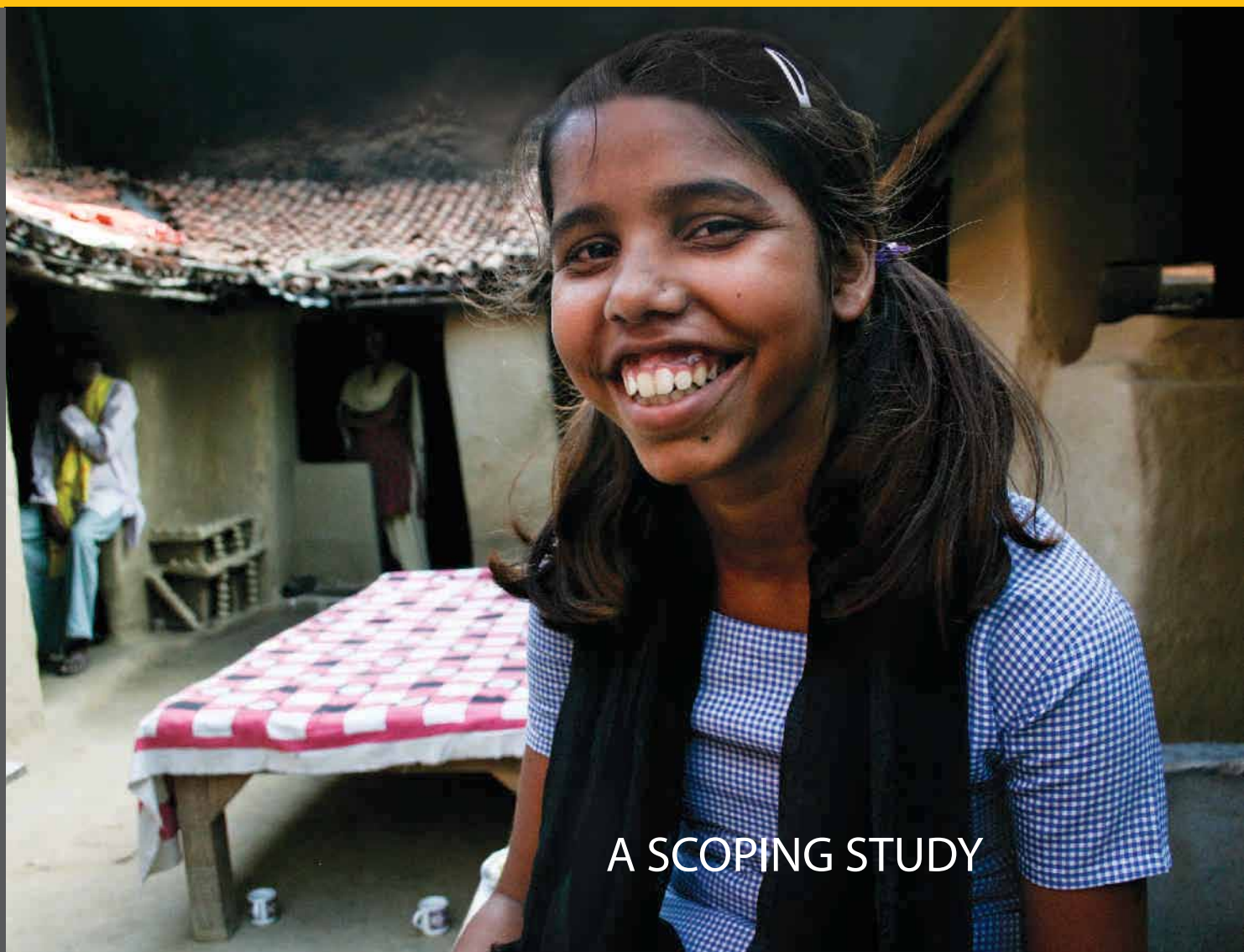


ADDRESSING COMPREHENSIVE NEEDS OF ADOLESCENT GIRLS IN INDIA

A POTENTIAL FOR CREATING LIVELIHOODS



A SCOPING STUDY



FORD FOUNDATION



ICRW

International Center
for Research on Women
where insight and action connect

This report provides the results of research undertaken by the International Center for Research on Women on programs targeting adolescent girls to understand the potential for and inform the design of comprehensive programs for girls that address both their productive and reproductive dimensions of their lives. The study was commissioned and funded by Ford Foundation, New Delhi Office.

Disclaimer:

Support for the study was provided by the Ford Foundation, New Delhi – *the views in this report are not necessarily of the Ford Foundation.*

Suggested Citation:

Nanda P, Das P, Singh A & Negi R (2013), “Addressing Comprehensive Needs of Adolescent Girls in India: A Potential for Creating Livelihoods”, New Delhi, International Centre for Research on Women.

© International Center for Research on Women (ICRW) 2013

This document may be reproduced in whole or in part without permission of the International Center for Research on Women (ICRW) provided full source citation is given and the reproduction is not for commercial purposes.

Photo Credits:

Cover: Kazimuddin (Kazu) Ahmed/ Panos South Asia

Separator Pages: 1. Jennifer Abrahamson/ICRW, 2. Kazimuddin (Kazu) Ahmed, 3. Kazimuddin (Kazu) Ahmed/ Panos South Asia, 4. David Snyder/ICRW



ADDRESSING COMPREHENSIVE NEEDS OF ADOLESCENT GIRLS IN INDIA

A POTENTIAL FOR CREATING LIVELIHOODS

A SCOPING STUDY

Priya Nanda
Priya Das
Arushi Singh
Ruchika Negi



FORDFOUNDATION



ICRW

International Center
for Research on Women
where insight and action connect

Acknowledgements

This study fills a critical gap in evidence about the potential for enhancing livelihood programs for adolescent girls in India. Its applicability is perhaps beyond geographical boundaries given the dearth of knowledge and evaluative evidence on this issue. We would like to thank Ford Foundation, New Delhi for its vision and support in funding this study. We would especially like to acknowledge Ms. Vanita Mukherjee, Program Officer, Youth Sexuality, Reproductive Health and Rights Initiative, Ford Foundation, for her passion, encouragement and insights in the area of adolescent girls' livelihoods and in this scoping study.

We sincerely thank all the members of our Technical Advisory Group (named in Annexure 4) for their willing technical inputs and contribution towards developing the conceptual framework for the hitherto unexplored domain of adolescent girls' livelihood programs in India. We are also grateful for the critical insights provided by the technical experts (named in Annexure 2) whom we interviewed during the course of the study. We thank all the organizations, their program personnel and program participants who facilitated our visits to the program sites and generously offered their time to engage in valuable conversations and discussions (Annexure 3).

Dr. Rekha Mehra, Director, Economic Development, ICRW, was instrumental in initiating this grant, played a crucial advisory role in steering this study, and also provided invaluable feedback on this report. The study and this report would not have been possible without her support. We are immensely grateful to several colleagues for their contributions: Adithi Shetty for proposal development, research support and field insights on the study, Shubh Sharma for the systematic research documentation and help in the final production of the report, Dr. Ellen Weiss for technical and editorial review of several iterations, and to Simone McCarthy, and Aditi Vyas for their review and final edits on the report. We also appreciate our colleagues Caroline Klein and Sandeepa Fanda for their invaluable administrative and managerial support and Jennifer Abrahamson, Senior Director, Strategic Communications, ICRW, for her strategic oversight. Lastly, we would like to thank Dr. Ravi Verma, Regional Director, International Center for Research on Women, for his unwavering encouragement and strategic insights to bring more visibility to this issue.

Contents

Executive Summary	vii
1. Introduction	1
1.1. Setting the Context of the Study	4
2. Defining Concepts	7
2.1. Adolescent Livelihoods Approach and Linked Programs	7
3. Methodology	11
3.1. Phase I Methodology	11
3.2. Phase II Methodology	12
4. Program Review	15
4.1. Program Content and Outcomes	16
4.2. The Livelihood Components Varied Across Programs	16
4.3. Rural and Urban Distributions of Programs	17
5. Program Analysis	19
5.1. SRHR Programs with Livelihoods Components	20
5.2. Livelihood and Livelihood Plus Programs	23
5.3. Integrated Programs for Adolescents	27
5.4. Responding to Barriers and Challenges of Implementing Adolescent Livelihood Programs	30
6. Looking Ahead	35
6.1 Towards Stronger Adolescent Programs	35
6.2 Comprehensive Programs	40
7. Recommendations	45
Annexures	49
1. Mapping of Organizations	49
2. Technical Experts Interviewed	55
3. List of Organizations Visited and In-depth Interviews Conducted	56
4. Technical Advisory Group Members	57

Acronyms

ASHA	Accredited Social Health Activist
AIDS	Acquired Immune Deficiency Syndrome
ASRHR	Adolescent Sexual and Reproductive Health and Rights
BPO	Business Process Outsourcing
BRAC	Bangladesh Rural Advancement Committee
CEDPA	Centre for Population and Development Activities
DISHA	Development Initiative Supporting Healthy Adolescents
EdCil	Education Consultants India Limited
HIV	Human Immunodeficiency Virus
ICDS	Integrated Child Development Services
ICRW	International Center for Research on Women
IDRC	International Development Research Centre
IGNOU	Indira Gandhi National Open University
INGO	International Non-Government Organization
ILO	International Labor Organization
ISST	Institute of Social Studies Trust
JAMWA	Journal of the American Medical Women's Association
JRP	Job Resource Persons
NGO	Non Government Organization
NIOS	National Institute of Open Schooling
NSDP	National Social Development Program
RH	Reproductive Health
SABLA	Rajiv Gandhi Scheme for Empowerment of Adolescent Girls
SHG	Self Help Group
SRHR	Sexual and Reproductive Health and Rights
STI	Sexually Transmitted Infection
TAG	Technical Advisory Group
TB	Tuberculosis
TRY	Kenyan Tap and Reposition Youth Program
UN	United Nations
UNFPA	United Nations Population Fund (formerly United Nations Fund for Population Activities)
UNICEF	United Nations Children's Fund
VTP	Vocational Training Provider
YEP	Youth Employment Program

Executive Summary

Strengthening and utilizing the economic potential of girls is a critical approach for economic development. Thus, it is especially important to ensure that girls have the education, skills and resources needed to be self-sufficient, fully aspirational about their futures and contribute as equal members of society. Despite research and documentation available on programming for girls, particularly on sexual and reproductive health and rights (SRHR) and life skills, there has been little analysis of programs that address the multiple needs of adolescent girls, including enhancing their livelihood potential by building their economic agency.

In response, we conducted a two-phase scoping study of programs targeting adolescent girls to understand the state of the field in India and to inform the design of future comprehensive programs. Our methodology included a desk review of the literature, mapping of organizations and programs that combined one or more elements of a SRHR and livelihoods intervention, interviews with technical experts, getting feedback from a technical advisory group and conducting field visits to select programs. Our initial analysis focused on 25 linked programs from the mapping exercise. We then examined in more detail 16 of the 25 programs which had strong documentation, and another four unlinked programs focused exclusively on providing livelihood opportunities. From this shortlist we chose nine programs in Delhi, Bihar, Jharkhand and Maharashtra for field visits.

Key Findings

Categorization of Programs

We categorized the set of 16 programs into three broad groups: (1) SRHR/Life skills programs that took on additional livelihood components, (2) livelihood & livelihood plus programs and (3) integrated programs. The reason for this categorization is that organizations evolve or define their approaches to livelihood for adolescent girls based on their primary mandate or objective that forms the program's identity. Our analysis revealed the following:

SRHR Programs with Livelihood Components

- Livelihoods are incorporated in SRHR programs to enhance their implicit value or in response to adolescent and community demands.
- SRHR programs with livelihood components typically provide vocational training and information but, rarely, job support, placement and financial services.
- Capacity in livelihoods development is necessary for SRHR programs to undertake livelihood components.

Livelihood and Livelihood Plus Programs

- Adolescent livelihood programs are few; they are either initiated by the government or by organizations as an extension of existing livelihood work with adult women.
- Livelihood and livelihood plus programs aim to connect vocational skills training to a sustainable source of livelihood.
- In livelihood programs inclusion of SRHR components is rare. Emphasis is on skills to obtain employment.
- There are effective strategies to overcome social obstacles to girls' engagement in livelihood programs.
- "Youth" focused programs tend to overlook gendered realities that affect girls' engagement in livelihood programs.
- Livelihood programs tend to focus on older age cohorts and out-of-school girls.

Integrated Programs for Adolescents

- Integrated programs have both concrete modules on SRHR and focused programming on livelihoods.
- Some programs that have been responsive to comprehensive needs have organically evolved into integrated approaches.
- Existing experience in livelihood programming and longstanding community relations enables organizations to deliver livelihood outcomes.
- Some integrated programs recognize and respond to adolescent girls' heterogeneity multiple needs.

Responding to Barriers and Challenges of Implementing Girls' Livelihood Programs

There are effective responses that emerged from the field to some of the challenges faced by programs.

Education: A prevalent concern is that engaging adolescent girls in livelihood activities conflicts with their right to education. There is emerging evidence that organizations are addressing this concern in innovative ways, including engaging out-of-school girls through life skills to encourage school completion, linking girls who have dropped out with scholarships, and conducting skills building sessions with flexible timing to avoid conflicts with school schedules.

Financial products: Vulnerable and economically disadvantaged girls need financial resources to complete their education, to pursue higher education, pay for vocational training or start small enterprises. Despite a need, a common view is that it is not possible to provide financial products to adolescent girls due to their age. In fact, it is possible for girls below the age of 18 to open a savings account with a guardian and borrow money with a co-borrower such as a parent and one organization is implementing this.

Partnerships and capacity: Creating meaningful, sustainable partnerships to implement livelihood programs is a challenge. Some successful approaches being used in the field are getting donors to facilitate and fund the partnership, linking with government schemes and platforms that earmark resources training through specialized organizations and working with vendor partners paid to provide these services.

Market linkages and placement: Even though girls may be trained in to become entrepreneurs, finding suitable markets for their products or services is a challenge. Ways in which organizations address this challenges is through ensuring that youth training responds to market demand; contracting with vocational training agencies to ensure placements for girls; involving market leaders in designing livelihood programs; investing resources, time, and expertise in identifying new markets; and in making sure the products and services produced are of high quality.

Towards Stronger Adolescent Programs

Based on our review, we present the key program elements that need to be strengthened to constitute a more comprehensive programming approach for adolescent girls. By comprehensive, we mean those that are designed on the understanding that adolescents have multiple needs that are mutually co-dependent and inseparable from each other.

Community buy in: It is very important for organizations to have community trust and support especially when they want to access and target adolescent girls and enable their development potential. Results from across the globe suggest it is crucial to engage with adolescent girls' parents and family members to gain credibility so that the girls are able to participate in interventions and engage in the learning that is offered to them, unopposed. Community engagement is also strategic because the community can offer valuable resources to the program.

Safe spaces for engagement: Creating safe spaces for adolescent girls to meet and network surfaced as another important factor that needs to be strengthened in adolescent programs. Safe spaces are more than the creation of physical structures; they are strategies through which girls have access to collective learning and sharing platforms and avenues, and where they feel comfortable enough to articulate their voices.

Programming with a strong gender lens: Most organizations, even though involved in providing SRHR and/or livelihoods trainings for adolescent girls, lack a gender lens. The program content and approach often do not challenge structural and power inequities that women and girls face. Hence skills development for challenging socially accepted roles and expectations around sexuality, fertility or work are notably missing.

Differential programs that target specific needs for specific groups: Adolescence is a unique stage where biological transitions from pre to post puberty have significant effects on many aspects of girls' lives. We found that adolescent interventions do not necessarily respond to these varying needs. A universal "one size fits all" approach can dilute the very outcomes that interventions desire, however well executed they may be.

Responding to girls' aspirations: Livelihoods programs for girls often do not respond to their aspirations for work. Program needs assessments, typically, assess local market conditions and whether or not the skills being offered are socially acceptable rather than meet girls' own aspirations. Adopting a more participatory approach in developing adolescent livelihood programs will enable programs to better meet girls' aspirations.

Respond to girls' practical needs: It is difficult to conduct any intervention in the lives of adolescent girls without engaging with their practical realities. Even if girls are keen to participate in programs, restricted mobility, lack of financial resources, a paucity of time due to other household responsibilities, concerns around their safety, typically come in the way of girls' participation. Programs need to recognize and build effective strategies to address these, such as safe spaces, community platforms, financial services and flexible programs to name a few.

Expanding the scope of livelihoods beyond skill-building activities: It is important to expand the scope of livelihoods programs beyond skills transfer to include job placement, and/or support to enable girls to become self-employed. They need not do these activities themselves but, at a minimum, should offer referrals to other organizations that do.

Recommendations

Make comprehensive programs the new norm

Given the undeniable fact that adolescent girls are at an age where their reproductive and sexual context often shapes their ability to continue schooling or gain skills for fulfilling their economic potential, comprehensive programs are a necessity. We have to move beyond acknowledging the need and desirability to actually start the practical experimentation of designing and implementing comprehensive programs.

Develop comprehensive programs that are flexible and phased

In developing comprehensive programs, designs should take into account the heterogeneity of adolescent girls (based on caste/community; education/skills; marital status and so on) to address specific needs of each group. Thus they cannot rely on standardized approaches, and need to be adapted to the context and the desired outcomes.

Design programs with both short-term and long-term outcomes

Comprehensive programs are essentially layered and need to define both immediate and longer term outcomes. Once the specific outcomes are defined, programs need to work backwards to define the most effective strategy for achieving the outcomes through an informed theory of change. Mapping these multiple pathways through which change can occur is critical as it will provide a road map of how interventions will be phased and segmented (the two points above).

Encourage donors to provide sufficient funding to create social value over a long term horizon

Recognition of multiple theories of change with multiple short and long-term outcomes may require donors to think out of the box and be visionary. Funding from donors has to acknowledge and account for the fact that comprehensive programs will require multi-sectoral engagement, will be phased and will need to be long-term to enable measureable outcomes. The funding of comprehensive programs may require forging of partnerships not only among program partners but also among donors.

Develop effective indicators for measuring success for gender and vulnerabilities

Clearly evidence building is critical to strengthen the future design of comprehensive programs as well as to solicit funding. To create evidence on the effectiveness of comprehensive programming, we must measure multiple long-term outcomes both in the social and economic domains, as well as the short-term or intermediary outcomes that can capture the multiple theories and pathways of change adopted. We acknowledged that the long-term impacts of programs on adolescent girls are visible over years and therefore not easily measured, and that it is not always possible to track girls to understand these impacts. But because the nature of programs is visionary and evidence is rare, adequate resources should be invested in good measurement systems.

Ensure that programs are gender responsive and transformative

The immense challenge for programs is that girls do not have the power to make decisions for themselves, are dependent on parental resources, and yet have aspirations for their futures that go beyond the areas defined by current social norms. Comprehensive programs whose content and methodologies are gender responsive and transformative should help girls challenge these boundaries. To begin the process, program staff need to have strong gender perspectives and this is an investment programs need to make upfront from top to bottom so that what is well designed for girls is also well implemented.

Foster information sharing, networking and collaboration

Currently there is little exchange between organizations undertaking adolescent programming, and the potential for cross learning is immense. Ways to do this include creating an inventory of vocational trainers, available government schemes and resources, corporate funding opportunities, and possible partners for specific activities.





Introduction



The growing proportion of young people in many low-income countries represents an immense possibility for early investment in their learning and overall development. Such investment is not only to ensure they receive opportunities that are rightfully theirs but also to reap the potential dividend they offer. This is especially true in India where a large proportion of the population is young and will remain so for years to come.

Although India has one of the fastest growing youth populations in the world, its **gender disparities pose significant barriers for the future of girls**. Adolescents (10-19 years) constitute about 22.8% (232 million) of India's population. Adolescent girls between 10-19 years constitute close to half (111 million) of this population group.¹ Adolescence represents a critical stage of transition from childhood to maturity. The physical and emotional experiences, knowledge and skills acquired during this phase have important implications during adulthood. Gender-related challenges such as restrictions on mobility, lack of schooling or dropping out of school, early marriage and violence persist in creating unfair disadvantages for girls within this large group of adolescents in India. Son preference and the marginalization of girls are widespread and reflected in wide gender disparities in education and workforce participation. Even though girls' school enrolment and gross school enrolment have increased in the last three decades, girls' enrolment in higher levels of education is still very low.² This is because increased female enrolment is compromised by persistently high rates of drop out and poor attendance of girls relative to boys. According to EdCIL's National household sample survey, the percentage of out-of-school boys and girls in the age group 6-10 years was 5.51% and 6.87%, respectively. For the age group 11-13 years, the percentage of out-of-school children was much higher among girls (10.03%) than boys (6.46%).³

¹ Adolescents in India, A Profile, UNFPA for UN systems in India, 2003, Pgs. 21-22

² Bandyopadhyay M and Subramanian R, 2008, 'Gender Equity in Education: A Review of Trends and Factors', Consortium for Research on Educational Access, Transitions and Equity, Pathways to Access, Research Monograph No. 18, National University of Educational Planning and Administration, April 2008, pg. vii

³ Data provided to 12th Joint Review Mission for the Sarva Shiksha Abhiyaan, July 2010

Social constructs around gender roles inevitably place a high burden of care work on women. When women are unable to cope with the triple burden of domestic and reproductive responsibilities and paid employment, more often than not the onus of care work falls on the older girl children.⁴ This is further supported by studies in India, including in Uttaranchal,⁵ Tamil Nadu,⁶ Karnataka,⁷ Andhra Pradesh⁸ and Bihar.⁹ Girls are also more often likely to be married at an early age; almost 50% of young women aged 20-24 are married as children, i.e., before age 18 (vs. 10% of young men). They also experience early childbearing and parenting. One in five young women aged 20-24 had her first birth in childhood, i.e., before age 18. Available economic data suggests that India loses USD56 billion a year in potential earnings because of adolescent pregnancy, high secondary school dropout rates, and joblessness among young women.¹⁰

Strengthening and utilizing the economic potential of girls is a critical approach for economic development. It is especially important to ensure that girls have the education, skills and resources needed to be self-sufficient, fully aspirational about their futures and contribute as equal members of society.

The literature on economic development in India increasingly points towards **the importance of labor force participation of adolescent girls and young women as a critical pathway for poverty reduction.**¹¹ However, global labor force participation indicators disguise the fact that a majority of girls are either employed in home-based work or the informal sector.¹² Nearly 95 per cent of women workers in India are informally employed.¹³ This informal work is characterized by part time or casual jobs that do not have the benefits and security of regular employment and that are performed outside the scope or application of legal and institutional frameworks (which may offer protection and benefits that are important for young participants in the labor force).¹⁴ Figure 1.1 outlines the pathways through which young women's options for employment get confined to the informal economy. As shown, factors include gender discriminatory social norms, early pregnancy (associated in India with early marriage), limited access to educational and training programs and lack of formal sector job opportunities.

Adolescent girls' programs have tended to focus on protecting girls from early and unwanted childbearing, but not on developing economic alternatives that create identities apart from their roles as current or future wives and mothers.¹⁵ At puberty, girls find themselves increasingly and closely identified by their sexuality. **Parental and community fears about girls having pre-marital sexual activity and maintaining sexual chastity of girls results in restrictions around their mobility.** A social prominence around proving early fertility forces girls into premature marriage and motherhood—with or without preparation or consent.

⁴ UNICEF-ISST, 2009 'Who Cares for the Child: Gender and the Care Regime in India' Report of the UNICEF-ISST Conference, Surajkund, NCR, 8-9 December 2009; De A, Khera R, Samson M and Kumar A K S (Eds), 2010, 'PROBE Revisited: A Report on Elementary Education in India', ISST and IDRC, New Delhi; PROBE TEAM, 1998, PROBE Report, Centre for Development Economics

⁵ Agarwal A, 1992, Educating the Girl Child: Who Will Help Her Learn, Down To Earth, 15 November 1992

⁶ Duraisamy M, 2001, 'Demand for Access to Schooling in Tamil Nadu', in Vaidyanathan A, Nair P (Eds.), 'Elementary Education in India: A Grassroots View', Sage Publications. New Delhi, Chapter 6, pp 217-256

⁷ Kaul R, 2001, 'Accessing Primary Education: Going Beyond the Classroom', Economic and Political Weekly, Vol. 36, No. 2, pp. 155-162, 13-19 January 2001

⁸ Jandhyala K, 2004, 'So Close and Yet So Far: Primary Schooling in Warangal District, Andhra Pradesh', in Ramachandran V (Ed), 'Gender and Social Equity in Primary Education: Hierarchies of Access', Sage Publications, New Delhi, Chapter 12, pp 304-335

⁹ Jabbi M K and Rajyalakshmi C, 2001, 'Education of Marginalised Social Groups in Bihar' in Vaidyanathan A, Nair P (Eds), 'Elementary Education in India: A Grassroots View', Sage Publications. New Delhi, Chapter 9, pp 395-458

¹⁰ India's next generation of growth, India Economic Summit, New Delhi, November 2009, World Economic Forum, Pg. 19. http://www.weforum.org/pdf/India/India09_report.pdf

¹¹ <http://siteresources.worldbank.org/INTGENDER/Resources/PolicyNoteRevised.pdf>

¹² Adolescent Girl's Livelihoods, Population Council and ICRW, 2000

¹³ Unni and Rani, "Social Protection for Informal Workers in India: Insecurities, Instruments and Institutional Mechanisms." Development and Change Vol. 34 (1): 127-61, 2003

¹⁴ Equal Opportunities and Youth Employment, Background paper for the Equal opportunities Working Group of the Youth Employment Network ; Farnsworth Riche, M.; 2003

¹⁵ Taking back young lives: Policy issues for adolescent girls in the developing world; Bruce, Mensch; 1999; JAMWA Vol. 54, No. 3: 153-155

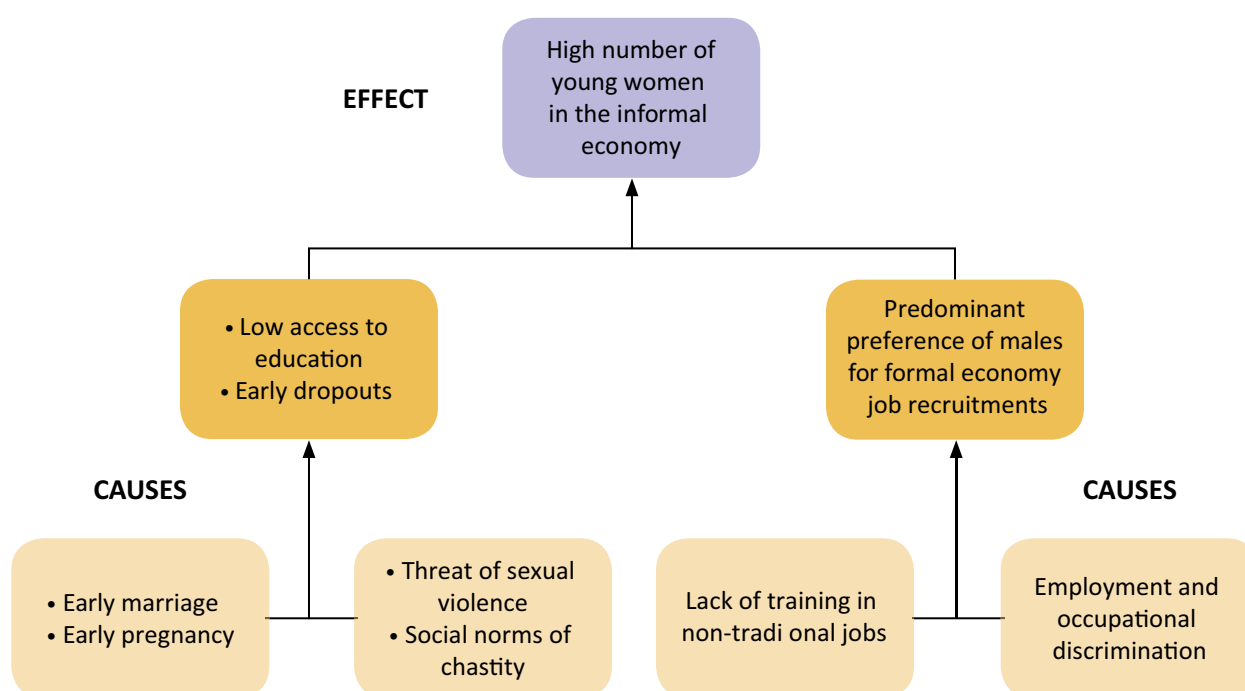


Figure 1.1: Factors restricting young women to the informal economy

Adapted from the Guide for the Preparation of National Action Plans on Youth Employment, YEP, ILO, 2008. (Geneva).

Until the 2005 National Adolescent Reproductive and Sexual Health Strategy, most policies considered adolescents as a homogeneous group, a perspective that neglected the particular needs of adolescent girls. Further, policies defined the need to raise awareness about sexual and reproductive health issues, but did not recognize the need for imparting life skills for empowerment.¹⁶ Married girls were especially underserved and were unable to benefit from either educational or economic development programs.¹⁷

This is a serious gap because growing evidence shows that girls' education and professional development are closely correlated with improvements in their lives, including smaller family size, more decision-making responsibility, and higher income. Education for girls has been a critical factor in increasing age at marriage in some parts of India.¹⁸ Data show that girls with fewer than seven years of schooling are more likely to be married by age 18 than those with higher levels of schooling. After marriage, married girls' access to formal and even non-formal education is severely limited because of a lack of mobility, domestic burdens, childbearing, and social norms that view marriage and schooling as incompatible.¹⁹ The acceptance of education and participation in the labor force as a desirable activity for girls during their adolescent years has been a critical factor in increasing age at marriage in a number of Asian countries, including Indonesia, Taiwan, Thailand, and Sri Lanka. In India as well, increased engagement in the labor force, including through livelihoods programs,²⁰ has been associated with a greater sense of empowerment, agency, higher mobility and decline in marriage among girls before age 16.²¹

¹⁶ Adolescent Girls in India, Panda, 2007

¹⁷ Too young to wed: The Lives, Rights, and Health of Young Married Girls; Mathur et al., ICRW, 2003

¹⁸ Knot Ready, Lessons from India on Delaying Marriage for Girls, Gupta, et al., ICRW, 2008

¹⁹ Too young to wed – The Lives, Rights and Health of Young Married Girls, Mathur et al., ICRW; 2003, Pg. 10

²⁰ It is important to note that livelihood programs are not an end in themselves but intended to prepare adolescents to join the labor force (become economically active) or to be more successful in their occupations, whether employed or self-employed

²¹ Catalyzing Change – Improving youth sexual and reproductive health through DISHA, an integrated program in India; Kanesathasan et al., ICRW; 2008

Policies and programs are gradually beginning to take account of the challenges and shortcomings in services available to girls, acknowledge research findings that demonstrate the potential for evidence-based interventions and emphasize the importance of more comprehensive programming. One such program is the Government of India's "Rajiv Gandhi Scheme for Empowerment of Adolescent Girls: SABLA" (SABLA, hereafter) launched in October 2010 for the empowerment of adolescent girls. The program targets 11-18 year-old girls, both in and out-of school, to provide comprehensive services that include life skills, health and nutrition, reproductive and sexual health, mainstreaming out-of-school girls into formal and non-formal education and, importantly, provision of vocational training for girls aged 16 and above. The program was initially approved for 200 pilot districts using existing infrastructure such as the Integrated Child Development Services (ICDS) and, for vocational training, the National Social Development Program (NSDP) of the Ministry of Labor.²² Both central and state governments have considerable experience with the provision of health and nutrition services and life skills training. There is less experience in systematically rolling out a vocational training program for girls. The SABLA initiative offers a timely opportunity and a potential platform for nationwide outreach to address current gaps in programming for adolescent girls. In particular, the inclusion of vocational training offers a unique opportunity to enhance girls' economic options. SABLA is right now at a nascent stage and overall there is not enough known about programs for addressing the comprehensive needs of adolescent girls, providing a rationale for this study.

1.1. Setting the Context of the Study

While donors and program implementers in India have increasingly recognized the need to improve the lives of adolescents, especially adolescent girls, many interventions have focused on health, education or nutrition. Government programs in India too have typically focused on these areas through the Integrated Child Development Scheme, the Sarva Shiksha Abhiyan and the National Rural Health Mission, among others. There are, however, a few mature and long standing civil society programs for adolescent girls that are more comprehensive. Despite extensive research and documentation available on programming for young girls, particularly on sexual and reproductive health (SRHR) and life skills, there is little information available about programs that address the multiple needs of adolescent girls, including enhancing their livelihood potential by building their economic agency. By economic agency we mean young girls' capacity to define their choices and pursue their livelihood²³ goals.

This report synthesizes the key findings of a scoping study of programs targeting adolescent girls to understand the potential for more broad-based and responsive programs attuned to their productive and reproductive needs in order to inform the design of future, more comprehensive, programs for girls.

Specifically, the report addresses the following questions:

- How are livelihood programs defined and how are they being conceptualized and implemented in the field?
- What are the ways in which SRHR programs connect or overlap with livelihood programs for adolescent girls? Are the traditional livelihood programs independent of SRHR programs or evolving from them?

²² Rajiv Gandhi Scheme for Empowerment of Adolescent Girls: SABLA, 28th October, 2010. New Delhi, Ministry of Women & Child Development, Government of India, Slide 6

²³ Population Council and the International Center for Research on Women define livelihoods as encompassing capabilities, resources, and opportunities that enable people to pursue individual and household economic goals. In Population Council and International Center for Research on Women, 'Adolescent Girls' Livelihoods: Essential Questions, Essential Tools' A Report on a Workshop, 2000

- What is our working definition of comprehensive programs? What are the guiding principles that should be followed in order to achieve comprehensive programming and why? What are good practices that make programs comprehensive, particularly around helping girls realize their economic potential? What are some of the gaps and how can they be addressed?
- Why do programs fall short in meeting the comprehensive needs of adolescent girls? What are their conceptual and implementation shortcomings?
- What is the potential for introducing financial products to help girls realize their economic potential?
- What are the current practices around vocational training for girls?
- What do the findings mean for the future? Are there new ways of designing, implementing, and funding programs, measuring results and scaling and sustaining them?



Defining Concepts



2.1. Adolescent Livelihoods Approach and Linked Programs

There are several definitions available for a livelihoods approach. James-Wilson (2008) speaks about the transition of young people to adulthood, where youth livelihoods are the work and service related activities that young people pursue, i.e. from being mainly a dependent of a family and community to being a householder and/or a full-fledged community member. This could mean contributing to a family-run rural farm, small-scale urban street-based enterprise or even assisting others in child care. With regard to adolescents, Mensch et al. (2004) note that a livelihood approach for young people, *“attempts to develop technical and life skills while influencing social networks and improving access to savings, loans and markets.”*

Expanding on Mensch (2004), a livelihoods approach bridges both social and economic needs of an individual and is closely allied in spirit to the Decent Work Initiative, which connects work with social justice and inclusion.²⁴ A livelihoods approach is suitable for working with adolescents because it encompasses both social and economic objectives; it is consistent with existing community-based approaches for adolescents; and relevant to all subgroups of adolescents, including those at the earliest stages of their economic lives. Moreover, it provides a useful framework for moving beyond discussions on adolescent work as necessarily harmful. Instead, it conceives of work as a positive experience as it constructs livelihoods as an opportunity for human development.

The Population Council and the International Center for Research on Women define livelihoods as encompassing capabilities, resources, and opportunities that enable people to pursue individual and household economic goals.^{25, 26}

²⁴ Population Council, ‘Building assets for safe, productive lives: A report on a workshop on adolescent girls’ livelihoods’, New York, 2005

²⁵ ICRW has recently developed a framework for measuring women’s economic empowerment that suggests indicators for measuring success in the area of livelihoods. Anne Marie Golla, Anju Malhotra, Priya Nanda and Rekha Mehra (2011). “Understanding and Measuring Women’s Economic Empowerment: Definition, Framework and Indicators”. International Center for Research on Women

²⁶ Population Council and International Center for Research on Women, ‘Adolescent Girls’ Livelihoods: Essential Questions, Essential Tools’ A Report on a Workshop, 2000

- Capabilities include skills, good health, self-confidence and self-esteem, and decision-making ability.
- Resources include financial assets (e.g., loans, savings), physical assets (e.g. housing, land, infrastructure), and social assets (e.g., social ties, networks, and trusting relationships).
- Opportunities include activities to generate income or to invest in assets. Activities may include self-employment, wage employment, home-based work, domestic production, and the maintenance of reciprocal social and community relations that build social capital.

Economic goals can range along a continuum from survival to longer-term security for future generations. Different goals imply different strategies and often dependent upon different resource levels, vulnerabilities, and points in the life cycle.

Specifically looking at girls and young women, Katz (2008) says that the livelihoods approach “*addresses multiple constraints limiting young women’s labor market participation. Employment and/or business skills are imparted as part of a package of services addressing girls’ needs for social capital, mentoring, and access to health information and services.*”²⁷ As cited by the Population Council and ICRW report, a youth livelihoods approach is a means to develop skills, increase knowledge through informal education and build self-esteem and confidence.²⁸ It responds to the skills needed by young people based on an understanding of the demands in an economy.

Evident in the various definitions is a clear recognition that to develop sustainable livelihood options for adolescents, the focus needs to be as much on strengthening their economic skills and opportunities as on enabling them to develop their confidence and self-esteem.

For adolescents, livelihood programs can exist as stand alone interventions or be linked to SRHR programs. Esim et al. (2001) explain the reasons behind linking SRHR and livelihoods programs:²⁹

- Sexual and reproductive behavior for adolescents is closely linked with their educational and economic opportunities. Early marriage and pregnancy, abortion, STIs including HIV, impact their educational and economic pursuits.
- Entry into the labor force and economic options during adolescence determine exposure to health risks, fertility outcomes and overall well-being.
- Communities recognize the interrelationship between reproductive health and livelihoods for young people.

Describing the extent to which programs link SRHR and livelihoods components, Esim et al. (2001) established a continuum of linkages (Figure 2.1).

The continuum of linkages helps in understanding where programs are placed along it and the challenges they face in achieving strongly linked programs. Katz suggests that while linked programs are extremely promising, there is much to be done in the way of strengthening the ability of NGOs and other implementing organizations to effectively integrate and appropriately sequence the diverse range of activities that these kinds of programs encompass.³⁰ Further, piloting relatively modest projects that are flexible in design and include technical assistance would allow providers to be effective across the areas of intervention. The impact of the

²⁷ Katz E, ‘Programs promoting young women’s employment: What works?’ Launch of the Adolescent Girls’ Initiative, The World Bank, Washington D.C., October 10, 2008

²⁸ Population Council and International Center for Research on Women, ‘Adolescent Girls’ Livelihoods: Essential Questions, Essential Tools’ A Report on a Workshop, 2000

²⁹ Esim et al, Making It Work: Linking Youth Reproductive Health and Livelihoods, International Center for Research on Women, Washington D.C., 2001

³⁰ Katz E, ‘Programs promoting young women’s employment: What works?’ Launch of the Adolescent Girls’ Initiative, The World Bank, Washington D.C., October 10, 2008



Figure 2.1: The Continuum of Linkages

narrower vocational training³¹ programs could be enhanced by the use of gender-aware needs assessments, improved targeting and outreach to girls, adaptation of training curricula to the specific needs and skills of young women, provisions for girls' "double duty" as students and unpaid household workers, incorporation of post-training outplacement and support services, and high quality, gender-disaggregated monitoring, evaluation, and impact assessment.³²

Livelihood programs, for their part, could benefit from adopting a phased approach to participation, investing in the technical capacity of project staff to be able to carry out multidisciplinary activities, and strengthening knowledge of and links with local labor market conditions. There is also an ongoing need to disaggregate the period of adolescence, with a particular emphasis on age and sex, but also to include issues such as educational achievement and marital status, in order to build on adolescents' emerging capacities. Furthermore, it is important to be clear about the differing needs of adolescents (10–19 years) and youth (15–24 years). For example, lessons learned from older youth may have questionable relevance to 15–18-year-olds.³³

Many livelihood programs have limited success with respect to employment outcomes due to lack of information and knowledge about the skills and products that are most viable in the local and national economies. Program personnel are also limited in their understanding of how to best commercialize and market the training, skills and products that youth develop. Thus, recommendations on linking youth reproductive health and livelihoods include the need to develop institutional and technical capacity of implementing organizations, including staff training in new areas of intervention and impact evaluation techniques. Additionally, market assessment and outreach to markets is an essential component of livelihoods interventions.³⁴ Esim et al (2001) recommend that translating livelihoods interventions into income-earning opportunities for youth requires a thorough evaluation of and interaction with market needs, contacts, and networks. Finally, they identify the lack of a sufficient pool of qualified experts with an overlap of programmatic experience and an understanding of labor markets as a major constraint in incorporating such market assessments and links in program design.

³¹ Vocational training is elaborated later in Section 5.2 but briefly this term includes skill based training that converts into jobs or self employment.

³² International Center for Research on Women, 'Equal Opportunity and Youth Employment: A Background Report for the Equal Opportunity Working Group of the Youth Employment Network', Working Paper Series, September 2003

³³ Esim et al, Making It Work: Linking Youth Reproductive Health and Livelihoods, International Center for Research on Women, Washington D.C., 2001

³⁴ Katz E, 'Programs promoting young women's employment: What works?' Launch of the Adolescent Girls' Initiative, The World Bank, Washington D.C., October 10, 2008



Methodology



The scoping study was conducted in two phases. Provided below is an overview of each phase.

3.1. Phase I Methodology

Desk review of existing literature: The initial phase of the study involved a review of existing resources on interventions with adolescent girls including evaluative and formative research studies. We particularly reviewed available literature on programs that link or combine sexual and reproductive health (SRHR) with livelihoods, and/or economic empowerment of girls, youth enterprises and employment. The review enabled us to understand how the area of livelihoods was conceptualized in various programs and the lacunae in comprehensive programming for adolescent girls in the past decade.

Mapping of organizations and programs: Alongside the review of literature, we undertook an exercise of mapping organizations and programs in India that combined one or more elements of a SRHR and livelihoods intervention.

We defined a set of criteria that bounded the scope of the review and guided the inclusion of programs and organizations for review. These criteria were:

- Offered comprehensive programming (*at this early stage we were using the term “comprehensive” very broadly to suggest linked programs*);
- Adopted innovative approaches around livelihoods;
- Developed linkages between the public and private sectors;
- Created linkages between SRHR components and vocational and financial services;
- Had very strong and mature programming on either SRHR or livelihoods (*to understand the potential inclusion of the other*); and
- Had been evaluated or had documented lessons learned and best practices. For the details of the mapping exercise see Annexure 1.

The selected programs met some of the above listed criteria, but not necessarily all of them.

Interviews with technical experts: Subsequent to the mapping we identified technical experts mostly individuals who had led organizations or programs that were included in our mapping exercise. We conducted interviews (both in-person and by telephone) with 11 technical experts to further clarify the learning from our literature review and mapping exercise. The interviews were conducted using a key informant interview (KII) guide. A list of the experts interviewed is given in Annexure 2.

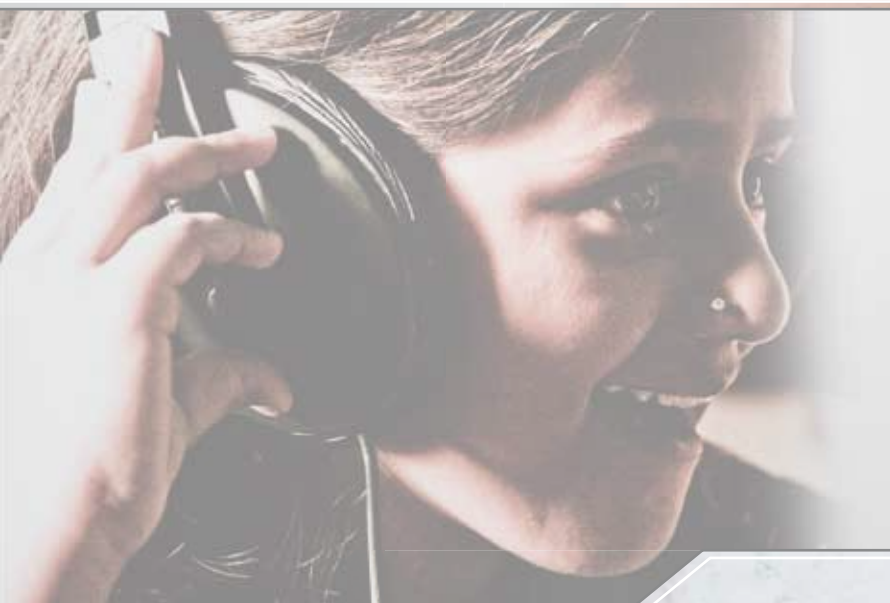
Interviews: We conducted in-depth telephone interviews with key experts who represented organizations that were selected from the mapping exercise with an aim to understand from practitioners what works and what doesn't work on the ground with a focus on Bihar and Jharkhand.

Technical Advisory Group meeting I: In concluding the eight-month Phase I, ICRW presented the preliminary review findings to its Technical Advisory Group (TAG) that was constituted for this study to provide feedback and guidance on the study approach and significance of the findings. The TAG comprised experts working in the fields of adolescent SRHR and livelihoods from across several key organizations in India (see Annexure 4).

3.2. Phase II Methodology

Field visits: Phase II included field visits to 9 key programs shortlisted in Phase I of the study for more in-depth analysis. Field visits were conducted to select organizations in Delhi, Bihar, Jharkhand and Maharashtra. Bihar and Jharkhand were selected as the two low-income states of interest to Ford Foundation for their programming and for the fact that the programs shortlisted in Phase I were operational in these two states. We conducted key informant interviews with government and non-government program heads, program management and implementation staff. We also conducted focus group discussions with girls who were program participants and a few discussions also took place with mothers of girls. We also included organizations from Maharashtra and Delhi that had examples of programs with comprehensive or innovative approaches for adolescent girls. The list of organizations visited and personnel met is given in Annexure 3.

Technical Advisory Group meeting II: We presented the combined findings of Phase I and II to the TAG to enhance understanding of our findings and get feedback on how best to position our results as well as areas of further exploration.





Program Review



The purpose of the mapping exercise was to shortlist programs that reached adolescent girls on SRHR issues and/or livelihoods. Of the 44 shortlisted, we identified 25 'linked' programs i.e. programs that combined some elements of both SRHR and livelihoods interventions. These 25 linked programs were further streamlined based on evaluated programs with strong documentation and thus for the purpose of this review we shortlisted 16 linked programs (Figure 4.1). We reviewed these selected linked programs on the basis of available documentation, in-depth interviews with key personnel associated with the programs and /or visits to the program sites. We additionally included four programs that are unlinked (not shown in Figure 4.1); three of which focused exclusively on providing livelihood opportunities for adolescent girls, and one that was recognized as being successful in working with adult women. These programs are outside of the 44 mapped programs and were referred to us by experts in the field.

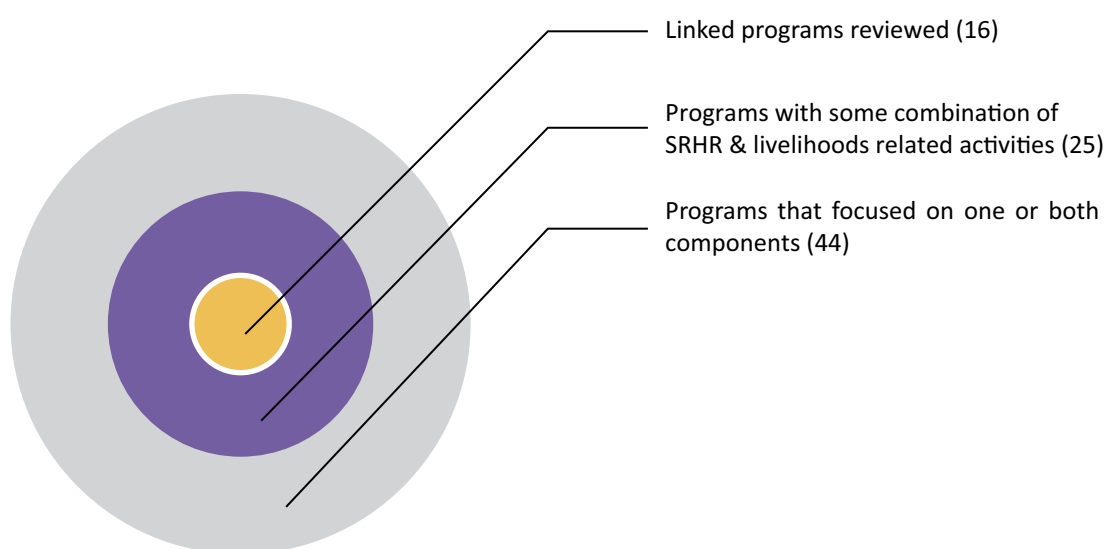


Figure 4.1: Mapped Programs for Adolescent Livelihood

The primary objective of this program analysis has been to understand what programs are linked, and to discern their actual and potential ability to address the comprehensive needs of adolescent girls. While a more detailed review was conducted for the 16 linked programs (the findings of which we discuss in the next section), here we draw on all the 25 programs that had some combination of program components to broadly highlight their content and program elements, program outcomes, and geographical focus.

4.1. Program Content and Outcomes

The broad content of the reviewed adolescent sexual and reproductive health and rights (SRHR) and livelihood programs are summarized in Table 4.1. The SRHR programs include life skills training as a main strategy with additional components of peer education, youth centers, and youth friendly SRHR services. The livelihood programs include vocational training, placement services, entrepreneurship activities, financial literacy, saving and loans, and scholarships for training. If a livelihood program had any component from the SRHR program or vice versa then we would consider that as a linked program.

Table 4.1: Program Elements and Content

Adolescent SRHR (ASRH) programs	Livelihoods programs
Life skills training	Vocational training
Peer education	Placement services
SRHR education (sessions or BCC)	Entrepreneurship activities/ opportunities
Youth centers, forums, clubs or groups	Financial education/literacy
Youth-friendly SRHR services	Micro-credit/finance/loans
	SHGs/Savings opportunities
	Access to banks
	Scholarships
	Apprenticeship

In linked programs, the extent to which these elements are emphasized and pursued depends on the outcomes that the programs are designed to achieve. Organizations specializing in livelihoods focused on economic outcomes while those specializing in SRHR often did not. It was difficult for SRHR programs that had livelihood outcomes to sustain their livelihood component due to a lack of the specific capacities needed to be successful in this area. In the 16 (completed and ongoing) linked programs analyzed, just four had envisioned key livelihoods outcomes at the outset. The rest of the programs started with the primary objective of achieving adolescent health, education or empowerment outcomes (Figure 4.2). The four programs that had livelihood outcomes were initiated by organizations that specialize on livelihoods, for both adults and adolescent groups.

4.2. The Livelihood Components Varied Across Programs

Of the 16 linked programs, 15 offered vocational skills training while only six facilitated the skills training to convert into livelihood outcomes. Placement and entrepreneurial opportunities aimed at actual employability were more commonly found among the livelihood focused programs. In terms of financial services, only 2 of the 16 reviewed programs offered saving and loan opportunities to girls, 4 programs offered scholarships either to complete basic education or to pursue higher education. Only 2 programs offered financial literacy. Some

programs offered a combination of different components. For instance, an organization offering vocational training also may have offered financial literacy and placement opportunities.

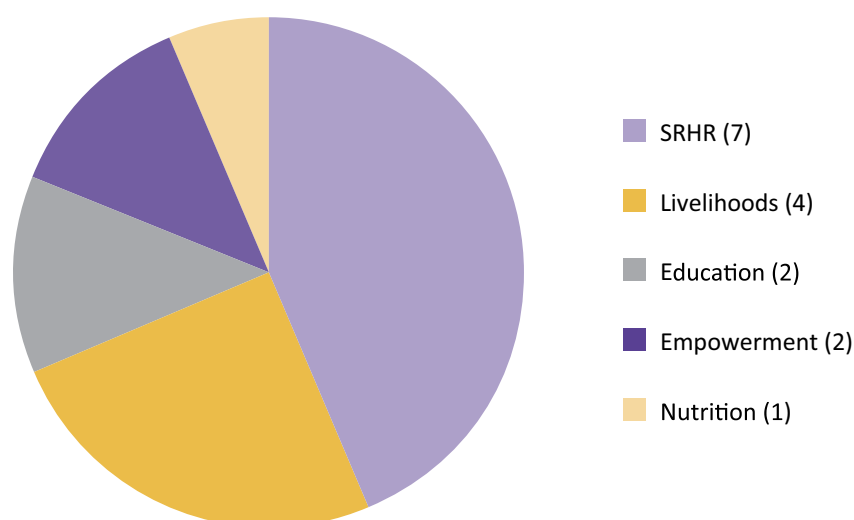


Figure 4.2: Program Review by Main Outcome (n=16)

4.3. Rural and Urban Distributions of Programs

The majority of the 25 linked programs were implemented in rural areas. Only 6 of the 25 programs were implemented exclusively in urban areas. In some programs the categorizations between urban and rural were slightly blurred as the programs were being implemented in the urban areas while targeting girls from semi-urban and rural areas (See Figure 4.3).

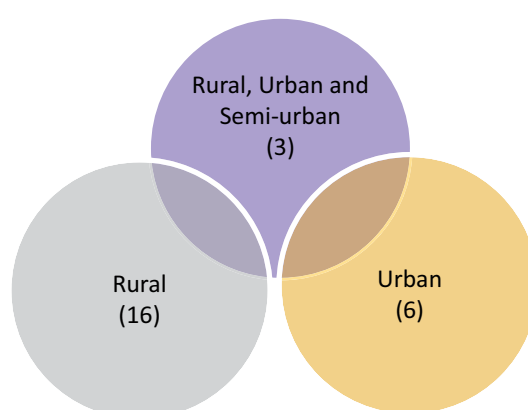


Figure 4.3: Distribution of Programs in Rural and Urban Areas

Although more rural than urban-based programs offered training in income-generating activities, placement opportunities were more common in the urban programs. Many rural programs accessed girls through women's saving groups (SHGs) or included adolescent girls in the adult women groups (SHGs) primarily to impart health and hygiene related information. One particular program that worked on adult education for women also initiated an education program with adolescent girls. Program staff found it strategic to hold combined meetings of the girls and the adult SHG members as they hoped that if similar messages were given to the girls and their mothers, some of whom were members of the SHGs, it would help create an enabling environment for the girls to participate in the program or to pursue higher education. In contrast, none of the urban programs reviewed worked with SHGs or had activities that organized women into saving groups.



Program Analysis



For analytic purposes, we have chosen to categorize the selected programs (16 linked and 4 unlinked programs) into three broad groups: (1) SRHR/Life skills³⁵ programs that added livelihood components, (2) purely livelihood & livelihood plus programs³⁶ and (3) integrated programs.

The reason for the above categorization is that organizations evolve or define their approaches to livelihood for adolescent girls based on their primary mandate or objective that forms the program's identity.

Different organizations seem to have their own specific understanding of what a livelihood program for adolescent girls in particular should or could entail. Thus while some organizations may focus on “nurturing” the latent potential in adolescents to seek employment at a later stage in life, others may choose to directly focus on developing their professional skills by imparting technical or vocational training to the girls at a given point in time. Similarly, while some organizations perceive the livelihood component as a part of a larger life-cycle approach of engaging with adolescent girls, others think of it more specifically in terms of creating employability and income generation for the youth. The main mandate of the program also determines the need for linkages, the choice of livelihood component, the manner in which the components are operationalized and which adolescent groups the program targets.

“

Some organizations perceive the livelihood component as a part of a larger life-cycle approach of engaging with adolescent girls, others think of it more specifically in terms of creating employability and income generation for the youth.

”

³⁵ UNICEF defines life skills as psychosocial abilities for adaptive and positive behaviour that enable individuals to deal effectively with the demands and challenges of everyday life. They are loosely grouped into three broad categories of skills: cognitive skills for analyzing and using information, personal skills for developing personal agency and managing oneself, and inter-personal skills for communicating and interacting effectively with others

³⁶ Livelihood plus programs add additional components to build agency and empowerment of young people or others strategies to enhance the livelihood outcomes

This section deliberates on some of these factors, while also highlighting some of the good practices and the on-the-ground challenges organizations face in implementing these programs, including the difficulties associated in assessing program success.

5.1. SRHR Programs with Livelihoods Components

Typically, SRHR programs for adolescent girls focus on outcomes related to fertility, health, nutrition, marriage and sexuality. Adolescence provides an opportunity and entry point to such interventions to change attitudes and inculcate positive practices at an early age. Realizing the significance of livelihood components, some SRHR organizations have added livelihood outcomes to their existing programs. Seven of the 16 programs reviewed fell under this category. This section examines the evidence obtained on why and how livelihood components are added to SRH programs, and provides insights on the organizational experiences in doing so.

5.1.1. SRHR programs incorporate livelihoods to enhance their implicit value or in response to adolescent and community demands

Our research showed that one of the main reasons for including the livelihood components in SRHR programs is to meet the growing demand emerging from within the communities, both from adults (mainly parents

“

Organizations need to think of ways to make adolescent girls more equipped and empowered, not only socially, but also in an economic sense.

”

of adolescent program participants) and/or adolescents themselves. Adults and adolescent girls alike perceive livelihood activities, especially skill development, as helpful in enabling girls to get jobs in the future. The addition of livelihood elements, especially skills training with its potential for income generation, incentivized girls' overall participation in SRHR programs, especially where the programs did not have a long presence in the communities where the interventions are implemented. Many adults consider sexual and reproductive health programs for girls as culturally inappropriate and threatening to core social values. Integrating sexual and reproductive health with livelihood skills training was more acceptable as it was perceived as a more neutral platform for engaging girls. The majority of organizations that impart SRHR trainings for adolescent girls validated this view.

Another reason for adding a livelihood component is to magnify the empowerment effects of SRHR interventions that typically attempt to raise self-esteem levels, especially with regard to one's body, health and well-being. In doing so, they unwittingly also activate a “desire” among girls to be more visible and to become more independent and articulate. This progression demands that organizations think of ways to make adolescent girls more equipped and empowered, not only socially, but also in an economic sense. Thus, the introduction of livelihoods activities is a natural progression in building girls' capacities in a holistic way (See Box 1).

Box 1: Including Livelihood Components in SRHR Programs Responding to Demand

Pathfinder's Jagriti program reviewed its works with men, women and youth groups primarily on reproductive health issues through existing ASHA networks in the villages. The organization introduced livelihood elements in their programming, based on overwhelming demand from the girl participants.

Program personnel interviewed said that participant girls want to know “*what they can do in their life if they get educated and what options are available for them.*” The girls see livelihoods as a “*salaried job or becoming an entrepreneur.*” Having seen their parents being either daily wage laborers or agricultural workers, they want to know what is available beyond these options.

In response to these demands, the organization mapped and linked participants to government vocational training schemes. The organization head held the view that the adolescents attending the RH training program were doing so because of the goodwill generated in the community by the addition of the vocational training component as it added value for the girls and their families.

Finally, a few organizations added livelihood components to facilitate the achievement of related outcomes in other aspects of the SRHR programs. For instance, in the case of an organization in rural Uttar Pradesh that had a life cycle approach to health and nutrition, reproductive and sexual health, and life skills, the integration of entrepreneurship promotion and the potential for income generation was seen as a way to enable the girls (11-19 years of age) to negotiate delayed marriage and child birth.

5.1.2. SRHR programs with livelihood components typically provide vocational training and information but, rarely, job support, placements and financial services

All the programs reviewed in this category enabled the participants to receive some kind of vocational skill training (see Box 2). The emphasis, however, was more on creating the potential to earn a living rather than actual employment or income generation. Most commonly, girls received training in tailoring, beautician courses, embroidery and similar skills that are traditionally female occupations and hence culturally and socially appropriate and acceptable. A few organizations recognizing the need to target skill training to market needs, provided training in non-traditional areas where there was a potential market (for instance, equipment repair or marketing of sanitary pads or other activities or services needed locally). They also offered training for professional jobs like computer trainings for data operations or project documentation for NGOs.

Box 2: Vocational Skill Training

A large number of agencies provide vocational training but their quality and effectiveness vary greatly, between states and for males and females. They do not necessarily operate with a gender perspective and hence girls are not properly served by training or post-training placement. Many do not have placement options and simply provide a facility and contract with vocational training agencies to deliver the actual training and placement. However, program implementers reported that finding good vocational training agencies especially in low-income states and rural areas is very difficult. Also, there is no information sharing on the available resources or agencies.

The Ministry of Labor and Employment registers and certifies independent agencies, some private, as Vocational Training Providers (VTPs). They typically provide courses for 400-500 hours. However, these VTPs are not available at the village or even Block level. Further, they tend to provide training that is considered by community members and government program implementers as more suitable for boys than for girls. Some programs that were appropriate for girls such as nursing or bedside patient assistant (BSPA), account keeping, computer, etc.

However, the VTPs have minimum criteria and educational qualification for entry into their programs, which immediately exclude a large number of girls who have dropped out-of-school for various reasons. These are in fact the girls who need livelihoods options the most as they are vulnerable to child marriage and/or trafficking among others

Very few organizations went beyond skills training to provide job placement. When they did, typically, it was done by linking them to existing networks of governmental and/or non-governmental institutions (e.g. hospitals, hatcheries, NGOs).

Two organizations focused on empowering girls through information, facilitated their access to information on schemes and program to address varied needs that the organization itself did not provide. These organizations viewed information seeking and provisioning as an aspect of developing the skills needed for active citizenship. Information pertained to employment opportunities (e.g. schemes and programs for youth to set up small enterprises, savings etc), or other developmental aspects such as nutrition and education (e.g. government schemes such as giving bicycles to high school girls to encourage them to go to school).

None of the programs reviewed under this category provided financial literacy, loans or saving opportunities to girls. They assumed that girls below the age of 18 could not open bank accounts nor could they legally be provided financial products like savings. However, this is an unfounded assumption as girls below the age of 18 can open saving accounts with a guardian as a co-signee. They can also borrow up to certain limit with the guardians as a co-borrower and guarantor (See Box 3). Although SRHR programs included life skills, none of them included financial literacy as a part of life skills, a common feature in most life skills programs implemented for adolescent girls in other parts of the world.³⁷

5.1.3. Capacity in livelihoods development is necessary for SRHR programs to undertake livelihood components

Most SRHR-focused programs are limited in their internal capacity and/or resources to adopt and sustain a livelihood intervention. They commonly operationalize livelihood components primarily by establishing linkages and partnerships that leverage particular expertise such as in creating market linkages or professional placements that complement the SRHR skills of the core organization. However, as the review reveals,

developing appropriate partnerships for livelihoods is difficult because the organization's myopic understanding of integrated programs, or weak capacity to implement livelihood components, or due to limited resources.

Some organizations forge partnerships with government agencies to get endorsements or to scale up. They may merge with government adolescent programs (e.g. that of Nehru Yuva Kendras or Mahila Samkhyas) or receive government certification to give them credibility. Others link their participants to relevant government and non-government schemes and information. One organization reviewed with youth-led SRHR advocacy as its

“

Financial literacy, an essential feature of life skills programming for adolescent girls in other parts of the world is not included in the SRHR curriculums and programs reviewed.

”

Box 3: Enabling Financial Products for Adolescent Girls

Mann Deshi Mahila Sahakari Bank, one of the programs reviewed, runs a cooperative bank for rural poor women and promotes financial self-sufficiency, livelihoods and entrepreneurship. It also runs a few initiatives for adolescent girls on personality development, sports, educational incentives and vocational training. It has also extended banking and financial services to adolescent girls, albeit in a limited way. Girls below the age of 18 can open a joint bank account with their mothers. Adolescent girls are actively encouraged to open saving accounts. The study team met girls who during their schooling had worked to save money for higher education.

From the Bank's CEO, we learned that there are unmarried girls under the age of 18 who take loans to start enterprises. In these cases, the Bank ensures that the girls' parents are involved in the loan i.e. they are co-borrowers, to ensure loan repayment in case the girl gets married and leaves home. Just one or two girls had actually established enterprises.

While the Bank is in the process of developing educational loan products, they have made loans to girls mostly beyond Class 12 to buy computers. Girls above the age of 18 can also take a personal loan for Rs. 30-40,000 for higher education. About 300 girls have taken such loans over the last few years.

³⁷ Maggie Bangser. 'A Programming Framework for Working with Adolescent Girls in Tanzania', Prepared for TACAIDS and UNICEF, Dar es Salaam, Tanzania; 2012; Judith Bruce & Kelly Hallman: 'Reaching the girls left behind' in Gender & Development, Volume 16, pages 227-245. Routledge, New York. 2008

primary focus, added vocational skills training for its target groups by linking them to other organizations and government programs that offer skill-building in areas like computers and cycle repair. It also offers monetary support to access trainings in other organizations. Finally, it has established a community college in partnership with IGNOU. The community college also has a placement cell linked with hatcheries, hospitals, etc.

Other organizations sought to enhance their internal capacity to implement livelihood components. One particular SRHR program responded to participant demand by adding to its vocational training program an internal capacity to translate skills training into actual employment opportunities. It developed a peer to peer self-sustaining model for livelihood generation. The program focuses primarily on training girls in life skills inclusive of SRHR and vocational training for six months. A few selected girls are then helped to set up their own training centers, where they impart the same vocational training and life skill education to a new set of girls who receive certification from the state government training center, thereby gaining credibility to establish their own centers later.

However, not all organizations were successful in adding a livelihood component as, for example, one that sought to train girls in traditional embroidery and link them with a marketing partner. The effort subsequently failed because the girls could not produce quality work.

“

Vocational skills training is not an end itself – the choice of vocational skills and the package of activities offered in the program needs to be aimed at converting the skills into a source of livelihood.

”

5.2. Livelihood and Livelihood Plus Programs

In this section we review the six programs that focus primarily on adolescent girls' livelihoods: three work specifically with adolescent girls only, two target boys and girls and the sixth works basically with adult women. It does not have a program oriented approach for adolescent girls but runs short term projects on skills training and other related incentives to them.

5.2.1. Adolescent livelihood programs are few; they are either initiated by governments or by organizations as an extension of existing livelihood work with adult women

Of the six programs reviewed here, three were initiated by the government either to promote youth employment or as an affirmative action for minority groups. The two non-government programs had evolved their adolescent girls' livelihood program or initiative from their long-standing and ongoing work on livelihood programs with adult women. Organizations diversify to add adolescents' economic needs as a way of responding to the aspirations of adults in their programs as sometimes happens in the case of those working with women's SHGs in which women ask to include their daughters. Government led programs are more easily initiated as the government is able to invest the kinds of resources required to command the required expertise and experts in the field to develop the programs.

5.2.2. Livelihood and livelihood plus programs aim to connect vocational skills training to a sustainable source of livelihood

Vocational skills training are among the core components of the livelihood programs as in the SRHR programs. What sets them apart, however, is that they have a sharper focus on employment and income generation. Vocational skills training is not an end itself; it is aimed at converting the skills into a source of livelihood. Vocational training is mostly offered in combination with financial literacy, seed capital for enterprise development and professional job placement. For instance, one government program that works with established vocational training agencies, through contracts ensures that the agencies find placements for a certain percentage of its

trainees. Another government program partnered with the corporate sector to facilitate placements; a third offered small grants to girls trained in embroidery to enable them to start home-based enterprises.

Organizations specialized in livelihoods are able to undertake direct programmatic interventions that understand market demand, tailor programs to meet the demand and develop effective market linkages. The skills and trades offered in livelihood oriented programs are also more mainstreamed, market oriented and “modern.” We found that livelihood organizations, unlike specialized SRHR organizations, were better able to partner with the private sector, especially corporate houses (See Box 4).

Box 4: Leveraging the Private Sector for Market Linkages

Employment Generation and Marketing Mission (EGMM), (cited above) was established in 2005 by the Government of Andhra Pradesh and the World Bank with the goal of ‘one job per poor rural family’. It provides unemployed or under-employed young people from poor households with training, placement and post-placement support. Training includes a wide range of areas such as retail, sales, security guards, restaurant personnel, data entry, etc. It recruits children of SHG members and trains them through 450 training centres located in rural and tribal areas. The SHG federations at the village level oversee the identification and counselling of recruits. These federations have help from the program’s Job Resource Persons (JRP), who are trained in demand assessment and demand creation among rural youth. In four years, the program has trained 2,26,909 young people and linked 80 per cent of them to jobs. About 45 per cent of the trainees were girls and 37 per cent from scheduled castes and tribes. The program supplies 80 per cent of entry level manpower in Andhra Pradesh to large retail and fast food chains, among others.

The program succeeded by bringing together knowledge of rural areas and knowledge and networks within the corporate sector. Program staff assess the nature and volume of job demands and offer appropriate training programs and job placements. On the one hand, staff compile information on unemployed and vulnerable youth and, on the other, conduct market scans, and visit potential employers to understand their entry level employment needs and specifications for trained personnel. The courses at the training centres are then tailored to students’ level of education and interests. A network of rural academies set up in partnership with industry, offers courses between 15 days and 3 months. Industry input also extends to curriculum development and guest lectures, thus ensuring buy-in and matching labor supply with market demand. The program provides placed trainees with orientation, microfinance products, social support and an alumni network.

5.2.3. In livelihood programs inclusion of SRHR components is rare; emphasis is on skills to obtain employment

None of the organizations involved in running the six programs reviewed had any expertise in SRHR. Five of the six did not see the relevance of SRHR for their programs. Only two of the six programs added a soft life skill development component and in both, the focus was on development of participants’ personality and other traits that would help them obtain employment. As they work with marginalized groups, with limited exposure and educational skills, organizations felt that it was important to train participants in soft life skills like communication that are critical for success in the market. The programs reviewed in this category provide only limited life skills inputs, thus we refer to them as ‘livelihood plus’ programs and not ‘linked’ programs. Most program personnel interviewed were of the opinion that economic empowerment would naturally result in girls becoming more empowered in other spheres, including acquiring the ability to negotiate their reproductive rights and health issues with both their natal and marital family.

Only one program implemented SRHR trainings and did so in partnership with a well-established adolescent SRHR NGO. This program was also notable in its emphasis on empowerment outcomes along with income or

employment. According to the implementers, they added the SRHR component later to complement the livelihood skills and enable girls, once financially secure, to enhance their self-worth and knowledge and better their “negotiating” skills overall. Based on the widespread understanding that adolescent girls are socially disempowered, there is a need to build girls’ agency so they can improve their bargaining power in all aspects of their lives including the economic.³⁸

One of the organizations reviewed does not conduct SRHR training and assumed that economic agency will naturally lead to better negotiation skills. This is well illustrated in the two cases that they shared with us. They conduct a five day course with the adolescent girls whose mothers are a part of their savings program. This five day course is geared towards instilling computer literacy, English speaking and personality development among the girls. The organization also gives vocational training and encourages them to save by opening bank accounts for them and teaching them basic elements of financial literacy. The organization believed that it is not important to impart SRHR trainings to girls as economic empowerment naturally enables the girls to exercise their agency and assert their rights. One girl comes from a relatively affluent family. A Class 12 student, she was training at the organization’s computer center to improve her employment prospects. However, her family had fixed her marriage and she expected that she would be married even before the Class 12 Board exams. She said that her prospective in-laws had agreed to let her complete her education after marriage but she was unsure they would keep their promise. When asked about child bearing, she said that she would like to work first for a while and then have a child. Again, she was unclear whether her husband would agree. And when asked how she would delay her pregnancy, she said that she herself did not know but would ask her elder sister. Her elder sister, as we learned during the course of the conversation, was herself married at the age of 16 or 17 and had her first child within the first year of her marriage.

“

Most program personnel interviewed were of the opinion that economic empowerment would naturally result in girls becoming more empowered in other spheres, including acquiring the ability to negotiate their reproductive rights and health issues with both their natal and marital family.

”

The other example was of a girl who had undertaken a nursing course offered by the organization. She had studied till Class 8, was married this year and is 16 years of age. Her mother-in-law has a small blanket-making unit facilitated by the organization. When the course was offered she was allowed to take it, but got pregnant and had a miscarriage towards the end of the course. Her in-laws blamed her miscarriage on the travel and on the hectic pace of the course, and her course was pre-maturely terminated, and now she is not allowed to work outside home.

In both cases it is evident that a critical component of building girls’ skills and agency in SRHR may have been a missed opportunity in an otherwise strong livelihood program.

5.2.4. There are effective strategies to overcome social obstacles to girls’ engagement in livelihood programs

Livelihood programs face social and cultural obstacles in engaging girls and the opposition can be stronger if training is offered in areas parents and communities regard as non-traditional. Program implementers mentioned that it was more difficult to bring girls out of their families and villages in the low income states, since communities were more conservative. They felt that training and enabling girls to engage in jobs outside their villages was easier to accomplish in the high-income states because the families’ desire for their daughters

³⁸ Knot Ready, Lessons from India on Delaying Marriage for Girls, Gupta, et al., ICRW, 2008

to have ‘better lives’ was enough to override cultural barriers. However, we found some programs employing innovative strategies to overcome social barriers and community objections.

Working through women’s economic empowerment programs is more effective in attracting girls to “non-traditional” trades. One of the main reasons for this is because such programs have credibility and community trust. The mothers (or other adult family members) are less apprehensive to send their daughters for trainings etc. as they feel that they are in a safe, conducive and nurturing environment.

Community involvement and acceptance played a decisive role in one of the programs that reached out to

“

The ability to enable girls to access the more “non-traditional” trades is better for programs that have expanded their outreach through women’s economic empowerment programs over time, to include the daughters of the participants in adolescent livelihood programs.

”

vulnerable girls in conservative communities. A Bihar government scheme, implemented in 2008-09 under the Sarva Shiksha Abhiyan, aimed to reach out to marginalized Muslim adolescent girls excluded from formal education, by building their vocational skills for income generation. Religious institutions – the Madarsa and Makhtabs – were chosen to implement the scheme as they were respected by the community and parents and less likely to be opposed. 13,778 girls were trained in a variety of skills including dress making, beauty culture, early childhood care, jute products among others. However, life skills or SRHR was not the focus of this intervention.

The program worked very much within the community approved framework and gently challenged gender norms. As the person who had conceptualized and initiated this program noted, the program had got the girls a “foot in the door” and enabled them to have an opportunity to learn a trade which they would not otherwise have because of their

norm restricted mobility. He felt that how much one can challenge the status quo and gender norms depends on the context.

5.2.5. “Youth” focused programs tend to overlook gendered realities that affect girls’ engagement in livelihood programs

Of the six livelihood programs two focused on “youth” broadly and were not specifically targeted towards girls. Moreover, they did not make any specific provisions to address the practical problems faced by girls in rural India like restricted mobility, lack of safe transport, and the cultural norms and practical concerns of parents that result in restrictions that prevent girls from considering livelihood options as appropriate for themselves.

Enrollment in these programs was through self-selection. Consequently, only the more privileged girls were able to access and take advantage of them. Secondly, in one of the government programs the vocational trainings offered were at district headquarters - no transport or residential facilities were provided. As a result, girls from rural areas could not participate. Also two of the three programs did not provide post-placement counseling services to enable girls to stay in the jobs they were placed in. We found that in two of the youth focused programs girls’ participation was 30%. The success rate of placement of girls in these programs was almost negligible; girls were placed in jobs that they could not sustain.

5.2.6. Livelihood programs tend to focus on older age cohorts and out-of-school girls

The programs that implement skills among participants specifically for employment typically work with age groups that are above 18. The three programs of this kind reviewed here worked with groups 18-30 years. These organizations seem to limit the scope of their intervention by age, and thus girls 15-17 years lose out on

livelihood training opportunities because the Child Labour Act 1986 is misconstrued to be applicable till the age of 17 while in actual fact child labor is applicable till the age of 14.

These livelihood programs are not designed for school-going girls because of the assumed conflict with completion of formal school. Besides, as we find in our review of the curriculums provided by some of the vocational training agencies many of the vocations offered are largely geared towards girls who already have completed certain levels of schooling. One exception is a program that rather than categorizing girls as in-school or out-of-school, it provides vocational skills training while incentivizing girls' education. It provides educational scholarships or supports accommodation costs of girls who choose to study in other towns and cities with better educational opportunities. The organization also awards girls' fathers who are supportive of their education so as to set up a good example for the community and encourage more families to do the same.

We find that the term "out-of-school girls" acquires two separate meanings in the context of livelihood. The programs mentioned above consider "out-of-school" as those that have completed their education. Other programs consider out-of-school as those who may have never been to school or are school drop-outs. Programs like the one that reached out to Muslim girls (mentioned above) focus on such out-of-school girls, as they feel that without a formal education, the girls need an early start to attain financial independence.

“

Organizations seem to limit the scope of their intervention to age groups that are above the age of 18. Girls aged 15-17 years lose out on livelihood training opportunities because the Child Labour Act 1986 is misconstrued to be applicable till the age of 17, while in actual fact child labor is applicable till the age of 14.

”

5.3. Integrated Programs for Adolescents

The review also looked at select adolescent programs that have evolved an integrated approach in their interventions. These programs give equal weight to livelihoods, life skills and SRHR education and are primarily focused on adolescent girls. We reviewed four programs under this category. While two of these programs that have been operating in the field for several years have successful livelihood components, the other two because of their more recent origin are yet to see results. In this section we look at how these programs originated, their approach, the extent to which they meet the comprehensive needs of girls and their experience in adopting this approach.

5.3.1. Integrated programs have both concrete modules on SRHR and focused programming on livelihoods

Typically, these programs have concrete modules on SRHR and focused programming on livelihoods. What distinguishes them is an approach that views girls' needs in a comprehensive manner. They also go beyond training to make market linkages. One organization helped girls set up their own enterprises and gave them financial assistance. Two organizations also offer professional placements, by linking girls to firms. Along with financial literacy, the girls are also taught health, nutrition, about sexuality, law, spoken English, use of the internet and personality development. And one of these two organizations offers scholarships to girls who need to complete their formal education.

5.3.2. Some programs that have been responsive to comprehensive needs have organically evolved into integrated approaches

The two long-standing programs addressing girls' needs comprehensively have organically evolved into integrated approaches. Each component works to strengthen the other and therefore ultimately works to consolidate the overall gains. One such organization offers legal literacy and SRHR components. They started to do this when they began to understand from their work with adult women that when girls enter markets they should understand their bodies, sexuality and their rights and how that impacts their functioning in the market place. Both organizations have had a long standing presence in the communities within which they work. They have a close ear to the ground and have remained responsive to the evolving demands of their participants and their changing contexts over time. In one case, the women's group members expressed a desire to have their daughters in the program, while in the other the programmatic focus was diversified because the organization believed that it was important to bring in adolescent girls due to their unique vulnerabilities. These programs have made specific efforts with intermediate plans to enable them to reach concrete livelihood outcomes for girls such as jobs, placements or enterprises (See Box 5).

“

Programs that have been responsive to comprehensive needs have organically evolved into integrated approaches. The programs have a close ear to the ground; they have remained responsive to the evolving demands of the people and their changing contexts, over time.

”

In contrast in the other two programs, where integration is externally driven, the components appear to have been linearly integrated and neither the field level implementers nor the recipients are able to relate the relevance of the components to each other, and why they are being integrated in those settings. Instead, they are imparted in a compartmentalized manner, independent of each other, seemingly because of donor demands to integrate. One such program, run by the government, implements the livelihood component by engaging professional vocational training agencies that are also mandated to do the placements. Neither of these partners responds to emerging needs or challenges that the girls face in accessing these programs and placements. Therefore the participation in the program is self-selected and the program is not reaching the more vulnerable girls.

Box 5: Responsive Programming to Address Girls' Needs

An example of a responsive program is run by Chirag. It offers scholarships to girls from poor families. Girls who have completed Class 12 are trained and connected to livelihoods through the organization's for-profit company. They are involved in rural marketing of sanitary pads and solar lanterns and floriculture through which they earn an average income of Rs. 300 per month, at the very least. They are encouraged to save to support their further studies. While the attempt is to engage girls 18 years and above in the livelihood program, there are still many girls who are 17 years old at the time of finishing Class 12. The organization gets parental consent for the livelihoods work with these girls, especially since money transfers are involved. For example, for the floriculture or strawberry cultivation, the girls do not own their own land. It is owned by the parents so an agreement is signed with them stating that they are providing the land to the girls for cultivation and that they would support their daughter for her education. The program is responsive to comprehensive needs of girls because it not only provides access to livelihoods but also enables completion of education and trains them on SRHR/life skills.

5.3.3. Existing experience in livelihood programming and longstanding community relations enables organizations to deliver livelihood outcomes

The two organizations running successful integrated programs undertook adolescent girls programming only in the last couple of years but have been working with adult women livelihood initiatives for several years. In their initiatives with adult women they have worked with a host of governmental and corporate bodies to develop successful markets. These organizations have a wealth of experience and credibility, both within and outside the communities. They have developed successful partnerships with government, non-government and the corporate sector, and use them all depending on program needs. These linkages have helped market access and placements.

Also, the long standing relationship with the communities has enabled them to introduce more non-traditional skills and work. As one of the program implementers stated, that to begin with in order to get community buy-in for their adolescent programs they started with more acceptable and traditional trades like embroidery and stitching; once they established credibility with the community they introduced more non-traditional skills like mobile repair, computer work etc. The program has a successful partnership with a local Business Process Outsourcing (BPO) company which helps train the girls. On completion of the training more than 50% of the girls are absorbed by the company.

In contrast, the other organizations that have recently initiated integrated programming had no prior experience in undertaking livelihood programming with adult women or prior relationship with the community. Consequently they tended to operate within the cultural constraints of the community and identified vocational skills that were acceptable but had no viable markets. They are still struggling to create appropriate market linkages. The skills identified through a needs assessment were not only gender stereotypical like sewing and beauty care, they also did not match the aspirations of girls. The organization admitted they had conducted a limited market scan and demand for the products was very limited.

“

Owing to organizations' experience of working on adult women's livelihoods, despite limited internal capacity in the initial phases, they have struck successful partnerships with government, non-government as well as corporate sectors.

”

5.3.4. Some integrated programs recognize and respond to adolescent girls' heterogeneity and multiple needs

One of the two successful programs mentioned above, were designed to be responsive to specific ages and educational levels of the girls involved. One organization runs both vocational trainings for girls who are school-drop-outs and more professional polytechnics for girls with more education. Thus basic and advanced skills (in fashion design, computer literacy, and communication) are provided to girls based on their education and competency. The girls in the polytechnics are given formal placements in export houses, large international brands, the State Bank Academy and so on. Girls who want to start their own vocational centers after completing training are given loans with low interest rates through the organization's women's cooperative. Girls in the vocational training centers (as well as those who are not enrolled) are encouraged to complete their school education through National Institute of Open Schooling (NIOS). In addition, girls are being enrolled back in schools or in private education under the 25% reservation mandate. For these girls, the skills training takes place in different batches at different times of the day so that the girls can attend school as well.

The other successful organization in this category chose to target the needs of specific age-groups. Thus, for younger girls (11-14 years of age) the training modules focus typically on issues of hygiene, nutrition, menstruation etc. while older girls (15-18) are trained in SRHR life skills, vocational skills and, financial literacy. The older girls are also offered job placements after completion of the trainings.

One of the most important aspects of these integrated programs has been that organizations have tried to respond to girls' realities. At the most elemental level these programs provide safe spaces for girls as a conscious effort to seek their participation. Staff observed that it was only because communities "trusted" their presence that they were willing to let their daughters participate in the program. This enables them to talk about not just livelihoods but also other "sensitive" issues as well like health, sexuality, marriage and so on, which otherwise may be seen as unsuitable or taboo.

5.4. Responding to Barriers and Challenges of Implementing Adolescent Livelihood Programs

Based on our discussions with experts and program implementers, we heard a common set of views about the barriers and challenges of implementing livelihood programs for adolescent girls. In this section we discuss some of the key barriers and the specific practices that some organizations have adopted to overcome these.

Education conflict: One concern we heard repeatedly from the technical experts is that engaging adolescent girls in livelihood activities can conflict with their right to education. This concern arises primarily from the irrefutable premise that all children have a right to education.

The realities for girls, for instance in Bihar, tend to differ from the ideal. The fact is that enrolment levels, following the cash incentive provided by state governments, are very high. However, the actual time spent in schools is extremely low. Girls apparently enroll in schools but do not necessarily attend schools on a daily basis. It is also possible that they may end up dropping out of school early. This leaves us with a scenario where we have a fairly significant population of girls ostensibly in school but not undergoing any learning experience. The second concern is that when programs are dealing with out-of-school girls they want the girls to first complete their education, but in reality girls have an expressed need both for livelihoods skills and education.

Based on our review, there is evidence that there are effective ways in which organizations have addressed these concerns:

- Engaging out of school girls through life skills training to encourage school completion.
- Girls who dropped out for financial reasons are awarded scholarships or opportunities to work and save for future education.
- Promoting open schooling alongside livelihood training.
- Provide or enroll girls in remedial schooling to encourage those who have dropped out to re-enter school.
- Conduct out-of-school training sessions with flexible timing to avoid conflicts with school timings.

Financial products: As lack of financial resources can restrict girls' education, it is especially helpful for economically disadvantaged girls to have access to financing to complete their education, to pursue higher education, pay for vocational training or start small enterprises. Despite the need, many respondents reported that they were unable to provide financial products to adolescent girls due to the age barrier. This assertion, however, does not seem entirely valid. As we learnt, it is quite possible for girls below the age of 18 to open a saving bank account with a guardian and borrow money with a co-borrower such as a parent. According

to the Chief Finance Officer of one organization, many girls do part time jobs to meet the financial needs of their families or studies. By allowing them to open an account they can begin saving at an early age towards meeting their future aspirations. Jeroo Billimoria who founded the Childline Network and now works on financial inclusion of children and adolescents in the age group of 10-18 years across the world believes that “if you don’t have financial inclusion from a very young age, you are going to make intergenerational poverty continue...teach a child to save and give them access to savings, you are shaping the whole financial economy” (see Box 6).³⁹

Box 6: Initiative on Financial Inclusion of Young People

Jeroo Billimoria’s initiative Aflatoun (<http://www.aflatoun.org>) encourages financial literacy and saving among age groups 10-18 years. The Aflatoun program is founded on the belief that children in this age group should have an understanding of their rights and responsibilities and access to the necessary financial tools to realize these rights. Consequently, Aflatoun works along two trajectories of learning – social skills and financial education. The financial elements of the program include saving and spending, planning and budgeting and social & financial enterprise. Aflatoun, initiated in 2005, now runs in 94 countries. Aflatoun program in India is run by MelJol. MelJol, started in 1991 and registered as an independent organization in 1999, is implementing the Aflatoun program in schools in standards one through eight. She also initiated Child & Youth Financial International (C & YFI, <http://childfinanceinternational.org>) in 2011 to scale up her initiative on financial inclusion of young people by enlisting banks and government across countries. The main aim of this initiative is for every child beyond primary school to have access to financial services, financial awareness through education, a reliable source of income and the will to save and build assets to promote their future stability.

Other innovative financial services for adolescent girls include:

- Imparting financial literacy with or without vocational training. Financial literacy imparted at an early age enhances self-efficacy of girls and creates economic empowerment.
- Seed capital to develop enterprise or buy equipment for work. (For example, an organization initiated a scheme which gave a sum of Rs 2,500 to the girls who had completed the course to enable them to buy their own sewing machines and other tools to start businesses.)
- Facilitating girls to take a loan with someone as a co-borrower.
- Providing scholarships to girls for pursuing residential and/or better vocational training opportunities that are not otherwise subsidized by the state.
- Money to pay for vocational training.
- Facilitating corporate financing.

Partnerships and capacity: Creating meaningful, sustainable partnerships is an effective strategy to remove barriers to implementing livelihood programs. But as many organizations work in remote areas, finding the right partner is often a challenge. For instance, one organization partnered with government organizations observed that the partnership was very dependent on the individual and if he or she moved away, there was no guarantee that the next individual would carry forward the process. Nevertheless, some organizations have been successful in forging partnerships.

³⁹ <http://www.newsweekdailybeastprints.com>

Some organizations have cited examples of partnerships that have not worked and other organizations suggest success because they had the partners in place. Some of the ways in which partnerships have been forged are suggested here:

- Partnerships may be opportune and mutually beneficial identified through a scan of the markets and identify the need of the market in order to insert a program relative to that need.
- Donor facilitated and funded partnership.
- Partnerships may be operationalized as linkages with government schemes and platforms that have resources earmarked for training through specialized organizations.
- Vendored partners that are paid to provide certain services.
- NGOs are also now building linkages with corporate both for jobs as well as sector expertise.

Market linkages and placement: As market linkages are vital for the success of livelihoods programs and a challenge to develop, the organizations reviewed developed ways to overcome these challenges that are instructive. Some organizations assessed market needs and developed training to respond to them. As one sector expert observed, skill trainings should be done in conjunction with the available market options so that there is a logical progression from training to exploring income generating opportunities or jobs. It is important for girls to be trained in skills that are economically viable in their context. Thus the training needs to be context based – to identify, a priori, what sells or what are the employment demands of the area.

Effective practices observed were:

- Post placement counselling.
- Information provision to link with markets and jobs.
- Market assessment to inform training so it is responsive to market needs.
- Involving market experts in designing livelihood programs.
- Contracting specialized agencies to ensure a certain proportion of placements.
- Forging partnerships with organizations that have the requisite expertise.
- Investing time and resources to forge market linkages.





Looking Ahead



6.1 Towards Stronger Adolescent Programs

Programs for adolescent girls, as evident in this review, have begun to respond to the need to enhance the economic capabilities and opportunities for this age group. There is recognition that a failure to provide the right skills early on can affect later economic success. However, there are still very few practical examples of programs that reflect growing recognition of the value of simultaneously providing sexual and reproductive health and livelihood skills to adolescent girls.⁴⁰

This review examined the programmatic facilitators and barriers to livelihood programming for adolescent girls. It also explored why the livelihood approach has gained little traction among mature sexual and reproductive health programs and identified program lacunae and barriers to be overcome. We present below the key program elements of a more comprehensive programming approach for adolescent girls. These elements are derived from the analysis of the programs we reviewed and in this section we both articulate their relevance as well as provide concrete examples for each of them.

Community buy in: Community trust and support are critical to access and target adolescent girls and enable their development potential.⁴¹ Sector experts point out the need “to start [engagement] with the parents and the community first, before reaching adolescent girls” since access to the girls themselves is usually limited as parental control is very strong and girls typically do not have the agency or the space to exercise their own choices, i.e. to “decide what they can and cannot do”. Mobilizing communities and engaging parents is critical to changing their mind sets towards gender roles and expectations from girls. Results from adolescent girls programs across the globe suggest it is crucial to engage with adolescent girls’ parents and family members to gain credibility⁴² and minimize opposition. It is also strategic because communities offer valuable resources that programs can leverage.

⁴⁰ Adolescent Girls in India, Panda, 2007

⁴¹ This is a constant point that is highlighted by the technical experts interviewed in this review

⁴² International Center for Research on Women, ‘Equal Opportunity and Youth Employment: A Background Report for the Equal Opportunity Working Group of the Youth Employment Network’, Working Paper Series, September 2003

Some programs reviewed adopted strategies to create a “web of inclusion” whereby, both processes and forums were activated and rooted in the community and adolescent girls obtained the social support they needed to participate in programs and sustain their learning. Some programs incorporated these strategies from the outset, while others introduced them in an evolutionary way, i.e. after establishing organizational good will and credibility through other development programs in the area. A common strategy across organizations was to engage girls whose mothers were already beneficiaries e.g. daughters of existing adult SHG group members that the organizations have been working with. Organizations also tried to gain credibility and acceptance by hosting community events of use to all such as health camps, or exhibitions of products made by girls, offering government certification for completion of training, or engaging community leaders to disburse certificates. One organization requested that the community where their project is located provide them with a physical space to open vocational centers. This move helped them in two ways: there was a sense of community ownership right from the outset, and people were willing to send their daughters since the centers were located close to their homes, and thus were considered safe and accessible. It also helped the organization to cut costs as the community provided the space rent free.

“

By “safe spaces” we do not imply only creation of physical structures. Safe spaces are essentially strategies through which girls have access to collective learning and sharing platforms and avenues, and where they feel comfortable to speak.

”

Safe spaces for engagement: Creating safe spaces for adolescent girls to meet and network surfaced as another important factor that needs more concrete resourcing in adolescent programs. By “safe spaces” we do not imply only creation of physical structures. Safe spaces are essentially strategies through which girls have access to collective learning and sharing platforms and avenues, and where they feel comfortable to speak. As flagged by some sector experts, “groups need to be created to enable girls to come together, have a dialogue and create the space for them to share their lives”⁴³ as a stepping stone to talk about relevant issues, both social and economic. A few of the programs reviewed created such safe spaces, some by forming girls’ only forums or clubs where they felt at ease and could then be engaged in other holistic skills development, be it vocational trainings or SRHR.

Other organizations addressed issues of physical safety of girls, as this they feel is a critical concern of girls and their family members and, in their experience, enhanced girls’ participation in programs. Organizations have tried to address limited mobility of girls by establishing drop-in centers within their own communities or neighborhoods; and provided access to safe public transport to travel back and forth from training centers.

Programming with a gender lens: Most organizations, both those providing SRHR and/or livelihoods trainings for adolescent girls, lack a gender lens. The program content and approach do not take into account the structural and power inequities that women and girls face nor challenge the rigid norms dictating their roles and behavior. Notably missing from programs is skills building to help girls negotiate beyond socially accepted roles and expectations for themselves around sexuality, fertility or work. As noted by one organization, “We hold meetings with fathers and brothers of girls as we feel that the aspirations that girls have need to be understood by the family as well. If we are able to sensitize male family members of the need to make their daughters socially and economically self-sufficient, the family could be motivated to delay their marriageable age, let them pursue jobs or education”.

⁴³ Interview with a Technical Expert

Organizations seemed reluctant to challenge gender norms, perhaps because of the fear of losing access to girls that constitute their target group. One example of this reluctance to push the boundaries of gender norms and barriers is the content of various life skills/SRHR training curricula. Our analysis suggests that critical gender issues regarding biological and social transitions are not addressed within these programs. Missing are discussions of biological transitions that girls go through, new physical and less visible articulations of sexuality, confusion about their experiences, and grappling with binding socializing processes that seem to create shame, fear and stigma. Not addressing these issues head on creates a sense of shame and seclusion for many girls in this period of adolescent transition.

In an interview with trainers from an organization in Bihar we learnt that issues like menstruation were described in ways that reinforced the singular significance of girls' reproductive roles where the uterus is described as a vessel meant to bear children and menstruation is a process that gives meaning to the fertility potential of a woman. Thus the health of girls (be it menstruation or marriage and child birth) was only discussed through their fertility role, and not from the point of view of building their decision making capacities, confidence and/or skills to negotiate with these issues. The manuals used for training talked about sexuality in a negative manner, encouraging adolescents to "just say no" to sex, rather than inculcating informed sexual behavior.⁴⁴

Therefore, one of the areas of concern that emerges through the review is that even while program leads have a sound understanding of the need for gender transformative perspectives, the program implementers need to be properly sensitized. If not, training provided by them could end up reinforcing gender stereotypes, and women's lack of skills to negotiate informed choices around sexuality or the ability to resist coercion or violence. Thus resources must be invested to build such perspectives of implementers.

Similarly, in the case of livelihood programs, we observed that most organizations tend to provide livelihoods, skills and options that conform to gendered expectations for work that girls can and cannot do, often relegating training to skills like tailoring, design and beautification. However, even perceived gender stereotypical skills can be gender transformative if they are properly linked to markets and thus push girls' activity higher into the value chain.

One program that had a strong gender and rights perspective in working with adult women was able to similarly identify girls' needs when it began its adolescent girls program. Core to the programming was its effort to build girls' agency even though livelihood was the stated objective. Consequently the program that was initiated for livelihoods evolved into an integrated program that included legal literacy, sexuality training and education.

“

Missing are discussions of biological transitions that girls go through, new physical and less visible articulations of sexuality, confusion about their experiences, and grappling with binding socializing processes that seem to create shame, fear and stigma.

”

“

Issues like menstruation were described in ways that reinforced the singular significance of girls' reproductive roles where the uterus is described as a vessel meant to bear children and menstruation is a process that gives meaning to the fertility potential of a woman.

”

⁴⁴ In fact, it has been documented that core principles that should guide sexuality education include fostering norms and attitudes and building skills for achieving gender equality; addressing vulnerabilities and fighting exclusion; and taking a positive life-cycle approach to sexuality, among others (UNFPA)

Differential programs that target specific needs for specific groups: Adolescence is a unique stage where biological transitions from pre to post puberty have significant effects on many aspects of girls' lives in terms of socialization, isolation, stigma, changing expectations and aspirations, continuing schooling, economic pressures and uncertainty and fear about sexuality. Based on the review we found that adolescent interventions do not necessarily respond to these varying needs. Beyond age transitions there are confounding issues of schooling, literacy, caste, physical vulnerability that programs need to consider. Differentiating programs by age and other categories suggested above has the potential of addressing particular vulnerabilities of sub groups, based on their unique contexts. A universal "one size fits all" approach can dilute the very outcomes that interventions desire however well executed they may be.

Livelihoods programs do provide different skills to girls based on their educational competency, mainly because it is difficult to give more technical skills to those (like computer education or English speaking) that have limited literacy levels. Yet many programs do not address the literacy needs of young girls. Very few programs also target in-school girls for livelihood skills (example through career counseling or modules as part of school curriculum).

“

Differentiating programs by age and other categories suggested above has the potential of addressing particular vulnerabilities of sub groups, based on their unique contexts. A universal "one size fits all" approach can dilute the very outcomes that interventions desire however well executed they may be.

”

In any given area or context adolescent girls are differentiated across castes and economic class. While programs aim to target the neediest, only a few of those reviewed specifically attempted to address the needs of particular vulnerable communities, i.e. Muslim girls and Dalit populations.⁴⁵ Accessing girls most in need is considered problematic as there are no systematic ways of reaching such a group. Organizations do not necessarily do a needs assessment or scoping of communities to identify those who are the most vulnerable. Mostly, the process is experiential, based on organizational history of engagement in a particular area/community (i.e. if organizations work in particular areas they could identify this group) or is demand driven. As recently shared by Bruce (2013),⁴⁶ unless we clearly target vulnerable groups, only a small percentage of the already privileged adolescent girls will end up receiving most of the benefits from the programs for adolescent girls. Programs that are supply driven will tend to recruit the "cream,"

those who are most able to take advantage of benefits, and not reach out to the neediest. Programs that are evidence-based and thoroughly evaluated are less risky than those with vague objectives and non-specified target groups.⁴⁷

Responding to girls' aspirations: Most organizations that work on creating livelihood for girls may not be aligned with girls' aspirations for diverse livelihoods. In some of the programs it was observed that selection of trades was not necessarily in response to the girls' volition. The needs assessment done by the program looked more at the acceptability of the skills and local markets rather than the aspirations of the girls. Thus while the girls were keen on pursuing computer courses, the program offered them training in tailoring. Adopting a more participatory

⁴⁵ However, these programs were one-dimensional, only looking at economic empowerment in isolation from other development components

⁴⁶ Population Council Meeting "Rethinking youth programming: expanding the scope and expanding the reach", New Delhi February 2013

⁴⁷ Population Council, 'Building assets for safe, productive lives: A report on a workshop on adolescent girls' livelihoods', New York, 2005

approach in evolving adolescent livelihood programs enables programs to meet the aspirations of the target population. A positive example is that of the Population Council's experimental program in Bangladesh to address the common exclusion of adolescents from microcredit schemes. The 3 year project is aimed at girls ages 12–19. Its partner BRAC, the largest provider of microcredit to women, also introduces girls to livelihood skills and training. Incorporating an important lesson from top-down projects, “the type of skill and content of livelihood training are selected through a process involving both the girls’ demand for particular training and the feasibility of marketing or using the skill to generate income as assessed by BRAC staff at the local level.”⁴⁸

Girls’ aspirations are invariably limited by the fact that they do not have decision making powers with regard to their own lives. While exposure to the trainings expanded girls’ aspirations for livelihoods, the same had not happened to the key influencers in their lives. Some of the girls were involved in vocational training or life skill education programs, now wanted to pursue specialized careers (like bio-engineering or computer engineering) but had very little information on how to realize their ambitions. Thus it is important, that while targeting girls, their immediate environment (their family, community elders etc.) is also sensitized to be responsive to girls’ desires. Sometimes, this is seemingly beyond an organization’s reach, there must be efforts to engage parents and family members in this journey as well as provide girls with information and linkages to pursue their ambitions on their own.

Respond to girls’ practical needs: It is difficult to conduct any intervention in the lives of adolescent girls without engaging with their practical realities. Even if girls are keen to participate in programs, restricted mobility, lack of financial resources, paucity of time due to other household responsibilities, concerns around their safety, typically come in the way of girls’ participation. Programs need to recognize and build effective strategies to address these, such as safe spaces, community platforms, financial services and flexible programs to name a few. The experience of the Kenyan Tap and Reposition Youth Program (TRY) over a 10-year period offers lessons about how to adapt program models to the specific needs and constraints of adolescent girls and young women.⁴⁹ The TRY model evolved, growing from a minimalist savings and credit model to one that also provided its clientele with social support and an individual, voluntary savings option (In this sense, it is a “best practice” not because of reliably measured outcomes, but because it is an example of responsive programming in an emerging field). In urban Kenya, for the majority of young women, entrepreneurship and repeated borrowing were not primary concerns. Rather, their fundamental needs were related to acquiring social capital (including accessing support groups and mentors), maintaining physical safety, and having the opportunity to save their money in a safe, accessible place. When these needs are met, entrepreneurship and use of credit opportunities may follow.⁵⁰

“

Even if girls are keen to participate in programs, restricted mobility, lack of financial resources, paucity of time due to other household responsibilities, concerns around their safety, typically come in the way of girls’ participation.

”

Expanding the scope of livelihoods beyond skill-building activities: It is important to expand the scope of how “livelihoods” is approached for adolescent girls. Currently many programs ostensibly aimed at livelihoods for

⁴⁸ International Center for Research on Women, ‘Equal Opportunity and Youth Employment: A Background Report for the Equal Opportunity Working Group of the Youth Employment Network’, Working Paper Series, September 2003

⁴⁹ Katz E, ‘Programs promoting young women’s employment: What works?’ Launch of the Adolescent Girls’ Initiative, The World Bank, Washington D.C., October 10, 2008

⁵⁰ Erulkar et al, Tap and Reposition Youth (TRY): Providing Social Support, Savings, and Microcredit Opportunities for Young Women in Areas with High HIV Prevalence. Transitions to Adulthood Brief No. 15. New York: The Population Council, 2006

girls stop at providing vocational skills training, falling short of reaching a logical outcome of concrete livelihoods. In fact there seems to be a resistance to create livelihood programs for adolescent girls. As noted by an expert *“Livelihoods’ is a strong word to use when linking it with adolescent programs. It’s more than skills training i.e. life skills, awareness generation, etc. The livelihoods word implies something that’s going to give you a job or employment so perhaps [its] not true when talking about adolescent programs.”* Age of the girls is seen as a disabler in this regard. However, it is critical that livelihood programs do create livelihood options for girls prior to 18, particularly those vulnerable to early marriage so they can create alternatives to marriage. Additionally, girls at the age of 15 are legally employable (in non-hazardous industries) and this should not be considered as an obstacle in expanding scope of the livelihood program beyond vocational skills especially for out-of-school girls.

“

By triangulating livelihoods with education, financial services and economic agency, several theories of change are in play in the same program, and livelihood thus is viewed along a continuum and perhaps along a range of trajectories.

”

For any skill training to convert into sustained livelihood it needs to be transformative, build on girls’ aspirations, link effectively with markets and create value towards specific livelihood outcomes. Most programs have chosen to focus on skill-building and vocational training alone, with poor forward linkages. A few programs have decided to unpack and expand the commonly understood definition of livelihoods in their intervention in a more comprehensive manner. In such instances vocational skills have been linked to financial products with good markets; financial literacy is introduced as an important element, as it is believed that if the girls are able to save money from their incomes, that in turn could help them finance their own education or skills in the future. Job placements are also being sought in partnership with a range of agencies so that girls get a “stable” job. These organizations

also try and provide scholarships to needy girls so that after completion of formal education, they have more employment options available to them. By triangulating livelihoods with education, financial services and economic agency, several theories of change are in play in the same program, and livelihood thus is viewed along a continuum and perhaps along a range of trajectories, as it deservedly should be.

It is important to impart skills to girls keeping the sustainability in mind. As mentioned earlier, mere skill-building is not enough. Programs need to take in to account how these skills will be eventually used by the girls, or whether there is an opportunity available in the market. In other words, it is important for livelihood programs to be outcome centric so that they do not end up creating aspirations in a vacuum.⁵¹ Programs need to offer more than simply vocational training, i.e. either job placements or self-employment opportunities so that the girls’ skills are connected to sustainable sources of livelihoods. In communities where girls’ mobility is limited, self employment or entrepreneurship models need to be encouraged. Girls need more holistic interventions, depending on their contexts such as soft life skills, financial literacy, marketing financial products, and seed grants to set up new ventures and scholarships to complete formal education. In this regard, it is important for comprehensive programs to think of fostering public and private sector partnerships so that sectoral expertise and opportunities can be utilized depending on the needs of the age group.

6.2 Comprehensive Programs

Based on the analysis above, there is a strong case for implementing comprehensive programs for adolescent girls. We present our vision of comprehensive programs and describe what should be done to develop more responsive and effective programs for adolescent girls. The idea of “comprehensive” programs goes beyond linear integration of SRHR, soft life skills and livelihood components. They should be multi-sectoral and aim to address multiple needs and outcomes. Some organizations view this as integrating or linking the field of

⁵¹ Interview with technical expert

SRHR with the field of livelihoods or vice versa. However, given that such linkages as an approach or strategy has yielded mixed results, we propose the use of the term “comprehensive” to draw attention to not only the linear addition of components but to the principles that anchor the programs, both in the multiple needs that they address as well as outcomes they need to achieve.



Figure 6.1: A Comprehensive Approach

In other words, comprehensive programs are those that are designed on the understanding that adolescents have multiple needs that are mutually co-dependent and inseparable from each other. Adolescent girls are at an age when their biological transition overlaps with socio-cultural barriers that influence and shape their lives in significant ways. The sexuality of this age group cannot be seen in isolation from their social and economic needs, especially in the case of girls where their social and sexual vulnerability is linked with their restricted ability to pursue education or economic opportunities. Thus comprehensive programs, right from the outset, need to be conceptualized and designed to be responsive to these various needs and transitions that girls undergo. We realize that all organizations working with adolescent girls may not have the capacity/resources to address multi-sectoral needs. However, even if organizational programs prioritize one need (e.g. SRHR, or livelihood) at any time, because of practical constraints, and are not comprehensive by our definition, they must still take a holistic view of the target groups' needs and set the foundations for a program that could be elaborated to be comprehensive in the future. This would also imply the key program elements mentioned above are addressed as a foundation on which the program is built (see Figure 6.1). And that the program that works on one pillar i.e., any one component shown in Figure 6.1, also assumes responsibility for ensuring that other pillars get addressed through linkages, partnerships or other means. Thus, it is imperative that comprehensive

“

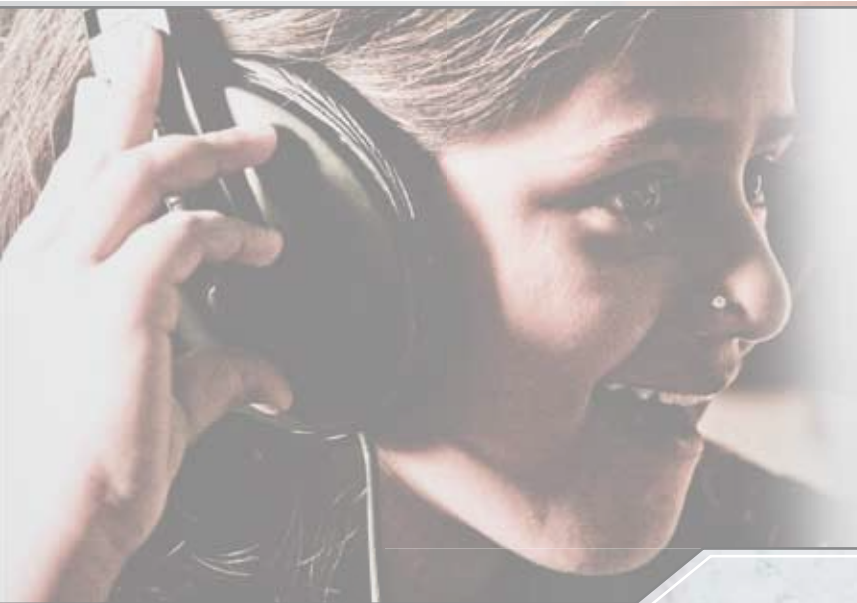
Thus, it is imperative that comprehensive programs take a long term view of change, even if the interventions are time and project centric. They need to have the vision that change and positive socio-cultural, and economic transformations unfold over a long span of time.

”

programs take a long term view of change, even if the interventions are time and project centric. They need to have the vision that change and positive socio-cultural, and economic transformations unfold over a long span of time. Despite being time bound, comprehensive programs must have the ability through their programming to lay the foundations of transformative change.

For example, if the program focuses on SRHR it should minimally lay the foundations of a comprehensive approach. By this we mean that the program will make apparent to the beneficiaries that girls are economic actors and their health and economic empowerment are intrinsically linked. The program modules would include information and content on legal rights, social entitlement and financial literacy so its enables girls to exercise some amount of economic autonomy in the future to even negotiate her sexual and reproductive rights. As girls' economic

aspirations emerge it would be incumbent on the program at the least to forge linkages that can enable the girls to realize their aspirations in concrete and sustainable ways.





Recommendations



The scoping study has identified particular challenges as well as opportunities to develop the livelihoods potential of adolescent girls. We offer these recommendations to donors and organizations, particularly those that have a progressive vision, a long term view of change, desire to push the boundaries of current programming efforts for adolescent girls and build a foundation for a stronger future for them.

7.1. Make comprehensive programs the new norm

Given the undeniable fact that adolescent girls are at an age where their reproductive and sexual context cannot be seen in isolation from their social and economic needs, comprehensive programs are a necessity. We have to move beyond acknowledging the need and desirability to actually start the practical experimentation of designing and implementing comprehensive programs. And there need to be some stalwarts who would take the risks to do this. Certain successful programs may offer an opportunity to evolve into comprehensive programs. There are several programs included in our review that already have a strong sectoral expertise in working towards the economic outcomes of adolescent girls or on sexual reproductive health outcomes in a more holistic way. The development of new programs or transformation of existing programs would essentially need phasing and would build on the program elements suggested in this review.

7.2. Develop comprehensive programs that are flexible and phased

In developing comprehensive programs, multiple layers, components and outcomes need to be factored in the design stage. Such programs may also require segmenting activities to take into account the heterogeneity of adolescent girls (based on caste/community; education/skills; marital status and so on) to address specific needs of each group. Thus they cannot rely on standardized approaches, and need to be adapted to the context and the short and longer term outcomes to be achieved. They may also require a phased approach to address diverse needs and outcomes in sequence. While we realize that this may be too ambitious as not all organizations will have the capacity to undertake multi-faceted interventions, we recommend that organizations at a minimum adopt a “comprehensive vision” that will allow them to map a more comprehensive theory of change, identify and scope for relevant partnerships, where they may lack capacity or resources, and fill the gaps through effective linkages.

7.3. Design programs with both short-term and long term outcomes

Comprehensive programs need to define both immediate and longer term outcomes. Once the specific outcomes are defined, programs need to work backwards to define the most effective strategy for achieving the outcomes through an informed theory of change. Mapping these multiple pathways through which change can occur is critical as it will provide a road map of how interventions will be phased and segmented (the two points above). Moreover the need to integrate or develop comprehensive programs would be driven by the specified outcomes of the program being implemented.

In setting the outcomes of comprehensive programs we need to understand the mutuality between the economic outcomes and social outcomes. We recommend that comprehensive programs build on economic foundations to achieve socially desirable outcomes. Hence both economic and social outcomes become important to set and measure, especially since comprehensive programs by definition need be designed to meet multiple needs and engage multiple sectors.

7.4. Encourage donors to provide sufficient funding to create social value over a long term horizon

Recognition of multiple theories of change with multiple short and long term outcomes may require donors to think out of the box and be visionary. Funding from donors has to acknowledge and account for the fact that comprehensive programs will require multi-sectoral engagement, will be phased and will need to be long-term to enable measureable outcomes. The funding of comprehensive programs may require forging partnerships not only among program partners but also among donors. Independent multiple donors for the same program may not always be desirable for the conflicting mandates and interests.

Organizations interested in undertaking comprehensive programs can also think of innovative ways to meeting funding needs. Rather than pursue a project-based approach to developing comprehensive programs for adolescent girls, organizations could solicit funding for different components of the program from different funders. This may entail the less desirable but doable options of lower investments from multiple donors, but sometimes a small investment can be catalytic. There is need to be alert and responsive to opportunities and all responses do not always entail high investments. Corporate partnerships and funding opportunities can also be tapped into.

7.5. Develop effective indicators for measuring success for gender and vulnerabilities

Clearly evidence building is critical to design and implement comprehensive programs and to solicit funding. To create evidence on the effectiveness of comprehensive programming, we must measure multiple long term outcomes both in the social and economic domain, as well as the short-term or intermediary outcomes that can capture the multiple theories and pathways of change adopted. For instance it will be important for programs to monitor and evaluate progress for the key processes adopted—we need to create evidence on whether a program was effective in accounting for the heterogeneity of the adolescent girls, meeting the needs of the most vulnerable, adopting gender transformative strategies, imparting *sustainable* livelihood skills or forging effective partnership. In assessing long-term outcomes, such as proportion of girls who have jobs, advancement within their work, or independent enterprises, it will be important to determine how these pathways helped achieve the outcome. Thus, the processes will be as important as the outcomes.

We acknowledged that the long-term impacts of programs on adolescent girls are visible over years and therefore not easily measured, and that it is not always possible to track girls to understand these impacts. But because the nature of programs is visionary and evidence is rare, adequate resources should be invested in good measurement systems to track progress and outcomes and impact.

7.6. Ensure programs are gender responsive and transformative

The immense challenge that is presented for programs with young girls is that they do not have the power to make decisions for themselves, dependent on parental resources, and yet are aspirational for their futures beyond norms that structure what they should do in their lives. Comprehensive program challenge these boundaries. To be effective, they first should be participatory where girls' needs and challenges are understood and feed into responsive and flexible design that accommodates the practical realities of girls' lives. Community mobilization and safe spaces are some of the key strategies in this regard. Correspondingly program staff should have strong gender perspectives and this is an investment programs need to make upfront from top to bottom so that what is well designed for young girls is also well implemented.

7.7. Foster information sharing, networking and collaboration

Currently there is little exchange between organizations undertaking adolescent programming. The potential for cross learning is immense. Creating an inventory of vocational trainers, available government schemes and resources, corporate funding opportunities, possible partners for specific activities would be valuable. Also useful would be a web-based solution exchange forum or handbooks that are annually updated.

Annexures

Annexure 1

Mapping of Organizations

Alongside the review of literature, we undertook an exercise of mapping organizations and programs in India that combined one or more elements of a SRHR and livelihoods intervention. The background documents that we looked at for the mapping exercise presented several analyses of organizations and projects on reproductive health and/or life skills for adolescent girls and livelihoods related work. From our readings, we understood that an intervention on either SRHR or livelihoods could have the following broad elements:

Table 1: SRHR and Livelihood Components of Programs

Adolescent SRHR (ASRH) programs	Livelihoods programs
Life skills training	Vocational training
Peer education	Placement services
SRHR education (sessions or BCC)	Entrepreneurship activities/ opportunities
Youth centers, forums, clubs or groups	Financial education/literacy
Youth-friendly SRHR services	Micro-credit/finance/loans
	SHGs/Savings opportunities
	Access to banks
	Scholarships
	Apprenticeship

We established a list of the various interventions in India that combined one or more elements of a sexual and reproductive health (SRHR) program and a livelihoods program as per Table 1. To find these interventions, we looked up any references to projects and organizations in some of the key background literature like ICRW's 'Making it Work', Population Council's workshop report on Adolescent Girls' Livelihoods (2000), World Bank documents on the Adolescent Girls Initiative, which promotes the transition of adolescent girls from school to productive employment, and a discussion paper on 'Promoting Adolescent Livelihoods', written for UNICEF and the Commonwealth Youth Program, among others.

We also went to the websites of well-established SRHR organizations like Population Foundation of India, MAMTA Health Institute for Mother and Child, CEDPA India, Pathfinder International, CINI, CARE India and others, to see if they reported any livelihoods related programs or any of the above-listed elements. We also went to the websites of well-established livelihoods and poverty reduction organizations like Sa-Dhan, SEWA Bharat, NIDAN, Pradan and others, to see if they were reporting on any SRHR or life skills related programs or even targeting adolescent girls. We also did a Google search with some key terms.

In addition, we did a Google search for options like:

- 'Livelihoods reproductive health adolescent girls India'
- 'Life skills adolescent girls livelihoods India'
- 'Integrated livelihoods reproductive health India'
- 'Linked livelihoods reproductive health life skills India'

The study had defined a set of criteria that bounded the scope of the review and the inclusion of programs and organizations for review. These criteria were:

- Offered comprehensive programming (*at this early stage we were using the term “comprehensive” very broadly*).
- Adopted innovative approaches around livelihoods.
- Developed linkages between the public and private sectors.
- Created linkages between SRHR components and vocational and financial services.
- Had been evaluated or had documented lessons learned and best practices.

We found a total of 44 programs and placed them against the above criteria, in the context of adolescent girls:⁵²

Table 2: Mapping of Programs against Select Criteria

No.	Program	Evaluated	Other documentation	Comprehensive	Innovative	Linkage between public & private sector	SRHR components + vocational/ financial services
1.	Action for Slum Dwellers' Reproductive Health, Allahabad (1997-2004), CARE India	✓					
2.	Integrating Adolescent Livelihood Activities within a Reproductive Health Program for Urban Slum Dwellers in India (2001-2004), Population Council	✓		✓	✓	✓	✓
3.	Development Initiative Supporting Healthy Adolescents (DISHA), Bihar & Jharkhand (2005-2007), ICRW	✓		✓	✓		✓
4.	Project Samriddhi, Delhi & Andhra Pradesh (2008-2009), International Youth Foundation & Youthreach	✓	✓		✓		✓
5.	Girls Gaining Ground, Maharashtra (2008-2011), Bhavishya Alliance	✓				✓	✓

⁵² Some of the organizations do not have any tick marks against them in Table 2 because they did not fulfill any of the 6 criteria in the table. The 44 programs were first identified from various searches and then mapped against the chosen criteria. Some organizations like PFI and PRADAN were identified as they are well-known in their field. Due to sector expertise, we interviewed PFI, Aga Khan and PRADAN as technical experts (despite the fact that they did not fit into our study requirements). Later, we also went on to examine PRADAN closely in Phase II, because of the other areas we were interested in, i.e. partnership for a linked/comprehensive program.

No.	Program	Evaluated	Other documentation	Comprehensive	Innovative	Linkage between public & private sector	SRHR components + vocational/ financial services
6.	Adolescent Girls in India Choose a Better Future - Better Life Options Program (1987 onwards), CEDPA India	✓	✓				✓
7.	Promoting Change in Reproductive Behavior in Bihar (PRACHAR) (2001-2012), Pathfinder International	✓				✓	
8.	Population Foundation of India						
9.	Adolescent Livelihoods and Reproductive Health in India, Karnataka (2001-2004), SAMUHA		✓			✓	✓
10.	Vocational training for girls, SEWA Delhi			✓	✓		✓
11.	'Doosra Dashak' – Holistic Education for Adolescents' Empowerment, Rajasthan (2002-2005), Foundation for Education and Development & UNESCO		✓			✓	✓
12.	Learning Games for Girls – Health & Financial Education, REACH India		✓		✓		✓
13.	Education, Health and Livelihoods Programs, Nizamuddin Basti, Delhi, Hope Project India		✓	✓			✓
14.	Mahila Shikshan Kendras, Mahila Samakhya					✓	
15.	Prerana, New Delhi		✓	✓	✓	✓	✓
16.	Swaasthya, New Delhi					✓	✓
17.	Pradan, New Delhi						
18.	Aga Khan Foundation, New Delhi						

No.	Program	Evaluated	Other documentation	Comprehensive	Innovative	Linkage between public & private sector	SRHR components + vocational/ financial services
19.	CEDPA BLOOM program, Madhya Pradesh, Bharatiya Grameen Mahila Sangh (BGMS)						✓
20.	Deepak Charitable Trust, Baroda						
21.	B-ABLE Vocational Training for Youth, Basix, New Delhi					✓	
22.	Sakhi Social Enterprise Network, Swayam Shikshan Prayog, Mumbai						✓
23.	BAIF, Pune						
24.	CASP-Plan, Pune						✓
25.	Society for Social Uplift Through Rural Action (SUTRA), Solan, H.P.						✓
26.	Himalayan Institute Hospital Trust (HIHT), Dehradun, Uttarakhand						✓
27.	Vocational Trainings: A Road to Economic Empowerment and Economic Self-reliance of Adolescent Girls, SACRED & Ananda Foundation						✓
28.	CINI, West Bengal					✓	✓
29.	(TEACH-Plus) Project						
30.	Project Shakti + Project Sahara, Urvi Vikram Charitable Trust, New Delhi						✓
31.	Market Aligned Skill Training (MAST), Nav Bharat Jagriti Kendra					✓	
32.	ADITHI, Bihar						✓
33.	MYRADA, Bangalore						
34.	Market Aligned Skill Training (MAST), NIDAN, Patna, Bihar/ Delhi					✓	

No.	Program	Evaluated	Other documentation	Comprehensive	Innovative	Linkage between public & private sector	SRHR components + vocational/ financial services
35.	Kishori Shikshan Kendra and Adolescent Resource Centre, Kumaon, Uttarakhand, Chirag			✓	✓		✓
36.	Balika Shivar, URMUL	✓					
37.	Institute for Himalayan Education, Research and Empowerment (INHERE), Almora, Uttarakhand						
38.	Kishori Vikas Project in Kendrapara District, Orissa, Jyotirmayee Mahila Samiti & Smile Foundation						✓
39.	Health & Development of Adolescent Girls in Vikas Nagar, Dehradun (May 2009 – present) + Adolescent Health & Development in Ghat, Chamoli (March 2009 – present), Mamta Samajik Sanstha						✓
40.	The Livelihood Advancement Business School (LABS), Dr. Reddy's Foundation			✓		✓	
41.	Mann Deshi Udojika in Satara, Maharashtra, Mann Deshi			✓	✓		✓
42.	Quest Alliance, Bangalore					✓	
43.	Strengthening Youth-friendly Services, Agra, Ahmedabad, Bhopal, Gomia, Jabalpur and Lucknow (2009 - 2010), FPA India	✓					
44.	Teen Channel + Ek Mouka, CAP Foundation, Hyderabad	✓				✓	✓

We used the following guiding principles, derived from the criteria laid out in the project, to identify the programs most relevant to the scoping study:

- Presence of documentary evidence and some element of success of the program.
- Program/project implemented for a certain tenure.
- Content of the program is either ASRHR or adolescent livelihoods.
- Programs that reach adolescent girls.

Based on the above principles, we were able to identify 16 programs⁵³ that combined at least one element of SRHR and livelihoods programs, as well as had some project reports readily available or project descriptions on the website. These reports and documentation enabled us to review the programs in detail and understand the kinds of linkages that had been made, the prerequisite for these linkages, and the extent to which the livelihoods related elements were taken forward and the outcomes achieved. We had sufficient information on these 16 programs to fill in a grid that enabled us to see what kinds of elements from each domain (i.e. livelihoods and ASRHR) were commonly integrated by the other and to what extent.

As is evident from the above Table 2, the most common elements in an intervention are life skills and/or SRHR education and vocational training. What is also worth noting is that most of the programs listed above have been started with the primary objective of achieving adolescent health, education or empowerment outcomes, the exceptions being:

- Project Samriddhi, which was adding on ASRHR to existing livelihoods related work by organizations like Dr. Reddy's Foundation.
- SEWA Delhi, Prerana and Mann Deshi Mahila Sahakari Bank, which aim at enhancing economic agency among girls and young women.

⁵³ DISHA by ICRW, Swasthya New Delhi, Girls Gaining Ground by Bhavishya Alliance, Better Life Options by CEDPA India, Adolescent Livelihood and Reproductive Health Project by SAMUHA, Project Samriddhi by International Youth Foundation, Doosra Dashak by Foundation for Education and Development, Learning Games for Girls by REACH India, SEWA Delhi, Hope Project India, Prerana, Mahila Samakhya, NGBK MAST program, BGMS, Mann Deshi, Kishori Shikshan Kendra and Adolescent Resource Centre Chirag

Annexure 2

Technical Experts Interviewed

S.No.	Person/Organization & Location
1.	Dr. Anjali Capila <i>Lady Irwin College</i>
2.	Ms. Poonam Muttreja & Dr. Arundhati Mishra <i>Population Foundation of India</i>
3.	Ms. Shivi Rawat Dr. Rema Nanda <i>Pathfinder International</i>
4.	Ms. Ranu Bhogal <i>Aga Khan Foundation (India)</i>
5.	Ms. Namita & Ms. Aparajita <i>SEWA Delhi</i>
6.	Dr. Aparajita Gogoi <i>CEDPA India</i>
7.	Mr. D. Narendranath <i>PRADAN</i>
8.	Ms. Vinita Nathani & Dr. Kiran Bala <i>Prerana</i>
9.	Ms. Sudipta Mukhopadhyay <i>IPPF SARO</i>
10.	Ms. Santosh Sharma <i>Mahila Samakhya</i>
11.	Dr. Geeta Sodhi <i>Swaasthya</i>

Annexure 3

List of Organizations Visited and In-Depth Interviews Conducted

S.No.	Organizations visited	Location
1.	Swanirbhar, CEDPA	Bihar
2.	AEP, CEDPA	Jharkhand
3.	REACH India	Bihar
4.	Hunar program	Bihar
5.	SEWA	Delhi
6.	Mahadalit Mission	Bihar
7.	PRADAN	Jharkhand
8.	Ekjut	Jharkhand
9.	MAST Program, Nav Bharat Jagriti Kendra	Jharkhand
10.	Mann Deshi Mahila Sahakari Bank Ltd.	Maharashtra
S.No.	Organizations where IDIs were conducted	Location
1.	CINI	West Bengal
2.	Doosra Dashak by Foundation for Education and Development	Rajasthan
3.	Girls Gaining Ground by Bhavishya Alliance	Maharashtra
4.	Chirag	Uttarakhand
5.	Employment Generation and Marketing Mission (EGMM)	Andhra Pradesh
6.	Women and Development Corporation (WDC)	Bihar
7.	SEWA (Kavitaben)	Bihar
8.	SABLA, ICDS (N. Nair)	Bihar
9.	DORD	Bihar

Annexure 4

Technical Advisory Group Members

S.No.	Name of member	Organization
1.	Dr. Geeta Sodhi	Swaasthya
2.	Dr. Ashok Dyalchnad	Institute of Health Management Pachod (IHMP)
3.	Dr. Shireen Jejeebhoy	Population Council
4.	Mr. V.K. Madhavan (formerly with)	Central Rural Himalayan Action Group (CHIRAG)
5.	Ms. Vinita Nathani	Prerna
6.	Dr. Aparajita Gogoi	CEDPA
7.	Ms. Chetna Gala Sinha	Mann Deshi Mahila Sahakari Bank
8.	D. Narendranath	PRADAN

Notes

ICRW Asia Regional Office

C-139,
Defence Colony
New Delhi -110024
Tel: 91-11-46643333/24635141
Web site: www.icrw.org/asia

ICRW

1120 20th Street NW
Suite 55, North
Washington, DC 20036
Tel: 202.797.0007
Web site: www.icrw.org