



## 3D Program

FOR GIRLS & WOMEN

# What Works for the Economic Empowerment of Women and Girls

An expert consultation hosted by  
*3D Program for Girls and Women*

Thursday, 18 January, 2018

YASHADA, Pune



## Workshop Proceedings

On January 18, 2018, the 3D Program for Girls and Women organized an expert consultation on *What Works for the Economic Empowerment of Women and Girls*, with key inputs from 3D partners MASUM, KKP KP and SWaCH, and ICRW Asia. The consultation brought together state, district and municipal officials, as well as stakeholders from civil society, research organizations and the private sector (see Appendix for Participant List). The consultation followed a review of evidence on women's economic empowerment conducted by the 3D Program to create a framework to guide its work on economic empowerment of women and girls; document what works for the economic empowerment of low-income women and girls in India; compile evidence on impacts and lessons learned; and identify opportunities for convergence in programs (see Appendix for Evidence Review Summary).

## Workshop Objectives

The objectives of the consultation were to present the main findings of that evidence review and:

- Review the main urban and rural programs in India for women and girls' economic empowerment to determine what works and why;
- Identify gaps and challenges in these programs with a view to strengthening them through convergent action;
- Obtain inputs from stakeholders' own experiences and lessons learned from implementation to fill gaps and meet challenges; and
- Obtain stakeholder input to map out next steps to enhance the impact of programs for women and girls' economic empowerment.

The expert consultation was organized into four sessions—two on rural issues and two on urban issues (see Appendix for Agenda). Each began with an overview presentation by **Dr. Rekha Mehra, Senior Consultant, 3D Program** (see Appendix for presentations). Each presentation was followed by comments from discussants and an open forum for questions, comments and discussion from participants. Two small group discussion sessions were originally scheduled but the agenda was changed because the group was small, energetic and interested enough to generate useful discussions in the full group. This is a report on the highlights of the consultation, which will inform a full report on the 3D Program's evidence review on what works on women's economic empowerment.

## RURAL PROGRAMS

### Session 1. Self-Help Groups (SHGs), Livelihoods and the National and Maharashtra Rural Livelihoods Missions

Ms. R. Vimala, CEO, Maharashtra State Rural Livelihood Mission (MSRLM), gave opening remarks focused on the status of MSRLM's work:

- The MSRLM's objectives are to ensure financial and economic inclusion through a multidimensional program. Its functions are to:

- Enhance productivity in agriculture through the use of better technology (providing access to tool banks)
- Provide additional livelihoods for more income
- Build job skills - 100 days of work in a government scheme such as the Maharashtra Rural Employment Guarantee Scheme (MREGS) qualifies the worker's children for participation in skills programs
- Provide access to banks
- MSRLM works through SHGs (village level, clusters and district groups), the principle being that the community should lead the process. The family is the target and not the individual.
- SHGs provide a revolving fund based on Maharashtra's ten principles of SHGs (Dashusthutree) that include regular meetings, internal lending and writing in books of accounts.
- The scheme is now building capacity in two lakh SHGs in 15 districts and 134 blocks and being implemented by 17,000 women resource persons. The goal is to add 120 blocks by 2018 to get complete coverage.
- Other areas covered by MSRLM are education, health and nutrition, and waste management, the latter building on the national Swachh mission's goal of empowerment through health and hygiene and the creation of sustainable livelihoods through "waste to wealth."
- A nine-block convergent program brings together the relevant departments in health, sanitation and nutrition and tribal affairs to promote healthy diet, breast feeding and menstrual hygiene management.

Discussant **Ms. Manisha Gupte, Co-founder of MASUM**, made comments on the empowerment effects of SHGs and the constraints for empowerment. Discussion among participants raised questions about the potential of SHGs to empower women and for livelihoods development. No specific recommendations emerged from the discussion.

#### ***Livelihoods development***

- Marketing is a serious challenge and gap for SHGs and should be strengthened for livelihoods development. Often, SHG products are not matched to consumer demand. The consumer still values home-made things but this is not always taken into account. There is a need to focus on identifying demands and, not necessarily, only on branding and packaging.
- There are now additional problems related to marketing with the adoption of the GST (12% tax). Even though there are GST exemptions for SHGs when they sell products at exhibitions, this is not enough.
- Government works in silos. If government departments worked together, something could be done.

#### ***Impediments to empowerment***

- SHGs are posited as a solution for poverty but no amount of loans can overcome the systemic and structural effects of poverty. The structural issues are mostly political and thus have to be addressed directly and differently.

- It is not clear how SHGs can translate economic empowerment strategies into women's personal and social empowerment. By all evidence, there seem to be many barriers between economic and social empowerment of women.
- Patriarchal bias limits the empowerment potential of SHGs and patriarchy is most intense and cruel in the private domain where it is also hard to tackle.
- There is a bias against women who earn. Economic empowerment can lead to violence, as women start questioning gender, caste and class norms.
- From the point of getting a loan to actually controlling the assets, final responsibility is on the woman and this can be burdensome. MASUM's experience is that women used loans largely to address indebtedness related to health.
- Home-based work does not facilitate women's empowerment.
- In practice, SHGs are not women-sensitive. For example, they do not offer crèches to enable women to bring their babies to meetings and timings may not be sensitive to women's responsibilities.
- SHG quality is a key issue and requires ongoing effort to sustain.

#### *Positive empowerment effects*

- SHGs empower women in important ways, even with existing challenges. They are both a means and an end to empowering women.
- The requirements for being an SHG member force the development of new skills that can be empowering for the individual and for members acting collectively, but we need to be able to distinguish between them. Collective empowerment offers the advantage of scale in replication.
- In MASUM's experience, SHGs have had a positive effect on women's abilities to speak out and participate directly in gram sabhas. At first, women participated only in mahila gram sabhas but this is no longer necessary. Furthermore, young women (daughters) of SHG members also freely raise issues.
- SHGs provide a platform for discussion when issues arise for women. They can provide safety and redress against violence and also serve as sites of resistance and to contest norms such as patriarchy and caste.

## Session 2. Mahatma Gandhi Rural Employment Guarantee Scheme (MGNREGS) and Maharashtra Rural Employment Guarantee Scheme (MREGS)

Ms. Vidya Chorge, an official of the Maharashtra Rural Employment Guarantee Scheme (MREG) in Purandar Taluka and Dr. Ramesh Awasthi, Co-founder MASUM, were discussants for this session. Their comments focused on implementation challenges that limit the scheme's potential and recommendations for how to overcome them. Participants added comments based on research and their experiences with implementation.

### ***Work plans***

- Planning is currently top down rather than participatory at the Gram Sabha level as intended and workers are viewed as beneficiaries rather than active planners.
- Commonly, gram sevaks make the work plans. As communities are not brought into planning processes, benefits are limited to individuals and are not widespread throughout the community.
- Work planning is haphazard and local needs are not matched to work plans and resource allocations.
- *Recommendations on work plans;*
  - Undertake surveys, planning and budgeting processes at the village level. Begin a village level scan of what is needed in the local context and what capacities exist. Use the results of the scan to guide the development of work plans and resource allocations.
  - Work assignments should be need-based and demand-driven.
  - Use the knowledge that MNREGA is especially successful in tribal and drought-prone areas to guide state-level planning.

### ***Irregularities***

- There are irregularities in work allocation (i.e., who gets allocated what work and who actually works on that job), and in wage distribution.
- Job cards and bank passbooks are held by the Gram Panchayat and gram sevak rather than by the owners, creating conditions for their misuse and limiting owners' options.
- Sometimes, there is corruption in issuing tenders. The problem is exacerbated by the shift to private over public works because it means that program requirements for payments can be more readily side stepped. Public works are exhausted in some places.
- *Recommendations on irregularities:*
  - Draw on success stories and lessons learned in other states to improve scheme administration and implementation in Maharashtra.
  - Adopt social audits to improve accountability as was done in Madhya Pradesh. Alternatively, set up an MIS as it is also a good accountability mechanism.
  - Bring NGOs into scheme implementation. Tamil Nadu's experience with involving NGOs was positive and resulted in a more demand-led (bottom-up) process. They gave priority to employing vulnerable women, with the result that, in some places, women represented 80% of scheme participants.
  - Link to the Prime Minister's Housing Scheme as that could help put the focus back on public works and reinvigorate MREGS in Maharashtra.

### ***Data collection***

- There are often inconsistencies in data collection and data is sometimes even falsified.
- Because work eligibility is based on households, registration is typically in men's names and even when women or other family members actually do the work, the record is not changed. Therefore, data showing a significant decline in women's participation in the scheme in Maharashtra (11%) may not be accurate.
- *No particular recommendations addressed the data issues.*

### *Gender-related issues*

- Facilities promised to women, such as crèches, are generally not provided. Children accompanying working mothers are simply placed on a sheet or under a tree close to the work site.
- Payments made into women's bank accounts do not always mean that women can readily access the funds because of hurdles, such as the distance from home and work sites and cost of travel to banks.
- The scheme requires workers to do hard physical labor which is difficult for some types of workers who may need employment the most, such as women, senior citizens and disabled people. The types of jobs available do not take account of these differences.
- *Recommendations on gender-related issues*
  - Organize and train women to play a more active role in planning processes as this will enable them to benefit more fully from the scheme.
  - Offer women alternatives to work as a group or collectively rather than just as individuals.

## URBAN PROGRAMS

### Session 3. Urban Women's Livelihoods, the National Urban Livelihoods Mission (NULM) and Collective Action

Ms. Prerana Deshbratar, Additional Commissioner, Urban Community Development, Pune Municipal Corporation (PMC), the first discussant in this session, spoke about NULM as a new scheme, the need for government to build and institutionalize it, and the need and scope for collaboration with NGOs and other partners in these efforts.

- NULM is new and is still in the process of being stabilized and institutionalized.
- Like the NRLM, the NULM is built on the community self-help principle of the SHG model.
- NULM aims to provide backward and forward linkages and not tell SHGs what to do. The government's role is to build capacity and make links to banks. This is a major shift; we trust SHG decisions.
- Capacity building of SHGS is a key challenge for the NULM. Training on accounting and banking is critical to make SHGS eligible for bank loans. NULM organizes training sessions and NGOs can help tremendously in this effort.
- In some cases, banks themselves do SHG training based on the Andhra Pradesh (AP) and the Kudumbashree (respectively Andhra and Kerala State Poverty Eradication Missions) models.
- Partnerships with NGOs are critical to the success of the NULM, and it is keen to establish these partnerships. In this early stage, there is an opportunity for NGOs to shape the NULM programme and define the direction it takes.
- Urban shelters – NULM has safety/security shelters for women and children. No one should stay on the street. PMC is converting non-functional PMC schools into hostels and linking them to schools with help from Rainbow Foundation and Bajaj.

Ms. Lakshmi Narayan, Co-founder of KKPKP and SWaCH, the second discussant in this session, summarized the history of these organizations of waste pickers, highlighted their accomplishments and successes, mainly in collective action and professionalizing the occupation, and drew attention to on-going challenges for sustaining the livelihoods of waste pickers. The challenges come mainly from new technology and big businesses, and SWaCH is exploring ways to meet them by strengthening and institutionalizing relationships with the PMC. Discussion with participants centered on the challenges and ideas for overcoming them.

#### ***Brief history of KKPKP and SWaCH***

- KKPKP, a membership-based trade union was formed in 1993 to organize waste pickers and secure the “right to waste”. It recognized the need for collective action to improve waste picker income, health, safety and working conditions.
- Waste pickers had to deal with harassment from police and scrap dealers.
- Early on, KKPKP started small savings groups that led to the creation of a credit organization. It achieved some benefits, such as Diwali bonuses.
- SWaCH was created as a wholly-owned workers’ cooperative—a pro-poor public private partnership—to collaborate with the PMC in fee-based door-to-door waste collection.

#### ***SWaCH successes***

- SWaCH transformed the waste pickers’ mode of operation and changed their terms of trade. Waste pickers are now a part of the waste collection system in PMC and, even if SWaCH goes away, the waste pickers will not be left out.
- Through collective action, SWaCH has had an empowering effect on its members.
  - They have had exposure and developed confidence and agency. They question and think about issues and are able to change small things in this way.
  - In public, this is visible in their interactions with the police.
  - They demand fair pay.
  - In private, SWaCH leaders intervene in domestic violence cases.
- Waste picker work now pays better, is more professionalized and less stigmatized. As a result:
  - Gradually, more caste groups are participating in waste picking.
  - More children of waste pickers are willing to work in this occupation.
  - More men want to work with their wives. About 40 couples now do so. Joint work has additional benefits as women feel safer, men are less suspicious about who their wives are with and how much money they make, and it is more fun.
- SWaCH enabled waste pickers to access benefits such as life insurance and health insurance.

#### ***Current challenges***

- Dry and wet waste segregation is key to sustainability of SWaCH members’ livelihoods because they supplement their income from the sale of recyclables (dry waste). When households do not segregate their waste, they cost waste-pickers time and money.

- Even though SWaCH has tried to raise citizen awareness around waste segregation, it is not enough. They need help from other NGOs and, more importantly, institutional structures and mechanisms in place that will make the system work.
- SWaCH is unable to offer benefits coverage for all members.
- SWaCH members are unable to access all available government schemes.
- Going forward, waste pickers should be considered an occupational category. They should be able to use their IDs to access services.

## Session 4. Job Skills Training for Adolescent Girls and Young Women

Mr. Chetan Kapoor, COO, Tech Mahindra Foundation, the first discussant in this session, made a slide presentation on success stories of young women trained in the Foundation's Skill for Market Training (SMART) program. The second discussant, Ms. Poornima Chikarmane, Adult Education Department, SNDT University, spoke about her experience running a skilling program supported by Tech Mahindra. She noted that the program started with 100 students, including disabled, Dalit and other minorities, of which 30 dropped out and 30 had irregular attendance. This experience led them to enquire into their issues and consider adaptations to address their needs. Discussion focused on implementation, including a vision for young women's empowerment, recruitment, retention and placement of trainees, and lessons learned to improve programs.

### *Vision and implementation*

- There is great potential for vocational training to empower women and enable them to make choices about their lives. Tech Mahindra's SMART (Skill for Market Training) program broke away from stereotypical roles for women and is designed around jobs that are generally not associated with women.
- Mobilization is the most important component of a skill development program. Many corporates work with NGOs and consciously chose implementing agencies that have a good presence in communities, even if they have no experience in skilling. Tech Mahindra started small. For every center, they recruited 180 students a year with two mobilizers from each community.
- In job placement, the guiding principle is that a job in the formal sector is preferable to the informal sector, so Tech Mahindra has not yet focused on setting base salary levels for job placements. However, it is important to take account of workplace quality and conditions or "employer-ability."
- There is a mismatch between market needs and students' level of preparation to participate in skills programs. There is a critical need to look at the deficits students come with, including:
  - Lack of English language skills
  - Lack of quality education, despite completing required grades
  - Distance from classes and cost of transport
  - Gender-specific constraints such as family responsibilities, educational deficits, social vulnerability, etc.

- There are costs associated with addressing the many deficits and constraints low-income and women students face. Targets should take account of these costs and should be set realistically.
- Even if sex-disaggregated data is collected, program monitoring does not take account of what is revealed by it. Data are not analyzed by sex so do not reveal gender differences that could be useful in designing and implementing programs.
- **Recommendations on job skills programs**
  - Programs for women should be empowering, based on changing the rules of the game to facilitate empowerment.
  - Take account of students' realities and constraints due to gender, poverty, disability or educational deficits and adapt programs accordingly, e.g., remedial education, longer time frames for course completion, hostel facilities, etc.
  - Beyond job-specific skills, include other critical skills in training programs such as workplace readiness, English-language skills and sessions on gender issues.
  - Set realistic targets based on cost per student, taking account of remedial measures that may be needed.
  - If we want to get women into vocational programs, take account of women's specific gender needs such as distance from home, long hours, night shifts, sexual harassment, etc. The SNDT program found that offering a crèche made a difference.
  - Job placement is critical. Tech Mahindra has found that looking beyond the big brands and working with small employers worked well.
  - Look beyond salaries to consider the quality of working conditions and fair treatment of employees.

### 3D Framework on Women's Economic Empowerment

The economic framework raised questions and comments as follows:

- The framework is attractive, but should include caste, class and other sub-variables.
- Even a high-level framework should take account of social empowerment and do justice to nuances.
- How do those who are not socially empowered take advantage of economic empowerment opportunities?

These issues will be addressed in the framework and the text of the full report on the evidence review on women's economic empowerment, as appropriate.

**Appendix 1:**  
Meeting Agenda



## Expert Consultation: What Works for Women and Girls' Economic Empowerment

Hosted by the 3D Program for Girls and Women

Thursday, 18 January, 2018, YASHADA, Pune

### AGENDA

- 10:00 am WELCOME**
- Welcome *Geeta Rao Gupta, Executive Director, 3D Program for Girls and Women*
  - Overview of the 3D Program for Girls and Women *Sia Nowrojee, Program Director, 3D Program for Girls and Women*
  - Opening Remarks, *R. Vimala, CEO, Maharashtra State Livelihood Mission*
- 10:30 am RURAL PROGRAMS**  
**Chair:** *Ravi Verma, Regional Director, International Center for Research on Women*
- Rural Women's Livelihoods, Self-Help Groups (SHGs) and the National Rural Livelihoods Mission**  
*Rekha Mehra, Senior Consultant, 3D Program*
- Discussion: Challenges and gaps for women's empowerment in SHGs and rural livelihoods programs  
*Dinesh Doke, Project Director, District Rural Development Agency, Pune ZP*  
*Manisha Gupte, Co-Founder, MASUM\**
- 11:20 am TEA BREAK**
- 11:30 am Rural Employment Guarantee Scheme and Women's Livelihoods**  
*Rekha Mehra, Senior Consultant, 3D Program*
- Discussion: Challenges and gaps in the Rural Employment Guarantee Scheme  
*Vidya Chorge, MREG, Purandar Taluka*  
*Ramesh Awasthi, Co-Founder, MASUM*
- 12:00 pm GROUP WORK\***
- Small group discussions
  - Groups report back and discussion
- 1:15 pm LUNCH**
- 2:15 pm URBAN PROGRAMS**  
**Chair:** *Geeta Rao Gupta, Executive Director, 3D Program for Girls and Women*
- Urban Women's Livelihoods, NULM and Collective Action**  
*Rekha Mehra, Senior Consultant, 3D Program*
- Discussion: Challenges and gaps in economic empowerment of urban women  
*Ms. Prerana Deshbhratar, Additional Commissioner, Urban Community Development*  
*Lakshmi Narayan, Co-Founder, KKPKP and SWaCH*

## **Job Skills Training for Adolescent Girls and Young Women**

*Rekha Mehra, Senior Consultant, 3D program*

- Discussion: Challenges and gaps in economic empowerment of young women

*Chetan Kapoor, COO, Tech Mahindra Foundation*

*Poornima Chikarmane, SNDT University*

**3:40 pm**    **TEA BREAK**

**3:50 pm**    **GROUP WORK\***

- Small group discussions
- Small groups report back

**5:00p m**    **WRAP UP AND VOTE OF THANKS**

*Geeta Rao Gupta, Executive Director, 3D Program*

# **Appendix 2:**

## Participant List

**Expert Consultation: What Works for Women and Girls' Economic Empowerment  
3D Program for Girls and Women  
18<sup>th</sup> January, 2018**

**Participant List**

	<b>Name</b>	<b>Affiliation</b>	<b>Title</b>
1	Ramesh Awasthi	MASUM	Co-Founder
2	Shweta Bankar	ICRW	Technical Specialist
3	Mini Bedi	Development Support Team	Managing trustee
4	Poornima Chikarmane	KKPKP/SWACH/SNDT	
5	Vidya Chorgha	Purandar Panchayat Samiti	A.D.O (MREGS), Purandar Taluka
6	Prerana Deshbhratar	Urban Community Development	Additional Commissioner
7	Madhu Deshmukh	ICRW	Senior Consultant
8	Geeta Rao Gupta	3D Program	Executive Director
9	Manisha Gupte	MASUM	Co-Founder
10	Veena Halwe	BAIF, Pune	Associate Thematic Program Executive
11	Jayanti Kajale	Gokhale Institute	Associate Professor
12	Chetan Kapoor	Tech Mahindra Foundation	COO
13	Sapna Kedia	ICRW	Senior Research Associate
14	Bharati Kotwal	Yardi Software India Pvt. Ltd. CSR	CSR Head
15	Archana Kshirsagar	Pune MAVIM	Sr. District Coordinating Officer
16	Preet Manjusha	Samyak, Pune	Project Coordinator
17	Rekha Mehra	3D Program	Senior Consultant
18	Laxmi Narayan	KKPKP/SWACH	Co-founder
19	Sia Nowrojee	3D Program	Program Director
20	Varsharani Patil	DHAN Foundation	Regional Coordinator
21	Santhanam	DHAN Foundation	Program Leader
22	Meena Shendkar	MASUM	Block Coordinator
23	Sandeep Suryavanshi	Aide Expert Pvt. Ltd	Co Founder
24	Vindhya Undurti	TISS, Hyderabad campus	Professor
25	Ravi Verma	ICRW	Regional Director, ICRW ARO
26	R. Vimala	Maharashtra State Livelihood Mission	CEO
27	Shirish Waghmare	Samyak, Pune	Project Coordinator
28	Vijay Wavare	PCMC	Consultant

**Appendix 3:**  
Evidence Review Summary



**3D Program**

FOR GIRLS & WOMEN

# Economic Programs in India: What Works for the Empowerment of Girls and Women

Rekha Mehra and Kalkidan Shebi

## **Executive Summary**

The goal of the 3D Program for Girls and Women is to advance gender equality and girls' and women's empowerment by facilitating a convergent approach that links stakeholders, programs and services for greater collective impact. A key pillar of this approach is the use of knowledge and evidence on what works to increase the effectiveness of programs in advancing gender equality. The 3D Program's initial focus is Pune city and district, in the state of Maharashtra in India.

This is an executive summary of a report that examines the global and Indian evidence on what works for the economic empowerment of low-income women and girls—a key driver of gender equality. It distills lessons learned from economic intervention programs for girls and women with a view to informing the design and implementation of the 3D Program.

Evidence from around the world and India shows that when women earn and control income, they and their households and societies benefit. Women who earn spend preferentially on their own and children's nutrition, health and education. They are also better able to save and accumulate assets. They gain mobility and self-confidence and are better able to protect themselves from violence in and outside the home.

In India, however, just 27% of women are in the labor force. Even worse, their participation in the economy has fallen since 1990 when they represented 35% of the labor force.<sup>1</sup> This decline contrasts with India's recent rapid economic growth: GDP averaged 6.8% from 2012-2016.<sup>2</sup> Gender parity in India lags compared to other countries at similar levels of development. Twenty-six of 95 countries with lower per capita GDP and scores on the Human Development Index than India had higher levels of gender parity.<sup>3</sup> Women's economic empowerment is vital for India's growth and development and for gender equality.

This report examines options for the economic empowerment of low-income women in India. It provides evidence on low-income women in varying circumstances such as rural/urban, illiterate/literate, adolescents/adults, very poor/poor/not so poor and women belonging to scheduled castes (SC) and scheduled tribes (ST).

As shown in Table 1, we reviewed in total 82 articles, reports and policy briefs on topics related to the economic empowerment of women, distributed as shown across the four main topic areas of this report. The evidence on empowerment and the effects of convergence is obtained from evaluation literature available from programs both in India and globally. The amount and rigor of evidence on empowerment varies greatly by type of program. Wherever rigorous evaluations, i.e.,

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<sup>1</sup> <https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS>, accessed September 4, 2017.

<sup>2</sup> <http://statisticstimes.com/economy/gdp-growth-of-india.php>, accessed September 4, 2017.

<sup>3</sup> McKinsey Global Institute, *The Power of Parity: Advancing women's equality in India* (McKinsey & Co., Nov. 2015)

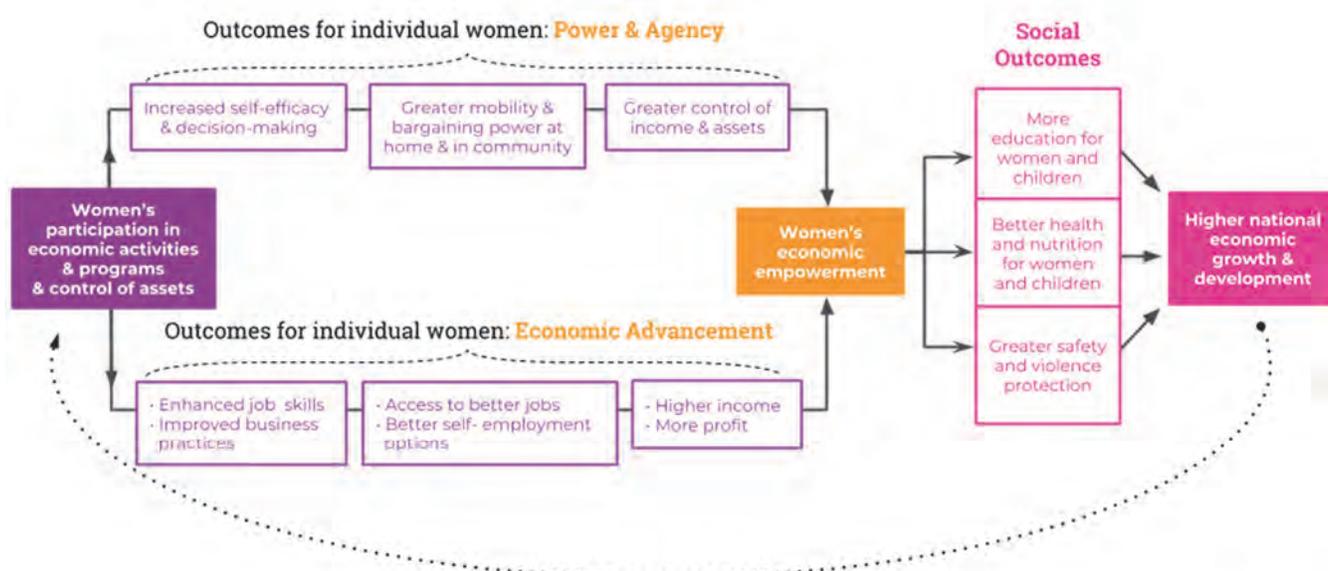
randomized control trial (RCT) studies are available, we rely on them—a total of 16 studies reviewed. Otherwise, we used results from other types of evaluations such as quasi-experimental and qualitative studies, specifying the methodology and its level of rigor.

Table 1: Documents Reviewed

Categories	Article count
Background and context	4
Rural Employment Guarantee Scheme and women's livelihoods	20
Rural women's livelihoods, self-help groups (SHGs) and National Rural Livelihoods Mission (NRLM)	18
Urban women's livelihoods, the National Urban Livelihoods Mission (NULM) and collective action	20
Job skills training for adolescent girls and young women	20
<b>Total</b>	<b>82</b>

The analysis is based on the framework in Figure 1 that shows the pathways through which women's participation in economic activities and programs has both economic and individual agency impacts. Economic outcomes are those that result in higher incomes for women, whether through employment or self-employment, as shown on the bottom half of the figure. Agency outcomes, as depicted on the upper half, include the ability to control income, make decisions or participate in decision-making and obtain greater mobility. Both economic and agency outcomes are needed to empower women. The figure also shows that women's economic empowerment has beneficial effects on women's own safety and security and on children's health, nutrition and education and also results in broader societal benefits that contribute to long-term national economic growth and development - which in turn, then, create more opportunities for women to participate in economic activities.

Figure 1: Pathways and Potential Outcomes of Women's Economic Empowerment



In the report, we examine the Government of India's main programs focused on poverty reduction and economic development that are being implemented at scale throughout the country. They are also the main focus of programs to economically empower girls and women by non-governmental organizations (NGOs) and the private sector through corporate social responsibility (CSR) initiatives. We reviewed the following economic development programs:

1. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGRNEGA)
2. Self-Help Groups (SHGs) and the National Rural Livelihoods Mission (NRLM)
3. Urban Women's Livelihoods, the National Urban Livelihoods Mission (NULM) and collective action
4. Job skills training for adolescent girls and young women

In each case, we briefly describe the program and review the evidence on the empowerment effects: the economic and agency effects for individual women/girls; and the beneficial effects of women's empowerment including on their own safety and security and on children's health, nutrition and education that are also known to have positive outcomes for national growth and development overall. We examine how well each program is currently working in Maharashtra and any gaps that need to be filled. We also review the potential for convergence with other types of programs and services, such as health and nutrition, or other implementing agencies, such as the non-governmental or private sectors and, if already convergent, the evidence on impacts.

## 1. Rural Women's Livelihoods and the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGRNEGA)

The MGRNEGA, a nation-wide employment guarantee scheme, has been successful in expanding employment opportunities for low-income people in rural areas enabling them to supplement their incomes, especially during the lean season. It offers employment for up to 100 days per year to each family and is particularly attractive to women because it offers employment within a 5-kilometer radius of workers' homes. In some states women represent nearly half of those employed, although this differs widely between states.<sup>4</sup>

The scheme has design features sensitive to women's needs. Besides the close-to- residence mandate, it makes provisions for childcare, a feature that can facilitate the ability to do paid work for women with small children. It also offers health-care and drinking water at the work-site and worker participation in work planning at the village level, offering women opportunities to participate in community decision-making processes. These features jointly have great potential to empower women. Besides enhancing mobility and community participation, paid employment enables women to earn income, sometimes more than they would earn in other comparable work. As payments are made directly into women's accounts, they are better able to control their income.<sup>5</sup>

Many studies including some rigorous evaluations give evidence of the positive effects of participation in the employment guarantee scheme including better health, nutrition and

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<sup>4</sup> S. Desai, P. Vashishtha and O. Joshi, *MGRNEGA—A Catalyst for Rural Transformation* (New Delhi: NCAER, 2015).

<sup>5</sup> R. Sudarshan, "India's National Rural Employment Guarantee Act: Women's participation and impacts in Himachal, Kerala and Rajasthan," *CSP Research Report 6* (Sussex, UK: Insitute for Development Studies, 2011).

education for women and children.<sup>6</sup> They also show empowerment effects for women such as higher earnings, improved mobility and participation in decision-making.<sup>7</sup>

Although much of the early evidence on the benefits of employment guarantees was based on the Maharashtra state scheme, the employment guarantee scheme there has not been as successful in attracting women in recent years—just 11% of participants are women.<sup>8</sup> There is potential to expand outreach and for convergence. In particular, there is scope for engaging strong SHGs in the outreach effort in Maharashtra.

## 2. Self-Help Groups and the National Rural Livelihoods Mission (NRLM)

The NRLM adopted SHGs as the primary mechanism for livelihoods promotion in rural India. This was based on their success as informal savings associations and the National Bank for Agriculture and Rural Development's (NABARD) SHG-Bank Linkage program that enabled SHG members to tap into the formal banking system once they demonstrated discipline in accumulating savings and rotating loans among themselves. Group savings and loans have also led to the successful growth of microfinance in India. In 2014, 81% of SHG members were women.<sup>9</sup>

SHGs were designed as a convergent development platform for livelihoods development and other community-based social and political actions. The idea was that access to loans would provide capital for women to set up or grow individual or group enterprises. In addition, SHG members have participated in a wide range of community activities, depending on local needs and their particular interests. They include participation in local governance, and promotion of education, health and safety.<sup>10</sup>

There is a substantial and diverse literature on the economic empowerment effects of SHG membership and microfinance in India. While some studies, including recent evaluations, show microfinance reduces poverty, others contest the poverty reduction effects.<sup>11</sup> Nevertheless, women derive substantial benefits from access to loans using them in ways most appropriate for themselves including consumption smoothing, risk mitigation, investments in assets such as dairy cattle and for other types of enterprises. The literature on investments in enterprise development is mixed, with the best results obtained by small rather than micro-entrepreneurs.

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<sup>6</sup> S. Mani, "How Has MGNREGA Impacted the Lives of Women and Children in India?" *Ideas for India*, March 2016.

<sup>7</sup> G.N. Ojha, "Evaluation of UN Women Fund for Gender Equality for Economic and Political Empowerment Catalytic Grant Programme: Dalit Women's Livelihoods Accountability Initiative India" (UN Women, Feb. 2012).

<sup>8</sup> Desai et al, *MGRNEGA*.

<sup>9</sup> T.S. Nair and A. Tankha, *Inclusive India Finance Report 2014* (New Delhi: Oxford University Press, 2015), 81.

<sup>10</sup> *Self-Help Groups in India: a Study of the Lights and Shades* (Gurgaon: EDA Rural Systems, Ltd., 2006).

<sup>11</sup> S.R. Khandker, "Microfinance and Poverty Using Panel Data from Bangladesh," *World Bank Economic Review*, v. 19, #2, 263-286; D. Roodman and J. Morduch, "The Impact of Credit on the Poor in Bangladesh: Revisiting the Evidence," *Working Paper No. 174* (Washington, DC: Center for Global Development (CGD), 2009); D. Roodman, *Due Diligence, An Impertinent Inquiry into Microfinance* (Washington, DC: CGD, 2011); K. Deininger and Y. Liu, "Evaluating Program Impacts on Mature Self-help Groups in India," *World Bank Economic Review*, v.27, #2 (Oct. 2012), 272-296.

Studies cite the empowerment effects of participating in a group as it involves leadership and administrative and management skills that are often the focus of the work done by SHG promoters. Women's mobility is enhanced by belonging to SHGs. They also learn and exercise leadership skills when their group chooses to become involved in community affairs that also serve local development purposes such as mitigation of violence against women, education for children, campaigns for water access, etc.

Globally as in India, microfinance groups have served as platforms for various types of health campaigns and interventions and evaluation studies are available. The report studies them for additional insights into convergence.<sup>12</sup>

Few studies are available on the effects of the NRLM as it started fairly recently in 2010. An early version of this SHG-based livelihoods and rural development program for the poor was implemented in Andhra Pradesh through the state government's autonomous agency, the Society for the Elimination of Rural Poverty (SERP). It was partially funded by the World Bank that produced evaluations showing poverty reduction and women's empowerment effects.<sup>13</sup>

The NRLM is being implemented in Maharashtra where MAVIM is intensively promoting SHGs as the preliminary step for livelihoods development. Expansion has been somewhat uneven and a relatively small proportion of SHGs are strong and able to undertake livelihoods development activities.<sup>14</sup> As a result, there is still substantial scope for SHG growth and strengthening and for leveraging strong SHGs as convergence platforms for livelihoods development and for the promotion of women and children's health and nutrition, safety and security. SHGs can also serve as a platform to recruit women for the rural employment guarantee schemes.

### 3. Urban Women's Livelihoods, the National Urban Livelihoods Mission (NULM) and Collective Action

The NULM is the GOI's program to support livelihoods and alleviate poverty in India's towns and cities. It is targeted at poor people living below the poverty line, the homeless and people belonging to Scheduled Castes (SC), Scheduled Tribes (ST) and the disabled. Like the NRLM, the program builds on grass-roots structures of the poor, specifically, SHGs. The NULM supports SHG and livelihoods promotion in urban areas, including both self-employment and skills training for jobs. It emphasizes convergence with relevant government ministries and departments, state and city governments and with the private sector and civil society. Livelihoods support includes training, credit and technical support for establishment of micro-enterprises.

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<sup>12</sup> S. Saha and P.L. Annear, "Overcoming access barriers to health services through membership-based microfinance organizations: a review of evidence from South Asia," *WHO South East Asia J Public Health*, v. 3, #2 (2014), 125-134; S. Leatherman, C. Dunford, et al, "Integrating microfinance and health strategies: Benefits, challenges and reflections for moving forward," paper prepared for 2011 Global Microcredit Summit, July; S. Saha, M. Kermode, P.L. Annear, "Effect of combining a health program with microfinance based self-help group on health behaviors and outcomes," *Public Health*, v. 129 (2015), 1510-1518.

<sup>13</sup> World Bank, *Ten Million Women and Counting: An Assessment of World Bank Support for Rural Livelihood Development in Andhra Pradesh, India* (Washington, DC: March 30, 2015).

<sup>14</sup> SHGs, SHG Federations and Livelihoods Collectives in the State of Maharashtra: An Institutional Assessment (Mumbai: MSRLM and Sampark, 2014).

As with over 90% of India's workers, urban poor women are mostly self-employed or employed in the informal sector as domestic workers, street vendors, garbage collectors and traders, etc. Informal sector employment is often a default occupation characterized by low skills, low earnings, lengthy hours and hard and often dangerous work. Women typically work by themselves and are vulnerable to harassment. Street vendors, for example, experience police harassment and may have to pay fines and bribes for permission to ply their trade on the streets.

In these insecure and potentially hazardous conditions, women's collectives have been helpful in enabling informal sector workers to strengthen their bargaining power with government and other actors for protection, more favorable working conditions and access to services and entitlements. SEWA, the Self-Employed Women's Association is the most successful example of a union of informal sector women workers in India, and globally. Other women's collectives in India include SWaCH, a cooperative of women waste collectors in Pune. These collectives typically offer additional services such as health care, financial services, skills training, etc., either through their own initiation or by converging with government programs such as the NULM or private sector efforts.<sup>15</sup> Their experiences serve as models for replication.

Some lessons to note are as follows: the importance of institution building; investing long-term in developing members' skills in administering and leading groups and advocacy; being responsive to member demands for services and support; and the critical role played by intermediaries such as SEWA and KKPKP in supporting grass-roots organizations.

#### 4. Job Skills Training for Adolescent Girls and Young Women

India, a nation with one of the largest cohorts of young people in the world, is in need of skilled workers that are well trained and able to successfully contribute to the economy. Hence, the Ministry of Skill Development and Entrepreneurship of India launched the National Skill Development Mission in 2015 with the aim of training 300 million skilled people by 2020.<sup>16</sup>

Adolescent girls are one of the most economically disadvantaged groups in the world and due to that, there are many initiatives/programs being implemented globally and in India to advance their growth and economic empowerment. Literature argues that since adolescent girls' needs are multi-dimensional, efforts to empower them should also take a more holistic approach.<sup>17</sup> Hence adolescent empowerment programs now often adopt convergent designs.

In the report we present global evidence that shows the most effective programs for adolescent girls' empowerment are the ones that provide integrated training on technical skills and soft skills driven by market demand along with life skills training (education, health, early marriage

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<sup>15</sup> P. Chikarmane and L. Narayan, "Organising the Unorganised: A Case Study of the Kagad Kach Patra Kashtakari Panchayat (Trade Union of Waste pickers)" *WEIGO* (2005); U. Samarth, "The Occupational Health of Waste Pickers in Pune: KKPKP and SwaCH Member Push for Health Rights," *WEIGO* (2014); J. Blaxwall, "India's Self-Employed Women's Association (SEWA) - Empowerment through Mobilization of Poor Women on a Large Scale," *The World Bank* (2004).

<sup>16</sup> Government of India, Ministry of Skill Development and Entrepreneurship, *National Skills Development Mission: A Framework for Implementation*, n.d.

<sup>17</sup> M. Buvinic, R. Furst-Nichols and E. Pryor, *A Roadmap for Promoting Women's Economic Empowerment* (Washington, DC: United Nations Foundation & ExxonMobil, 2013).

prevention).<sup>18</sup> Creating employment opportunities by linking program graduates to private firms in the formal wage sector as well as increasing the self-employment possibilities through entrepreneurship and business development in areas where there is weak formal wage sector is also effective. Programs that offer childcare stipends or on-site care facilities in order to enable young mothers to attend training are also essential.<sup>19</sup>

Skills training combined with livelihood programs show promising evidence of adolescent girls' empowerment. Teaching adolescent girls about health, early marriage risks, educating them on practical skills, building their self-esteem & confidence, and supporting them in income generating activities through wage or self-employment have a positive impact on their lives. These young women earning income on their own also increases their chance of accumulating assets and savings as well as improving their family's lives as most of them invest their income back into their households.<sup>20</sup>

Programs in India and Maharashtra have adopted these effective methods of combining traditional vocational training with life skills and offering job placement opportunities with the private sector. They include corporate-sponsored initiatives, as well as city government and NGO programs such as those implemented by Tech Mahindra Foundation; Unnati Training Center sponsored by Thermax & Zensar Foundations and Pune Municipal Corporation; and Swadhar's Phulora adolescent girls program in partnership with Forbes Marshall.<sup>21</sup> Successful results are reported from these programs, however, more rigorous evaluations need to be done in order to assess the impact on the adolescent girls/young women involved. Although proof of effectiveness is currently based on studies with varying levels of rigor we can still derive preliminary lessons learned to guide implementation.<sup>22</sup>

Convergence across various stakeholders such as corporations, government and NGOs is also important in advancing economic empowerment programs for adolescent girls and young women. Convergence may offer more and better opportunities for skills training and actual job placement, and the opportunity to recruit trainees from different entities (i.e. government schemes, SHGs) that may not have been reached otherwise. There is also potential to scale by replicating many small job skills programs.

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<sup>18</sup> E. Katz, "Identifying Research Gaps and Priorities for Women's Economic Empowerment: Gender and Youth Employment" (San Francisco, CA: University of San Francisco, 2013).

<sup>19</sup> Ibid.

<sup>20</sup> B. Rohwerder, "Integrated programmes supporting adolescent girls," *Governance and Social Development Resource Centre*, 19 (UK: University of Birmingham, 2014); Katz, Identifying Research.

<sup>21</sup> <http://www.swadharpune.org/phulora.html>, accessed August 16, 2017;  
<http://www.thermaxglobal.com/csr/affirmative-action/>, accessed August 16, 2017;  
<http://techmahindrafoundation.org/smart/>, accessed August 16, 2017.

<sup>22</sup> KPMG Advisory Services Private Limited, *Programme Evaluation and Impact Assessment of SMART programme by the Tech Mahindra Foundation*, n.d.; Government of India, Ministry of Women and Child Development, *Evaluation of SABLA Scheme* (India: September, 2013); Confederation of Indian Industry, *ENDEAVOUR: Affirmative Action Initiatives in Western Region*, n.d.

## Next Steps

Preliminary results from this review will be presented at an expert consultation to be held in Pune on January 18, 2018. Participants at the consultation include state, district, municipal and other government officials, technical experts and academics, representatives of NGOs, private sector firms, donor organizations and other experts on economic development and women's empowerment. They will provide feedback and input in a participatory format. The report will be finalized taking account of the feedback received.

*Building on the momentum of the strong global support for gender equality in the Sustainable Development Goals (SDGs), the 3D Program for Girls and Women advances gender equality and girls' and women's empowerment by facilitating convergent action across stakeholders and sectors to increase economic opportunities for girls and women and address their health, education and safety needs. The 3D Program works with the International Center for Research on Women (ICRW) Asia, our lead partner in India; Kagad Kach Patra Kashtakari Panchayat (KKPKP) and SWaCH in Pune City; and Mahila Sarvangeen Utkarsh Mandal (MASUM) in rural Pune District, as well as with other partners and a pool of expert consultants. Our work in India is guided by a national program advisory committee. The three-year program is foundational, designed to put in place the building blocks for a longer-term program beyond the initial program sites and serve as an exemplar for a scaled-up convergent response for gender equality.*

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# **Appendix 4:** Presentation

## What Works for Women and Girls' Economic Empowerment: An Expert Consultation

Thursday, 18 January, 2018  
YASHADA, Pune, India



3D Program  
FOR GIRLS & WOMEN  
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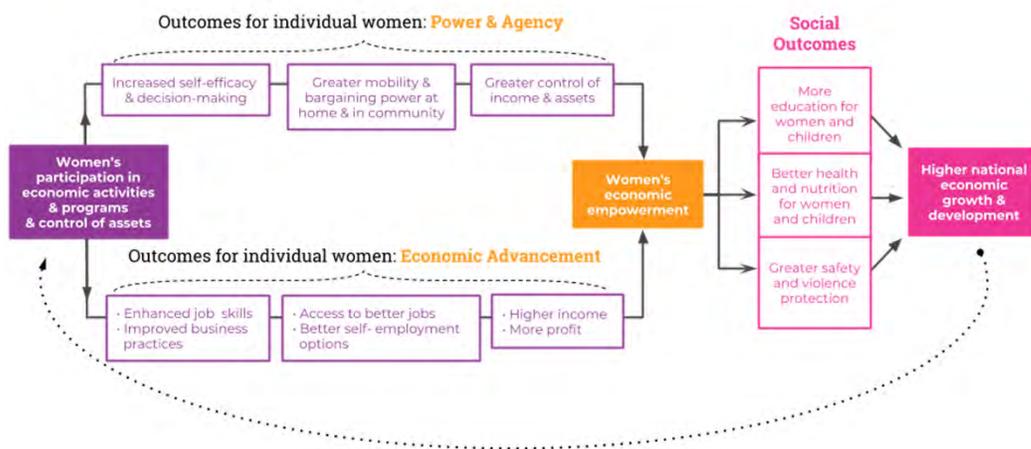
### Why Women's Economic Empowerment?

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- Income in women's hands empowers women, their households and society:
  - Provides women with greater financial and physical security
  - Results in more investment in children's education and health
  - Has positive effects on both current and future economic growth
- Gender gaps persist despite India's rapid economic growth.
  - *Women contribute just 17% to India's GDP, well below global average of 37%*
  - Women's labor force participation is low (27%) and declining
  - Widespread gender disparities in wages
- Gender gaps are more intense for poor women and women from scheduled castes and tribes

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## Framework for Economic Empowerment of Women and Girls



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## Topics

### Rural Programs:

- Rural Women's Livelihoods, Self-Help Groups (SHGs) and the National Rural Livelihoods Mission
- Rural Employment Guarantee Scheme and Women's Livelihoods

### Urban Programs:

- Urban Women's Livelihoods, NULM and Collective Action
- Job Skills Training for Adolescent Girls and Young Women

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## Rural Women's Livelihoods, Self-Help Groups (SHGs) and the National Rural Livelihoods Mission (NRLM)

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### Rural Women's Livelihoods, Self-Help Groups and the National Rural Livelihoods Mission

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**Overview:**

- Why self-help groups (SHGs) for rural women?
- Evidence on empowerment effects of SHGs
- National Rural Livelihoods Mission (NRLM)
- Maharashtra Rural Livelihoods Mission
- Gaps and challenges in economic empowerment of rural women
- Questions for discussion

## Why SHGs?

- Provide access to financial services for poor women—previously excluded
  - SHGs often platform for empowerment—violence prevention, civic action, income generation
  - SHGs based on principles of self-management; group trust in lieu of collateral; individual savings & internal lending; bank linkages
- Built on proven successes in India:
  - Largest microfinance networks in the world: outreach to 40 million households (2007); in 2.8 million SHGs; borrowed \$1 billion
  - Cumulative loans = \$4.5 billion or 10% of all rural credit
  - 2010: 68 million mostly female clients
- Proven platform for convergence—social networks, entrepreneurship (private sector), violence mitigation, PDS services, etc.

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## Empowerment Effects of SHGs

Mixed evidence on poverty reduction but some recent studies in India are positive, e.g., Deininger and Liu (2012):

- Positive, significant and relatively large increase (15%) in food intake and nutrition in poor
- Significant asset accumulation among poorest

Women derive substantial benefits

- Use loans as needed, e.g., smooth consumption,
- SHG members better able to cope with risk, accumulate assets
- Positive empowerment effects—greater mobility, more decision-making, new skills (e.g., account-keeping), leadership, etc.

Impacts on women, evidence of:

- Increased knowledge & skills, e.g., group functioning, financial management
- Greater mobility & self-confidence
- Increased asset ownership, i.e., jewelry, small parcels of land, appliances

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## National Rural Livelihood Mission (NRLM)

### What is NRLM?

- Launched in 2011 by Ministry of Rural Development
- To create platforms for the poor to raise incomes through improved access to finance and livelihoods development
- Modality via self-managed Self Help Groups (SHGs) and Federations of SHGs

### Implemented in partnership with states and NGOs

- Mobilize poor, mostly women, into SHGs & federations
- Build capacity for group functioning (e.g., running meetings, minutes, leadership); financial literacy, savings, loans, book-keeping; bank linkages
- Promote livelihoods development entrepreneurship & wage employment

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## Rural Women's Livelihoods, Self-Help Groups (SHGs) and the National Rural Livelihoods Mission

### Maharashtra Rural Livelihoods Mission

- Key implementing agency:
  - MAVIM (Mahila Aarthik Vikas Manda); DRDAs District Rural Development agencies; NGOs
- Status of Maharashtra SHGs:
  - 8 lakh SHGs; 89 of 97 lakh poor households covered; 1/3 linked to banks
  - Current focus mainly promoting & strengthening
  - 15 federations established in 7 districts (2013), young/mostly weak
  - Early days for livelihoods promotion

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## Rural Women's Livelihoods, Self-Help Groups (SHGs) and the National Rural Livelihoods Mission

### Rural Women's Economic Empowerment: Gaps and Challenges

- 70-80% SHGs concentrated in 4 southern states--much room for expansion in Maharashtra
- Investments in livelihoods development not fully realized--small rather than micro-enterprises make better use of loans
  - Building strong SHGs pre-condition fNot an instant process, e.g., just 29% of SHGs in Pune district rated A grade
  - Only the best can proceed to livelihoods--just 2% of SHGs in Pune district have group or individual businesses
- Building rural livelihoods is many specialized activities, e.g., farming, processing, marketing--different for each type of crop, dairying, etc. Many examples to draw on

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## Rural Women's Livelihoods, Self-Help Groups (SHGs) and the National Rural Livelihoods Mission

### Questions for Discussion Groups

Based on your own experience in policy and programs,

- What can MRLM do better to build SHGs and livelihoods, and to empower rural women?
- What can you and your organization do to support MRLM mission? What are concrete opportunities/challenges?
- How can these challenges be met/opportunities taken? Next steps

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## Rural Employment Guarantee Scheme and Women's Livelihoods

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## Rural Employment Guarantee Scheme and Women's Livelihoods

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### Overview:

- Rural poor women and need for employment
- Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)
- Benefits of MGNREGS to women and families
- Gaps and challenges
- Discussion questions

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## Rural Employment Guarantee Scheme and Women's Livelihoods

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### Why Employment For Rural Women:

- Majority of poor women in rural economy
- Low participation in labor force—mainly unpaid family workers or casual wage laborers among landless
- Limited access to economic opportunities
- Limited education and skills for employment
- Large gender wage gaps

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## Rural Employment Guarantee Scheme and Women's Livelihoods

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### Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

- Guarantees 100 days' paid employment/rural household/per year within 5 kms of applicants' residence
- 33% reservation for women but, in many cases, attracts more women
- **Equal wages for men and women**
- If work not provided within 15 days of demand, worker entitled to unemployment.
- Provides for worksite drinking water, shade, childcare and healthcare to workers
- Gram Panchayats responsible for implementation; participation by local communities in planning

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## Rural Employment Guarantee Scheme and Women's Livelihoods

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### MGNREGS: Benefits to women & children

- Reduced poverty overall; increased rural wages; reduced gender differences in rural wages
- Woman-sensitive design—About half of participants nationally are women (large state-wide differences)
- Studies (many RCTs) show benefits to women and families:
  - Increases labor force participation and incomes, decision-making
  - Increases women's control over income (get direct payments in own bank accounts);
  - Improves children's education & health
  - Increases decision-making among women
  - Increases self-esteem; women get greater respect in home & and community

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## Rural Employment Guarantee Scheme and Women's Livelihoods

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### MGNREGS: Gaps and Challenges

- Implementation spotty:
  - Delays in work provision
  - Misappropriation of funds at local level
  - Lack of community participation & consultation
  - Childcare often not provided
- Women often lack information about program & access to scheme
- Limited access for single, widowed & marginalized women
- In Maharashtra, women's participation is low—well below (11%) of the national average of 30% of rural households (2011-12)

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## Rural Employment Guarantee Scheme and Women's Livelihoods

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### Questions for Discussion

- What accounts for women's low participation in the Maharashtra employment guarantee scheme?
- What can be done to increase women's participation? Discuss challenges and opportunities.

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## Urban Women's Livelihoods, NULM and Collective Action

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## Urban Women's Livelihoods, NULM and Collective Action

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### Overview:

- Women in the informal sector
- Collective action and women's empowerment
- NULM's mission and fit with women's needs
- Challenges & opportunities for collective action on behalf of women
- Next steps for group discussions

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## Urban Women's Livelihoods, NULM and Collective Action

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### Informal Sector and Women in India

- Informal economy predominates
  - 92% workers in informal economy; 95% of women workers
- Unregistered small & micro enterprises, own account or self-employed workers, employees in informal enterprises, family workers
- Why informal economy?
  - Ease of entry: typically, requires little or no education
  - Flexibility—suitability for women workers
- Informal sector and low-quality employment:
  - Low-paying, casual/no security
  - No benefits/no health protection
  - Workers often subject to harassment

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## Urban Women's Livelihoods, NULM and Collective Action

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### Collective Action and Women's Empowerment

- Collective action often started by NGOs, e.g., SEWA, KKP KP, domestic workers' union, vendors' associations etc.
- Unions/cooperatives better able to create joint pressure to meet common goals, e.g.,
  - SWaCH actions to improve waste worker wages and working conditions
  - NASVI secured national Act to protect livelihoods of street vendors (2014)
- Used effectively in women's empowerment:
  - Member-led organizations offer opportunities for women to grow leadership, decision-making skills, increase self-confidence

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## Urban Women's Livelihoods, NULM and Collective Action

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### Collective Action for Women's Economic Empowerment

- Enhances women's bargaining power:
  - Negotiation of better prices, wages; advocacy campaigns; policy changes, etc.
- Role of intermediaries is critical (like KKP KP & SEWA):
  - Mediate with government, service providers & partners; offer information
  - Identify and broker service delivery, e.g.,
    - credit for women vendors or entrepreneurs, market identification for artisans, contracts with municipal corporation

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## Urban Women's Livelihoods, NULM and Collective Action

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### NULM: National Urban Livelihoods Mission

- Launched in 2013 to reduce urban poverty, vulnerability & homelessness through expanded wage and self-employment opportunities.
- Platform: Strong grass-roots institutions of SHGs & federations (people's institutions)
- Targets urban poor, the homeless, SCs, STs, and disabled
- Offers financial support, credit, skills training for micro-enterprises, e.g., street vendors, rag-pickers, etc.
- Convergence with state government programs, civil society & corporates for scale & impact on multi-dimensional needs of the urban poor

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## Urban Women's Livelihoods, NULM and Collective Action

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### Challenges in Collective Action for Urban Livelihoods Development:

- Diverse urban communities—what can unite them?
  - Organizing around occupations, e.g., waste picking, vending, etc.
- Building people's institutions—slow & deliberate process of building skills
  - How to run a collective organization like SHG
  - Leadership & governance, decision-making, financial management
- Building collaboration between public sector and civil society—many details to iron out:
  - Governance structures
  - Financing (issue in SHG federations)
  - Monitoring systems for accountability
- What are additional challenges for low-income women workers?
  - Safety and security
  - Recognition of women's economic roles
  - Recognition of women's multiple roles as workers and care-givers, etc.

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## Urban Women's Livelihoods, NULM and Collective Action

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### Questions for Discussion Groups

Based on your own policy and programmatic work,

- What can NULM do for empowerment of poor women?
- How can NULM's focus on building people's institutions be supported?
- What can you and your organization do to support NULM mission? What are concrete opportunities/challenges?
- How can these challenges be met/opportunities taken? Next steps

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## Jobs Skills Training for Adolescent Girls and Young Women

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## Jobs Skills Training for Adolescent Girls and Young Women

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### Overview

- Need for job skills among young women
- Evidence on benefits of skilling young women
- Gender-specific needs in skilling girls
- Global best practice in job skills programs
- Gaps and challenges for skilling young women

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## Jobs Skills Training for Adolescent Girls and Young Women

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### Why Job Skills for Young Women?

- More girls than boys are out of school and unemployed:
  - Globally, 34.4% young women versus 9.8% for young men
  - In India, 57% of young women (15-24 years) are out of school and unemployed compared with 15 of young men
- Young urban women from low-income families, without skills training, potentially destined to work in the informal sector
- Despite the critical needs of low-income girls, youth job and skills programs seldom target girls

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## Jobs Skills Training for Adolescent Girls and Young Women

### Benefits of Employment/Self-Employment for Young Women

- Global evidence shows employment benefits girls and their families:
  - Raises incomes in poor households as young women earners contribute financially to their households' basic needs
  - Improves future earnings
  - Delays marriage and childbearing
  - Builds self-confidence
- For example, in Uganda, BRAC Empowerment and Livelihoods for Adolescents (ELA) program 3,000 girls 14-20 years incorporated life-skills, found in-program girls were:
  - 72% more likely than control groups to engage in income-generating activities
  - Early marriage fell 58% while preferred ages of marriage and child-bearing rose

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## Jobs Skills Training for Adolescent Girls and Young Women

### What Works for Job Skills Training:

- Best are demand driven programs that respond to concrete gaps in the labor market, i.e., what skills are needed by employers?
  - Or, for self-employment on the product market
- Job training that combines technical, trade and business skills training with *soft skills training*, e.g., problem solving, team work, resume writing, etc.
- Job counseling and placement are critical for success
  - For self-employment, post-training support—capital, equipment, loans, mentorship, etc.

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## Jobs Skills Training for Adolescent Girls and Young Women

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### What Works in Job Skills Training: Gender Specific Issues

- Ensure training programs actually target young women—
  - Requires investments targeted to young women
  - Requires sex-disaggregated data to track
- In order to benefit from investments in job training programs, need to account for gender-specific factors, i.e.,
  - Young women less educated, can be less qualified for skills training
  - May be married early, have children, domestic responsibilities
  - Social expectations of young women and men differ, restrict women's aspirations
  - Social barriers restrict young women's mobility, access to opportunities

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## Jobs Skills Training for Adolescent Girls and Young Women

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### What Works in Job Skills Training: Gender Specific Issues

- Essential for young women, combine high quality job skills with life-skills, i.e., all aspects of learning that help them deal with daily life—health, reproductive health, disadvantages of early marriage, etc.
- Parental and community support is critical, as are peer support groups-
  - Evidence from SEWA and BRAC adolescent programs; parental & community involvement, meetings
- Information is empowering—knowing what's possible sparks interest
- Support for young mothers (childcare stipends, on-site care facilities)

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## Jobs Skills Training for Adolescent Girls and Young Women

### Young Women & Job Skills Training in India

- GOI policies and strategies are supportive of girls:
  - National Youth Policy, 2014, seeks to “empower youth ...to achieve their full potential”
  - National Policy on Skill Development and Entrepreneurship (2015), identifies skilling women as one of its major objectives
    - Access to vocational education for women; female friendly environment
  - SABLA (Rajiv Gandhi Scheme for Empowerment of Adolescent Girls)
- Private sector also invest in job skills training for young women, e.g., Tech Mahindra and Thermax, among others
- Many NGOs, e.g., Pratham, Unnati, among others
- Public-private partnerships like National Skills Development Corporation

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## Jobs Skills Training for Adolescent Girls and Young Women

### What's Missing for Young Women: Gaps & Challenges

- Big gap in some programs is lack of market orientation:
  - Going beyond training to job placement and
  - Offer post-training support for self-employment: loans, equipment
- Young women's incentives often thwarted:
  - Mismatch between young women's aspirations and socially-accepted roles, lack parental and community buy-in for education & training
  - Young women simply don't have information about possibilities for their lives
- Married young women particularly underserved, benefit from neither education nor economic development programs
- Programs are not data-driven, data and analyses are not sex-differentiated, nor are lessons learned

Document. Drive. Deliver.

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## Jobs Skills Training for Adolescent Girls and Young Women

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### Questions for Discussion Groups

Based on your own experience in this area of work,

- What are the most critical gaps/challenges in your job skills programs for young women?
- What are your key challenges in meeting needs of young women for employment and self-employment?
- How can convergent services (to meet multiple needs) help you meet these challenges?

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