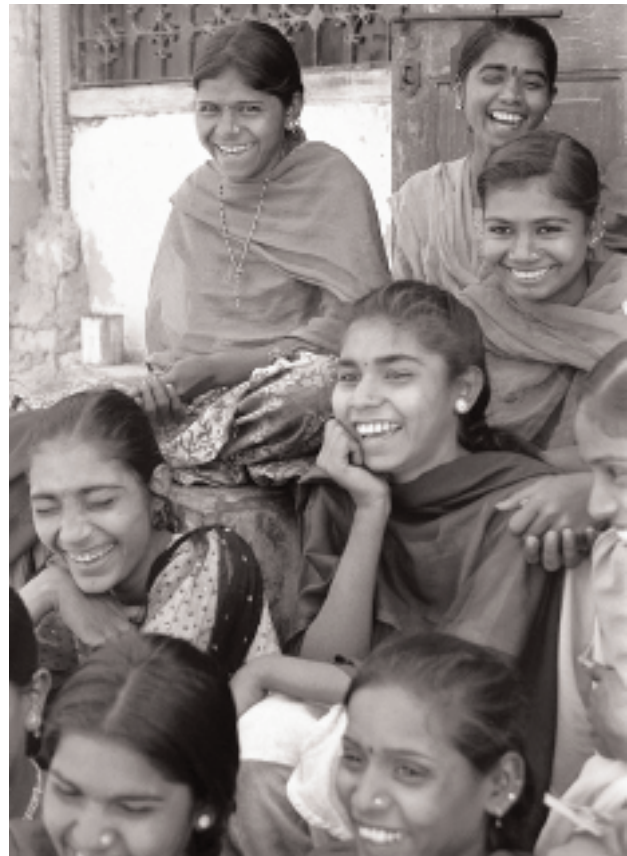


## Influencing girls' lives: Acceptability and effectiveness of a livelihoods skill building intervention in Gujarat

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There are 66 million adolescent females aged 13–19 in India. The lives of these girls are characterized by limited education, lack of economic and social opportunities, early marriage and childbearing, and limited influence on decisions affecting their lives. For example, although most of these girls were enrolled in school when they were younger, by ages 13–19 over half have discontinued schooling (Registrar General India 2001). Many are also married off early. Indeed, one fourth of girls aged 20–24 were married by age 15, and half by age 18 (IIPS and ORC Macro 2000). Moreover, their mobility, exposure to the outside world, and opportunities for wage earning are far more limited than is the case for their brothers (see, for example, Mensch, Bruce, and Greene 1998; Sebstad and Singh 1998; IIPS and ORC Macro 2000; Jejeebhoy and Sebastian 2003; Sebastian, Grant, and Mensch 2004). As adolescent girls make the transition to adulthood, their life options—social, economic, and personal—are defined by gender-based expectations that severely limit their opportunities.

Although a number of programs in India have aimed to empower adolescent girls, such programs have largely focused on enhancing life skills and awareness. Programs to address women's social and economic disadvantages have been more broadly cast, yet most focus exclusively on adult women. To respond to the absence of programs devoted specifically to the social and economic empowerment of adolescent girls and young women, the Population Council formed a partnership with the Self-Employed Women's Association (SEWA) in Gujarat, a leading nongovernmental organization that has been working with poor self-employed women for more than 30 years. SEWA develops, organizes, and promotes a range of women's economic organizations, including cooperatives, savings and credit



*The SEWA pilot project provides a rare opportunity for adolescent girls in rural India to gain practical knowledge and livelihood skills.*

associations, and social security organizations in urban and rural areas. SEWA established and runs a bank for self-employed women, negotiates with authorities for minimum wages, and provides vendors with licenses, identity cards, and a workplace.

To address the demand among older SEWA members for opportunities (especially education and vocational training) for their daughters, hitherto not included in the association's activities, SEWA's leadership assessed the need for a specific program for adolescent girls. This project encompassed two closely related efforts: a pilot project extending SEWA's work to young girls, focusing on livelihoods and aspects of reproductive health; and an examination of savings patterns, preferences, and barriers for girls and young women.

### **Developing adolescent girls' livelihood skills and expanding their world**

The Population Council and SEWA jointly undertook an intervention research project in the Ahmedabad and Vadodara districts of Gujarat intended to build the livelihood skills and expand the agency of rural adolescent girls. The aims of the pilot project included increasing girls' negotiating power in public and private arenas, expanding their knowledge and skills, and encouraging positive reproductive and sexual health.

As elsewhere in India, there is a strong concern in these communities for girls' safety and reputation. Thus, prior to initiating the project, views of women and adolescents in intervention villages were sought to ensure acceptability of the program.

Village-level girls' groups called *kishori mandals* were formed during the period 2002–04 in 30 villages in each district, attracting a total membership of about 750 girls. Participants were mostly unmarried and included in-school and out-of-school girls and daughters of both SEWA members and non-members. Groups ranged in size from 15 to 30 girls and met three to four times per week (for about two hours each time) under the supervision of trained group coordinators, or *sahayikas*. The *sahayikas* were typically young, literate women drawn from each community. They were responsible for coordinating group activities and acting as mentors.

The intervention was delivered through these mandals for approximately 18 months (for a total of 460 to 625 hours over the course of the intervention). The groups provided girls a socially legitimate and safe space in which to meet, develop peer networks, and have fun (singing and sports were often included), as they received the intervention's three core offerings: training for adulthood, broadening horizons, and learning vocational skills.

#### *Providing basic training for adulthood*

Through a mix of participatory discussions and training, the groups aimed to foster agency and the skills girls need for rural life and in their personal lives. Training included sessions on new agricultural technologies, forestry, nursery cultivation, and animal husbandry, as well as sessions on health and savings. Leadership development training was part of regular mandal activities,

as was a "book club" approach to promoting girls' ability to articulate their opinions, engage in discussions, and think critically. Readings from *Akashganga*, a magazine developed by and for adolescent girls, were chosen to correspond with the girls' interests and provide a focal point for group discussion.

#### *Broadening girls' horizons through exposure visits*

The *sahayikas* took mandal members on visits aimed at exposing the girls to a world beyond their own villages and increasing their self-confidence. Trips were taken to visit milk cooperatives, a SEWA bank, the SEWA video and documenting unit, places of historical interest, local universities, and technical institutions.

#### *Teaching vocational skills*

A key feature of the intervention was to expand livelihood opportunities for adolescent girls. Before the training was initiated, mandal members were asked which vocational skills they would like to learn. Several were counseled to seek nontraditional skills. Based on the girls' requests, vocational training was provided primarily in traditional areas such as tailoring and embroidery, but also in areas not traditional for rural females, such as computer programming and hospital attendant certification.

#### *Effects of the program: "Now I can do all that"*

The Population Council, in collaboration with SEWA's research wing, evaluated the effectiveness of the intervention. Baseline and endline assessments were conducted among girls in the first two cohorts (2002 and 2003) of the program. The girls were surveyed prior to joining the mandal (baseline) and in 2004 at the conclusion of the intervention.

A pre-intervention survey conducted among the third (2004) cohort served as a control group at endline. This design provided comparable pre- and post-intervention data and allowed for comparisons between girls who, in mid-2004, had and had not participated in the intervention. In addition, in order to enhance knowledge of the different experiences of the girls, in-depth interviews were conducted with 60 girls following the completion of the endline survey.

Although the evaluation findings are mixed, they suggest that a livelihoods intervention program is acceptable to adolescents and their parents, that it can be implemented in rural settings, and that participation in livelihoods interventions can enhance personal agency among adolescent girls in traditional settings. With the exception of mobility, all of the study's indicators used to gauge girls' agency—decisionmaking, self-esteem, social skills, gender role attitudes, attitudes toward wife-beating, reproductive health awareness, and familiarity with safe spaces for girls to assemble—increased significantly among adolescents who participated regularly in group activities. ("Regular participation," defined as daily or near daily attendance throughout the



*SEWA's mandal members cultivate peer networks, develop self-esteem, and have fun.*

intervention period, was reported by 45 percent of the girls.) Adolescents who participated regularly reported significantly higher scores on each of these indicators than did those in the control group and those from the intervention group whose attendance was irregular. In-depth interviews corroborated these findings. As one girl from the Bodeli district reported, “Now I have the *himmat* [courage] to talk to my father. I can now also talk to the *Sarpanch* [village head]. Earlier I could not talk with anyone.” A girl from Ahmedabad explained: “I can stand up and read. I could not talk in front of any of the women who came to the mandal. Now I can do all that.” The adolescents universally appreciated the opportunities to meet in a sanctioned space on a regular basis, visit new places, learn about life outside the village, and learn a vocational skill.

### **Savings schemes for girls: Experience, content, and potential**

Adolescent girls (those under 18) are entitled to hold bank accounts only if they are held jointly with an adult. SEWA does not currently implement programs that encourage opportunities for saving among adolescent girls. However, adult SEWA members may include their daughters or daughters-in-law in SEWA's savings programs.

Given SEWA's extensive experience providing financial services for women, a logical extension of a SEWA adolescent livelihoods program would be to offer savings options. The potential among young females to enhance their control over resources through savings and the use of other financial products in formal and informal banking institutions, however, has rarely been addressed through research or programs, in India or elsewhere. Available evidence suggests that most girls have access to money from wages, gifts, or pocket money, and that although

girls are more likely to save than boys, they are less likely to save in banks (Sebastian, Grant, and Mensch 2004). The Council and SEWA thus jointly undertook a separate but related inquiry that aimed to better understand the perceptions and experiences of adolescent girls with regard to savings.

The research was undertaken among married and unmarried adolescent girls and young women in three settings in Gujarat: an urban district (Ahmedabad), a well-developed rural district (Kheda), and a poorly developed rural district (Banaskantha). Data were obtained through in-depth interviews with 76 adolescent girls and young women 13–25 years of age who hold a savings account with SEWA either individually (ages 18–25) or jointly (younger than 18) through their mother's or mother-in-law's affiliation with the association. A quota sampling strategy was adopted to select study participants based on age, religion, and (in Ahmedabad) type of account held. Interviews with these girls explored savings patterns, the extent of participation in and barriers to savings, the degree of autonomy in use of savings, and girls' perceptions and experience with their accounts.

The findings suggest that almost all young people in these resource-poor settings have access to money through wages or gifts. Moreover, girls and young women understand the importance of savings. Although respondents were chosen because they already held a SEWA savings account, the interviews reveal that the accounts are not sources of empowerment. In most instances the girls and young women are passive cosigners who have little or no control over their accounts. They were granted limited decisionmaking authority and exercised little control over economic resources. Young females were only superficially involved in opening their own accounts and rarely played an independent role in operating the account or in drawing loans. Mothers, fathers, and husbands tended to be the main decision-makers.

The active and arguably most empowering elements of having a savings account—selecting a type of account, operating the account, going to the bank, and deciding on how savings will be used—were not part of the savings experience of most girls. Some of the respondents (in general, the older, urban, and better-educated females) did display control and awareness of their own accounts. These young women were more likely than others to be familiar with banking procedures, to have family support for controlling their accounts, and to have specific goals for which they proposed to use their savings. Notably, among those few respondents who were aware of the different types of savings accounts available, all argued for schemes that offered greater control (e.g., individual rather than joint accounts) and flexibility (e.g., permitting small deposits and flexible scheduling of deposits).

## Recommendations for savings programs for adolescent girls and young women

These findings point to considerable potential and an unmet need for providing meaningful savings programs for adolescent girls and young women. As currently implemented, the savings accounts for most of these girls are akin to so many other aspects of their lives, offering little control over or active engagement in the activity. To make the savings experience more empowering for girls, researchers recommend several strategies. First, financial literacy programs should be tailored to young adult women and should include easily understandable descriptions of services available. These programs might include such topics as numeracy, savings options available to girls and young women, how to open and operate savings accounts, credit options, and other financial services for which girls and young women are eligible. Second, programs should be created to sensitize parents to the need to foster within the home an environment that encourages their daughters to expect to manage finances, make financial decisions, and operate savings accounts. Third, financial products should be adapted to suit the needs of adolescent girls and young women, taking into consideration young women's irregular access to money and their difficulty establishing a savings schedule, even when they are engaged in wage-earning activities. Finally, young female account holders should be provided with savings advocates or mentors who can familiarize them with banking procedures and such concepts as budgeting, credit, and interest. These advocates should not take over the decision-making for the girls, but rather support the girls in identifying their needs and making their own decisions.

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