

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

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3D Program
FOR GIRLS & WOMEN

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The 3D Program for Girls and Women

Contributing to the implementation of 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 is currently working with partners in Pune City and rural Pune District, Maharashtra State, India to identify priority issues and link stakeholders to provide cross-sectoral, coordinated solutions to meet the multiple, intersecting needs of girls and women. The Program is deriving lessons learned and developing tools for global application of a scaled-up convergent response for gender equality by demonstrating a convergent approach to programming in India and East Africa.

This report describes the findings of an evidence review of what works for the economic empowerment of girls and women in India.

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Abbreviations

AGEI	Adolescent Girls Employment Initiative
AGI	Adolescent Girls' Initiative
AGYW	Adolescent Girls and Young Women
CARD	Center for Agricultural and Rural Development
CSO	Civil Society Organization
DRDA	District Rural Development Agency
ELA	Employment and Livelihoods for Adolescents
EPAG	Economic Empowerment of Adolescent Girls and Young Women
FA	Facilitating Agency
GDP	Gross Domestic Product
GOI	Government of India
KKPKP	Kagad Kach Patra Kashtakari Panchayat
MAVIM	Mahila Arthik Vikas Mahamanda
MFI	Microfinance Institutions
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MORD	Ministry of Rural Development
MSRLM	Maharashtra State Rural Livelihoods Mission
NABARD	National Bank for Agriculture and Rural Development
NGO	Non-governmental Organization
NASVI	National Association of Street Vendors of India
NREGS	National Rural Employment Guarantee Scheme
NRLM	National Rural Livelihoods Mission
NULM	National Urban Livelihoods Mission
PMC	Pune Municipal Corporation
RCT	Randomized Control Trial
ROSCA	Rotating Savings and Credit Association
SC	Scheduled Caste
SERP	Society for the Elimination of Rural Poverty
SEWA	Self-Employed Women's Association
SHG	Self-Help Group
ST	Scheduled Tribe
USD	United States Dollar
WEE	Women's Economic Empowerment
WIEGO	Women in Informal Employment: Organizing and Globalizing

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Introduction
Methodology
Framework

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 in India, the state of Maharashtra and in Pune city and district.

Introduction

Evidence from around the world and India shows that when women earn and control income and assets, they and their households and societies benefit. Women who earn spend preferentially on their own and their children's nutrition, health and education (Glick & Sahn, 1998; Afridi et al, 2016; and World Bank, 2012). 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 (Panda & Agarwal, 2005 and Gupta, 2006). In India, however, just 27% of women are in the labor force. Even worse, their participation in the economy has fallen since 1990 when 35% of women were in the labor force (World Bank, 2016a). This decline contrasts with India's recent rapid economic growth: GDP averaged 6.8% from 2012-2016.¹

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 (McKinsey, 2015). On the Gender Gap Index, India ranked 139 of 144 countries in women's economic participation, 112 in education and 141 in health and survival (World Economic Forum (WEF), 2017). Empowering women economically is thus vital for closing gender equality gaps, improving the well-being of girls and women and advancing India's growth and development.

This report describes the findings from an evidence review on what works for the economic empowerment of girls and women. It examines options for the economic empowerment of low-income girls and women in India. It notes wherever possible any differences in strategies and impacts due to 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).

Methodology

This research is based on a literature review that began by gathering and reviewing documents in our topic areas based on meta-analysis and systematic reviews. We followed up by pursuing additional literature cited in these analyses or on issues and questions that arose about program implementation, impacts and effectiveness. Individual studies and assessments were also pulled from topic-relevant databases.

Electronic databases used in our search included EconLit, JSTOR, Science Direct, and Google Scholar. We also conducted topic-oriented searches in specialized research and publication databases such as the World Bank, the United Kingdom's Department for International Development (DFID), the International Center for Research on Women (ICRW), and the International Food Policy Research Institute. Throughout our search, we prioritized recent studies, especially for impact evidence from evaluation studies using randomized control trial (RCT) methods that have only been adopted fairly recently in social science research.

We reviewed a total of 147 articles, reports and policy briefs distributed as shown in Table 1 across the four main topic areas of this report, as well as on background and context and a theoretical framework for women's economic empowerment. The evidence on empowerment effects was obtained from evaluation literature available from programs both in India and globally. The amount and rigor of evidence on empowerment varied greatly by type of program. Wherever rigorous evaluations, i.e., RCTs and quasi-experimental studies were available, we relied on them—a total of 27 such studies were reviewed. Otherwise, we used results from other types of evaluations such as qualitative studies and surveys, specifying the methodology and level of rigor.

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

Framework for Women's Economic Empowerment

Preliminary findings from the research for this report were presented at an Expert Consultation: What Works for the Economic Empowerment of Women and Girls, organized by the 3D Program for Girls and Women, on 18 January 2018 in Pune, India. The purpose of the consultation was to obtain input and feedback from experts who included researchers and leaders and staff of implementing government agencies and NGOs.²

The basis for the analysis in this report is the methodological framework for women's economic empowerment described in the next section below. The section on poverty reduction and economic development programs reports findings pertaining to livelihoods programs and strategies followed to economically empower girls and women globally and in India. Conclusions and lessons learned across the various types of programs are discussed in the last section.

Kabeer (1999) defines empowerment as “the process by which those who have been denied the ability to make strategic life choices acquire such ... ability.” Being able to exercise choices requires two critical components - resources and agency. The process involves individual agency, i.e., the idea of acting on one's own behalf, and collective actions, that bolster individual agency. Women, themselves, must be actors in the process of change and, for empowerment to occur, the change must manifest in the woman herself (Malhotra & Schuler, 2005). Further, empowerment is a multi-dimensional process that can include economic, social, political, psychological and legal components. In this evidence review, we focus primarily on women's economic empowerment while acknowledging that other dimensions are also necessary and at work simultaneously. As shown in Figure 1, at a minimum, economic empowerment involves changes in both women's economic situation and in agency, the ability to make choices.

Table 1: Documents Reviewed

CATEGORIES	ARTICLE COUNT
Introduction and framework on women's economic empowerment	9
The National Rural Livelihoods Mission (NRLM), Self-Help Groups (SHGs) and rural women's livelihoods	45
The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) and rural women's livelihoods	23
Job skills training for adolescent girls and young women	37
Urban informal sector, collective action and the National Urban Livelihoods Mission (NULM)	33
TOTAL	147

2. The workshop report is available at <https://the3dprogram.org/content/uploads/2018/02/3D-Program-WEE-consultation-report-Jan-2018.pdf>.

Golla et al (2011) define an economically empowered woman as having both “... the ability to succeed and advance economically and the power to make and act on economic decisions. To succeed and advance economically, women need the skills and resources to compete in markets, as well as fair and equal access to economic institutions. To have the power and agency to benefit from economic activities, women need to have the ability to make and act on decisions and control resources and profits (p 4).” The two components, economic advancement and power and agency are inter-related and build on each other.

Figure 1 shows the pathways for women’s economic empowerment (as individuals) and the potential social and economic development impacts that can result from it. Women’s participation in economic activities and programs has both economic and agency outcomes.³ 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. They include, for example, enhanced job skills and access to better jobs and, for self-employed women, greater knowledge of sound business practices and higher revenues and profit. Agency outcomes, as depicted on the upper half of the diagram, include the ability to control income, make decisions or participate in decision-making and obtain greater mobility. Both economic and agency outcomes are needed for women’s economic empowerment.

In turn, women’s economic empowerment has beneficial effects on women’s personal safety and security and on children’s health, nutrition and education as shown in the social outcomes boxes. It also results in broader societal benefits that contribute to long-

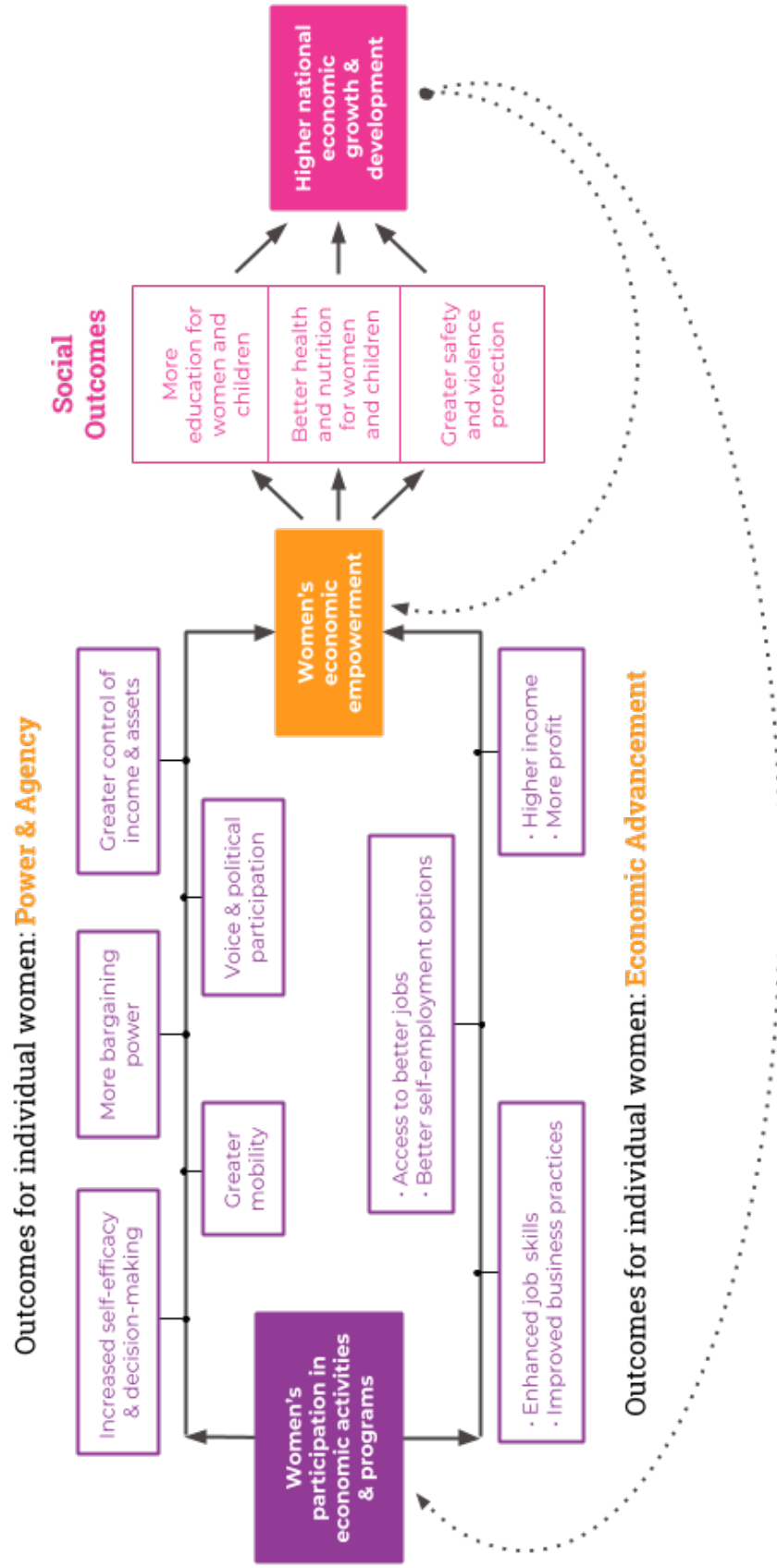
term national economic growth and development. Development can be empowering in and of itself and can create additional opportunities for women to participate in the economy, as depicted via the two feedback loops.

Women need a mix of resources for economic advancement: human capital (e.g., education, skills and training), financial capital (e.g., savings and loans), physical capital (e.g., land, tools, equipment) and social capital (e.g., networks and mentors). Whether, how and the extent to which women participate in the economy and succeed economically depends on institutions and norms that define how resources, including power, are distributed and used. Institutions include laws and policies, economic and political structures and education systems. Norms define gender roles, responsibilities and expectations and, in patriarchal societies, often restrict women’s mobility, aspirations and occupations at home and in society.


Thus, factors other than economic advancement are also involved in building women’s agency. For instance, women’s agency can be enhanced through collective action as occurs through participation in various types of groups such as girls’ clubs, self help groups (SHGs), and women’s unions that have been effective in India and elsewhere. They strengthen women’s agency by giving them group support and opportunities to participate in processes such as planning and decision-making. These processes change women’s personal behaviors and motivate them to take actions that challenge the status quo, especially restrictive gender norms, and can change women’s economic and social status.

3. We distinguish between outcomes defined as the short-term measurable effects of interventions, and impacts, that measure broader long-term effects and help us understand whether a program meets its goals (<https://www.cdc.gov/std/Program/pupestd/Types%20of%20Evaluation.pdf>, accessed 15 March, 2018).

Figure 1: A Framework for the Economic Empowerment of Girls and Women



Poverty
Reduction and
Economic
Development
Programs



India has a history of rich experience in implementing programs for the economic empowerment of girls and women. They include activities by the government, non-governmental organizations (NGOs) and the private or corporate sector.

A. Rural Women's Livelihoods, SHGs and the NRLM

The Government of India (GOI) typically launches programs at the national level and collaborates with state governments to implement them at the local level in cities and rural districts. NGOs and the private sector may run their own programs and/or work with the government in various ways and in varying degrees.⁴ We review economic empowerment programs for girls and women in the following subsections:

- A. Rural Women's Livelihoods, SHGs and the National Rural Livelihoods Mission (NRLM)
- B. Rural Women's Livelihoods and the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)
- C. Job Skills Training for Adolescent Girls and Young Women
- D. The Urban Informal Sector, Collective Action and the National Urban Livelihoods Mission (NULM).

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 on themselves and children. Wherever evidence is available, we examine factors such as more income and better health and nutrition that result from women's economic empowerment. Wherever data are available we examine how each program is currently working in Maharashtra and any gaps that need to be filled. We also examine the potential for convergence with programs and services in other sectors, such as health, education and nutrition, or with other implementing stakeholders such as civil society or the private sector, and, if already convergent, the available evidence on its outcomes and impacts.

The GOI selected SHGs as the main building block for both its rural and urban livelihoods development programs, the National Rural Livelihoods Mission (NRLM) and the National Urban Livelihoods Mission (NULM), respectively. SHGs are the primary mechanism for livelihoods promotion at the village level, a choice based on the success of the National Bank for Agriculture and Rural Development's (NABARD) SHG-Bank Linkage Program. This program enables SHG members to access the formal banking system for loans once they demonstrate discipline in accumulating savings and making loans to each other within the group. Group-based savings and loans have contributed to the significant growth of microfinance in India.

The GOI's goal in the NRLM is to reach 70 million rural households through women who are the primary members of SHGs. The GOI allocated USD 5 billion for the NRLM during the 12th Five Year Plan (2012-17), a sum augmented with USD 1 billion from the World Bank. Funds were allocated to support individual SHGs and federations of SHGs. They were channeled through grants made to the SHGs to support diverse rural livelihood activities including agriculture, livestock, dairies, fisheries and small enterprises. Much of the growth in the number of SHGs since 2012 was due to the adoption of the SHG methodology by the NRLM. In 2016, nearly half (45%) of SHGs nationwide were associated with the NRLM and other government programs (Sriram, 2017).

4. Many recent private sector initiatives were undertaken in response to India's corporate social responsibility (CSR) law adopted in 2013 that requires 2% of a company's net profit be spent on CSR.

Box 1: How SHGs work

SHGs are a mechanism for mobilizing low-income women throughout India to work together as thrift-savings groups that later go on to make loans to their members.

Groups start at the initiative of promoters such as NGOs, banks and government staff. They typically consist of 10-20 people that come together on the basis of mutual interest at the village level. Although both men and women can form SHGs, they are now predominantly women's organizations. In 2014, 81% of SHG members were women (Nair & Tankha, 2015). Promoters train members in group governance and financial management, including keeping accounts and records. As members are mostly women with little or no education, in practice, groups often hire someone or recruit an educated family member to help them with accounts and book keeping.

SHGs begin financial activities by regularly generating and accumulating individual savings. Once they have accumulated a pool of funds, members make small loans to each other. By demonstrating the ability to borrow and repay internally on a regular basis, SHGs may become eligible to access larger loans from banks through the SHG-Bank Linkage Program. Launched in 1992, the Program has now become the largest microfinance network in the world. In 2016, there were 7.9 million SHGs with savings of USD 2.04 billion held in banks (Sriram, 2017).⁵ In 2007, cumulative loans made to SHG members amounted to USD 4.5 billion and represented 10% of all rural credit in India.

The most notable success of SHGs has been to expand access to savings and loans for poor women who previously were excluded from formal financial services because banks did not consider them good financial risks and viable clients. In 2001, 70% of the rural population had no access to banks. Poor women, therefore, depended on informal sources such as family or moneylenders to meet their financial needs, often at very high rates of interest. The SHG-Bank Linkage Program opened up a path for poor women to become bank clients.⁶ Banks substituted group solidarity and SHG savings deposits for lack of collateral that had been the main stumbling block for access to bank loans.

Another important attribute of SHGs is that they were designed to work as a convergent development platform for livelihoods promotion and for other community-based social and political actions, and the empowerment of poor women. 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. These include participation in local governance, and promotion of education, health and safety (Sinha et al, 2006).

5. This amount does not include the savings held by SHGs themselves; if included, total savings of SHGs would be larger.

6. More recently, the Indian government introduced a universal bank access program, the Pradhan Mantri Jan Dhan Yojana. The goal is for every household to have a bank account. Sex-disaggregated data on the program is not available but it is likely that accounts will be in the name of men as heads of households.

Maharashtra State Rural Livelihoods Mission (MSRLM)

At the state level in Maharashtra, the NRLM is being implemented under the aegis of the Maharashtra State Rural Livelihoods Mission (MSRLM).⁷ Launched in 2011, its goal is to bring 450,000 poor households out of poverty. Ten districts are currently targeted for intensive intervention and the remaining 24 districts will be gradually phased in and will receive less intensive treatment. MSRLM is building on the work of other agencies involved in SHG and livelihoods promotion, including state government agencies and large and small NGOs.

The Mahila Arthik Vikas Mahamandal (MAVIM), the Maharashtra state women's development corporation, is the apex organization contracted to implement the MSRLM. It is involved in SHG promotion, women's capacity building and livelihoods development through its leadership of the Tejaswini Maharashtra Rural Women's Empowerment Program (2007-15). Other organizations working in microfinance, SHG and livelihoods development in the state include the District Rural Development Agencies (DRDAs), banks and NGOs like BAIF Development Research Foundation, Chaitanya, DHAN, and MASUM.

Overall, SHG growth in Maharashtra has been somewhat uneven and a relatively small proportion is strong and able to undertake income-generation. A comprehensive review and assessment of the status of SHGs in Maharashtra found 800,000 SHGs whose membership covered 90% of the state's 97,000 poor households (Sampark, 2014). Just one-third of the SHGs were linked to banks. Among SHG members surveyed, one-third were illiterate, their main occupation was agriculture or wage labor and 80% were either landless or had micro-plots. Member access to government programs and services was limited.

Very few SHGs had undertaken income-generating activities and only the more established groups had done so successfully. SHGs lacked understanding of potential economic opportunities, marketing, pricing and quality control, and had a critical need for guidance and support. Federations expected to lead the livelihoods development process existed in just seven districts, and were mostly young and weak. As a result, there is substantial scope in Maharashtra for strengthening SHGs, promoting rural livelihoods, community actions and converging government services.

Empowerment Effects of SHGs

There is a substantial and diverse literature on the economic empowerment effects of SHGs and, more generally microfinance, globally and in India. We report evidence below on the effects of microfinance from a variety of studies involving SHG and other group-based microfinance methodologies and some individual lending. Methodologies employed include perception surveys, quasi-experimental studies and RCTs. Studies differed with respect to products assessed, countries and contexts. They did not always distinguish levels of poverty (e.g., poor or less poor) and, when they did, definitions varied.

Although the evidence is broadly inconclusive both on purely economic effects and on women's agency, women appear to derive benefits from access to loans, using them in ways most appropriate for themselves including smoothing consumption, mitigating risk and investing in assets such as dairy cattle and small-scale enterprises. Research on the effects of microfinance on enterprise development also shows mixed results. Since capital alone is not

7. <http://www.umed.in/English/DefaultEnglish.aspx> accessed Feb 27, 2018.

enough to run a successful business, the more useful studies are those that identify the additional factors and conditions that foster development of enterprises and livelihoods.

Poverty Impacts

Early large-scale quantitative studies done in Bangladesh found that group-based microcredit programs of the Grameen Bank, BRAC and the Bangladesh Rural Development Board reduced poverty and empowered women (Pitt & Khandker, 1998; Khandker, 2003 and 2005; and Pitt, Khandker, & Cartwright 2006). Using quasi-experimental designs and randomly selected households in participating and non-participating villages, they found that credit given to women was more likely than credit provided to men to positively affect household expenditures and women's non-land assets. Khandker (2005) also reported evidence that credit led to poverty reduction among women and their households, particularly among women in extreme poverty.

These conclusions were disputed when other researchers using the same data failed to replicate the results (Roodman & Morduch, 2009; Duvendack, 2010 and Duvendack & Palmer-Jones, 2011). In a systematic review, Mehra et al (2012) also found other quasi-experimental studies that showed mixed results.⁸ However, Deininger and Liu (2012), in a study in Andhra Pradesh, India, found positive results as consumption smoothing in SHG member households reduced vulnerability to poverty. Annual per capita consumption increased by USD 16.8 annually or 11% more than in the control group. There were positive, significant and relatively large increases in per capita energy (10%) and protein (16%) consumption. The poorest households significantly increased non-financial assets (23% relative to control).

RCTs were not any more conclusive. Four RCTs reviewed were split on results with two reporting no increases in consumption and poverty reduction and two somewhat more positive effects. In poor urban areas of Hyderabad, India, loans to women increased borrowing and investment in durable goods but had no significant impact on overall consumption (Banerjee et al, 2010). Similarly, Crepon et al (2011), in studying the effects of group-liability lending by a microfinance institution (MFI) in rural Morocco, found no effect on poverty or overall per capita household consumption, though food consumption increased among households with no existing businesses.

However, individual small loans offered to marginally creditworthy, low-income, salaried workers in South Africa increased the household incomes and food consumption of female and male clients (Karlan & Zinman, 2010). In the Philippines, small and uncollateralized loans enabled urban clients, mostly women with monthly incomes above poverty, to better manage economic risks (Karlan & Zinman, 2011).

Business Investment and Growth

Studies showed similarly mixed results on the effects of microcredit on business creation and growth. Evidence from RCTs showed access to loans among previously excluded clients in rural Morocco did not lead to the creation of new businesses, and had mixed impact on existing businesses, even though some loans were quite large, ranging in size from USD 124 to 1,885 (Crepon et al, 2011). In contrast, Banerjee et al (2010) found women's households in intervention areas of Hyderabad were more likely to have started new businesses, but that there was no significant impact on business revenues, profits or number of employees. Access to group liability loans among poor women in Mongolia had a positive

8. See, for example, Chen & Snodgrass, 2001; Dunn & Arbuckle, 2001; Gobezie & Garber, 2007; Kaboski & Townsend, 2009; and Kondo et al, 2008.

impact on household business creation, but individual credit did not. Over time, loans also had a positive impact on women's profits (Attanasio et al, 2011).

Quasi-experimental studies also found access to credit had no impact on business creation in Thailand or India, although it had a small impact on the number of employees in India, as it did in Peru (Kaboski & Townsend 2009; Chen & Snodgrass 2001; and Dunn & Arbuckle 2001). Credit was associated with higher informal sector earnings and business revenues among households of poor and very poor women in India, greater business revenues for mostly women micro-entrepreneurs in Zimbabwe, and with higher revenues of all household microenterprises in Peru (Chen & Snodgrass, 2001; Barnes, 2001; and Dunn & Arbuckle, 2001).

In India, research similarly showed mixed results for livelihoods development activities initiated by SHG members, whether individually or in groups. Sinha, et al (2006) found women invested mostly in individual enterprises, although about 20% of sampled SHGs took up group enterprises. Group businesses included milk marketing, rice processing, managing government contracts for the PDS, and cooking mid-day meals for the local school. Overall, just one-third of women's enterprises were viable and successful. Others tended to be one-off or short-term enterprises. Those engaged in government-linked contracts were the most unsuccessful, possibly because of the complexities involved. Promoter guidance and support were vital in starting group enterprises but not sufficient to ensure viability and success.

Other studies sought answers to questions about

the types of loan products or amount of capital that induced business investments. In India, given a grace period on loans, poor women micro-entrepreneurs, invested 6% more in businesses than those with no grace period (Field et al, 2010). After two years, women with the grace period increased average profits by 30%. In Ghana, in-kind grants (as a proxy for loans) resulted in higher profits for urban women with initially larger, higher profit businesses but had no impact on those with below average profits. Women who received cash grants did not invest in their businesses but used them instead for household expenses (Fafchamps et al, 2011).

More promising results were found in recent research on the "graduation approach" that combined savings with a package of other support. The approach, pioneered by BRAC to help the very poor move out of extreme poverty, combined savings with a mix of other interventions—temporary consumption support, an asset transfer, skills training and coaching and health information and services. It was pilot tested and evaluated with RCTs in six countries across developing regions. A year after the program ended, Banerjee et al (2015) found income and revenues were higher in the treated group as was household consumption in all but one country. Implementers are now looking at how the approach can be combined with national financial inclusion initiatives.

Agency Effects

The evidence on the impact of microfinance on women's agency is also mixed. Early studies using mixed methods concluded that improved economic outcomes did not translate into enhanced agency

among women clients at the household level, as women retained little or no control over loans (Goetz & Sen Gupta, 1996 & Montgomery et al, 1996). Other studies found that higher income and asset ownership associated with participation in microcredit programs strengthened women's position within households in terms of decision making, greater social mobility and improved access to economic resources (Pitt et al, 2006; Khandker, 2003; and Pitt & Khandker, 1998).

More recent RCTs also showed mixed results on women's agency. Banerjee et al (2010) found that increased access to group-liability loans in low-income urban neighborhoods in southern India did not affect women's role in household decision-making regarding spending, investment, savings or education. In contrast, Karlan and Zinman (2010) found positive results in South Africa where both female and male borrowers of individual loans reported increased household decision-making and higher community status.

Changes in women's agency can also be measured at the community level when they take on non-traditional public roles or those that involve decision-making in other ways. In India, of 214 SHGs in Sinha et al's (2006) study sample, 30% reported taking some community action, such as promoting education or health care, protecting natural resources, road-building, and participating in Panchayati Raj or local governance institutions. SHGs were successful when they took on issues of local urgency and importance to their members, such as anti-alcohol campaigns or demand for potable water. The extent of SHG involvement reflected members' comfort

levels. They more readily embraced participation in health and public information campaigns than in gram sabha (community) meetings or running for office.

A mixed-method evaluation of the Society for the Elimination of Rural Poverty (SERP) in Andhra Pradesh that involved 1 million SHGs and reached 11.3 million women (70% of the poorest of the poor), found that some SHGs held community discussions on drinking water, irrigation, education and road building (World Bank, 2015a). As they gained confidence, they added social issues such as child marriage, domestic violence and child trafficking to their agendas. Others sought greater accountability for service delivery from government. As women increased their engagement in community affairs, they became more mobile and self-confident; members were 4% more likely to attend gram panchayat (village council) meetings than non-members, and women contesting village-level elections rose from 13% in 2002 to 23% in 2006.

Convergence: Integrated Microfinance and Health Programs

Additional evidence on the impacts of microfinance comes from the growing literature on programs that integrate microfinance with health. The links between poverty and health are well known and acknowledged by both the health sector and MFIs.⁹ Ill health is both a consequence and cause of poverty. The cost of health care can be a major expense for low-income households and a serious disincentive to seeking medical care. The poor often delay seeking health care until the condition becomes an emergen-

9. The literature on integrated health and microfinance includes many different modalities for delivery of financial services. We are using the term microfinance institutions (MFIs) rather than SHGs in this section to represent this range.

cy, often resulting in higher costs and lower quality care. Expenses related to catastrophic health-care costs are estimated to range between 10-40% of household income and are a major cause for households falling into poverty or becoming poorer. In India, 39 million families fall into poverty every year because of health-related expenditures (Metcalf et al, 2012).

In addition, gender inequities in access to and utilization of healthcare compound the effects of poverty. Women are, typically, less likely than men to seek medical care often because social norms prevent them from making decisions about their own health. Also, they may not have the funds to pay for care. In India, rural women are three times more likely than men to go without treatment for long-term illnesses. They also spend significantly smaller sums on treatment (Metcalf et al, 2012). Women are also generally responsible for the care of sick household members, a factor that along with their own ill health and disability, undermines their ability to do paid work and lowers household income.

Knowledge of the links between poverty and ill health motivates MFIs to meet both financial and social goals by integrating health into their programs. Part of the motivation may be to keep clients healthy in order to forestall loan defaults. They may offer financial products such as dedicated health loans, and savings and micro-insurance products to meet these objectives.

For health programs, the advantages of working with MFIs lie in their extensive outreach and the trust and solidarity (social capital) they generate in mem-

bers (Saha & Annear, 2014 and Saha, Kermode, & Annear, 2015). MFIs can offer health programs wide access to dispersed rural populations who otherwise have little or no access to health care. Health programs, in turn, can leverage mechanisms typically employed by MFIs to reach low-income people repeatedly and on a regular basis for financial services to simultaneously deliver and reinforce health messages (PATH, 2011).

MFIs themselves often promote access to and utilization of health care among their own clients. Organizations like BRAC and Grameen Bank in Bangladesh have long offered financial services and undertaken health interventions successfully and at scale. Many other MFIs globally also provide health education or health services either by themselves or in partnership with health organizations. In India, 25% of MFIs undertake some form of health intervention (Saha, 2011).

MFI health activities include health education, medical services, sale of health products and health financing. Health education is by far the most common service provided globally and in India where a survey of MFIs found that 58% offered health education, 24% health camps, 24% health insurance and 12% offered health loans (Leatherman et al, 2011 and Saha, 2011). Health education is relatively easy for MFIs to do because models are commonly available to follow, as are curricula, guides and evaluation tools.

Outcomes of Integrated Programs

A growing number of studies show positive health benefits of integrated health and microfinance programs (see Box 2). While the studies vary in quality, many employing rigorous methodologies showed benefits across a wide range of health outcomes. They also reported relatively low costs for some types of integrated programs.

A survey done by Leatherman et al (2011) found health education by MFIs led to increased knowledge, behavior change and better health outcomes in reproductive health, gender-based violence and HIV prevention, breastfeeding, child nutrition, sexually transmitted diseases, malaria, primary and preventive child health care. Although less evidence is available on the provision of healthcare services they, too, were found to lead to improvements in family planning and preventive care, and in acute illnesses like diarrhea and respiratory infections.

Healthcare financing also yielded health benefits for the poor. The Healthy Pinoy Card that the Center for Agricultural and Rural Development (CARD) in the Philippines offered members access to primary and diagnostic health services at discounted rates (10-40%) was both well-used and cost-effective (USD 0.17/client annually). In Bangladesh, access to microfinance was shown to protect households against health shocks; they did not have to sell assets to pay for health care (Saha & Annear, 2014).

Studies showed costs of integrated programs were relatively low. The Healthy Pinoy Card, for example, had a minimal impact on CARD's bottom-line and was offered purely as a service (Leatherman et al,

2011). Bandhan's health education and drug sales program employing volunteer health workers significantly improved client health behaviors and cost about \$1/per client/year (Leatherman et al, 2011). Metcalfe et al (2012), in their review of integrated programs in India, estimated the cost of health services for MFIs at about \$1-2 per year per client. Overall, studies generally support the integration of health and microfinance programs and favor expanding them. They argue that much more can be made of the MFI platform in terms of outreach and to leverage MFI methodologies that involve long-term regular and frequent interactions with clients and lend themselves to health education and the provision of health services (Saha et al, 2015). They conclude that integrating health and financial services can complement government and private provider programs to have a synergistic effect on health and poverty, fostering both income security and better health.

Box 2: Health Benefits of Integrated Health and Microfinance Programs

A review of 26 studies done in Asia using RCT or quasi-experimental designs, found that integrated microfinance and health programs raised client awareness on health, enhanced the impacts of behavior change communications and increased utilization of health insurance (Saha & Annear, 2014). Studies in Odisha and Jharkhand found participatory learning and action on maternal and neonatal health in tribal communities significantly improved neonate survival at six weeks compared to non-SHG communities. The impact was greater in the most marginalized communities.

A meta-analysis of seven trials in Bangladesh, India, Malawi and Nepal found SHG membership “was associated with a 37% reduction in maternal mortality, a 23% reduction in neonatal mortality and a 9% reduction in stillbirths” (Saha & Annear, 2014).

A 2012 non-experimental study of the MFI Bandhan’s community health program in West Bengal and Tripura reaching 382,000 clients, showed improvements in infant feeding practices and multiplier effects as women spread breastfeeding and child nutrition information to others. A RCT of a health education program for SHG members in Jharkhand and Odisha found a 32% reduction in neo-natal mortality, 20% reduction in maternal mortality and 57% reduction in postnatal depression (Metcalfe et al, 2012).

Operational Models for Integrated Programs: Challenges and Opportunities

While there is growing evidence on the benefits of integrated programs, much less research has been done on the operational factors that make collaboration work.¹⁰ Although researchers admit more rigorous research is still needed to guide policy and implementation, they also maintain there is currently enough useful evidence to support the design and delivery of integrated programs.

Identifying what works in delivering integrated services is complicated (see Box 3). There is a wide range of types of organizations involved and varying models of collaboration. Among financial services organizations alone, there are MFIs that include small and large NGOs and small banks and a wide variety of grassroots savings groups, such as SHGs and rotating savings and credit associations (ROSCAs). All have varying objectives and differing financial and human resources and capacities.

There are also at least three different integration models—unified, parallel and linked, each with its own implications for operations. In the unified model, a single institution and the same staff deliver both programs (e.g., MFI offers health education through its own staff). In the parallel model, separate staff of the same organization offer different services. Two or more specialized and independent organizations coordinate in the linked model to deliver different services to a shared client base (e.g., MFI gives clients referrals to other organizations for health services) (Rippey & Fowler, 2011 and Junkin, Berry & Perez, 2006).

The MFI Pro Mujer has offered its clients both financial and health services since its inception in 1990. As Pro Mujer's programs in Bolivia, Peru and Nicaragua use different integration models and offer different types of health services there is a basis for comparison. Common factors contributing to success were top management's commitment to the holistic approach (Junkin, Berry & Perez, 2006). The linked model with healthcare handled by a specialized agency had lower costs and less intensive management than the unified model. The latter posed both administrative and management challenges. It required upper management to have financial and technical skills, including some in both technical areas. It had to employ qualified staff for each area—medical and financial. Most importantly, in the unified model, the cost structures had to be completely separate. Separate monitoring and quality control systems were also needed.

In sum, the main issue in combining service delivery is an organization's ability to undertake both types of work effectively and sustainably, i.e., to deliver quality services in two different sectors in a cost-effective manner. MFIs are particularly concerned about efficiency and financial viability, as their mission is to offer sustainable financial services for the poor. They must take particular care to safeguard the funds with which they work, namely, the hard-earned savings of poor people. They must be transparent and keep their clients fully informed. Conversely, health programs must also deliver quality services efficiently and, like MFIs, ensure that their core work is not marginalized or displaced.

Box 3: Operational Concerns and Solutions for Integrated Microfinance Programs

Rippey and Fowler (2011) reviewed 11 case studies of programs that integrated a variety of development activities with savings groups across developing countries. Although just one collaborative intervention involved health, the study offers valuable insights into operational issues related to integration. Just one of the integrated programs was actually started by the savings groups themselves, the rest by a facilitating agency (FA) that was primarily and directly accountable to the members. A key concern was how much complexity the additional activity would bring into the relatively simple savings group model and how it would affect its core savings and lending function. Other concerns included the risk involved and the need for more staff and funds. Members were most concerned about the risk that group funds would be diverted to support the additional activity.

Potential solutions to overcome these concerns included doing a risk assessment and fully informing members of the risks involved so they could freely choose whether or not to adopt the activity and keeping open the possibility of modifying or abandoning the activity if results showed integration was not working. It was also important to assess beforehand, the funding and staffing requirements, including capacity needs and attributing the costs of each type of activity separately so each could be accurately estimated and monitored for impact on sustainability.

Lessons Learned on SHGs

SHGs can provide an at-scale platform for women to participate in development processes (Pomeranz, 2014). However, to do so effectively, it is critical that they are strong and stable and functioning well in their financial role before they are expected to take on additional activities. Lessons below pertain, first, to the quality of effectiveness of SHGs in their primary role as financial institutions serving the poor and, secondly, as platforms for convergence.

SHGs as Financial Institutions

Lesson 1. The very poor can and do benefit from microfinance but maintaining a poverty focus requires care. Entry barriers are high for the very poor and low and variable incomes can impact their ability to join and participate regularly. Rigid rules associated with group formation pose burdens in terms of time constraints, the opportunity cost of work, regularity of savings required, larger sums required for joining older groups, etc. (Sinha et al, 2006). Diversity, flexibility and adaptability are hallmarks of inclusivity.

Lesson 2. The quality of financial services is also critical. Over-indebtedness can become a problem for some and what works best is for members themselves to deal with loan defaulters. Members often display empathy for each other, may renegotiate payment terms and make loan repayments on behalf of the defaulting member.

Lesson 3. Research is needed to improve loan and savings product designs, service delivery, better target clients and illuminate livelihoods development needs and processes for various enterprises. Research should also distinguish between products and methodologies suitable for women/men, very poor/poor and other types of social disadvantage such as caste and tribe.

SHGs as Convergence Platforms

Lesson 4. To serve as an at scale platform for convergence of different services, the SHG itself must be strong and perform well in its primary function as a financial services group. Steps for building institutional and financial strength in SHGs are well known and it is critical to follow them. The process requires time and should not be rushed.¹¹ Growth and other targets create undue pressure and can undermine success.

Lesson 5. Group cohesion is fundamental for success and sustainability. Before introducing additional activities beyond financial services, SHG strength and capacity should be carefully assessed. SHG quality assessment tools are available and should be used.¹²

Lesson 6. SHGs that have been in operation for several years are better able to undertake livelihood activities. Although the results of investing in either individual or group enterprises are quite uneven, livelihoods development continues to be an important goal for women who join SHGs. Promoters and women alike regard livelihoods development as a key function, with access to loans providing capital for investment in new businesses or expanding on-going enterprises. Thus, they remain a logical platform for making livelihoods interventions. Evidence shows, however, that much more is needed beyond credit for enterprises to succeed.

Lesson 7. In livelihoods development, each enterprise undertaken will require support and hand-holding as, for example, technical assistance, training and marketing support for dairying will be different from various types of crop production or for food processing or bee-keeping, as will training to understand government contracting procedures. The type and extent of support needed should be determined before the activity is introduced and adopted.

Lesson 8. SHGs are also an important platform for community development. Again, the group must be strong and well established before engaging in additional activities. Member needs, interests and capacities should guide the choice and adoption of community activities. Results are likely to be better when SHGs focus on issues of personal and local urgency and importance, and take account of members' comfort levels.

11. Sriram (2017, p. 107) suggests the NRLM may be rushing the group formation process with potentially adverse consequences.

12. Urban Poverty and Women's Self Help Groups, <https://www.google.com/search?q=shgs+in+urban+india&aq=chrome..69i57.13467j0j7&sourceid=chrome&ie=UTF-8>, retrieved 28 March 2018.

B. Rural Women's Livelihoods and the MGNREGS

The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), originally the National Rural Employment Guarantee Scheme (NREGS), was launched by the GOI in 2006 in 200 of the most backward districts in India and, by 2009, extended nationwide.¹³ The goals were to reduce rural poverty through increased wage employment opportunities and improved management of natural resources. The Scheme funded construction of public works to alleviate factors such as drought, soil erosion and deforestation that contributed to chronic poverty. Other stated objectives included diversifying income sources for the poor, strengthening decentralization and grassroots democracy, and women's empowerment.

The MGNREGS offers on demand and guaranteed wage employment for all rural households. It is an unrestricted entitlement with no eligibility requirements. All rural adults, regardless of poverty level, are eligible for work guaranteed for up to 100 days per year per household. Work is allotted per household on the basis of a Job Card issued to it. In theory, the number of people working per household is unrestricted but in practice only one worker per household typically obtains work. Work must be provided within 15 days of demand and within a 5-kilometer radius of workers' homes or workers must be paid unemployment compensation and a 10% higher wage for transportation respectively. Wages are fixed at the statutory minimum rate and are equal for men and women. MGNREGS also includes a provision for worksite facilities such as drinking water, shade, childcare and healthcare (Bhatia et al, 2016).

The MGNREGS is implemented at the village level by the Gram Panchayat which funds approved projects and ensures workers are paid. Planning begins

with the Gram Panchayat holding a public meeting where people have an opportunity to express interest in obtaining work and to register for the Scheme. Based on discussion with village residents, the Gram Panchayat develops and consolidates a list of infrastructure needs that are sent for approval to the government officials at the block level (Desai et al, 2015). The demand for employment is approved at the block level from where an approved muster list is issued weekly. Work done is verified and approved by a technical assistant, payments are processed at the block level and are paid directly into workers' bank or post office accounts (Bhatia et al, 2016).

Several key design features of MGNREGS are sensitive to women's needs, including one-third reservation of employment slots for women and wage equality between women and men. The close-to-residence mandate is also favorable to women as is the provision for childcare at the work site, though the latter is only mandated for women who have five children below six years of age. The requirement for worker participation in work planning, monitoring and management at the village level offers women and men opportunities to participate in community decision-making, a potentially empowering feature. The requirement for wages to be paid directly into bank accounts offers women the possibility of having greater control over income if they have their own accounts.

13. Backward districts are the poorest districts in India and tend to be located in arid and semi-arid regions. They can change depending on economic factors and other characteristics involved in the designation.

Empowerment Effects of MGNREGS

The impact of MGNREGS is well examined and data are widely available. Bhatia et al (2016), in a systematic review, identified 263 empirical studies. Of these, 57 were impact evaluations of varying quality—24 used quasi-experimental or other rigorous methodology, and three were RCTs. The rest employed mixed methods or were process studies or social audits. The studies focused mainly on job availability and access, changes in wages and assets, and Scheme performance.

As intended, the MGNREGS was more likely to attract the poor than the non-poor—30% of participant households were poor versus 21% non-poor (Desai et al, 2015). There was no literate adult in 30% of MGNREGS-participating households and only 13% of participating households had an adult who was a college graduate. Socially vulnerable groups such as agricultural wage laborers, adivasis, Dalits and other backward classes and the landless were mostly well represented, however, their share of participation declined from 61% in 2006-7 to 40% in 2013-14.¹⁴

A meta-evaluation by the Ministry of Rural Development (MORD) suggested positive impacts of the MGNREGS on rural wages, environment, migration, social empowerment and on participation in democratic processes (Mann & Pande, 2012 cited in Bhatia et al). Desai et al (2015) found improvements in the wellbeing of participating households as measured by three criteria: decline in reliance on moneylenders and corresponding increase in financial inclusion, improvements in children's education and increase in women's empowerment.

Economic Effects: Women's Employment and Earnings

Women comprised 53% of MGNREGS workers nationwide in 2013-14 (Desai et al, 2015). However, women's participation in the scheme varies greatly between states. Women's share in total person-days generated in 2011-12 ranged from a low of 11% in Jammu and Kashmir to a high of 90% in Kerala (Narayan & Das, 2014).

Data on the gendered effects of the MGNREGS came from a relatively small number of studies, some that used quasi-experimental methods, but most were qualitative and descriptive. While qualitative methods do not establish causality, they provided valuable evidence about the changes in women's lives from their own perspective. They were also useful for understanding what aspects of the MGNREGS worked or did not, and how it could be made more responsive to women and have more and better impacts.

Both qualitative and quantitative studies showed mostly positive effects of women's participation—greater labor force participation, higher incomes and better health, nutrition and education for children. They also showed agency effects such as improved mobility and participation in decision-making at home and in the community.

14. Other backward classes (OBC) is an official GOI designation of socially and educationally disadvantaged castes. Other are Scheduled Castes (SC) and Scheduled Tribes (ST). Tribal people are also termed Adivasis and Dalits belong to the lowest caste formerly known as "untouchables."

Access to MGNREGS increased women's labor force participation, an especially noteworthy result because it contrasts with women's declining participation in the work force in India overall, and in the rural economy—from 31.8% in 1972-73 to 26.7% in 2015-16.¹⁵ A rigorous difference-in-difference study based on nationally representative data found a positive impact of MGNREGS on labor force participation overall, and the effect was greater on women than men (Azam, 2012).¹⁶

In Kerala and Rajasthan, Sudarshan (2011) found there were more women workers on MGNREGS sites than in the workforce overall. Data from the 2001 census showed women comprised 30% of all workers in rural Palakkad, Kerala, yet women represented 85% of workers on MGNREGS sites. Similarly, in rural Abu Road, Rajasthan, where just 25% of all workers were women, they represented over 50% of the work force in two MGNREGS participating villages.

Women's wages also increased. The wage for female casual workers increased 8% more in MGNREGS than non-MGNREGS districts. As men's wages increased just 1%, the gender wage gap shrank. Further, Azam (2012) noted that competition generated by the MGNREGS was likely to increase women's wages in other types of casual work inducing further reductions in the gender wage gap.

Survey findings from six north Indian states (Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Rajasthan and Uttar Pradesh) showed MGNREGS workers' average earnings were significantly higher than wages in the private labor market (Rs 85 compared to a range between Rs 47 and 58 per day) (Khera and Nayak, 2009). In Kerala, women at MGNREGS

sites uniformly earned the minimum wage of Rs 125 per day that was higher than the market rate, though still lower than men's market wage of Rs 200.

Women's earnings benefitted themselves and their households, contributing 14% on average to annual household incomes (Pankaj & Tankha, 2010). The majority of women (68% on average) collected their own wages, though there were large gaps between states—98% in Rajasthan and just 33% in Bihar. Those able to retain their wages used them to purchase household consumption items and to finance health expenses, children's education and meet personal needs for clothes and medicines.

Two-thirds of women respondents said their households faced less hunger while others had avoided migration for work, accessed credit, diversified their diets and invested in their children's education. They were also better able to cope with illness in their family; 57% had used their earnings to purchase medicine (Khera & Nayak, 2009).

The work hours under MGNREGS were also advantageous for women. Offering the standard eight-hour government shift, MGNREGS enabled women to plan for their other household responsibilities. SC and ST women had the opportunity to work equally with everyone else that they may not otherwise have had. Working on a government program was considered dignified and more socially acceptable than other types of work (Khera & Nayak, 2009).

15. <http://www.catalyst.org/knowledge/women-labour-force-india> accessed on 3/12/2018

16. Difference-in-difference is a statistical technique "that attempts to mimic an experimental research design using observational study data, by studying the differential effect of a treatment on a 'treatment group' versus a 'control group' that looks in a natural experiment." https://en.wikipedia.org/wiki/Difference_in_differences, retrieved 28 March 2018.

Intergenerational Effects

Studies showed positive intergenerational impacts of women's employment in terms of children's health and education. In six Andhra Pradesh districts, women's employment had a positive and significant impact on children's school enrollment, time spent in school and educational attainment (Afridi, Mukhopadhyay & Sahoo, 2016). These households spent more on school fees, tuition and uniforms. The benefits were attributed to women's enhanced decision-making power due to employment, a result supported by qualitative studies (Pankaj & Tankha, 2010 and Khera & Nayak, 2009). Also in Andhra Pradesh, though a quasi-experimental study of MGNREGS-participating households found no impact on children's school enrollment, there were large and positive impacts on grade progression and children's performance in reading comprehension and math test scores (Mani et al, 2014).

Agency Effects

As the ability to earn and control income is an important indicator of women's empowerment, employment and earnings had positive effects on women's agency—mobility, self-esteem and decision-making. As mentioned above, MGNREGS pulled women into the wage labor force. For some, this was the first time they had worked outside the home. Desai et al (2015) estimated that earning cash income was new for 45% of women employed in MGNREGS. The option of employment close to home proved to be an incentive. Working on the scheme also meant increased contacts with banks, panchayats and district officials, interactions they had not previously had and were indicators of women's lessened isolation and enhanced mobility (Sudarshan, 2011).

Women reported significantly higher self-esteem, more power within the household and greater control over resources (Desai et al, 2015). More than half of poor women and women from SC and ST working on MGNREGSs in Bihar, Himachal, Rajasthan and UP said they retained 25% of their wages and were free to choose how they used their income (Sudarshan, 2011). Women had a greater voice in household decision-making and more recognition of their contribution to household income. Some women became more independent as they did not need to seek their husband's permission to spend their own earnings. Nor did they have to rely on other family members for money.

Prior to MGNREGS employment, just 44% of women respondents said they were able to use wages for personal needs compared to 71% after being employed (Pankaj & Tankha, 2010). In Rajasthan, women workers said they made personal choices for consumer expenditures on clothes and lunchboxes. All had bank or post office accounts in their own names. However, just 38% said they could use earnings as they liked (Sudarshan, 2011).

Comparing participating and non-participating households with a difference-in-difference analysis, Desai et al (2015) found that the decision-making score among women in participating households improved from 2004 to 2011 as measured by an index that included decisions on purchase of a refrigerator, number of children to have, health care for sick child and children's marriage. However, women's share of decision-making in the household remained at a low level.

A qualitative evaluation of a project to enhance Dalit women's access to MGNREGS in Andhra Pradesh and Uttar Pradesh organized them into unions and trained them on their rights and how to demand them (Ojha, 2012). The project also trained local and state officials on their roles as duty bearers bound to deliver entitlement such as the employment guarantee. Other interesting components of this project were women-only work sites and leadership training in site supervision. Eighty of the 259 women trainees were appointed supervisors.

The evaluation found women had increased access to employment, greater control over earnings and more decision-making power. They obtained job cards and bank accounts. They believed it was essential to have accounts in their own names to retain control of their incomes. They became freer to decide whether to seek work, participate in meetings, and to determine how and where to spend their wages. They felt they had greater respect and authority in their homes and communities. Officials became more responsive and Dalit women were invited to planning meetings, encouraged to speak and more likely to be accepted in the community.

Other evaluations, however, found more muted impacts because women had limited opportunities to participate in planning and monitoring the Scheme, or even knowledge about its basic components (Pankaj & Tankha, 2010). When they were able to attend gram sabha meetings or interact with government officials, their confidence levels improved.

Implementation Issues and Challenges

Despite the reported benefits accruing from employment on the MGNREGS, participation is declining. The average length of employment peaked at 54 days per household in 2009-10 and stood at 46 days in 2013-14 (Desai et al, 2015). Participation is lower in poorer states like Bihar and Odisha and higher in richer states like Tamil Nadu and Andhra Pradesh. Rates of participation of poor households are also better in states with strong programs rather than poorly performing ones.

Many factors account for why the poor do not participate in the program. Among them, lack of work availability is a primary explanation. In fact, not all workers got the number of days of work they sought within the 100-day Scheme limit—60% of workers said they wanted more work but did not get it (Desai et al, 2015). As a result, some workers got discouraged. Competing objectives of employers can reduce the amount of work available. Village authorities may also be medium and large farmers and, therefore, reluctant to plan and offer work on the scheme during peak farming season when it competes directly with their own need for workers.

Implementation is patchy across states and districts and other gaps and shortcomings in implementation also limit MGNREGS (Mann & Pande, 2012 cited in Bhatia et al, 2016). They include lack of information and knowledge about the program and entitlements among prospective workers, untimely payments, lack of community participation and consultation, leakages and corruption in local officials. Workers can end up with less than the mandated minimum wage because the formula for calculating a productivity-related wage as is sometimes done leaves room for interpretation. Lower than expected wage rates may be a disincentive for workers.

Box 4: MGNREGS: Implementation Challenges and Solutions Purandar Taluka, Maharashtra

Summary of remarks made by Ms. Vidya Chorge, an official of the MREG in Purandar Taluka and Dr. Ramesh Awasthi, Co-founder MASUM, at an Expert Consultation: What Works for the Economic Empowerment of Women and Girls, organized by the 3D Program for Girls and Women.

Work planning: Commonly, gram sevaks (community development advisors) develop village work plans. Ms. Chorge reported that in her experience work planning was not participatory as intended and workers were viewed as beneficiaries rather than active participants in planning. Work plans were not matched to local needs and resources. In addition, there were irregularities in work allocation and in wage distribution.

Irregularities: Job cards and bank passbooks were held by the Gram Panchayat and gram sevak rather than by the owners, creating conditions for their misuse and limiting owners' options. Sometimes, there was corruption in issuing tenders. The problem was exacerbated by the shift to private over public works because the latter were exhausted in some places. It meant that program requirements for payments could be more readily side-stepped.

Data: Data collection was often inconsistent and 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 did the work, the record was not changed. Women's participation was thereby underestimated.

Gender-related issues:

- Facilities promised to women, such as crèches, were generally not provided. Children accompanying working mothers were simply placed on a sheet or under a tree close to the work site.
- Payments made into women's bank accounts did not always mean that women could readily access funds because of hurdles such as the distance from home and work sites and cost of travel to banks.
- The MGNREGS required workers to do hard physical labor which is difficult for some types of workers who may need employment the most, such as single 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 MGNREGS.
- Offer women alternatives to work as a group or collectively rather than just as individuals.

Recommendations to improve implementation:

- Undertake surveys, planning and budgeting processes at the village level. Use a village level scan to determine local needs and capacities and guide the development of work plans and resource allocations.
- Draw on success stories and lessons learned in other states to improve MGNREGS administration and implementation in Maharashtra.
- Adopt social audits to improve accountability. Also, set up an MIS to track progress and improve accountability.
- Bring NGOs into MGNREGS implementation for greater success with demand-led implementation.
- Link to the Prime Minister's Housing Scheme as that could help put the focus back on public works and reinvigorate MREGS in Maharashtra.

Gender-specific Implementation Challenges

On the other hand, MGNREGS remains an important source of employment for rural women. According to 2011 Census data, while women constituted 34.9% of the rural labor force in India, they represented 48% of MGNREGS' workers (Narayan & Das, 2014). The scheme provided work for 38% of rural women versus just 22% for men who had access to a wider range of employment opportunities. Further, the share of women employed in MGNREGS rose between 2006-7 and 2013-14 (Desai et al, 2015).

However, implementation issues pose a serious concern for women as they do for participants overall, undermining potential benefits. The lack of sufficient available workdays (i.e., rationing) is potentially more of a problem for women than men, especially if gender discrimination is involved. Early studies found evidence of women's deliberate exclusion as, for example, in Uttar Pradesh and Bihar, where their share of employment was very low (e.g., 5% in Uttar Pradesh). Women reported being told that the program was "not for them" (Khera & Nayak, 2009). In other cases, women were not permitted to register and obtain job cards (Pankaj & Tankha, 2010). In West Bengal, authorities turned away women claiming they were less efficient than men in doing hard labor.

Narayan and Das (2014) examined male-female differentials in rationing based on National Sample Survey Data (68th Round, 2011-12). Overall, women had a greater probability of not getting work when they sought it. However, there were large statewide variations. Dutta et al (2012) found the rationing process did not favor women in some states, clearly did so in others, and in some was neutral.

Access is of particular concern for certain groups of women (e.g., widows, young mothers, women heads of households) who often have a high value for work and greater difficulty accessing it. Participation rates were, in fact, lower for single women with young children (9%), widows (17%) and SC and tribal women (17%). Narayan and Das (2014) found widows and women heads of households had lower rationing rates but also low participation and work-seeking rates. They concluded that social barriers were likely impediments. Single women were often excluded, in some cases, because authorities insisted they had to work as a pair with men. Again, there were wide variations between states in levels of discrimination against vulnerable groups.

Many other issues also affected women's participation in the Scheme. Women were often at a disadvantage in getting information about the Scheme, their entitlement to access employment and the provision of work-site benefits, especially the unemployment provision (Sudarshan, 2011).

Lack of access to childcare at worksites often posed barriers for women with small children. Mothers worried about leaving their children home while they worked. Ten percent of women said they left their children home without proper care. Others left them in the care of older siblings whose own education was likely compromised (Pankaj & Tankha, 2010).

In some cases, particularly when contractors were present, women experienced physical and sexual harassment. Thirty-five percent of women surveyed said they were harassed at worksites with contractors compared to 8% in those without (Khera & Nayak, 2009).

As the work requires hard labor, it is physically demanding and may add stress to women who are already responsible for household work and child-care. It could pose particular burdens for women who are widowed, disabled or otherwise lack household support and may have limited alternatives for employment outside the MGNREGS.

Implementation in Maharashtra

The Maharashtra Employment Guarantee Scheme is the implementing agency for MGNREGS at the state level. Although the state's original employment guarantee program became a prototype for the national scheme because of its demonstrated benefits and success, the current rate of participation in the program is low (11%), well below the national average of 27.8% of rural households (2011-12) (Desai 2015). However, women's share of 44% in total person days generated in 2011-12 was well above the one-third required by law (Narayan & Das, 2014).

In the early years, Datar (2007) found low investment in the state Scheme undermined proper administration. Irregular and delayed payments resulted in low utilization. More recently, implementation in Maharashtra's districts is beset with many of the same problems as in other states. See Box 4 for some of the challenges and recommended solutions in Purandar district.

Lessons Learned on MGNREGS

In sum, the MGNREGS has proven to be an effective tool for poverty alleviation. Evidence shows the scheme is self-targeting, and reaches the poor and marginalized groups like SC and STs. It is noteworthy that even though women's labor force participation has been declining overall and in rural areas of India, MGNREGS has been successful in drawing women into the labor force enabling them to earn income and contribute to the wellbeing of themselves and their families. It is also helpful for the less poor, enabling them to smooth consumption in lean periods and during emergencies and disasters. The lessons highlighted below seek to identify ways to enhance the scheme's impact on women.

Lesson 1. Intensifying outreach to eligible women would enable more women to benefit. As employment guarantee schemes (e.g., MGNREGS) are especially suitable and effective in empowering poor and marginalized women who lack access to other job opportunities, it is especially important that it is readily accessible to them.

Lesson 2. Targeting outreach information would enable more vulnerable women to benefit. Women who fit this category are widows, single women and women heads of households for whom other employment options are limited and value for wage income is high.

Lesson 3. The employment guarantee would be more accessible to women if the entitlement was implemented on the basis of individuals rather than households, and women had their own job cards.

Lesson 4. As employment on MGNREGSs requires hard physical labor, it may not be suitable for older and disabled women and young mothers. Even though they are likely to have high value for income and few job options, other forms of support like cash transfers may be more appropriate for them than working on the scheme.

Lesson 5. Fixing implementation challenges would facilitate women's access and participation in the scheme. Problems that should be addressed include: work is not always readily available when needed, women suffer discrimination, information about the scheme and associated entitlements is not readily available and women's participation in planning and monitoring is limited.

Lesson 6. Involving NGOs and strong SHGs in the scheme could improve local implementation. They could be recruited to do outreach, training to strengthen women's roles in planning and monitoring at the local level, and in fostering accountability.

Lesson 7. Basing data and record keeping on individuals (not households) and disaggregating by sex would enable implementers to keep better track of women's access and participation and enable them to be more responsive to their needs.

Lesson 8. Enabling women to open their own accounts (versus joint accounts with husbands) would enable them to have greater control of earnings and more bargaining and decision-making power.

C. 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 its growing economy. Globally, more young women (34%) than young men (9.8%) are out of school and unemployed (International Labor Organization, 2017). This is also true in India, with 57% of young women (15-24 years) out of school and unemployed, compared with 15% of young men (OECD, 2013).

Young women from low-income families are likely to lack higher education and/or job skills and hence are at a disadvantage in obtaining employment. Yet, they are likely to have to work to augment household earnings and, without suitable education and skills, likely to end up becoming self-employed in precarious and low-paying occupations in the informal sector.

In India, as in other developing countries, adolescent girls and young women (AGYW) are particularly disadvantaged in the labor market and in access to job skills training (World Bank, 2015b). Not only are they less educated and hence less qualified for training programs, but a host of other gender-related factors pose constraints. Adolescence is a time when girls begin to experience restrictions on their mobility, ambitions and choices. Often, there is a mismatch between their aspirations and socially accepted roles for girls, and they lack parental and community buy-in for advancing their education and careers. Girls, more than boys, tend to have domestic responsibilities that limit time availability, and many face early marriage and child bearing (Nanda et al, 2013; World Bank, 2015b; World Bank, 2015c; and World Bank, 2016).

On the other hand, when young women are employed, their earnings improve their lives and those of their families. Their contributions to household budgets raise household income and help meet basic family needs. In Bangladesh, 48% of 15-19-year-old girls who worked in the garment sector combined their earnings with others in the household and most of their earnings went towards the cost of food, housing, health, and education (Amin et al, 1998 and Katz, 2013).

A study by Paul-Majumder and Begum (2000) found 46% of female workers in the export-oriented garment industry in Bangladesh contributed to their family's income, and 23% of them were actually the family's main breadwinners. Without their earnings, 80% of the families would have lived below the poverty line. In Liberia, consumption of high-value animal protein and food security significantly improved in households of young women whose income increased following job skills training (Adoho et al, 2014).

Evidence shows that young women's employment can delay early marriage and child-bearing. Women's labor force participation was a critical factor in increasing age at marriage in several Asian countries, including Indonesia, Thailand, Taiwan, Sri Lanka and India (Nanda et al, 2013).

In the Dominican Republic, teen pregnancy rates were 45% lower among adolescent girls engaged in youth job training and placement programs. Girls in treatment villages of BRAC's Employment and Livelihoods for Adolescents (ELA) program in Uganda were 50% more likely to use a condom during sex and 30% less likely to get pregnant. Early marriage fell by 58% and the preferred age of marriage and

childbearing rose (Bandiera et al, 2012).

Despite the critical needs of young women in many low- and some middle-income countries and mounting evidence of the benefits of employment, the World Bank's Gender Innovation Lab found youth job skills programs seldom target girls and until recently, those that did, did not always account for their gender-specific needs. This is beginning to change and data are emerging about what makes training programs work for young women (World Bank, 2012, 2015b and 2016b).

Effectiveness of Job Skills Training: Global Evidence

There is a large and growing literature on the effectiveness of job skills programs worldwide. Kluve et al (2016) conducted a systematic review of empirical evidence on the labor market outcomes of youth (15-35 years) employment interventions worldwide. They reviewed 113 evaluation reports on 107 interventions, about half of which were experimental and the other half quasi-experimental, on which they performed a meta-analysis to synthesize results. They found interventions in skills training and entrepreneurship promotion, among others, increased employment and earnings, with effects more pronounced in low- and middle-income than high-income countries. Further, design details mattered. Features such as targeting disadvantaged youth and offering incentives for participation resulted in larger impacts. Employment and earnings effects were larger for young women than men.

Literature specifically focused on the outcomes of skills training on young women is limited, and even more so are rigorous experimental evaluations of

training programs. Overall, experimental impact evaluations of youth economic empowerment programs in low-income countries became available just during the past decade and are mostly concentrated in Latin America and Sub Saharan Africa, as is the case also with evaluations of young women's training programs (Kluve et al, 2016 and World Bank, 2015b). Rigorous impact evaluations of youth skills training programs are particularly sparse in South Asia. A systematic search yielded 22 evaluations globally, of which just three were done on programs in South Asia. However, available studies show significant positive impact from job skills training programs on young women.

What Works in Job Skills Training for Young Women

Overall, studies show that job skills training programs work. Studies, particularly in Latin America and Sub Saharan Africa, show programs are effective in increasing employment and earnings of young women. They include the Jovenes programs in Chile, Columbia, Peru, Dominican Republic, Argentina and Panama and the Mexican model in Mexico and Honduras, BRAC's ELA programs in 10 countries of Asia and Sub Saharan Africa and the World Bank's Adolescent Girls' Initiative (AGI) programs in eight low- and middle-income countries (World Bank, 2015b and Katz, 2013).

The AGI program in Liberia called the Economic Empowerment of Adolescent Girls and Young Women (EPAG) program offered training in both job skills for wage employment (30% of trainees) and business development for self-employment (70% of trainees) because of limited local opportunities for wage work. It offered classroom training for six months followed by six months of placement and

support, including micro-enterprise advisory services.

A mid-line evaluation found employment increased by 47% and incomes by 80% among all trainees as compared to controls. Training in business skills had greater impact than wage employment training. Business ownership among graduates of the business development track increased 20% and their earnings doubled. The training program enhanced employment overall (Adoho et al, 2014). Trainees saved USD 35 more than controls. They also demonstrated significant improvement in measures of empowerment including access to and control over finances and in subjective measures such as self-confidence, life satisfaction and self-perception of social abilities (Adoho et al, 2014).

A tailoring training program for young women in poor slum communities of New Delhi that incorporated a refundable down payment as an incentive to encourage attendance, increased participants' likelihood of employment by 6% and monthly earnings by about Rs 150. Asset ownership also increased, with participants 13% more likely than controls to own a sewing machine (World Bank, 2015b).

As job opportunities are often limited in many low- and middle-income countries, successful skills training programs incorporate curricula in entrepreneurship and business development in order to support self-employment. Such training involves skills like budgeting, market analysis and management. Graduates who become self-employed may also require post-training support such as capital, equipment and mentorship to set up and run

business enterprises. As noted above, the EPAG in Liberia enrolled more trainees in the business development than in the wage employment track, and the former had greater impact.

Demand-driven Job Skills Training

Responsiveness to market demand for labor is a critical feature common to successful job skills training programs. In Latin America, the Jovenes program offered both classroom and on-the-job training to young women and men in Columbia, Peru, Dominican Republic, Argentina and Panama. Classroom training combined technical and soft skills and matched the training curriculum to the needs of local firms.¹⁷ Rigorous impact evaluations of the programs in the Dominican Republic, Colombia and Peru found significant positive impacts on women's employment and hours worked. In addition, the income of women in the Colombia program increased by 22% compared to the control group (Katz, 2013). Katz attributed these successes to sound targeting of these programs to firms' labor demands.

The successful EPAG in Liberia offered jobs skills training in six occupations identified through a labor market assessment. It also built in a market assessment training component for trainees in the business development services track (Adoho et al, 2014).

Program linkage to private firms generally improved the chances of graduates landing a job at those firms. However, when programs required participating firms to hire their trainees, graduates had a much greater chance to be employed. In Latin America, both the Jovenes programs and the Mexican model programs implemented in both Mexico and Hondu-

17. Soft skills training involves skills in addition to technical ones that are commonly needed to get a job and to succeed in the workplace, i.e., communications, team work, leadership, problem solving, and resume writing.

ras included on-the-job-training. Evaluation results showed that the Mexican model programs that required commitment from participating firms to hire at least 70% of their trainees had significantly more trainees hired (79-90%) than the Jovenes programs which did not (Katz, 2013).

Integrating Life Skills

Life skills training includes exercises to raise self-esteem and build confidence, as well as training modules on health and nutrition, and sexual and reproductive health, among other topics.¹⁸ It can also include soft skills training. Life skills training is valued by employers and employees alike, the former because it improves workers' performance and the latter because they gain skills and confidence that apply both in the workplace and in life. These skills are important for both women and men to succeed in life and in the workplace, but especially so for AGYW. Life skills training is best done in a safe, community-based, girl-friendly or girl-only environment. It can involve peer educators and adult mentors. Parental and community support are also essential for successfully involving girls (Katz, 2013; Rohwerder, 2014; and Selim, 2013).

Global evidence shows that job skills training is more effective when it integrates life skills training along with technical skills. When assessing which program components were effective from the six Latin American youth employment training programs (Jovenes), results suggested that soft skills training was more helpful in securing jobs for trainees than was the technical training (Katz, 2013).

BRAC's ELA program started 40,000 clubs between 1993-2013 that reached out to one million adolescent girls globally. They combined income-generating technical with life skills training in the club, considered a safe space for the girls. Adult facilitators and peer leaders led and supervised club activities such as health and nutrition education, sports and indoor games and discussions around child marriage, dowry and girls' rights. Evaluations showed increased participation in income-generating activities and savings, as well as increased social interactions, reading ability and mobility for ELA center participants (World Bank, 2015b).

In Uganda, the ELA program involved 50,000 girls in 1,200 clubs. Two years after launch, an evaluation showed in-program 14-20-year-old girls were 72% more likely than controls to engage in income-generating activities. Their monthly consumption expenditures increased 38% (Bandiera et al, 2012). The cost of the ELA program was about USD 100 per participant, lower than most youth training programs in low- and middle-income countries.

The Adolescent Girls Employment Initiative (AGEI) program in Nepal, part of the World Bank's AGI, added a life skills training component to its existing technical skills training and placement program for poor and less educated girls. Early results showed 90% of program graduates passed their skills test and 83% of girls who graduated from the program found employment (World Bank, 2012 and Katz, 2013).

18. https://www.unodc.org/pdf/youthnet/action/message/escap_peers_07.pdf, accessed 18 March 2018

Addressing Gender Issues

Skills training programs that incorporate gender-sensitive design features have greater impact. Integrating features such as the provision of child-care, giving program information to AGYW and their families, and getting family and community support have proven to be effective.

In Colombia, for example, young women who received classroom and on-the-job training, and a stipend for childcare earned 18% more than those in a control group that did not (Katz, 2013). Trainees in the EPAG program in Liberia credited free child-care as an important factor that facilitated their full participation. One trainee said the availability of child-care “made it difficult to have any excuse for missing class” (Adoho et al, 2014).

Simply providing information about the availability of programs induces girls’ and women’s participation. In Kenya, more women were influenced to enroll in traditionally male-dominated fields and attain high-paying jobs after learning about the benefits of the Technical and Vocational Vouchers Program (Katz, 2013). In India, providing information about white-collar jobs in women-only meetings and advertising jobs as suitable for women with a secondary education, convinced parents to invest in girls’ education and resulted in significant increases in girls’ school enrollment, especially in English and computer classes (Baird & Ozler, 2016).

Obtaining parental and community support is vital for recruiting girls and young women and enabling them to benefit from programs. In Bangladesh, BRAC’s ELA supervisors met frequently with parents, brothers and the community to engage them and expand their understanding of the program.

The strategy paid off and families and communities adopted a more positive outlook towards girls’ involvement in the program (Katz, 2013 and Karim & Shahnaz, 2008). A livelihoods and life-skills training program for adolescent girls in Ishraq, Egypt, that involved parents, boys, and community leaders in the design phase found improved literacy rates, mobility and self-confidence among participants, and reduced preference for marriage before 18 years of age (Katz, 2013; Rohwerder, 2014; and Selim, 2013). In India, Nanda et al (2013) also found it necessary to engage and obtain parental and community buy-in to involve girls in livelihoods programs.

Job Skills Training in India

Recognizing the vital need to build youth capacity for employment and self-employment, in 2014, the Government of India adopted a National Youth Policy to “empower youthto achieve their full potential.”¹⁹ For girls, the policy endorsed skills development, employment, and information on sexual and reproductive health and prevention of gender-based violence.

A year later, the Ministry of Skill Development and Entrepreneurship of India launched the National Skill Development Mission (2015). As just 2.3% of the Indian workforce has formal job skills training, its mission is “to rapidly scale up skill development efforts” through market-oriented and demand-driven programs. The Mission expects to build institutional capacity to train 300 million people by 2022 through creating state-level Skills Development Missions and converging existing skills training programs (GOI, n.d.). Training women is a major objective in the Mission framework, which calls for improving women’s access to vocational education, promoting non-

19. <https://yas.nic.in/documents/national-youth-policy-2014>

traditional fields and creating a safe and female friendly environment in programs.

Other policies and programs focused on the particular needs of girls and young women include the Rajiv Gandhi Scheme for the Empowerment of Adolescent Girls, termed SABLA. It targets 11-18-year-old girls with a package of comprehensive services that include non-formal education, life skills, information on health and nutrition and sexual and reproductive health, and vocational training for girls over 16 years of age.

India has a huge infrastructure for job skills training that includes an extensive network of Vocational Training Providers, Industrial Training Institutes and Industrial Training Centres. It also has many non-governmental providers, both civil society organizations and the private sector. However, the scale of job skills training is small relative to the need. In Jharkhand, a World Bank mapping found 79,355 enrollees (36% female) in skills training programs but a huge gap of 890,000 (2012-17) based on the need for skilled/semi-skilled workers (World Bank, 2016b). A common estimate is that just 5% of youth in need of skills training for employment actually received it.

Job skills programs vary hugely in type, size and quality and whether or not they train both young women and men. Some programs maintain monitoring records and conduct evaluations but third-party rigorous evaluations of programs are not readily available. Interestingly, even programs that collect sex-disaggregated data do not necessarily analyze it for gender-differentiated results that could help strengthen them (KPMG, n.d.).

Nanda et al's (2013) scoping study in four states of northern India found most adolescent girls' livelihoods training programs were embedded in integrated programs that emphasized sexual and reproductive health rather than livelihoods. They lacked a market orientation and often did not go beyond training to job placement. Self-employment training programs were incomplete in that they did not offer trainees post-training support such as capital, access to loans, equipment and other inputs critical for setting up businesses. They particularly underserved married young women and young mothers. Further, programs were seldom data-driven.

More recently, a large number of organizations, especially private sector firms, have launched job skills training programs that are more market oriented and have adopted one or more of the features that enhance their effectiveness i.e., market orientation, links with firms, life skills training, job placement support and/or help for self-employment. They include corporate-sponsored initiatives such as the SMART program of Tech Mahindra Foundation, the Lighthouses of Pune launched by Pune City Connect, which converges city government, corporates and NGO programs like Pratham Institute and Phulora (see Box 5 for additional details).

Corporate and NGO providers often collaborate with each other. While some corporate programs run their own training programs independently, others rely on NGO partners as, for example, to improve outreach to low-income youth, for training curricula and to conduct classroom activities. NGOs, in turn, partner with private sector organizations to obtain on-the-job training experience for students and, more importantly, to secure jobs for graduates.

Box 5: Selected Corporate and NGO Skills Training Programs for Young People in Pune

The **SMART (Skills for Market Training)** program, an initiative of the Tech Mahindra Foundation, trains 17,000 youth annually in 12 cities in India. The Foundation's overarching mission is "empowerment through education," with empowerment of girls and women as a key objective. Fifty percent of trainees are women. The program combines foundation courses like English-language and soft skills training in workplace readiness. Basic IT skills are taught to all SMART students enrolled in specialized technical courses in the service industry in fields such as health, hospitality, beauty and wellness and banking and financial services. Students in health get on-the-job training for 2-6 months. Graduating students receive help with job placement.²⁰

The Unnati Skill Development Centre, funded by Thermax Foundation and Zensar Foundation, is a vocational training program that combines life skills education, spoken English and basic computer training to underprivileged youth (male and female) and guarantees employment after the 50-day program completion. To date, the center has trained more than 10,000 individuals and has placed 100% of them in jobs at leading companies such as Zensar Foundation, KFC, Ace Data Solution, DG Call and Vertex.²¹

The Lighthouses of Pune is a program for skill development in low-income youth run by Pune City Connect, an urban development collaborative of corporations, NGOs and Pune Municipal Corporation (PMC) Urban Development Department. The program offers foundational courses (40 to 50 hours), one-to-one counseling and market orientation sessions, various types of skills and entrepreneurial training, and internship and job placement support or pursuit of higher education. A unique feature is helping youth find their sense of "self" to plan for their future, guided by activities that use technology, music, and art.²²

The **Phulora Program** of Swadhar Institute for Development of Women & Children, based in Mumbai and Pune, is focused on underserved adolescent girls and young women (age 14 to 24 years), many of whom are school dropouts. The program offers 2-6 months training in vocational skills, life skills and health education and has benefited 2,500 girls.²³

Yuva Parivartan (YP) is one of the largest NGO job skills training programs for out-of-school girls and boys who are literate. It trains 100,000 youth annually in 650 centers all over India and 60% become employed. The program includes hands-on vocational training, life skills, English and computer training, community engagement and mentoring, industry partnership, job placement and help for self-employment. YP mentors other NGOs to adopt its training model to achieve greater scale.²⁴

Pratham Institute, the vocational skills unit of Pratham, a leading educational NGO, trains underserved young women and men aged 18-25 years, in a variety of vocational courses such as construction, health-care, hospitality and nursing. Courses are 2-3 months long and include life skills, basic computer training and English, and Pratham provides help for job placement and self-employment. In 2016-17, approximately 26,000 youth were trained all over India and 85% obtained jobs or became self-employed.²⁵

20. <http://techmahindrafoundation.org/> and <http://techmahindrafoundation.org/smart/>

21. <http://www.thermaxglobal.com/csr/affirmative-action/>; <https://unnatiblogspot.wordpress.com/category/empowerment/>

22. <http://www.punecityconnect.org/sites/all/themes/pccd/pdf/Lighthouse-E-Brochure.pdf>

23. <http://www.swadharpune.org/phulora.html>

24. <http://www.yuvaparivartan.org/about/why.php>

25. <http://www.pratham.org/programmes/vocational-training>

Tejaswani is a promising new project launched in 2016 for the socioeconomic empowerment of adolescent girls and young women in Jharkhand. With USD 63 million from the World Bank, the project is the largest of its kind in India and the only one focused solely on adolescent girls. It targets 680,000 young women 14-24 years of age (38% from scheduled castes and tribes) with market-driven job skills training, non-formal education and life-skills training. Girls and young women are recruited into clubs at the community level where facilitators and peer educators provide regular counseling and guidance, life skills education and information on livelihoods and educational opportunities (World Bank, 2016b).

The Tejaswani program plans to conduct an impact evaluation that will compare less and more intensive intervention packages on key outcome such as employment, education and empowerment of young women. It will also conduct a third-party process evaluation to monitor performance and inform mid-course corrections, do rapid assessments to test effectiveness of micro-interventions or “tweaks” to program implementation, and cost-effectiveness (World Bank, 2016b).

More broadly, in India, evaluations of various kinds report successes in existing job skills programs. However, rigorous external evaluations are not common. Such studies would be useful to know how effective programs are in training and placing young women. They are also needed to learn what works to address the differing needs of women from various vulnerable groups and different educational levels, and to assess immediate and long-term career impacts. Research is also needed on programs that converge corporate, government and NGOs in job skills programs to better understand their effectiveness and

to learn lessons about how the sectors work together and harmonize institutional goals and objectives, interests, incentives, cultures and relationships. In the meantime, there may be opportunities for organizations to collaborate with grass-roots organizations such as SHGs or other types of women’s collectives to recruit and offer skills training opportunities to young women who may not otherwise be reached.

Lessons Learned from Job Skills Training Programs

Lesson 1. Market demand-driven skills training programs for wage and self-employment can be effective in increasing employment and incomes of young women.

Lesson 2. In places where there is a weak formal wage sector, increasing self-employment possibilities through entrepreneurship and business development training is effective in providing young women with livelihood options.

Lesson 3. Programs that require commitment from participating firms to hire trainees have significantly higher placement rates than those that do not have such a requirement.

Lesson 4. Due to the multi-dimensional needs of adolescent girls and young women, many of which are rooted in gender norms, integrated programs that combine technical skills and life skills are more likely to be effective in having both economic and agency empowerment effects.

Lesson 5. Programs designed with a gender lens that takes account of young women's particular constraints are more effective in helping them access and benefit from job skills training programs.

Lesson 6. There are a number of successful models in developing countries of job skills training programs based on best practice that offer ready designs for replication.

Lesson 7. In India, as elsewhere, in designing programs it is important to acknowledge, understand and address the heterogeneity of young women's needs due to factors such as caste/tribal group, income and education level and marital status.

Lesson 8. Investments in sex-disaggregated data, gender-differentiated analysis, and sound performance monitoring are critical for improving programs for young women in India. Where data exists, it should be analyzed and fed back to strengthen programs.

Lesson 9. Experimental evaluations that reveal the detailed "how to" of program designs build best practices to improve the effectiveness of job skills programs for young women.

Lesson 10. Job skills training programs provide unique opportunities for government, NGOs and the private sector to converge resources to create opportunities and programs to provide livelihood and other opportunities for adolescent girls and young women.

D. The Urban Informal Sector, Collective Action and the NULM

More than 90% of India's urban women work in the informal sector and women outnumber men in informal employment (96% females versus 91% males) (Mohapatra, 2012). They are mostly self-employed or employed in wage work in occupations such as domestic work, street vending, garbage collection, and casual or day labor. They may also be employers and employees in micro-and small enterprises and in family enterprises.

A key characteristic of informal sector employment is that enterprises are unregistered and unincorporated. As a result, workers are basically unrecognized. They have no legal standing and no social protection. Work is, typically, low skilled and low waged and, depending on the occupation can be dangerous and exploitative. Street vendors, for example, can experience police harassment and be forced to pay fines and bribes for permission to ply their trade on the streets. Sometimes termed 'vulnerable employment,' South Asia rates the highest in the world with 84.5% of women working under these precarious conditions (ILO, 2011).

In these circumstances, collective action has worked to empower women, demand their rights and improve their livelihoods and lives. Collective action is the process by which groups voluntarily form around common or shared concerns. They may be temporary or permanent and the idea behind acting collectively is that the effort will yield better results than individuals acting alone. In order to achieve their goals, groups must collectively take action on the issues that brought them together in the first place or that may arise later. They are governed by rules that define member roles and responsibilities and strong interdependence among group members and effective leadership are necessary for them to survive and thrive (Pandolfelli et al, 2007).

Collective action enables members in diverse activities to create joint pressure to meet common goals, e.g., legal changes, government accountability, better prices or wages, access to public goods, etc. It can occur through different types of organizations such as unions, SHGs and cooperatives. What these groups and organizations have in common is the potential to enhance women's voices and strength to act together to challenge the status quo that constrains them personally and in the public sphere. Collective action can build women's personal agency as they participate in group activities. Through public activism, it can also yield joint benefits such as higher incomes, benefits and access to services they would not otherwise have.

Group members derive benefits from the networks created and the information that flows through them, whether to obtain access to financial markets (e.g., loans and savings) or to public services (e.g., health care) or other things. Collective action is particularly beneficial for poor and marginalized women, as we discussed in Section A on the role of SHGs. In this section we examine the role of women's unions in economically empowering poor urban women. We show how they build agency in individuals and how that translates into actions and achievements in the public sphere. We also highlight the critical role of intermediaries in contributing to these successes.

It is worth noting that the costs involved in collective action are not trivial especially for poor women who have multiple responsibilities as workers and care givers and face significant time, personal energy and resource constraints. Group meetings for any type of collective action, at a minimum, require investments in time for meetings. They may also involve transport costs or childcare or the opportunity cost of work foregone. Nevertheless, women appear to

be willing to make these investments if they perceive benefits. Over time, commitment to collective action requires that women actually obtain benefits. If benefits do not accrue, women may withdraw and groups may fail. They may also fail for other reasons including lack of proper guidance, bankruptcy, poor management, lack of interest or completion of member objectives. As noted above, some of these factors also accounted for attrition in SHGs.

Studies on the impacts of collective action are limited, mostly qualitative, and mainly case studies. Among them are just a few rigorous quantitative studies mainly on the impacts of BRAC's ELA program in which collective action occurs through girls clubs. We reported those results in Section C above. In this section, we rely mainly on qualitative studies of collective action, social activism and social movements globally and in India. In a systematic review, Domingo et al (2015) found about 50 studies on women's social movements worldwide. India was the focus of most research among single-country studies. They were almost entirely qualitative, few used statistical techniques and none had experimental designs.

In this section, we draw on research on social activism, case studies of collective action and studies focused on Kagad Kach Patra Kashtakari Panchayat (KKPKP) and the Self-Employed Women's Association (SEWA), two leading women's trade unions in India to examine impacts of collective action on women's economic empowerment.

Women's Collective Action

Devarajan and Kanbur (2007) posit that poverty and disempowerment represent the dual failure of markets and governments. Civil society organizations (CSOs) step in and try to fill the gap created when markets and governments fail poor people. They act in three main ways to remedy the situation. They give voice to the voiceless to highlight the gap in the public's consciousness. They provide information on the gap and urge government to fill the gap. Finally, they try to fill the gap themselves. SEWA and KKPKP, two women's CSOs, have sought to empower poor women in India in these ways. Both are trade unions—SEWA representing both urban and rural women workers in multiple occupations and KKPKP focused on women waste workers in Pune city. Both are also membership organizations that offer members opportunities to exercise voice, leadership and decision-making, thereby building women's agency and empowering them.

Self Employed Women's Association (SEWA)

SEWA began by being registered in 1972 in Ahmedabad, Gujarat, as a union of women workers in the informal sector mainly laborers associated with the textile industry. It was unique both in being a women's union and because its members were informal sector workers. As such, they had no recognized employer for workers to struggle against, a fact that caused the Indian Labor Department to reject its initial application for registration. SEWA, however, made a convincing argument that the union would unify workers and build solidarity among them to fight for their rights in various arenas as they have done through the years at the local, state and national levels.

SEWA now has 1.4 million members in both urban and rural areas (Luca et al, 2013). Although its primary aim is to organize members to fight for their economic rights and security, including employment and fair wages, SEWA now undertakes a wide range of other activities that include cooperatives that support production and marketing of diverse products, banking, health, education and insurance (Baden, 2013).

It has formed cooperatives for more than 130 rural and urban occupations or trades. They include home-based workers, vendors, producers and manual laborers and diverse occupations such as salt production, crafts, catering, papads, etc. One of the largest cooperatives is SEWA Bank. Founded in 1974, it was the first cooperative bank solely for low-income women and served as a model for the creation of similar banks around the world (Luca et al, 2013). In 2003-4, SEWA Bank had 257,000 accounts, deposits of USD 14.4 million, 53,000 loans outstanding with average loan size of USD 73 and 96% repayment rate (Blaxall, 2007). In 2000, SEWA set up a Trade Facilitation Center that designs, produces and markets garments and provides employment and income for women workers.

VimoSEWA, a cooperative for micro-insurance for poor women, was registered in 2009 although SEWA had been offering life and health insurance products to its members since the early 1990s. In 2013, VimoSEWA insured 119,000 people.²⁶

SEWA Academy was founded in 1990 as a literacy, research, training and communication institution. In 2003, it offered training to 75,000 members to advance their literacy, leadership and life skills (Blaxall,

2007). It also conducts research on poverty and studies on member occupations, issues and concerns. Through its health care program SEWA offers health education, services including a mobile health clinic, deploys “barefoot doctors” in rural areas and provides low-cost medicines to low-income people. Overall, SEWA has helped members increase employment, raise incomes and build savings and assets.

Kagad Kach Patra Kashtakari Panchayat (KKPKP)

KKPKP, created in 1993, is a trade union of about 6,000 informal sector waste workers, mainly women waste pickers (85%) and itinerant waste buyers (15%). They recover, collect, categorize and sell scrap materials such as paper plastic, metal and glass. Prior to being organized in the union, they collected recyclables from garbage bins and dumps. They did not consider themselves workers but rather people who rummaged through garbage (Chikarmane, 2012).

In 2001, 90% of waste pickers in Pune were women, 90% were illiterate and belonged to the Dalit or lowest caste. One-fourth of the workers were widowed or deserted and 30% headed their households. Nearly half contributed more than 50% to household income. They worked long hours, walked long distances, some for 9-12 hours per day, and earned little. They had no benefits, faced unfair trade practices from scrap traders, and lacked legal protection. They were dispersed, invisible and unorganized. (Chikarmane, 2012).

Yet they made significant contributions to solid waste management. In 2006, they collected 118,000

26. <http://www.sewainsurance.org/aboutus.aspx>, accessed 26 March 2018.

tonnes of recyclable products in Pune diverting 22% of recyclables away from landfills. The net environmental benefit of their contribution was estimated at USD 3.6 million (Chikarmane, 2012).

As members of KKP KP, the lives of waste pickers have changed. They provide a fee-based door-to-door garbage pick-up service from households, segregate the garbage, put the organic waste into bins, and resell the dry recyclables. In 2000, a waste picker earned a fee of Rs 10 per month from each of 100 households, covering about 25,000 households in all. The union also negotiated benefits such as group insurance and scholarships for workers' children (Chikarmane & Narayan, 2000).

KKP KP created SWaCH²⁷ a waste worker cooperative that was registered in 2008 and became the entity with which the Pune Municipal Corporation (PMC) entered into a formal memorandum of understanding for the door-to-door waste collection service (Chikarmane, 2012). Per its bye-laws, three-fourths of members and two-thirds of the governing body of SWaCH must be women.

By 2011-12, KKP KP's achievements included higher and more stable earnings for members and fewer daily work hours. Average annual earnings per worker amounted to USD 540 from user fees and USD 1,296 from the sale of recyclables. In sum, over the years, KKP KP has brought legitimacy, protection and livelihoods security to waste workers. The MOU with the PMC is, however, time bound for two years and covers just half of Pune households. KKP KP is now in the process of negotiating a more secure and institutionalized arrangement with the city to better protect and sustain worker livelihoods.

Empowering Women by Building Agency

Studies in many countries around the world show that belonging to a group is empowering for women because, among other things, group membership expands women's social networks. It gives them opportunities to connect with each other, share personal life experiences and problems, and seek common solutions (Domingo et al, 2015; Kabeer, 2011; and Evans & Nambiar, 2013). Membership builds a sense of kinship and belonging and serves as the motivation for working together to make changes (Domingo et al, 2015). By participating in these change processes, women strengthen their agency, gaining self-respect, self-confidence and power. Globally, women's trade unions are particularly successful in building solidarity.

Hill (2001) delineates how group processes build agency in poor and disempowered women. She notes that for economic interventions to succeed, workers need to become self-confident, self-assured and capable. Instead, because women workers in the informal sector typically suffer injustices such as exclusion, exploitation and intimidation from employers and officials, they tend to lack self-respect and are often shy and fearful. They suffer "moral injury," that Hill asserts, cannot be properly addressed with the purely resource-based approach of most economic development interventions.

She argues that collective action is required to overcome the obstacles of marginalization and injustice, the strength of the approach being the potential to address both moral injury and material injustice together. Collective action makes the link between worker identity and agency. At the public level, it

27. The acronym stands for Swachateche Warkari in Marathi or harbingers of cleanliness.

provides a platform to strengthen bargaining power in interactions with employers and officials. At the personal level, it activates and strengthens individual agency by enabling them to participate in collective action.

The process of building personal agency involves bringing women out of isolation and giving them opportunities through social interactions such as meeting, exchanging information and planning and implementing activities to make positive personal changes in self-perceptions and behaviors. These changes are needed to reinforce workers' agency to advance economically.

Both SEWA and KKPKP are illustrative of the success of these processes. There were two ways in which SEWA sought solutions to members' problems, first, as a union dedicated to improving members' work and social security and, secondly as a forum for members to discuss common problems and seek joint solutions. The process built self-recognition and identity. It also enabled them to gain recognition in the public sphere from employers, government and community. This, in turn, built women's personal confidence and agency, and empowered them.

SEWA began by urging women to recognize themselves as workers. Early on, it educated workers to respond accurately to census questions by describing themselves as workers, thereby raising the visibility in national statistics of workers who were previously unacknowledged even by themselves. Next, SEWA lobbied for and succeeded in getting the government to set up National Commission for Self Employed Women and Women in the Informal Sector. Ela Bhatt, SEWA's founder was appointed Chair. In 1988, publication of the Commission's com-

prehensive and influential report *Shramshakti* raised the profile of women workers in the informal sector even further, putting them on the national and global agenda.

Belonging to a union enabled women to break out of their isolation. They immediately acquired "interpersonal recognition" as a member of a collective (Hill, 2001, p. 454). They received emotional support that, in turn, enabled them to challenge traditional norms by participating in programs such as job skills training and leadership development. As they benefitted economically, they also become more independent by having their own money and making their own decisions.

Increased participation in the public sphere through rallies and protests strengthened personal confidence. Women learned to speak out, express their needs and make demands. This reinforced their ability to bargain with employers, the key to economic advancement. Further, increased visibility and economic gains elicited women greater respect from family and community.

Altogether, the union enhanced women's bargaining power with the government and, at work, with employers and contractors, resulting in greater recognition for them as workers. SEWA members cited collective action as being instrumental in being heard by employers and officials and enabling them to claim state resources and get higher wages and better conditions (Hill, 2001). While access to economic resources improved their economic security, being a union member empowered them personally reinforcing their independence and agency.

Women in KKPKP built agency through a similar

process. As with SEWA, one of KKP KP's first tasks was to make workers visible. They issued them identity cards. Later, they sought endorsement from local and state government authorities. In 1995-96, the Pune Municipal Corporation (PMC) and Pimpri Chinchwad Municipal Corporation acquiesced and registered the cards, thereby recognizing their status as workers in solid waste management. Workers themselves felt the cards boosted their self-respect and confidence.

On an on-going basis KKP KP members raised issues, complaints and concerns around which they mobilized actions or programs, the focus being on engaging and sustaining member interest in tackling issues that ranged from police harassment and extortion to worker rights, pay and benefits. This became the empowerment process by which they "critically reflect upon their life situation, analyse it, and experience a sense of confidence and self-worth through the building of a collective identity, and then exercise the power to make, influence or control decisions that affect their lives" (Chikarmane & Narayan, 2005, p. 10).

KKP KP members have opportunities to lead and manage the union and, if they lack appropriate skills, training is provided to build them. For instance, initially, more vocal members became leaders of the 80-member union council but over time a new set of leaders emerged when a geographic nomination process was adopted.

SEWA, too, has a participatory management structure and deliberately fosters grass-roots leadership. Eighty percent of SEWA's membership consists of grassroots women workers and just 20% are professionals with middle-class backgrounds. Although

a majority of its managers have professional backgrounds, it has developed participatory, democratic and egalitarian practices. Ela Bhatt, SEWA's founder, was the first General Secretary until 1996. Since then, it has adopted a rotating leadership structure with a General Secretary and 2 additional secretaries who have 3-year non-renewable terms. The pay scale for its highest paid staff is no more than three times the pay of the lowest paid. It consistently invests in developing the leadership and management skills of grassroots level members and takes steps to close the distance between members and managers.

The Critical Role of Intermediation

Although both unions are deeply committed to empowering their members by engaging them fully in leading, managing and running the organizations, intermediation by well-educated and well-connected leaders played a critical role in their success. Both organizations were created by leaders who had these characteristics—SEWA by Ela Bhatt, a lawyer; and KKP KP, by Lakshmi Narayan and Poornima Chikarmane who were associated with SNDT University in Pune.

The professional staff at both organizations played a vital role in bringing information to grassroots members and raising awareness about their rights and entitlements. They also liaised and negotiated with government, private sector and other CSOs, brokered services and advocated to change policies where needed. Even now, both organizations engage in evidence-based advocacy that requires much of the research and documentation to be done by professionals. For instance, advocacy for waste-picker rights at KKP KP was based on evi-

dence garnered through research studies quantifying the contributions waste pickers made to solid waste management and their conditions of work. In another example, Chikarmane (2012) attributed KKPKP's successes in obtaining medical insurance paid by the municipal budget to evidence-based research.

SEWA, similarly, worked with in-house and external researchers to document the contributions and working conditions of many member occupations. This series of documents made the work visible and highlighted issues for redress. Many other studies provided evidence for advocacy on topics such as social security for the poor, rights of home-based workers and micro-insurance. Some of these studies and advocacy have been done in partnership with national and global agencies and networks such as WIEGO, StreetNet and HomeNet.

In addition, advocacy and negotiations for redressing member issues often require giving legal testimony, sitting on committees, meeting with government and other officials and policymakers and speaking with the press—activities that require higher education and skills. Among the many examples is SEWA's national level advocacy and partnership with NASVI that led to the adoption of India's National Policy on Street Vendors (2004). KKPKP also had to work with government committees and the courts over many years to change the policy environment and secure recognition and registration for SWaCH.

Access to government entitlements and services is another critical area in which intermediation is invaluable as working-class, less educated members often are unaware of their rights and entitlements to government services. Professional and educated staff have a critical role in obtaining information and

sharing it with members for potential action. Both KKPKP and SEWA have played this role. With help from the press, KKPKP established eligibility and access of workers' children to the state-funded Pre-Matric Scholarship Fund.

Both organizations have succeeded in establishing participatory and collective processes that leverage the strengths and skills of grassroots members and leaders along with intermediation by professional staff and leaders. They have done so while essentially maintaining democratic and egalitarian behaviors and practices that nurture agency and leadership among grassroots members while advancing their causes.

For example, grassroots members set the organizations' agendas. While professional staff can raise issues, they are not acted upon until members perceive a need. SEWA takes great care to emphasize that the union is based on members' expressed needs. Similarly, though KKPKP brought up the issue of worker insurance as early as 1994, members did not act on it until five years later when they actually saw its value.

Overall, professional members and staff, while they play a crucial intermediation role, also display great consistency and commitment to the value of empowering grassroots members. They recognize that empowerment requires nurturing and building capacity among grassroots members in multiple ways that include, especially, the opportunity to lead and participate in change processes. They also recognize it is a long-term process that requires intermediation along the way.

The National Urban Livelihoods Mission

The NULM is the GOI's program to expand wage and self-employment opportunities and reduce poverty in India's towns and cities. Launched in 2013, it is targeted at 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 envisions building strong grass-roots structures of the poor, specifically, SHGs and federations of SHGs as platforms for livelihoods development. It supports both self-employment and skills training for jobs and offers training, credit and technical support for the establishment of micro-enterprises. It emphasizes convergence with relevant government ministries and departments, state and city governments and with the private sector and civil society for achieving scale and impact.²⁸

The NULM is at an early stage of implementation and can learn and benefit from the decades long experiences of SEWA and KKPKP in collective action. In particular, government programs like the NRLM and the NULM would do well to understand both the importance of intermediaries and the time it takes to build strong SHGs before they take on non-financial development roles. In SHGs, intermediation is done by diverse promoters such as NGOs, government agencies and banks who also nurture and guide their development in varying degrees. Most effective were those who recognized the importance of their roles as intermediaries in building member and institutional capacity in SHGs, and acknowledged that the process could not be rushed.

28. http://nulm.gov.in/PDF/NULM_Mission/NULM_mission_document.pdf

Lessons Learned on Agency and Collective Action

Lesson 1. Women's collectives such as unions have proven to be effective in mobilizing and empowering women and bringing about positive changes in their work and lives, including higher incomes, better working conditions and access to benefits.

Lesson 2. When operating in a system that does not value gender equity, women-only groups can help improve members' confidence, foster their strength in numbers, and build capacity to demand changes.

Lesson 3. Participation in collective action forums that give women the opportunity to discuss their issues and concerns and set and implement their own agendas builds agency.

Lesson 4. Enhancing agency is a long-term process not only because it challenges prevailing social norms but also because it involves building solidarity through discussion, participation, shared experiences, and learning. It cannot be rushed.

Lesson 5. Building strong and effective women's collectives such as unions and SHGs requires commitment to democratic and egalitarian processes that enable grassroots women to build confidence, leadership and management skills. Both training and "learning by doing" are needed and effective.

Lesson 6. Intermediation by educated committed professionals is a critical ingredient for success as they perform functions for which grassroots women may not be adequately prepared through education exposure and experience.

Conclusions:
What Works
and What Next?

This report examined the evidence on development programs in India and globally to reveal what works for the economic empowerment of low-income girls and women. We examined government, NGO and private sector programs in rural and urban contexts and found some common threads in a rich and diverse set of experiences. In each section above, we drew detailed lessons with respect to each strategy or program. Here we focus on key lessons learned across these strategies and programs and how they can be applied to improve future impacts that empower girls and women.

Collective action by women is empowering

Women's collective action takes different forms, including short-term organizing around a single issue or through more enduring organizations or groups such as unions, SHGs and girls' clubs that coalesce around one or several issues. As we have shown, they work by offering women support and solidarity and opportunities to take part in discussions, make decisions and build skills and capacity in various ways. They simultaneously build women's agency while improving their livelihoods, thereby meeting both conditions for girls and women's economic empowerment laid out in the framework in Section III.

In considering how lessons learned may have wider application for scale and replication, it is important to acknowledge that each type of organization is suited to particular purposes. While girls' clubs and SHGs have proven to be readily replicable at scale, this may not be the case with women's trade unions, especially if they are organized around a specific occupation. In addition, the unions' experience in building women's agency demonstrates the importance of process and the time and patience involved in nurturing it. Similar processes are involved in empowering women in SHGs which is why they may not work as well if they are expected to meet targets and deliver on pre-set agendas, as development programs often require.

Program designs that explicitly address or take account of girls' and women's constraints work

We showed how gender-sensitive designs in the MGNREGS and in job training programs had positive

effects in attracting women and girls and enabling them to benefit. However, even when designs are not gender-sensitive, they can be fixed if shortcomings become evident during implementation. Thus, for example, a job skills program that finds it is not attracting young women may need to understand why and, accordingly, revamp its outreach and/or implementation strategies. It is, therefore, critical to obtain and analyze sex-disaggregated monitoring data on an on-going basis. Sex-disaggregated data collection is also vital for evaluations. Finally, it is critical for researchers to know and ask the right gender-related questions in order for the analysis to reveal the underlying constraints that impede girls and women's access to resources and services and ability to benefit from them.

Even with excellent design, program success depends on sound implementation

Many government programs like MGNREGS, NRLM and NULM are well designed and reflect good development practices in India and elsewhere, but implementation is much harder and not always successful. Translating even an excellent design into actual practice is complicated. Successful implementation involves commitment and adherence to sound and gender-sensitive design. Simultaneously, implementation requires flexibility to adapt to differing contexts, conditions and capacities, and accountability to grassroots clients. In India, state governments are responsible for implementing national development programs. As some are more successful than others, there is much to be gained through cross learning.

Effective convergence takes many forms

Convergence can be successful in many forms and no clear-cut model of successful convergence emerged from our review. Successful job skills training routinely designed convergent activities (e.g., soft skills and life skills training) into programs to attract and retain girls and young women by taking account of their gender-based constraints and to meet other personal needs. Women's unions converged services based on member needs and demands and SHGs undertook civic or other actions based on group interests and needs. Programs, like health and microfinance projects, entered into formal agreements to jointly implement programs and provide services. In other cases, stakeholders implementing similar types of programs got together either informally, or more formally, to plan, share and learn from each other's' experiences. Pune City Connect²⁹ is an example of a joint corporate, city government, NGO and citizen forum for city development.

Whatever the form, effective convergence has some features in common. It responds to client needs and interests; holds incentives for all partners; leverages partner comparative advantage, (i.e., builds on and respects the specialized technical skills of individuals and service providers); and avoids overloading one group or platform with too many activities. The challenge is to identify the right actors with the right incentives, at the right time and place for successful convergence.

SHG effectiveness in convergence depends on group quality

Though SHGs have proved to be an effective platform for convergence, success really depends on

their strength and stability as a group and in meeting their primary financial services responsibilities well. A variety of tools are available to assess SHG strength and quality. As shown above, SHG strength and readiness to engage in non-financial activities requires time and nurturance from skilled intermediaries. Further, determining SHG readiness to engage in non-financial activities should be done democratically. As we learned from the union experience, it is important in developing women's agency for grassroots women to be able to set their own agendas. This includes SHG adoption of government-defined activities such as those associated with the NRLM and NULM.

Intermediaries are valuable and essential resources

Leadership and guidance of committed intermediaries at many levels are critical for the success of groups whose membership consists mainly of grassroots girls and women who are often constrained by limited education and skills. The detailed examples of The Urban Informal Sector, collective action and the NULM focused on the role of intermediaries in women's unions but there are many NGOs all over India in which intermediaries play similar roles in SHGs. Among other things, they provide critical information, research, guidance, advocacy, and facilitate access to entitlements and services. Essentially, they bridge the gaps between grassroots women and the more powerful players with whom they must interact such as officials, policy makers and bankers. Grassroots women are typically unprepared for such interactions because of their economic and social status and limited education.

29. <http://www.punecityconnect.org/>

The intermediary role is variously termed “hand-holding” or “accompanying” grassroots women and regarded as temporary until women themselves acquire the needed skills and experience to act independently or “graduate.” The time frame for “graduation,” typically is not specified but it is expected to be sooner rather than later. It is, however, critical for success that an SHG’s ability to act independently is properly determined before intermediary support is withdrawn. In fact, it is unclear whether such support should be totally withdrawn or continued at different levels of intensity as group strength and competencies evolve. Program implementers, whether governments or others, should take note of these practical realities and adjust expectations and time frames accordingly.

Research is needed that shows what works and how

For this report, rigorous evaluation research was invaluable in establishing causality that revealed the effectiveness of gender-sensitive job skills training, convergent livelihoods and life skills programming for adolescent girls and employment guarantee programs for rural poor women. There is an on-going need for rigorous and gender-sensitive research that tests not just what works but which elements of programs work and why. Thus, for example, it is not enough to know whether or not microfinance works but rather which financial products and design features meet the needs of diverse women clients for savings, loans and micro-insurance. Also needed are studies on what works in livelihoods development in a wide range of agricultural and non-agricultural occupations in which women are involved.

Research is needed to better understand women’s agency

There is a critical gap in empirical research on what works to enhance women’s agency. More research is needed on the factors that enhance women’s agency, and for greater comparability across studies. For instance, many studies examine factors that enhance women’s decision-making as a key indicator of empowerment. However, there is limited comparability between them because the indicators are defined differently.

In addition, there is a need for more and better research on other indicators of women’s agency, using a combination of appropriate qualitative and other methodologies. Such studies should be based on strong theoretical understanding of the factors that enhance agency. Where indicators exist and are agreed upon, they should be used and their effectiveness empirically tested. Where they don’t exist, they should be developed and efforts made to get agreement on them so they can be used to further refine our understanding of how to advance agency and empowerment.

Strategies proven to yield quick and tangible results for girls and women should be maximized

We found that despite implementation challenges MGNREGS, India’s rural employment guarantee scheme, brings quick results for women. They benefit directly from the income earned as do their families. They also derive other empowerment benefits, some by joining the labor force for the first time and others by becoming more mobile and having greater control over decision making for themselves. These

results are invaluable for poor women whose opportunities are limited. Yet the program is not being maximized everywhere. Efforts should be made to intensify MGNREGS, improve outreach, maximize on the gender sensitive features, and improve on them. Similarly, SHGs are proven mechanisms for poor women to access to financial services, and benefits they would not otherwise have. They also offer opportunities for collective action and building women's agency. In sum, implementing agencies should make the most of interventions like these that are proven to work for girls and women. They should be reinforced and improved to enhance future impacts and benefits for girls and women.

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