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A Window of **OPPORTUNITY**

A Diagnostic of Adolescent Girls and Young Women's
Socio-Economic Empowerment in Jharkhand, India



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Socio-Economic Empowerment in Jharkhand, India

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Preface

It was on a recent visit to rural Jharkhand that I first saw the enormous aspirations of young women in India today. Even in a remote dusty village, a two-hour drive out of Ranchi, we heard time and again that the young girls wanted to do something with their lives, be nurses, teachers, police officers, open a small mobile shop maybe, or travel into a nearby town to learn English. These young women, the future of the state, wanted to learn and to grow. But for this they needed both the opportunity and the support. And among their needs was easy access to safe places where they could train and learn.

Which is why it makes me so happy to introduce this report, *Window of Opportunity*, a product of collaboration between the Government of Jharkhand and the World Bank's Social Protection and Jobs team. The report represents a unique statewide mixed-methods study which examines the conditions, constraints, and policy opportunities that can help adolescent girls and young women in Jharkhand fulfil their ambitions.

Indeed, this research has already contributed to one of our landmark projects, the World Bank assisted Tejaswini – Socioeconomic Empowerment of

Adolescent Girls and Young Women Project in the state of Jharkhand. This project, the first-of-its kind at such scale in the Bank's global portfolio, focuses on improving the rates at which adolescent girls and young women in select districts of Jharkhand complete their secondary education and acquire market-driven skills training.

The study reveals substantial vulnerabilities and exclusion of this population; key constraints to education, training, and employment; and insights for the design and delivery of programming to improve educational and labor market outcomes. It examines adolescent girls and young women's overall inclusion as well as specific socioeconomic dimensions, including in education, employment, and agency.

This report points to five major policy implications for the state of Jharkhand. First, there is a need to prioritize public investments in adolescent girls and young women. Second, demand- and supply-side interventions to support education and skills training completion are needed, especially for out-of-school girls. Third, strengthening girls' social-emotional skills could boost educational and employment aspirations and improve their resilience in the face of multiple

constraints. Fourth, young women need support and opportunities for both self-employment and wage employment, along with assistance and information to support safety among those who migrate for work. Fifth, engaging families and communities in support of adolescent girls' and young women's socio-economic empowerment is critical to relaxing significant social constraints to their participation in education, training, and employment.

The World Bank Group remains highly committed to addressing gender inequalities at all levels. To this end, we would continue to work closely with both the Government of India and State Governments to not only strengthen the policy environment for adolescent girls and young women but also strengthen their capacity to implement initiatives by

providing technical support and sharing the World Bank's global knowledge and operational experience.

Window of Opportunity provides a strong foundation of evidence from which government agencies, the World Bank Group, and our partners can collectively advance policy actions to close gender gaps and boost young women's empowerment during a key developmental period of the lifecycle. I am confident that this report will provide valuable evidence and lessons to policymakers and practitioners in designing and implementing interventions for the social, educational and economic empowerment of the adolescent girls and young women.

Junaid Kamal Ahmad
Country Director

Acknowledgements

The Government of Jharkhand's Department of Women, Child Development and Social Security (DWCDSS) both requested this research and played an instrumental role in guiding and shaping it so that the questions sought and methods used were best fitted to the state's policy needs.

Authors include Matthew Morton, Research Fellow Chapin Hall at the University of Chicago and former Social Protection Specialist; Shrayana Bhattacharya, Senior Economist; and Pravesh Kumar, Senior Social Protection Specialist from the Social Protection and Jobs Global Practice, World Bank Group.

The team included World Bank colleagues John Blomquist, Human Development, Program Leader and Srinivas Varadan, Social Protection Specialist as well as consultants to the World Bank who made invaluable contributions at various stages of the process—namely, Amanbir Singh, Sanchari Roy (University of Sussex), Divya Balyan, Vatsala Shreeti,

Kamlesh Singh (Indian Institute of Technology Delhi), Mohita Junnarkar, Amit Sharma, Soumi Saha and Tapan Kapoor.

D-COR Consulting, Inc. was contracted under this task to conduct all of the primary data collection, including quantitative and qualitative data collection as well as institutional mapping.

The team also benefited from technical comments from Robert Blum (Johns Hopkins University), Rohini Pande (Harvard University), Charity Troyer (Harvard University), Renu Singh (Young Lives India), and Sarah Elizabeth Haddock (Gender Cross-Cutting Solutions Area, World Bank).

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Abbreviations

AGI	Adolescent Girls Initiative
AGYW	Adolescent Girls and Young Women
AHS	Annual Health Survey
ASER	Annual Status of Education Report
AWC	Anganwadi Centre
BPL	Below Poverty Line
BRAC	Bangladesh Rural Advancement Committee
D-COR	DCOR Consulting Pvt. Limited
DHS	District Health Survey
DISE	District Information System for Education
DWCDSS	Department of Women, Child Development and Social Security
EA	Enumeration Areas
EBB	Educationally Backward Blocks
FGDs	Focus Group Discussions
FY	Financial Year
GEMS	Gender Equity Movement in Schools
GIS	Geographic Information System
GSDP	Gross State Domestic Product
GSES	General Self-Efficacy Scale
HH	Household
ICDS	Integrated Child Development Scheme
ICT	Information and Communication Technology
ICRW	International Centre for Research on Women

IFA	Iron and Folic Acid
IMF	International Monetary Fund
IPV	Intimate Partner Violence
IT	Information Technology
ITC	Industrial Training Centre
ITI	Industrial training institute
JEPC	Jharkhand Education Project Council
JSDM	Jharkhand Skills Development Mission
KGBV	Kasturba Gandhi BalikaVidyalaya
LFP	Labor Force Participation
MS	Mahila Samakhya
MSK	Mahila Samakhya Kendra
MSME	Micro, Small and Medium Enterprises
NEET	Not Engaged in Education, Employment, or Training
NFE	Non-Formal Education
NFHS	National Family Health Survey
NGO	Non-Governmental Organization
NIOS	National Institute of Open Schooling
NSS	National Sample Survey
NPSDE	National Policy on Skill Development and Entrepreneurship
NRLM	National Rural Livelihood Mission
NSDC	National Skills Development Commission

NSDP	National Skills Development Programme
NYK	Nehru Yuva Kendra
NYP	National Youth Policy
OBC	Other Backward Classes
OBE	Open Basic Education
OECD	Organization of Economic Co-operation and Development
PHQ	Patient Health Questionnaire
PMJDY	Pradhan Mantri Jan Dhan Yojana
RBI	Reserve Bank of India
RGSEAG	Rajiv Gandhi Scheme for Empowerment of Adolescent Girls
RMSA	Rashtriya Madhyamik Shiksha Abhiyan
RPWEE	Roadmap for Promoting Women's Economic Empowerment
RTE	Right to Education
SABLA	Rajiv Gandhi Scheme for Empowerment of Adolescent Girls

SSA	Sarva Shiksha Abhiyan
SC	Scheduled Caste
SJKV	Saksham Jharkhand Kaushal Vikas
ST	Scheduled Tribe
STC	Special Training Center
UNICEF	United Nations Children's Fund
UPS	Usual Principle Status
UPSS	Usual Principle and Subsidiary Status
USD	US Dollars
VTPs	Vocational Training Providers
WB	The World Bank
WB Team	The World Bank Team
WDI	World Development Indicators
WDR	World Development Report
WIERD	Western-Educated, Industrialized Rich, Democratic
WHO	World Health Organization

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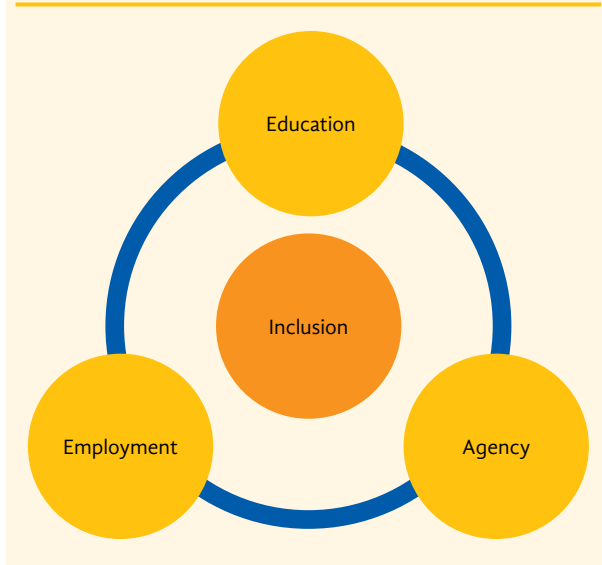
Executive Summary

This document reports the findings of a unique statewide mixed-methods study to better understand the aspirations, conditions, constraints, and policy opportunities for adolescent girls and young women in the state of Jharkhand. The study comprises a major part of technical assistance requested of the World Bank by the Government of Jharkhand's Department of Women and Child Development and Social Security (DWCDSS) to inform efforts towards improving the social and economic empowerment of adolescent girls and young women. The study included a state-representative survey of 3,942 households with adolescent girls and young women (ages 11-24), 82 youth focus groups and consultations with other stakeholders, and a geo-spatial mapping of relevant training and service providers across the state. It is also among the first studies in India of this scale to include in-depth analysis of psychosocial factors, such as social-emotional skills and mental health, along with educational and employment modules.

The study reveals encouraging signs of progress where concerted efforts have been made to improve girls' outcomes. For example, girls (ages 11-18) in the seven Jharkhand districts in which the

Government's pilot scheme, Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG), was implemented, were twice as likely to report taking nutritional tablets and half as likely to report not getting enough food as girls in other districts. This suggests that the scheme is having some success with respect to its nutrition-related mandate. Major educational investments, legislative actions, and programming efforts over the last decade to increase girls' schooling and curb child marriage also appear to be making a difference. From the National Family & Health Survey (NFHS) 2005/6 to our survey, the share of girls ages 15-17 attending school more than doubled from 27% to 68%. Meanwhile, the share of young women (ages 20-24) reported having married before age 18 has dropped substantially from the NFHS 2005/6 survey (64%) to ours (35%). Furthermore, in the context of efforts to ensure tribal girls' equal access to education, girls belonging to Scheduled Tribes are now more likely to attend secondary school and achieve a class 10 level of education than their non-tribal counterparts. This marks a reversal of trends given that mothers of tribal girls had less education than mothers of their non-tribal counterparts.

Figure 1:
DIAGNOSTIC FOCUS AREAS



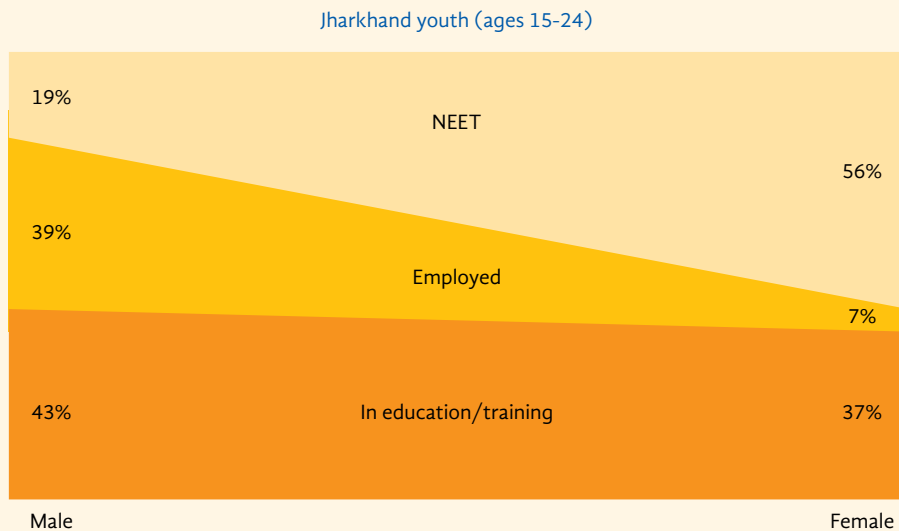
Yet, much remains to be done. Adolescent girls and young women remain a highly excluded group overall, with little access to regular programs and services focused on their socio-economic empowerment. The study reveals substantial vulnerabilities and exclusion of this population; key constraints to education, training and employment; and insights for the design

and delivery of programming to improve educational and labor market outcomes. The diagnostic examines girls’ overall inclusion as well as specific dimensions, which include education, employment, and agency.

Inclusion

To give an overall gauge of inclusion, an estimated 56% of young women (ages 15-24) were not engaged in education, employment, or training (“NEET”), compared to 19% of young men from the same households. While young women belonging to Scheduled Tribes face some unique constraints (especially in terms of economic pressures and remoteness), it is clear that, overall, adolescent girls and young women constitute a marginalized group in their entirety. Data further show that young women’s exclusion is a result of constraints rather than choice, as illustrated by significant aspirations-achievement gaps. For example, 87% of unmarried girls said they would like to have a paid job after marriage, yet only 19% of married young women, ages 18-24, were employed.

Figure 2:
MOST YOUNG WOMEN ARE NOT IN EDUCATION, EMPLOYMENT, OR TRAINING (NEET)



Source: WB survey 2015, team’s analysis.

Education

Although secondary school enrollment rates are comparable between boys and girls, they remain low overall (45% for girls and 44% for boys in secondary, and 27% for girls and boys in higher secondary).

Additionally, gender disparities emerge among older youth and mainly in rural areas, and adolescent girls face specific constraints to retention and completion.

Rural young women, ages 18-24, were less likely than rural young men in the same households to attend education and have completed at least a class 10 level of education (17% vs. 27% and 38% vs. 48%, respectively). Girls' school attendance drops considerably at secondary education levels, with economic constraints, marriage, and domestic responsibilities reported as key reasons for dropping out. Girls' main motivations for going to school were to find a better job or increase future earnings (53%) and the pleasure of learning (33%); yet young men in focus groups tended to emphasize the marital value of girls' education.

Employment

Female labor force participation has dropped precipitously in Jharkhand. According to National Sample Survey data, and using a relatively inclusive definition of participation, from 2004/5 to 2011/12 the female labor force participation rate in Jharkhand decreased by 18 percentage points (to 27% in 2011/12), compared to a drop of 12 percentage points for India overall (to 33% in 2011/12). Our survey finds that current young women's participation rate (ages 18-24) is even lower: 18%, compared to 69% for young men in the same households. Young women's labor force participation, especially in rural areas, is mainly concentrated in self-employment. Within self-employment, there are large gender differences. Young women are much

more likely to be self-employed through unpaid family work and on the farm or in the home.

Lack of suitable job opportunities, time and mobility constraints, information gaps, poor access to productive assets, and a lack of education and training were commonly cited as obstacles to young women's employment. While many young women expressed a demand for skills-training to increase their employability, the mapping exercise highlighted significant gender disparities in current access to training as well as spatial concentrations of training providers in urban areas and certain districts. This disproportionately affects young women, given greater mobility and time constraints.

Agency

While poverty and weak institutions affect both young men and young women's educational and economic opportunities, deprivations in agency help to explain gender disparities. The vast majority of younger girls cited parents as the key decision-makers in matters that affected their lives, while older girls indicated that husbands played this role. Few girls felt that they themselves were the primary decision-makers over matters such as marriage, education, employment, migration or program participation. While the trend is declining, one in three young women, ages 18-24, still reported having married before her 18th birthday. Further, early marriage shortly after turning age 18 is also a concern expressed by many girls. Girls' ability to act on educational and employment aspirations are ubiquitously hampered by time constraints, with strict gender roles strapping them with heavy domestic responsibilities—especially after marriage. Additionally, violence, and the fear of violence, is a common fact of life for young women and girls. Thirty-eight percent of married young women (ages 15-24) had experienced intimate partner

violence, and 65% of girls (ages 11-24) reported abuse or violence against young women and girls in public places as at least somewhat common in their communities.

The research indicates that psychological empowerment—including self-efficacy and positive mental health—plays an important role in young women’s aspirations and resilience to battle life constraints. High self-efficacy, for example, was one of the strongest correlates with girls’ educational and employment aspirations. Meanwhile, depression symptoms increase dramatically as girls become older, with life constraints curtailing their ability to achieve their aspirations. Poor mental health can imperil young women’s own well-being and productivity, and the healthy development of their children. It is particularly alarming considering that suicide is the top cause of death among older adolescent girls.

Policy implications

Prioritizing public investments in adolescent girls and young women in Jharkhand is clearly warranted—both for the girls’ benefit and to increase the development and poverty reduction prospects of the state. The study results highlight the need to include targeted and tailored interventions to meet the specific needs of this vulnerable population. Specific policy implications include the following:

- ❖ **Interventions to strengthen young women’s educational and employment outcomes are likely to be most effective by including elements addressing both social and economic empowerment.** Education and job-specific training were highlighted as necessary but insufficient. Complementary interventions can increase young women’s agency and foundational skills. Examples could include safe spaces for studying

and accessing services, facilitating peer support and social networks, counseling with structured goal setting and planning, and robust life skills education with a focus on social-emotional skills, rights, financial literacy, and health and nutrition.

- ❖ **Given the high number of out-of-school girls who still aspire to secondary education, consider expanding the use of non-formal education through open schools and bridge education to re-integrate girls, as well as scaling up innovative programs like Mahila Samakhya Kendras.** Non-formal education through open schools could offer an essential channel for re-integration if greater efforts are taken to increase girls’ access and well as the quality of the contact classes offered by the National Institute of Open Schools (NIOS) study centers. Greater efforts should be taken to increase girls’ access and the quality of the contact classes offered by study centers.
- ❖ **Women’s economic opportunities, especially in rural areas, will continue to depend in large part on self-employment, though market-driven skills-training for wage employment could also help to fill unmet labor supply needs for specific sectors in the state.** The vast majority of working young women is in self-employment, especially in rural areas. Interventions can expand young women’s options, productivity and income through self-employment and micro-enterprise. Targeted skilling investments could also result in more female wage employment in some sectors where there is a growing demand in the state and a willingness of young women to work (e.g., food processing, tourism, hospitality, financial services, and healthcare).

- ❖ **Engage families and communities in support of girls’ opportunities.** In most cases, girls are not the primary decision-makers for key matters in their lives, such as education, employment, marriage, or reproductive health. Expanded interventions are needed to foster more gender-equitable norms among men and boys (e.g., school-based programs and interventions promoting equitable fatherhood), while building broader support for girls’ empowerment (e.g., through multi-media campaigns and community committees).
- ❖ **To increase girls’ completion of education and skilling courses, both demand-side**

and supply-side interventions are needed. Demand-side interventions should focus on increasing young women’s access to information, ongoing social support, and financial assistance (be it cash or in-kind). Supply-side interventions should focus on increasing the incentives and capacity of existing education and training providers to provide more “girl-friendly” services—particularly by offering services closer to the community and more flexible timing, providing course offerings that both girls and markets demand, and taking measures to assure girls’ safety.

SUMMARY STATISTICS: YOUNG WOMEN AND GIRLS’ SOCIO-ECONOMIC EMPOWERMENT IN JHARKHAND

Indicator	Age Group	Female	Male ⁱ	Source
Inclusion				
Not in education, employment or training (NEET)	15-24	56%	19%	WB survey 2015 ⁱⁱ
Participation in any social/training programs (at least monthly)	11-24	5%	NA	WB survey 2015
Education				
Completed Class 10+	18-24	44%	50%	WB survey 2015
Aspire to Class 10+	11-16	86%	NA	WB survey 2015
Employment				
Labor force participation rate	18-24	18%	69%	WB survey 2015 ⁱⁱⁱ
	15-59	27%	85%	NSS 2011/12
% of employed in unpaid family work	18-24	49%	10%	WB survey 2015 ^{iv}
Aspire to paid work after marriage	11-18	87%	NA	WB survey 2015
Agency				
Married before 18	18-24	32%	NA	WB survey 2015
Experienced intimate partner violence, among married (ever)	15-24	38%	NA	NFHS 2005/6
	24-49	39%		
Depression (screening)	11-14	10%	NA	WB survey 2015
	18-24	24%		

- i All male estimates from WB survey 2015 are for young men in the same households as the surveyed young women.
- ii Based on Usual Principal Status (NSS definition).
- iii Based on Usual Principal Status & Subsidiary Status (NSS definition).
- iv Based on Usual Principal Status (NSS definition).



Introduction

In India, the state of Jharkhand presents an important context for advancing social inclusion.

Created in 2000, Jharkhand has a 39% poverty headcount and gross state domestic product (GSDP) of USD 589 per capita (2010-11). The state has a population of 33 million, of which 76% is rural, and the share of vulnerable groups is high at 12% Scheduled Castes and 26% Scheduled Tribes. There are 30 Scheduled Tribes in the state.¹ Jharkhand ranks among the most lagging states on rates of poverty, female literacy, and maternal mortality. The state places 19th out of 23 on the Human Development Index (based on 2007/8 data).² If Jharkhand were a country, it would be on the low end of the human development spectrum and just below economies such as Burundi, Chad, and Eritrea.³ The nutritional status of women has remained virtually unchanged since the National Family Health Survey-2 (1998-99) and is worse than in all other states, except Bihar and Chhattisgarh. On multiple fronts, it is clear that public sector investments are needed to tackle substantial development challenges in Jharkhand.

Women's work and economic empowerment have important implications for inclusion and poverty reduction, yet Jharkhand's development

is mired by disconcerting trends in this area.

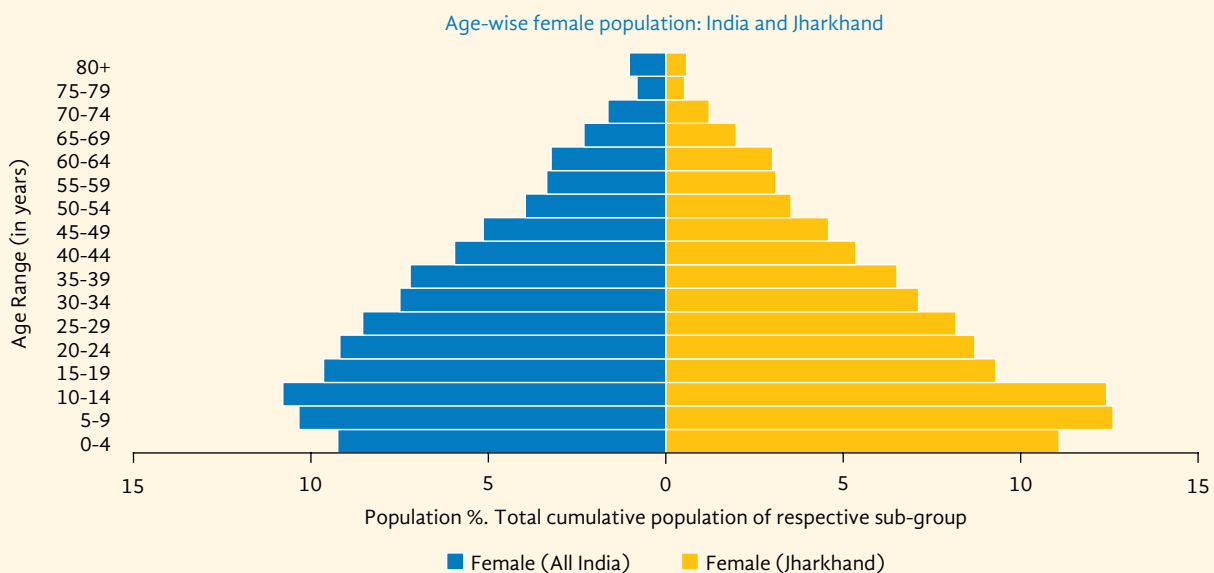
Strikingly, while female labor force participation has declined nationally from 2004-5 to 2011-12 (by 12 percentage points), the drop has been even steeper for Jharkhand (18 percentage points), placing Jharkhand as one of the most lagging states for women's labor force participation. As the 2013 World Development Report on Jobs illustrated, even basic employment and income-generation can have intrinsic value, increasing women's self-esteem, intra-household bargaining power, sense of dignity, and social cohesion.⁴ However, women's economic exclusion also omits an important source of potential income, which could contribute to overall household consumption and risk mitigation. Further, international evidence suggests that women tend to spend more of their income on food consumption and human capital investments in children.⁵ This, in turn, supports long-term economic growth and poverty reduction. In these respects, a focus on women's work and economic empowerment is not only good for women; it is important for Jharkhand's development prospects. Hence, labor market outcomes and bottlenecks are a key area of focus in this diagnostic.

Targeting youth appears key to empowering women and addressing a major bottleneck to the state’s competitiveness. Adolescents and youth (ages 10–24) constitute nearly one-third of the state’s population. Adolescent girls and young women of this age group comprise 4.9 million people in Jharkhand according to Census 2011. As Figure 3 illustrates, demographics in India are heavily skewed towards the young, and this is even more the case in Jharkhand. Further, this period presents an especially critical window for addressing gender inequality. As demographers’ underscore, this kind of “youth bulge” in the population can materialize either as a demographic dividend or a demographic burden for an economy. A large youth demographic can serve as a dividend when fertility rates fall and investments in youth support greater competitiveness, if combined with a large and productive working-age population and smaller numbers of dependents. Yet the opposite can be true when high fertility rates (closely correlated with female disempowerment and illiteracy) prevail and a large youth population remains underproductive, underemployed, and prone to

antisocial behaviors in the presence of idleness. Not only are adolescence and youth a vital stage of the life cycle for human capital investments, but this is also a highly vulnerable period in which adolescent girls and young women’s lack of control over marriage and sexual and reproductive health decisions results in abruptly curtailed educational and economic opportunities. As such, interventions targeting this stage hold the potential to yield higher returns than interventions that take place later in the female life cycle.

Policy interest in adolescent girls and young women has manifested in many respects at the national and state levels. The National Youth Policy, 2014 (NYP-2014) provides a holistic vision “to empower the youth of the country to achieve their full potential” and identifies key areas for action. Youth belonging to poor and officially designated disadvantaged groups, adolescent girls, youth living in conflict-affected regions including left-wing extremism, and youth at risk of human trafficking were identified as sub-populations requiring special policy attention

Figure 3:
JHARKHAND’S POPULATION IS VERY YOUNG



by NYP-2014. Skills development, employment, sexual and reproductive health, and elimination of gender-based violence were identified as particularly important areas of focus for adolescent girls under the NYP. The draft National Policy on Skills Development and Entrepreneurship, 2015 (NPSDE-2015) similarly identifies “promotion of skilling among women” as one of 11 “major directions and enablers to achieve [India’s skilling objectives].” NPSDE-2015 emphasizes narrowing gender gaps in access to vocational education and training, promoting women’s training in non-traditional fields, encouraging safe and female-friendly skilling and employment environments, and creating internet and mobile based platforms for connecting women to economic opportunities. In recent years, the Government of India has prioritized the nutrition, empowerment, and skills development of adolescent girls, most prominently through the pilot Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) (commonly referred to as “SABLA”), which is further discussed in the section on inclusion.

This report describes the findings of a mixed-methods, multi-topic diagnostic study into the socio-economic empowerment of adolescent girls and young women in Jharkhand. The study examines girls’ aspirations, preferences, needs, outcomes, and constraints. The definitions of adolescence and youth can vary by country, but in general the United Nations refers to the period of 10-19 as adolescence, 15-24 as youth, and 10-24 as young people. The present study follows these norms, but the survey covered ages 11-24. We report results for different age ranges throughout the text, depending on appropriateness for different indicators and specify these along the way. Definitions of empowerment vary quite broadly, emphasizing in different contexts both processes and outcomes, as well as different domains—psychological, social, organizational,

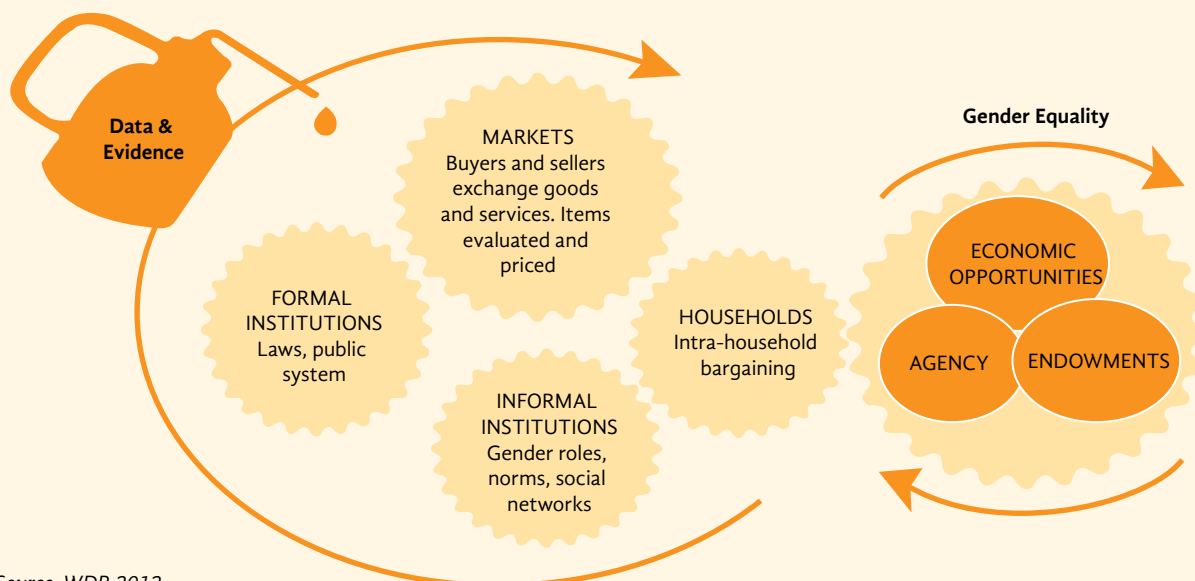
political, economic, etc.⁶ Many of these have been strongly influenced by Nobel Laureate Amartya Sen’s seminal work that helped to shift emphasis in development from income to capabilities and freedom.⁷ Some have described empowerment as having two components.⁸ The first involves *agency*—the ability to act on behalf of what you value. As such, it emphasizes individual capabilities and freedoms. The second focuses on the institutional environment, which offers people the opportunity—the *opportunity structure*—to exert agency fruitfully. Sen, along with numerous others, such as the International Monetary Fund (IMF) chief, Christine Lagarde, have spotlighted gender disparities as one of the foremost impediments to individual empowerment.⁹ This report applies an empowerment focus to adolescent girls and young women’s welfare, examining not only their outcomes but also their aspirations and their capabilities and opportunities to achieve them.

The report structure includes the following. It begins with a brief summary of the methods and data sources used (a more detailed description is included as a technical appendix). This is followed by an overview of girls’ exclusion as identified by the study, with a focus on “NEETs”—those not in education, employment, or training. It then examines inclusion and empowerment along three key dimensions: education, employment, and agency. These are not, however, meant to be exhaustive. More in-depth analysis of other important dimensions could warrant further attention in the future, such as health, political participation, and legal institutions (though we touch on some of these as they relate to other dimensions). Finally, we discuss policy and programs, both in terms of girls’ preferences and priorities underscored by the research.

This report draws on two pertinent frameworks from previous global World Bank publications: the *World Development Report 2012 on Gender*

Figure 4:

GENDER OUTCOMES RESULT FROM INTERACTIONS AMONG MARKETS, INSTITUTIONS AND HOUSEHOLDS



Source: WDR 2012.

Equality and Development (WDR 2012) and the flagship report, *Inclusion Matters: The Foundation for Shared Prosperity* (2013). The former offers an important framework for diagnosing and addressing gender-specific constraints to equality in key inter-related outcome areas, including endowments (e.g., health, education, skills, and assets), economic opportunities, and voice and agency (see Figure 4). The latter articulates the importance of understanding why some groups are systematically excluded from the key systems that drive well-being and development, and the

central role that overcoming these reasons plays in achieving shared prosperity. The report signals a move towards a rights-based framework in the World Bank. It focuses on the inclusion of people through three interrelated domains—markets, services, and spaces—and the importance of this inclusion for promoting people’s ability, opportunity, and dignity. This is especially salient in contexts like Jharkhand, in which both substantial gender disparities and high presence of marginalized groups, such as Scheduled Tribes, present an acute need for focusing on social inclusion.



Methods

HIGHLIGHTS

- The study included the first state-representative multi-topic survey focused on adolescent girls and young women in Jharkhand. It included 3,942 girls and households.
- Mixed-methods allowed for a more well-rounded and in-depth assessment from different angles. The study involved 82 focus group discussions including 812 participants, as well as a systematic mapping and capacity assessment of training and service providers for girls across the state.
- Limitations of the study include the lack of boys in the survey for gendered comparisons, a lack of employer demand-side inputs (this is planned as a follow up activity), and reliance on cross-sectional data which limits the study's ability to make cause-and-effect assertions.

This study utilized integrated mixed-methods to enable a more well-rounded examination of the aspirations, needs, outcomes, and constraints of adolescent girls and young women in the state of Jharkhand. These included three complementary approaches: a multi-topic household survey, a series of qualitative focus group discussions, and a mapping of training and service providers. The World Bank team devised the overall methodology, sample frame, and instruments in close consultation with the Government of Jharkhand (DWCDSS). Data collection for all three methods was conducted by the consulting firm D-COR and involved substantial training and supervision of field staff and additional oversight by the World Bank team. Secondary

analysis of existing datasets was conducted as needed.

Household survey

The quantitative analyses were primarily based on a cross-sectional survey conducted across the state of Jharkhand over an eight-week period from January to February 2015. The sample frame was designed to be representative at the state-level, as well as for certain groupings (e.g., urban/rural [urban areas were over-sampled], age groups, and regions). Study participants were selected by using a multistage cluster sampling method. Informed by sample-size calculations to be able to conduct the kinds of

analyses intended, a sample size of 3,900 households with adolescent girls and young women was targeted, and 3,942 were surveyed. Ultimately, 150 Enumeration Areas (EAs) were randomly selected proportionate to size from a Census 2011 dataset, out of which 105 were in villages (rural) and 45 were in towns (urban). Among the 150 selected EAs, one was inaccessible due to Maoist insurgence and was replaced using the same method. Figure 6 shows the spatial distribution of the sample.

Within each EA, 26 households were selected using a geographic house-listing method. In case of large EAs having more than 300 households, EAs were divided into segments of 150 or more households, where one segment was randomly selected for house listing. In the rest of the EAs, the entire households in the EAs were listed. To ensure adequate representation across age groups, listed households were stratified according to the presence of at least one adolescent girl or young woman within the specified age groups (11-14, 15-17, 18-21, and 22-24). Interviewers used a randomization mechanism to pick a direction and the number of dwellings to pass in order to reach the first sampling unit. Interviewers then selected every other dwelling in that direction by applying systematic random sampling method until all 26 surveys within the EAs were completed. A total of 4,559 dwellings were approached; 3,942 (86.5%) participated in the study. All of those that did not participate were those who could not be reached even after four attempts. Table 1 provides indicative information on sample characteristics and compares these to Census 2011 data.

The survey instruments included three instruments: community, household, and girl. The community questionnaire focused on local conditions, employment opportunities, and services. The household questionnaire focused on household

members (including their employment and educational status, among other details), assets, household shocks, and access to services. The girls' questionnaire included the following modules: education and training, employment and earnings, uptake and perception of services, financial inclusion, access to technology, nutrition, social-emotional outcomes, social networks and support, gender relations, migration, and time use. Wherever appropriate, measures and indicators were integrated from major household surveys in India (for consistency) or from validated scales with similar populations (for psychometric soundness).

All girls were interviewed by a trained female interviewer and responses were recorded using electronic tablets. One-to-one interviews were conducted by experienced interviewers trained over six days on the study objectives and content, use of the electronic tablet, and interview techniques. Pilot testing and mock interviews were conducted with all instruments. Written consent (thumb impression from illiterates) was obtained prior to the interview, but each household was left with a consent form with details of the study, respondents' rights and confidentiality, and contact details in case of any concerns. Interviewers and respondents were always matched, based on gender. Supervisors analyzed the collected surveys on a daily basis, identifying outliers, giving feedback on data collection, and addressing any questions.

Focus groups and consultations

From 2015–2016, 82 focus group discussions (FGDs)—70 with young women (721 participants) and 12 with young men (92 participants)—were conducted, both in rural and urban settings in the districts of Dumka, Chatra, Ramgarh, Ranchi, Gumla, Khunti, Lohardaga, Giridih, West Singhbhum,

Table 1:**SURVEY SAMPLE CHARACTERISTICS AND ESTIMATES FOR JHARKHAND COMPARED TO CENSUS 2011 DATA**

Quantitative data analysis was conducted using STATA statistical software package			
Indicator	WB survey, unweighted	WB survey, weighted	Census 2011
% rural (female population ages 11-24)	69%	82%	75%
% SC (female population ages 11-24)	18%	16%	12%
% ST (female population ages 11-24)	23%	19%	27%
% attending education (female population ages 11-18)	76%	75%	74%
% literacy rate, females ages 7+	61%	62%	55%
% literacy rate, males ages 7+	77%	78%	77%

East Singhbhum and Koderma. Additionally, four consultations with stakeholders (e.g., district officers and community workers) and civil society organizations were conducted in 2016 (441 participants). Subsets of these FGDs focused on different angles of adolescent girls and young women’s socio-economic empowerment (e.g., aspirations and constraints broadly, psychosocial outcomes, employment, ability to participate in training and programs, and convergence and community supports). Focus group discussions generally lasted for one to two hours. Each was

facilitated by a trained qualitative researcher fluent in the local language whose sex corresponded to that of the group, and was supported by a note-taker and logistics coordinator. Coordinators generally traveled to communities a day in advance in order to mobilize participants. All FGDs were digitally recorded in addition to manual note-taking, and FGD recording was translated and transcribed into English.

Qualitative data analysis was assisted by using NVIVO coding software package as well as manual coding and organization.

Figure 5:**A RURAL FOCUS GROUP**

Source: WB team.

Mapping

While the household survey and FGDs focused on a better demand-side understanding of adolescent girls and young women's socio-economic empowerment, an institutional mapping exercise was important to better understand the supply-side challenges and opportunities for addressing girls' constraints. The aim of the mapping exercise was to identify, locate, collect information on, and map the specified skills and service providers relevant to adolescent girls and young women's empowerment across the state of Jharkhand, applying a systematic methodology and field-based data collection method. The mapping assessment began with a desk review and outreach to relevant departments and agencies to create a list of all public, private, and civil society organizations offering any of the following training or services exclusively or partially to the adolescent girls and young women. The list was validated through physical site visits, while collecting information on Geographic Information System (GIS) coordinates and key attributes pertaining to these facilities. Additionally, some "snowball" sampling was also applied to identify potentially missed providers by asking visited providers about others in the district. "Providers" in this case refers to formal organizations (e.g., non-governmental organizations, public agencies, or private firms) with an ongoing programming presence in the mapped place or area, rather than individuals or informal groups or activities. They included the following categories:

- ❖ Industrial training institutes (ITIs).
- ❖ Vocational and technical training providers.
- ❖ Micro/small business development or enterprise skills providers.
- ❖ Traditional/craft skills providers.
- ❖ Life skills providers (having a standardized/manualized curriculum).
- ❖ Skills or employment exchanges/help centers.
- ❖ Providers of Open Schooling education/examination.
- ❖ Anganwadi Centres (without primary data collection or validation, given the unfeasible number of AWCs in the state (approx. 38,000)).
- ❖ Youth development programs/girls clubs (with physical facilities, regular programming, and organized by formally recognized organizations).
- ❖ Formal support services for survivors of human trafficking or gender-based violence (e.g., domestic violence or sexual assault).
- ❖ Certified mental health treatment centers/service providers.
- ❖ Special Training Centers for out-of-school children tasked with bridge education.

The creation of GIS maps was assisted by using Epi-Info software package. A summary table of providers mapped is provided in Appendix 3.

Secondary data analysis

Where relevant and accessible data existed from other sources, the team conducted supplementary analyses using these secondary sources to fill gaps or to compare Jharkhand indicators to other states, all-India, or other countries. The team drew on the datasets provided in Table 2.

Limitations

While this study included multiple integrated methods to provide a richer diagnostic, it has a few key limitations. First, the household survey only

Table 2:
SECONDARY DATASETS USED FOR THIS DIAGNOSTIC

Dataset	Information used
Census 2011	Demographics
District Information System for Education (DISE), 2010-2015	Education statistics for primary and secondary levels
Global Findex database, 2014	International financial inclusion statistics
Jharkhand Police Monthly Crime Statistics	Reported incidents of gender-based violence
National Family Health Survey (NFHS) 2005-6	Domestic violence, nutrition, and access to health services
National Sample Survey (NSS), 2005-6, 2008-9 & 2011-12	Labor force participation, migration, employment, and education
World Bank's World Development Indicators (WDI), 2007-2015	International education and employment data and gender statistics

Figure 6:
HOUSEHOLD SURVEY SAMPLE GEOGRAPHIC COVERAGE ACROSS THE STATE



interviewed adolescent girls and young women. This decision was made on the basis of cost and feasibility reasons. The team and Government opted for a larger sample of females to be able to examine subgroup estimates within the target population rather than including both male and female youth with smaller sample sizes for each. The lack of adolescent boys and young men in the sample precludes the possibility of sex-based comparisons on a range of outcomes. Any reported sex-based comparisons are based on information from the survey's household questionnaire (e.g., on labor force and education information) and secondary data. Additionally, a small number of focus group discussions were

conducted with young men to better understand their perspectives on gender roles and adolescent girls and young women's participation in education, training, employment, and programs. Second, the study did not include an employer (demand-side) assessment. As such, our findings related to skills and employment preferences are based on labor supply-side information. The state plans to conduct a district-level market assessment to include consultations with employers and complement the methods in this report, but this is forthcoming. Third, the survey is cross-sectional, which limits the study's ability to make causal or temporal inferences about many important relationships between variables.



Inclusion

Time is running out for us. Even if we want to do something, we can't do that. We do hard work but still do not get the success. This is a tension.

– Rani,^v female youth

One more problem is that if one's family's financial condition is not good, it is the girl who first sacrifices. She thinks that she should support her parents and boys generally have time.

– Situ, female youth

HIGHLIGHTS

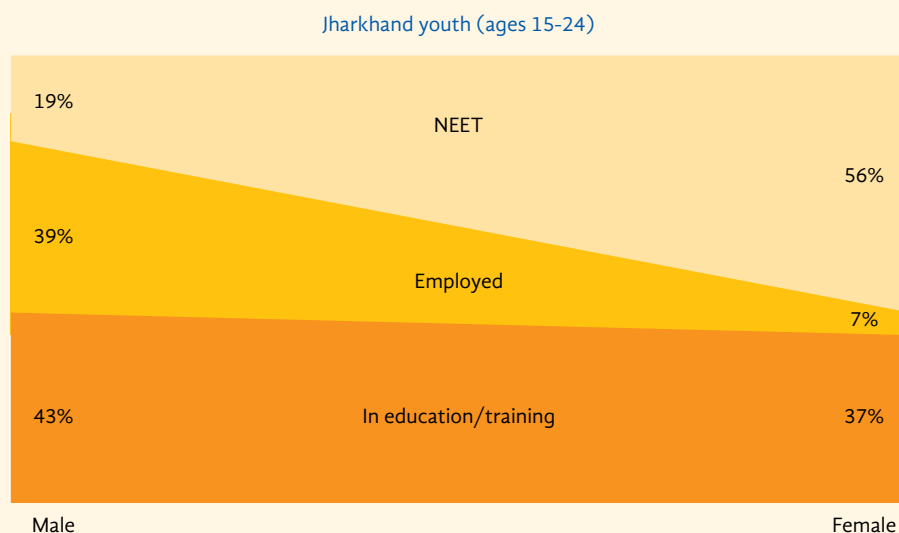
- 56% of young women (ages 15-24) were neither engaged in training, education, nor employment, compared to 19% of young men from the same households.
- Young women's exclusion from key institutions that drive development is a result of constraints rather than choice, as illustrated by significant aspirations-achievement gaps.
- The data show widespread aspirations-achievement gaps. For example, 87% of unmarried girls said they would like to have a paid job after marriage, yet only 9% of married young women were employed.

The overall picture in Jharkhand is one of adolescent girls and young women facing significant exclusion from education, training, and employment—the major institutions that can drive state competitiveness and poverty reduction. An estimated 56% of young women (ages 15-24) were neither engaged in training, education, nor employment (“NEET”), compared to 19% of young men from the same households (see Figure 7). NEET is an increasingly common international indicator for youth inactivity,

which began with OECD countries and is now systematically collected by the World Bank's World Development Indicators for all countries. As Figure 8 illustrates, Jharkhand's female youth NEET rates are high, relative to other countries around the world. While young women belonging to Scheduled Tribes face some unique constraints that are important to consider in the design and delivery of services, they do not underperform other groups with respect to NEET indicators. While there is some variation between

^v All names associated with quotes from the qualitative work in this study are pseudonyms in order to protect the confidentiality of the respondents.

Figure 7:
YOUNG WOMEN ARE FAR MORE LIKELY TO NOT BE IN EDUCATION, EMPLOYMENT, OR TRAINING (NEET) COMPARED TO YOUNG MEN IN THE SAME HOUSEHOLDS



Source: WB survey 2015, team's analysis

groups, it is clear that adolescent girls and young women are highly excluded from educational, social, and economic opportunities irrespective of their demographic group (see Table 3). This is consistent with national-level research that shows that, while the well-being of upper-caste men is significantly higher than men from SCs and STs, there is relatively little variation between women of marginalized and non-marginalized social groups.¹⁰

Yet on a range of educational, economic empowerment, and psychosocial indicators, young

women's exclusion in some indicators is exacerbated by poverty. As shown in Figure 9, girls in the lowest asset quintile lag behind girls in the highest in every respect except for employment, which is expected given that most young women who are employed in Jharkhand are working largely in informal, subsistence-based work. The disparities across the ends of the welfare distribution tend to be larger in urban areas.

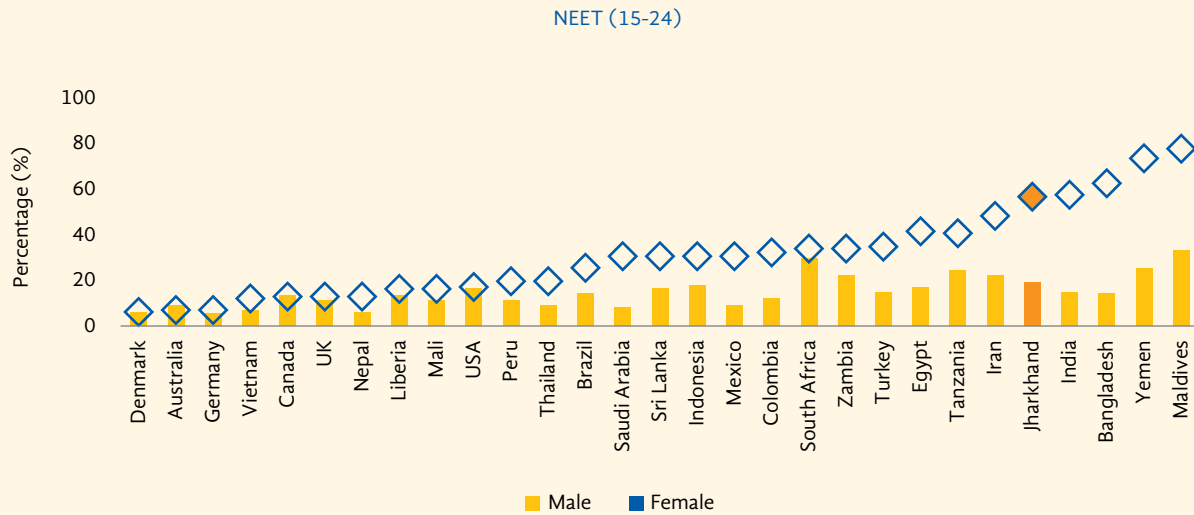
While this report focuses on women's social and economic empowerment relatively early in the

Table 3:
EDUCATION, EMPLOYMENT AND NEET STATUS BY SUBGROUPS (JHARKHAND YOUTH, AGES 15-24)

	Overall		SC		ST		OBC		General		Rural		Urban	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F
In education or training	43%	37%	39%	38%	39%	40%	44%	36%	47%	36%	41%	35%	51%	47%
Employed	39%	7%	47%	6%	37%	8%	37%	7%	37%	2%	40%	7%	34%	4%
NEET	19%	56%	16%	56%	24%	52%	19%	57%	16%	61%	20%	58%	15%	49%

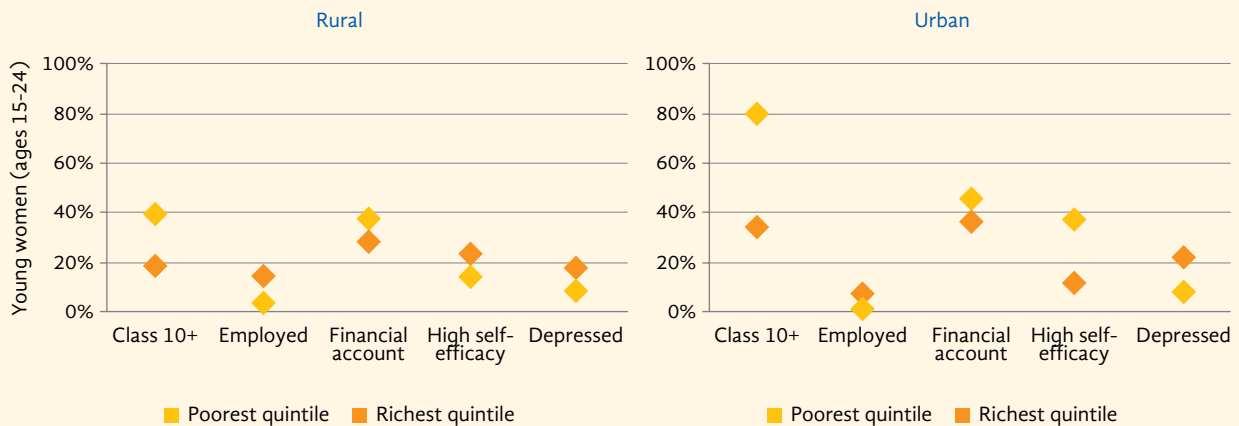
Source: WB survey 2015, team's analysis.

Figure 8:
JHARKHAND HAS A RELATIVELY HIGH SHARE OF YOUNG WOMEN “NEET” BY INTERNATIONAL COMPARISON



Source: WB survey 2015 (Jharkhand), OECD “Closing the Gap” (India), and World Development Indicators (other countries, latest year available from 2007-2014).

Figure 9:
YOUNG WOMEN’S EXCLUSION IS EXACERBATED BY POVERTY, ESPECIALLY IN URBAN AREAS

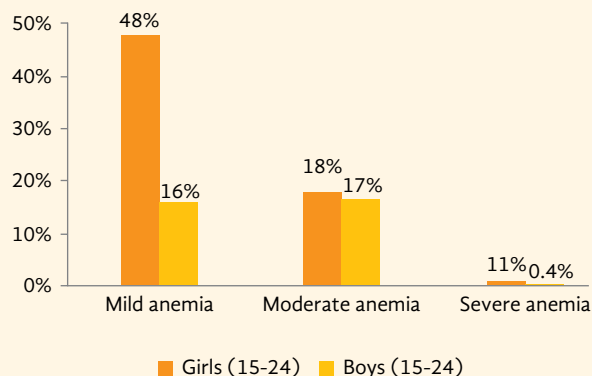


Source: WB survey 2015, team’s analysis. Welfare quintiles based on a household asset index.

life cycle, it is important to underscore that, by adolescence, gender biases have already taken a heavy toll. The starkest example is that of child sex ratios. According to Census 2011, Jharkhand has a child sex ratio (0-6 years) of 943 females to 1,000 males (compared to 918 for India overall), and the number falls as low as 917 and 912 in Dhanbad and Bokaro districts, respectively. Young women

in Jharkhand are also three times more likely than their male counterparts to show evidence of mild anemia, reflecting patterns of bias that take place during the course of childhood (see Figure 10). This disadvantage can have long-term implications for women’s cognitive capacity. To fully achieve gender equality in the world of work, it is important that policy actions take a full life-cycle approach to skills

Figure 10:
ANEMIA IN JHARKHAND YOUTH



Source: NFHS 2005-6, team's analysis.

development, ensuring both girls' and boys' health and nutrition, freedom from trauma and neglect, and opportunities for positive stimulation.¹¹ Fortunately, we find that a government initiative to improve nutritional outcomes among adolescent girls seems to be making progress (see Box 1 on Sabla).

It is clear that young women's exclusion from education and employment is not a matter of preference or choice. The level of disengagement of women in Jharkhand's workforce effectively renders a large share of half of its population's labor force potential under-realized, and this runs counter to the

A son gets much more food than a daughter, though the daughter gets more work to do. A son is sent to school and provided with his needs. Daughters get much less facilities and they are also forced to marry early since the family thinks she might run away. They educate the son and find him a nice girl to marry but they don't bother about the family to which the daughter goes

- Kudi, female youth

girls' own aspirations. For example, 87% of unmarried girls said they would like to have a paid job after marriage, yet only 9% of married young women were employed. Although 82% of young women (ages 16-24) said they would like to achieve class 10 education or above if they had no constraints, but only 43% had been able to do so. Figure 11 illustrates the extent to which the aspirations of younger girls are unrealized by the time they reach young adulthood. These aspirations-achievement gaps underscore constraints as more important explanations for young women's exclusion than choice.

Qualitative focus group discussions highlighted a myriad constraints and challenges that directly or indirectly hinder girls' ability to achieve their

Figure 11:
ASPIRATIONS-ACHIEVEMENT GAPS BETWEEN YOUNGER AND OLDER GIRLS

At ages 11-15	By ages 18-24
The average ideal age of marriage is 19	The average age of marriage was 17
85% of unmarried girls would like a paid job after getting married	16% of married girls are employed (nearly 1/2 in unpaid family work)
91% of girls aspire to achieve Class 10+	43% of girls achieved Class 10
94% of girls would like to participate in a skills or training program	8% of girls ever participated in a training program. Nearly 0% attained a vocational training diploma

Source: WB survey 2015, team's analysis.

Box 1:

THE “SABLA” EXPERIENCE IN JHARKHAND

The Government of India’s pilot scheme, Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) (commonly referred to as “Sabla”), aims to improve the nutrition and health status of adolescent girls (11-18 years) as well as strengthen their life skills. Furthermore, to link them with existing non-formal and vocational skills in collaboration with the National Skills Development Programme (NSDP). The non-nutritional program elements of the scheme have centered on peer leadership, life skills education, and facilitating access to existing vocational training and non-formal education providers. While the pilot has had challenges and faces an uncertain future, evaluation work commissioned by the Government of West Bengal has found that, where additional investments in implementation are made, both social and economic results for adolescent girls appear to be positive.¹²

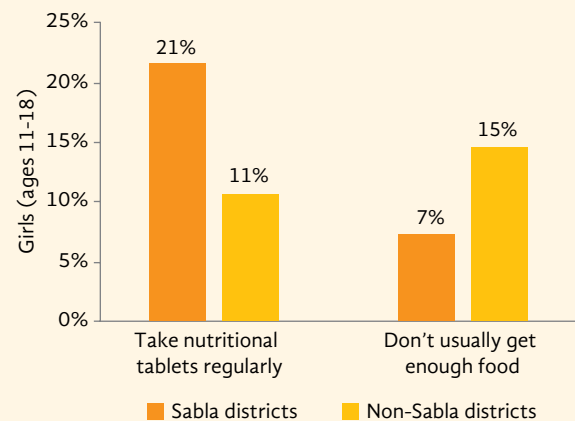
In Jharkhand, Sabla is piloted in seven of the state’s 24 districts: Giridih, Sahibganj, Garhwa, Hazaribagh, Gumla, Paschimi Singhbhum and Ranchi. The program is implemented using the ICDS platform in the state, and during the last FY (2014-15) it reached 660,889 girls from these districts with a total budget allocation of INR 3231 lakhs (USD 4.8 million). About 85% of this total budget allocation was for the nutrition component, with INR 435 lakhs (USD 653,000) allocated for the non-nutrition component. During the year, about 72% of these girls benefited from the nutrition component, while implementation of its non-nutrition component remained a challenge due to underfunding (INR 30,000 (USD 450) per block). Only about 147,000 girls received some form of counseling and guidance on life skills education and 9,307 girls (16-18 years) received vocational training.

These figures corroborate our findings that Sabla has achieved some measurable success with respect to its nutrition-related mandate, but its non-nutrition component requires additional resources and attention to achieve the intended goals. As shown in Figure 12, the share of girls reporting taking Iron and Folic Acid (IFA) nutritional tablets regularly, was twice as high in Sabla districts as it was in non-Sabla districts (11% vs. 21%). Girls in Sabla districts were also less likely to report not getting enough food to eat on most days (7% vs. 15%). Both of these differences were statistically significant, and the results are robust to controlling for other relevant variables.¹³ Lacking rigorous evaluation, we cannot rule out the possibility that these differences were due to other unobserved differences between Sabla and non-Sabla districts, or the girls within them. Yet the findings offer promising evidence that the state’s Sabla efforts are making a difference with respect to their nutrition-related mandate. Yet broader participation in non-nutritional interventions remains low in Sabla districts. Only 3% of eligible girls (those ages 11-18) reported at least monthly participation in the scheme’s groups or programming. Young women (ages 16-20) were also no more likely to report having participated in vocational or skills training in Sabla than non-Sabla districts (approximately 9% in both cases).

aspirations, but some stood out more prominently.

The word cloud in Figure 13 reveals difficulties that were raised most frequently. For instance, girls commonly cited time burdens related to housework and caring that made it difficult to dedicate time to studies or employment. The discussions highlighted the role of care work and gendered notions of intra household labor in mediating female education and employment outcomes. Economic constraints were also a common theme, with many girls noting the difficulty of paying for schools fees, productive assets, and other inputs to education and employment in the presence of poverty. Furthermore, girls’ social environments played powerful roles in their

Figure 12:
GIRLS IN SABLA AREAS ENJOY BETTER NUTRITION-RELATED OUTCOMES



Source: WB survey 2015, team’s analysis.

day-to-day experiences and opportunities. Family resistance—be it from parents or husbands—held many girls back, and this resistance was often fueled by community members who scrutinized girls' movements and behaviors. Notably, the problem of alcohol abuse—primarily by men—was raised by girls in nearly every focus group. Alcohol abuse was often viewed as a drain on household resources that could otherwise support girls' opportunities and was a catalyst of household violence and instability that provoked distress among girls.

Conversely, girls were also asked to describe factors that could increase the likelihood of their achieving their aspirations, and some common themes also emerged (see Figure 14). Girls placed a significant emphasis on individual qualities, such as hard work, self-confidence, and persistence in the

face of adversity. In light of multifarious constraints to young women's ability to realize ambitions, they felt that these characteristics were essential sources of resilience. Beyond individual strengths, girls frequently described the importance of social supports, particularly from parents, husbands, in-laws, members of the community, and friends. Relatedly, girls often spoke of the importance of unity and togetherness. There is power in numbers, with girls more able to do a range of things in groups that would otherwise be much more difficult alone—for instance, talking with families or community elders, traveling, going to a place of work, or participating in training. Many girls also felt uninformed of the opportunities, options and resources available to them—including those for education, training, and employment—and expressed a desire for more information and guidance.

WHAT HELPS GIRLS ACHIEVE THEIR ASPIRATIONS?

A person can do work with self-confidence... by not blaming the smallest of things. She can do it and achieve her goal. For example, even if she doesn't have a vehicle, she can go on foot and do it, if she has self-confidence that she can go there on foot. If she is thinking that there is no vehicle and how will she go, then her aim will be destroyed here only. – Babli, female youth

Without parents' support, we can't do anything. – Priti, female youth

Husband's support is very necessary. How will it be if husband does not support.

The husband should have faith in his wife – Chanda, female youth

We go to the centre, we meet with our friends; we work together. If stressed, the girls either remain silent or speak with friends. – Kumari, female youth

There should be a stipend for students. It should be sufficient so that she can complete her education and isn't required to do other housework. – Rintu, female youth

A girl I know succeeded because she had money. Due to money, her parents could give her a good education.

We have neither money nor education. Therefore I am not going ahead. If I had money, I would have received a good education in a better school. – Geeta, female youth



Education

According to me, if everyone would have minimum knowledge of education, they would make the future generation educated. For that to happen, we ourselves have to be aware and also have to make the family members aware. Along with this, villagers also have to be made aware.

– Soma, female youth

In every corner of the village there should be government schools and there should be up to class 10, and those schools should provide better quality education. And family should also support them.

– Nita, female youth

HIGHLIGHTS

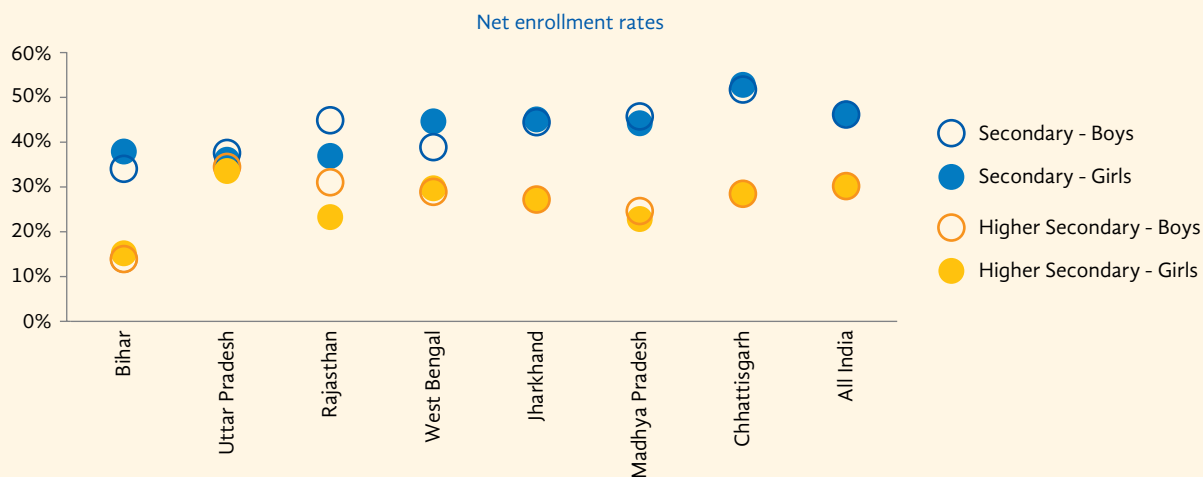
- Although secondary school enrollment rates are comparable between boys and girls, they remain low overall and adolescent girls face specific constraints regarding retention and completion.
- School attendance drops considerably at secondary education levels, with economic constraints and domestic responsibilities cited as key reasons for dropout.
- In the 18-24 age group, gender differences emerge, especially in rural communities: rural young women were less likely than rural young men in the same households to receive education and have completed at least a class 10 level of education (17% vs. 27% and 38% vs. 48%, respectively).
- While younger tribal girls (ages 11-15) are less likely to attend schools than their non-tribal counterparts (81% vs. 88%), the trend reverses for older girls (16-24; 41% vs. 30%).

Jharkhand has similar levels of secondary net enrollment for boys and girls, but inequities emerge in completion and attendance outcomes among older rural youth. In terms of net secondary school enrollment, the rates in 2013-14 were 45% for girls and 44% for boys in secondary, and 27% for girls and

boys in higher secondary. As Figure 15 shows, girls and boys have roughly equal rates of net enrollment in secondary and higher secondary school, though enrollment overall at both levels is slightly lower than the national average. This likely reflects both public investments and overall less cultural bias against

Figure 15:

JHARKHAND'S NET SECONDARY ENROLLMENT RATES ARE SIMILAR FOR BOYS AND GIRLS



Source: DISE 2013-14.

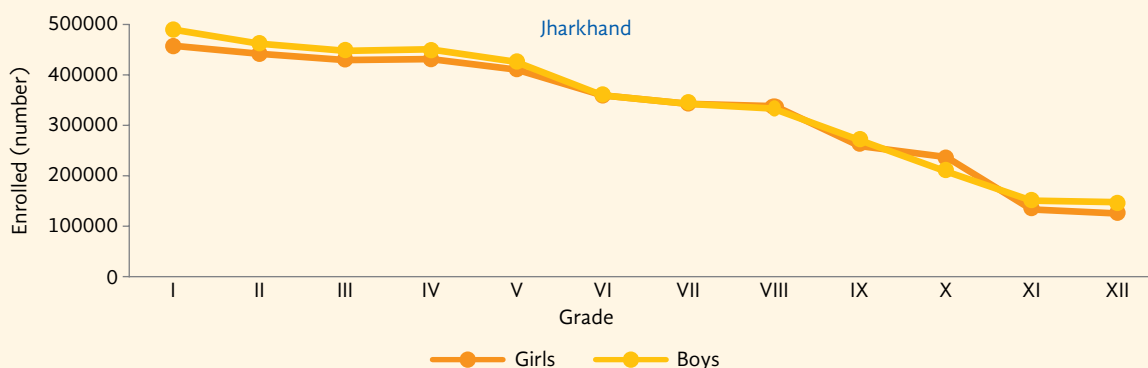
girls' schooling compared to some other states. However, school enrollment drops significantly for both girls and boys during secondary levels of education (class 8 and above), as Figure 16 shows. Similarly, our survey shows that while 88% of girls ages 11-14 attended school, the share dropped to 69% for ages 15-17, and 26% for ages 18-22. Our survey also indicates that larger gender disparities emerge among older youth and mainly in rural areas. Rural young women, ages 18-24, were less likely than rural young men in the same households to receive education and have completed at least a class 10 level of education (17% vs. 27% and 38% vs. 48%, respectively). Additionally, the reasons for attrition can be gender-specific. Though we do not have sex-disaggregated data for Jharkhand on determinants of dropping out, analyses of national data find that cost reasons are pervasive and common to both boys and girls, but, beyond these, boys are more likely to drop out as a result of needing to help supplement family income or losing interest in school, while girls are more likely to report housework, marriage, and distance to school.¹⁴ With the introduction of the Sarva Shiksha Abhiyan and the Right to Education

Act, 2009, there has been an improvement in the basic education level up to 14 years of age. Yet, for better employability, the enhancement of skills after 14 years is a prerequisite.

These outcomes belie the girls' own aspirations, which are strongly oriented towards acquiring higher levels of skills through education and training. Eighty-six percent of girls (ages 11-24) said they would like to achieve class 10 or above if they had no constraints. Even 69% of out-of-school girls that had not achieved a class 10 education aspired to this much or more if they could. This finding suggests a significant entry point for bridge and non-formal education to help out-of-school girls achieve secondary levels of education if it can remove or offset the key constraints that prompted these girls' attrition from school in the first place (see Box 2 on non-formal education). Among girls still in school, nearly half (48%) aspired to university education or above. When asked about girls' main motivations for going to school, respondents cited both instrumental and intrinsic reasons: 53% gave the ability to find a better job or increase one's earnings

Figure 16:

ENROLLMENT DROPS SIGNIFICANTLY FOR ALL YOUTH AT SECONDARY LEVELS OF EDUCATION (CLASS VIII AND ABOVE)



Source: DISE 2014-15, team's analysis.

Box 2:

NON-FORMAL EDUCATION FOR RE-INTEGRATING OUT-OF-SCHOOL GIRLS

Non-formal and bridge education have the potential to help out-of-school girls achieve certified secondary levels of education by providing a second chance, and, with certain public investments, removing costs and adding flexibility to help address key factors that drove many girls to drop out from school in the first place. In Jharkhand, there are three major non-formal education interventions currently in operation – (i) distance education through the National Institute of Open Schooling (NIOS); (ii) bridge education through Special Training Centers (STCs) funded under RTE/SSA; and (iii) Mahila Samkhya (MS) Program.

NIOS: There are 151 accredited institutions of the National Institute of Open Schools (NIOS) in Jharkhand that provide non-formal education at the secondary level. The cost of non-formal education through NIOS is around INR 2,500 (USD 38) at the secondary level. Approximately 107 of these institutions are currently operational. In 2013, DISE reported 3,322 male and 1,542 female students enrolled in Open Schools for class 10, and 4,516 male and 2,351 female students enrolled for class 12. This is small considering the number of out-of-school youth in the state, and the gender gap highlights the importance of making extra efforts to increase out-of-school girls' access to this second chance option. Yet, in consultations, NIOS reports the ability to educate much larger numbers if demand-side supports can be provided to address financial and awareness constraints.

STC: There are 203 Special Training Centres (STCs) operating in Jharkhand that provides academic assistance (bridge education) to out-of-school children for admission to an age-appropriate class in a regular school. These centers are affiliated with the Jharkhand Education Project Council (JEPCC). The study team had visited a sample of 30 STCs in Jharkhand and reported 4,143 female and 939 male students enrolled for bridge education in the last academic year (2015). Of these, 1,536 female and 129 male students have passed the exam during the last academic year. The majority of these STCs (21) were reported to be operating from KGBV premises. Of these 30 centers, 25 were offering vocational skills training, seven were providing enterprise development training, 12 were imparting traditional craft skills training and 15 were providing life skill training.

MS Program: There are 13 Mahila Samkhya Kendras (MSKs), including a Sakhi MSK for survivors of human trafficking, operating in 11 districts of Jharkhand. These centers provide residential bridge education to out-of-school girls (15 and above), from socially and economically marginalized populations, for enabling them to complete class VIII through non-formal education (Open Basic Education). The cost of non-formal education through this program is around INR 27,000 (USD 405) per beneficiary per year. In 2013, the administrative data from the MS program reported 382 girls enrolled, of which the majority (340) were from SC and ST communities. As per administrative reports, the MSK program has a 100% success rate as all 382 girls enrolled during FY 2013 passed the exam and were mainstreamed into various Kasturba Gandhi Balika Vidyalayas (KGBVs) for continuing their secondary education or linked with NIOS accredited education providers. However, given the predominantly high numbers of out-of-school girls in Jharkhand, these numbers are very small and warrant increased investment for increased coverage and outreach. The MSK program has recently faced financial problems due to delayed receipt of funds and faces uncertainty as to whether the program would continue to be funded through the Education Department or would need to work with the National Rural Livelihood Mission (NRLM) in coming years.

On some days, parents would ask us to not to go to school as there are so much work to do at home. Irregularity in attendance affects my studies. I cannot catch the lecture and the lessons midway through. Missing classes disturbs my studies.

– Rani, female youth

I study in class 9. I face many difficulties to attend school. The school at Godijhopa is far and it is very tiring to walk so long to school every day. Boys also pass bad comments on the way. The river on the way makes it all the more taxing. I wish I had a bicycle!

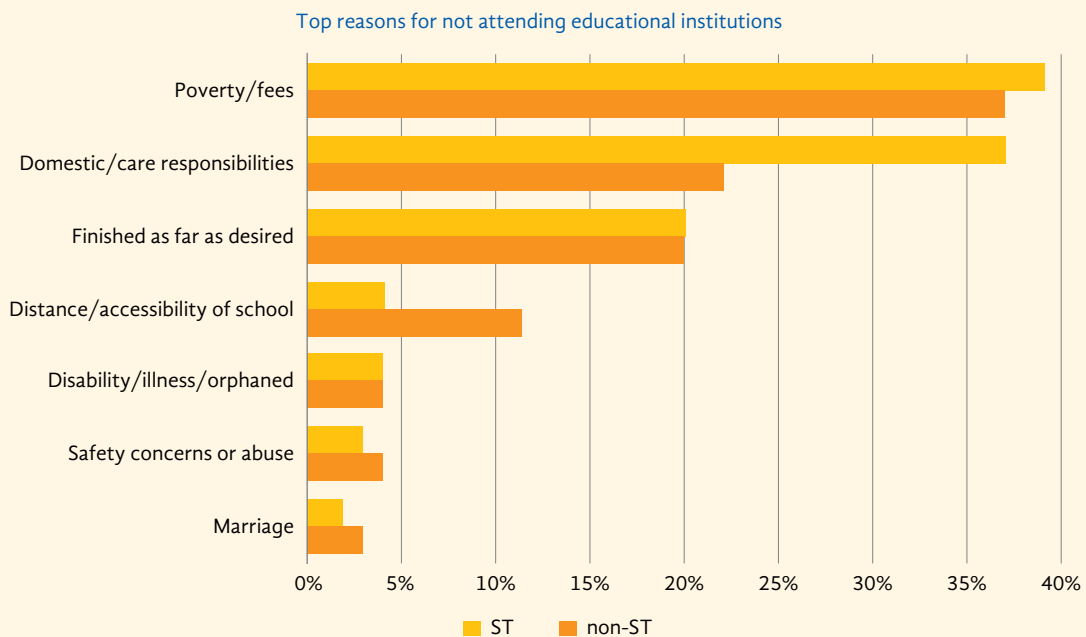
– Seema, female youth

as the top reason and 33% emphasized the pleasure of learning. A lack of qualifications, such as an 8th or 10th class level education, also closes doors. Many training courses and jobs require secondary levels of education, and earning prospects even in self-employment can be curtailed by poor literacy and numeracy.

Among girls under age 18 who are not attending school, the most common reasons cited for dropping out are economic reasons (poverty or costs related

to school fees, books, supplies, or transportation) and domestic responsibilities (see Figure 17). The costs of secondary education remain a constraint to keeping older girls in school, unlike primary education, for which tuition is free. The direct and indirect costs of secondary school (starting in Grade 8) are often prohibitive for the poorest families. Combined with the fact that families are less likely to view girls' education as an investment given that girls tend to move to the spousal household, the increase of unsupported costs for girls' education can be a

Figure 17:
TOP REASONS FOR NOT ATTENDING EDUCATIONAL INSTITUTIONS (OUT-OF-SCHOOL GIRLS, 11-18 YEARS)

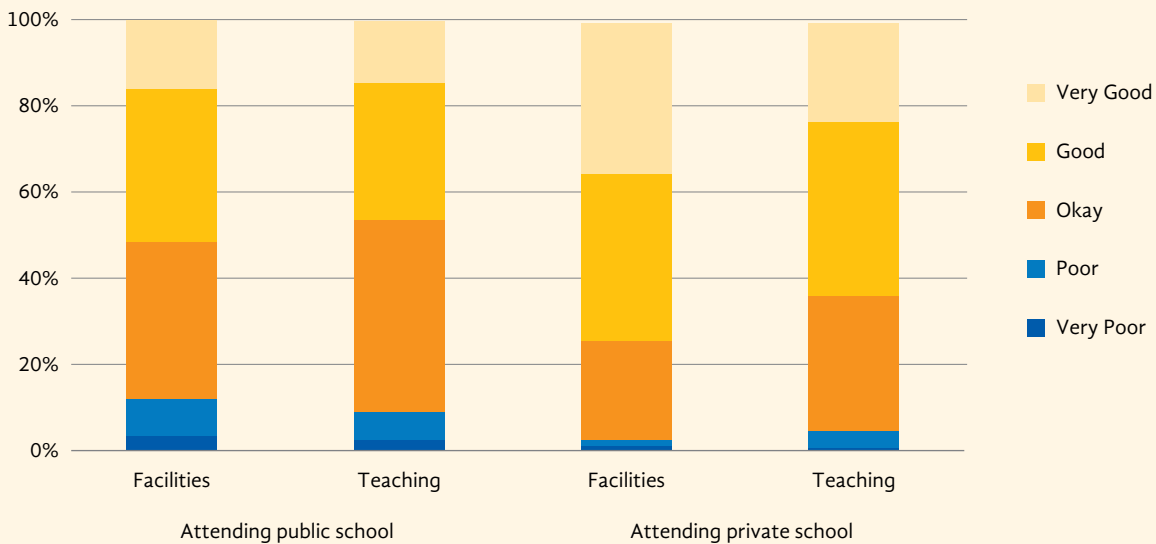


Source: WB survey 2015, team's analysis.

We want our girls to pursue higher education. But the problem is that the local school in our panchayat provides facilities for education only up to class 8. For higher education, a girl has to travel farther. There is forest on the way and it is unsafe for a girl to walk alone through the forest especially while returning from school in the dusk. Girls are usually nervous while walking through the forest road and parents are equally concerned. If they have a bicycle, and a group of girls are encouraged to pursue education, they can cycle through the forest road from school to home in group. That way we will also feel self-assured that our daughters are safe while commuting between home and school.

– Anita, mother of adolescent girls

Figure 18:
GIRLS' PERCEPTIONS OF THE QUALITY OF THEIR LOCAL SCHOOL (AGES 11-24, ATTENDING EDUCATIONAL INSTITUTIONS)



Source : WB survey 2015, team's analysis.

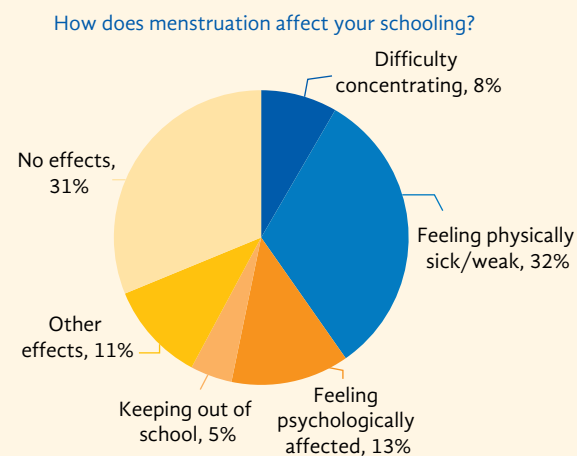
major bottleneck to their human capital formation. Additionally, problems with school or teacher quality were cited in several focus groups, and Figure 18 further illustrates room for improvement.

As focus groups highlighted, domestic responsibilities become more acute when girls get married. As such, marriage could play a bigger role than directly reflected by the graph in Figure 17. Only 20% of married girls, ages 14-18, attend school compared to 65% of unmarried girls, and no surveyed girls who had given birth were in school. As Figure 17 shows, tribal out-of-school girls were more likely than

non-tribal girls to report domestic responsibilities as a reason for dropping out while non-tribal girls were more likely to cite distance to schools as a constraint. Following the Sarva Shiksha Abhiyan (SSA) launch in the early 2000s, the Government of Jharkhand has made significant investments in increasing access to schools among tribal populations which could explain why this was less of a constraint for this population. Additionally, tribal girls might not be as affected by social norms that can constrain girls' mobility.¹⁵

Menstruation can also be an under-acknowledged source of difficulty for girls' education. More than

Figure 19:
GIRLS FACE UNIQUE CHALLENGES IN EDUCATION



Source: WB survey 2015, team's analysis.

two-thirds of girls attending school reported some struggles with schooling related to menstruation (see Figure 19), and 8% of girls not attending school reported that menstruation was in some way related to their dropping out. Gender-specific hygienic needs can be compounded by inadequate facilities; 30% of girls, for instance, said that their schools lacked separate female toilets. Only two-thirds of girls had anyone educate them on menstrual hygiene before the change occurred. Among these, the most common sources of information were mothers (58%), other female relatives or neighbors (29%), peers (19%), and teachers (12%).

Why are older tribal girls more likely to attend education than non-tribal girls? Examining education trends by tribal affiliation presents puzzles. As might be expected, given the generally higher rates of deprivation among tribal communities in India, younger tribal girls (ages 11-15) are less likely to be attending school than their non-tribal counterparts (81% vs. 88%). Yet the trend is reversed for older girls (16-24), with 41% attending educational institutions among tribals versus 30% among non-tribals. This is consistent with NSS 2011/12 and

Census 2011 data, which show slightly higher rates of attending education for tribal young women, ages 16-24, than for the overall age group average. Tribal young women (ages 16-24) were also more likely than non-tribal counterparts in the state to have completed at least a class 10 level of education (51% vs. 41%). This is notable given the generally higher rates of deprivation among tribal communities in India. Indeed, tribal girls were less likely to report that their mothers had achieved primary education of at least up to class five level (13%), than non-tribal girls (20%). Further, this is also in spite of greater accessibility challenges for tribal girls. Nearly half (49%) of tribal girls reported that the nearest school was more than half an hour travelling distance compared to about a quarter of non-tribal girls (27%). Similarly, tribal girls were far more likely to live in communities in which public secondary schools were more than five kilometers outside of the community (50%) than non-tribal girls (9%).

Tribal girls' relative gains in education could be a response to public and private investments at the secondary level. For example, 27% of tribal girls, compared to 21% of non-tribal girls, report having received financial scholarships or grants for education-related costs from governmental or non-governmental organizations over the last 12 months. Moreover, in contrast to public secondary schools, tribal girls were more likely to live in communities in which private secondary schools were less than one kilometer from the community (54%) than non-tribal girls (46%). This is also in contrast to primary schools, to which communities of approximately equal shares of tribal and non-tribal girls (83% and 82%, respectively) reported distances of less than one kilometer. Indeed, school-attending tribal girls of secondary school age (14-17 years) were more likely to attend at a private school compared to their non-tribal counterparts (37% vs. 27%).

Kasturba Gandhi Balika Vidyalaya (KGBV) schools have also played an important role in providing education to girls belonging to vulnerable groups. As of March 31st, 2013, Jharkhand had 203 sanctioned and operational KGBVs and as of June 30th, 2013 served 19,328 girls, of which 18% were SC, 41% ST, 27% OBC, and 6% Muslim. The KGBV scheme was introduced by the Government of India in August 2004, and then integrated in the Sarva Shiksha Abhiyan program, to provide educational facilities for girls belonging to Scheduled Castes, Scheduled Tribes, Other Backward Classes, minority communities and families below the poverty line in

Educationally Backward Blocks. KGBV's mandate is to set up residential schools with boarding facilities at the elementary level to increase access among disadvantaged girls. Our mapping shows reasonably good coverage, though some districts remain without facilities (see Figure 20). Jharkhand has been spotlighted by the national KGBV evaluation for laudable state investments in the scheme and forging linkages to Rashtriya Madhyamik Shiksha Abhiyan (RMSA), particularly to support the continued secondary education of older girls.¹⁶ Jharkhand has upgraded all the KGBVs to class 12 with the state's own funds and with help from RMSA funds.

Figure 20:
KGBV FACILITIES ACROSS THE STATE



Source: WB mapping 2015.



ALPHABET
A B C D E F G H I
J K L M N O P Q R
S T U V W X Y Z
a b c d e f g h i j k l
m n o p q r s t u v w x y z

... हिन्दी वर्णमाला ...
क ख ग घ ङ
च छ ज झ ञ
ट ठ ड द ब
ण न म

Employment

My dream is to become an engineer. By being an engineer, I will get the opportunity to create new things. I love to make new things and mend old. Creating new things expands my thinking capacity. I want to be like a scientist who creates new things. The things that I will create will be useful in our day-to-day activities.

– *Tulsi, female youth*

We can open a poultry farm to earn some money. Selling eggs in the market... We can do goat rearing. First, we will keep one goat. Then she will give birth to many baby goats, and we will start selling those... Actually, we have to keep two goats—one male and one female—else how would she produce babies! [Group laughs.]

– *female youths*

HIGHLIGHTS

- Female labor force participation has dropped precipitously in Jharkhand—by 60%—from 2004/5 to 2011/12, a decline twice as large as the national trend.
- Women’s economic opportunities, especially in rural areas, will continue to depend in large part on self-employment, though market-driven skills training of young women for wage employment could also help to fill unmet labor supply needs for specific sectors in the state.
- Lack of suitable job opportunities, time and mobility constraints, information gaps, little access to productive assets, and a lack of education and training were commonly cited as obstacles to young women’s employment.
- Training providers are currently spatially concentrated and reaching a small number of young women (28,502 women and 50,853 men were enrolled across the state over the most recent academic year), but new state initiatives have the potential to expand access.

Gender gaps at work

Women’s labor force participation has dropped precipitously in Jharkhand. According to National

Sample Survey (NSS) data using a “usual principal status” definition,¹⁷ from 2004/5 to 2011/12, the female labor force participation rate in Jharkhand decreased by 21 percentage points (23 percentage

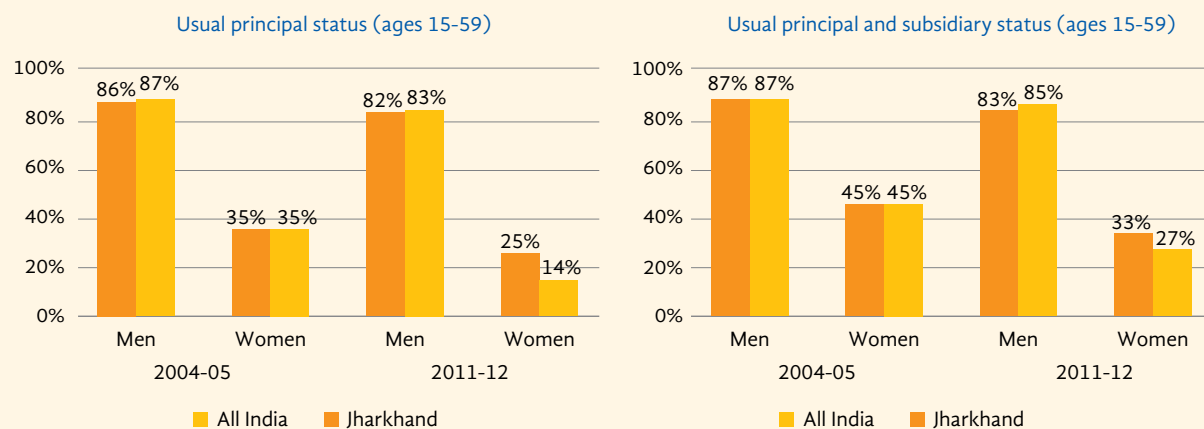
points in rural areas and 7 percentage points in urban areas), compared to 10 percentage points for India overall (11 and 3 percentage points for rural and urban areas, respectively) (see Figure 21). Similarly using the more inclusive definition of labor force participation (based on “usual principal status and subsidiary status”), the decline in Jharkhand women’s labor force participation was greater than that for the country as a whole. Recent analyses by the World Bank suggest that national declines in female labor force participation in rural areas reflect diminishing jobs—mainly in agriculture—that women find acceptable (or families consider acceptable for them) in large villages.¹⁸ These trends appear to be especially acute in Jharkhand. Team analysis of NSS data for Jharkhand reveals the largest declines in rural female employment in farm-based self-employment, followed distantly by casual wage labor and off-farm self-employment, with virtually no change in regular wage employment.

Using a more inclusive definition of labor force participation, our survey finds that approximately 18% of young women (ages 18-24) participate, compared to 69% for young men from the same households. This estimate includes subsidiary

activities (“usual principal status and subsidiary status”); when only usual principal status activities are included, the share drops to 10% for young women and 65% for young men. The vast majority (83%) of young women (ages 18-24) participating in the labor force is self-employed, which is largely driven by young women in rural areas (see Figure 21 for further breakdown). Meanwhile, only 42% of young men in the same households participating in the labor force are self-employed, and they are far more likely to be employed in regular wage or salaried jobs (11% of working young women vs. 25% of working young men) and casual wage labor (6% and 32%, respectively).

Why have so many women withdrawn from the labor force? This question has been the subject of considerable academic debate at the national level. Broadly, four main hypotheses have been posited: an *income effect* (as income rises, women’s participation recedes as their participation is no longer needed for household subsistence), an *education effect* (fewer women in the labor force as a result of more women in school), an *underestimation effect* (women are working but in ways that are not captured by standard household surveys’ labor modules—e.g.,

Figure 21:
LABOR FORCE PARTICIPATION RATES BY TWO DEFINITIONS



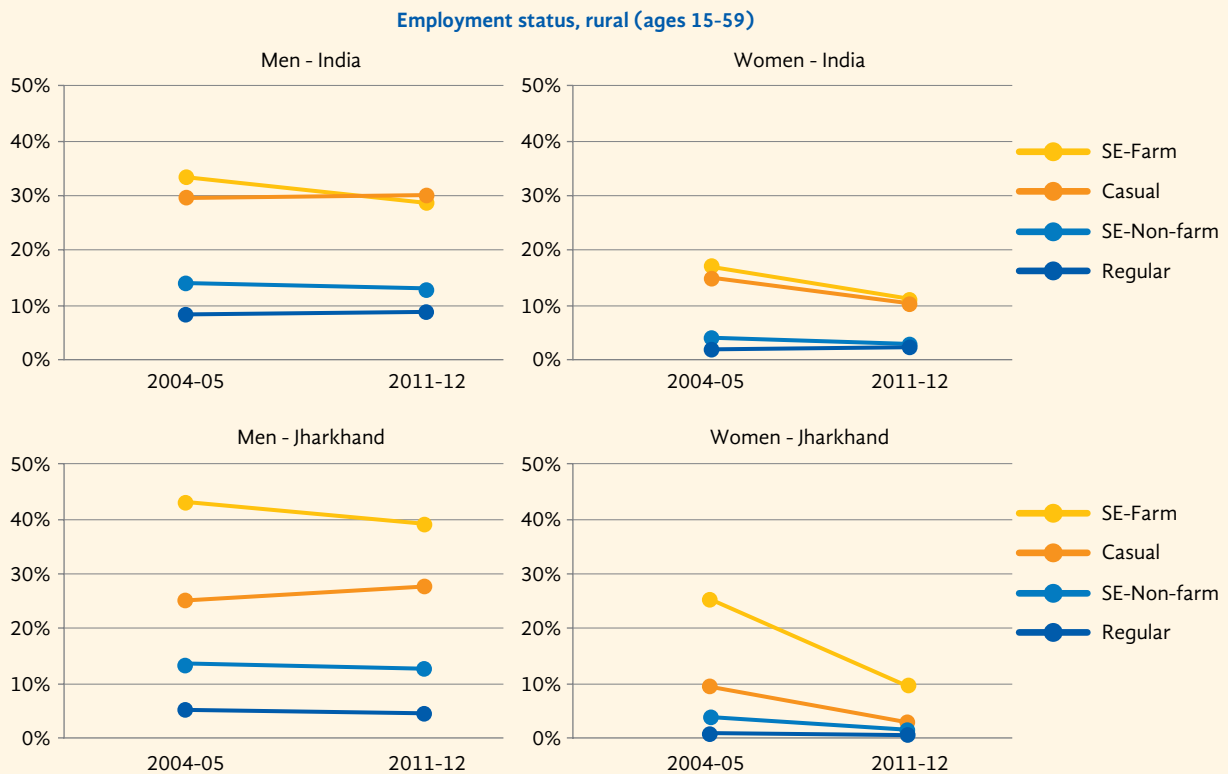
Source: NSS, team’s analysis.

in labor migration or public works), and *structural transformation of the economy* (job creation has taken place in sectors in which women are less willing or able to work, while jobs have reduced in sectors that have been more suitable to women).¹⁹ While all of these factors can play a role to some degree, recent World Bank analyses have found the last to be the largest contributing factor.²⁰ In particular, a substantial decline of farming jobs—in which large shares of women have worked—in small villages has not been offset by job creation in non-farm jobs that would be suitable to women in a traditional society. These would be regular part-time jobs and work close to home that gives women the flexibility to still fulfill domestic responsibilities expected of them. Job creation over the last decade has largely been in construction and services, which have favored men’s

employment. These trends appear to follow suit in the Jharkhand context where the share of rural women employed in agriculture has dropped from 25% in 2004-5 to 9% in 2011-12 (see Figure 22). Unlike men, women have been substantially displaced from farm-based jobs without gains in other types of work. The occurrence of an even larger withdrawal of women from the labor force in Jharkhand, than in the country as a whole, appears to represent a more acute reduction of jobs in the state economy that are suitable to women, given social and skills constraints.

Migration (via “underestimation effect”) might also contribute to some degree of the declining female participation rates in Jharkhand. Consultations with stakeholder groups underscored a common belief that many Jharkhand young women migrate

Figure 22:
WOMEN’S FARM-BASED SELF-EMPLOYMENT HAS DROPPED WITHOUT GAINS ELSEWHERE



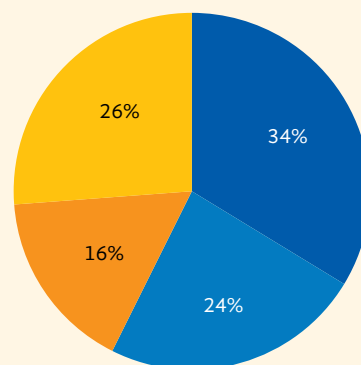
Source: NSS, team’s analysis based on usual principal status.

for marriage and/or work reasons, with tribal young women in particular believed to migrate in large numbers for domestic work and other low-skilled jobs. While data are limited, the perception appears to be substantiated. According to NSS 2008-9 data, which included migration information, Jharkhand had the highest net female interstate outmigration rate in the country after Bihar.²¹ The phenomenon is especially pertinent with respect to young women. A 2010 study on female migration among tribal communities in four states found that 61% of women migrating for work from surveyed households in Jharkhand were between the ages of 19-25.²² The NSS and other household surveys used to estimate labor force participation rates in India do not capture women who migrate for work. As such, if female labor migration has been very high, this might explain some of the *statistical* drop in female labor force participation according to surveys. It is possible that even with high male labor migration, the consequence for labor force estimates would be greater for women, since women who remain behind in Jharkhand have fewer opportunities for employment with declining jobs in agriculture, while men remaining behind are more likely to take up work in sectors like construction, which have created more new jobs. Although the predominant impetus for female migration nationally is marriage, emerging studies show a pattern of female migration motives changing from marriage to economic reasons.²³

The subject of female labor migration in Jharkhand is complex. In focus groups and consultations, views towards young women’s labor migration, and often particularly young women’s participation in domestic work in other cities, ranged from supportive and encouraging of policy interventions to help facilitate such types of employment opportunities to disgruntled and alarmed with the significant risks that labor migration poses for many young women. Indeed, while reliable statistics are lacking, Jharkhand

Figure 23:
MANY GIRLS PERCEIVE RISKS TO MIGRATION

Do you think girls are safe from harm when they migrate for work?



Source: WB survey 2015, team’s analysis (ages 11-24).

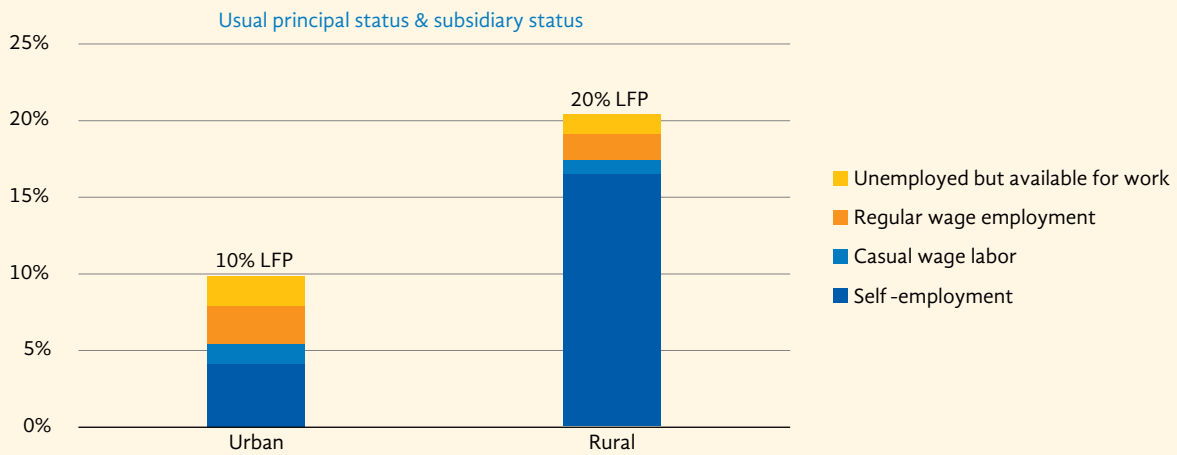
is widely recognized as a significant source state for human trafficking. Thousands of poor and tribal girls in particular are estimated to be lured every year by domestic work in urban areas of Jharkhand, other Indian states, or Gulf countries and subsequently victimized by labor and/or sexual trafficking.²⁴ Furthermore, work outside of girls’ own communities was not always preferred.

About half (53%) of girls said they would like to leave their community for work. There was no statistically significant difference between tribal and non-tribal girls on this intention. Many girls described the act of leaving the community for domestic work and other low-skilled labor as a last resort in the context of a paucity of other opportunities, and it was often a choice that girls thought was predominantly made by families on their behalf. Only 17% of respondents believed that it is girls themselves who usually decide where and when adolescent girls and young women migrate. The rest reported this choice being made by others in the family—predominantly fathers (51%). Yet, as Figure 23 shows, many girls associate safety risks with labor migration.

Self-employment emerges as a key area in which to increase young women’s employment opportunities and productivity. The vast majority of working rural young women is self-employed (see Figure 24). Working young women are twice as likely to be in self-employment as employed young men. Focus group discussions reinforced that, due to family, cultural, and human capital constraints, self-employment near the home remains the preferred option for income-generation for many young women—especially among married young

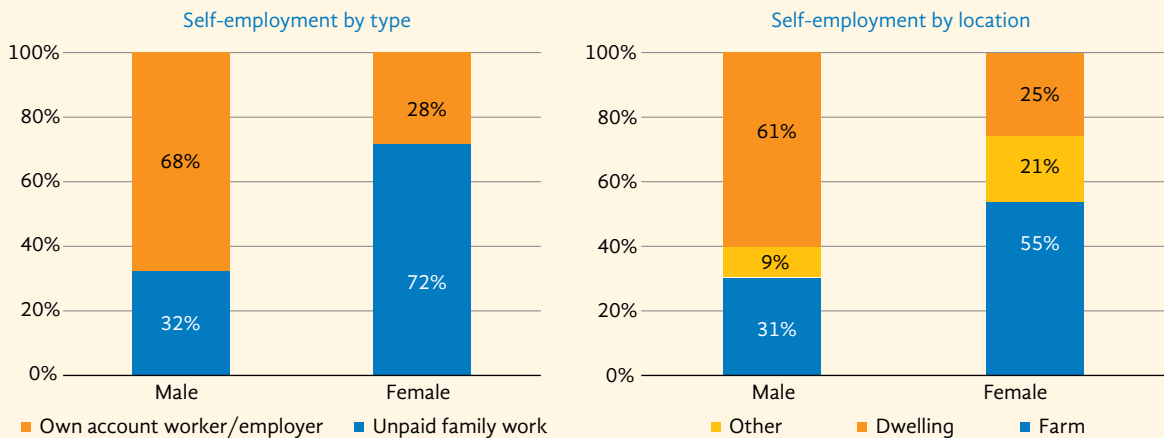
women. Indeed, more non-farm self-employment opportunities close to home, are likely needed to offset the reduction of agricultural jobs for young women who lack the ability or desire to pursue work outside of the community. Furthermore, there are significant gender disparities within self-employment. Young women’s self-employment is more than twice as likely to involve unpaid family work, and nearly twice as likely to take place on a farm or in the home, compared to male counterparts in the same household (see Figure 25). Much of this is

Figure 24:
IN RURAL AREAS, YOUNG WOMEN’S WORK IS CONCENTRATED INTO SELF-EMPLOYMENT



Source: WB survey 2015, team’s analysis. LFP = labor force participation rate.

Figure 25:
THERE ARE LARGE GENDER DIFFERENCES WITHIN YOUTH SELF-EMPLOYMENT IN JHARKHAND (AGES 18-24)



Source: WB survey 2015, team’s analysis (based on usual principal status)

concentrated in subsistence agriculture and unpaid family work.

While self-employment is the predominant entry point for most young women in the near-term, skilling and support for wage jobs remains important. Targeted human capital investments could result in higher female wage employment in some sectors where there is a growing demand in the state and a willingness of young women to work (e.g., food processing, tourism, hospitality, financial services, and healthcare). A Jharkhand skills-gap study estimates that, over the period of 2012-2017, there will be demand for 890,000 skilled and semi-skilled workers against an overall labor pool of 2.3 million workers.²⁵ However, not only does the incremental demand fall short of the overall labor pool, but the nature and extent of demand for skilled and semi-skilled manpower is also spatially-specific. The study found that five out of the 24 districts (Ranchi, Dhanbad, East Singhbhum, Hazaribagh and West Singhbhum) account for over half of the state's manpower requirements. Incremental demand in the districts of Ranchi, Dhanbad, East Singhbhum, Hazaribagh, West Singhbhum, and Bokaro is expected to be primarily generated in the secondary sector (manufacturing, construction, energy and water supply) and tertiary sectors (services, trade, transport, banking, tourism, communication, and public administration), whereas incremental demand in the districts like Godda, Garhwa, Gumla, Chatra, Sahebganj and Pakur is expected to be primarily generated in the primary sector (agriculture, forestry, fishing, and mining).

Weak labor market outcomes run counter to many young women's desire to work. Among unmarried girls (ages 11-24), 87% wanted to have a paid job after marriage, and among all girls ages 11-24, only 2% reported "full-time housewife" as what they would like to be doing in 5-10 years. For many girls,

the opportunity to pursue a job offered benefits from boosting their sense of dignity and empowerment to enabling her to contribute to her household and society's welfare. Additionally, when asked in focus groups whether young women or young men should be prioritized for a job, most young women argued for the former. They often noted a belief that women are likely to spend more of their income on household welfare as a justification. As one young woman suggested, "because men drink, they will spend it on liquor if they earn. Women are concerned that they have to take care of their children so they should not waste it." Similarly, another young woman argued, "Today those men who earn money, they don't care for their own sisters and brothers; some of them don't even give to their parents. That is why women should get the job. If men earn, they say bad things in the house, like, 'everyone is eating my money' and all." Other young women agreed that women should be prioritized for a job but cited inclusion reasons. For example, "A woman should get the job because in the society, women are seen in a demeaning light; so, they should be encouraged to move forward. India is a male-dominated country. So, women should be brought in the front." Among the minority of young women who responded in favor of prioritizing men for a job, they usually cited their own constraints—e.g., "Men don't help with household chores so they should at least earn, because if the man works the woman will look after the house."

Common constraints to young women's employment that surfaced from focus group discussions included time, mobility, a lack of capital and resources, and

I can allow my spouse for higher education or skills training if there are extra hands to cook food and take care of the house work. Otherwise, I don't think it is possible. A home-based enterprise is more suitable for my wife.

– Satya, male

insufficient information and guidance. Mobility challenges are common, with young women in rural areas being affected by the distance to be covered for availing of training and market opportunities, while urban young women are especially concerned with safety in traversing across town and using public transport. Domestic responsibilities—particularly cooking and childcare can be a constraint for participation in training and employment activities—among married young women. Forty-six percent of young women ages 17-24 in Jharkhand reported having given birth to at least one child. Finally, the lack of knowledge expressed in focus groups of employment opportunities or skills needed to obtain jobs, coupled with the fact that most young women’s job aspirations concentrated on only a few professions with very limited labor demand, implies that young women’s employment is partly constrained by insufficient guidance and information.

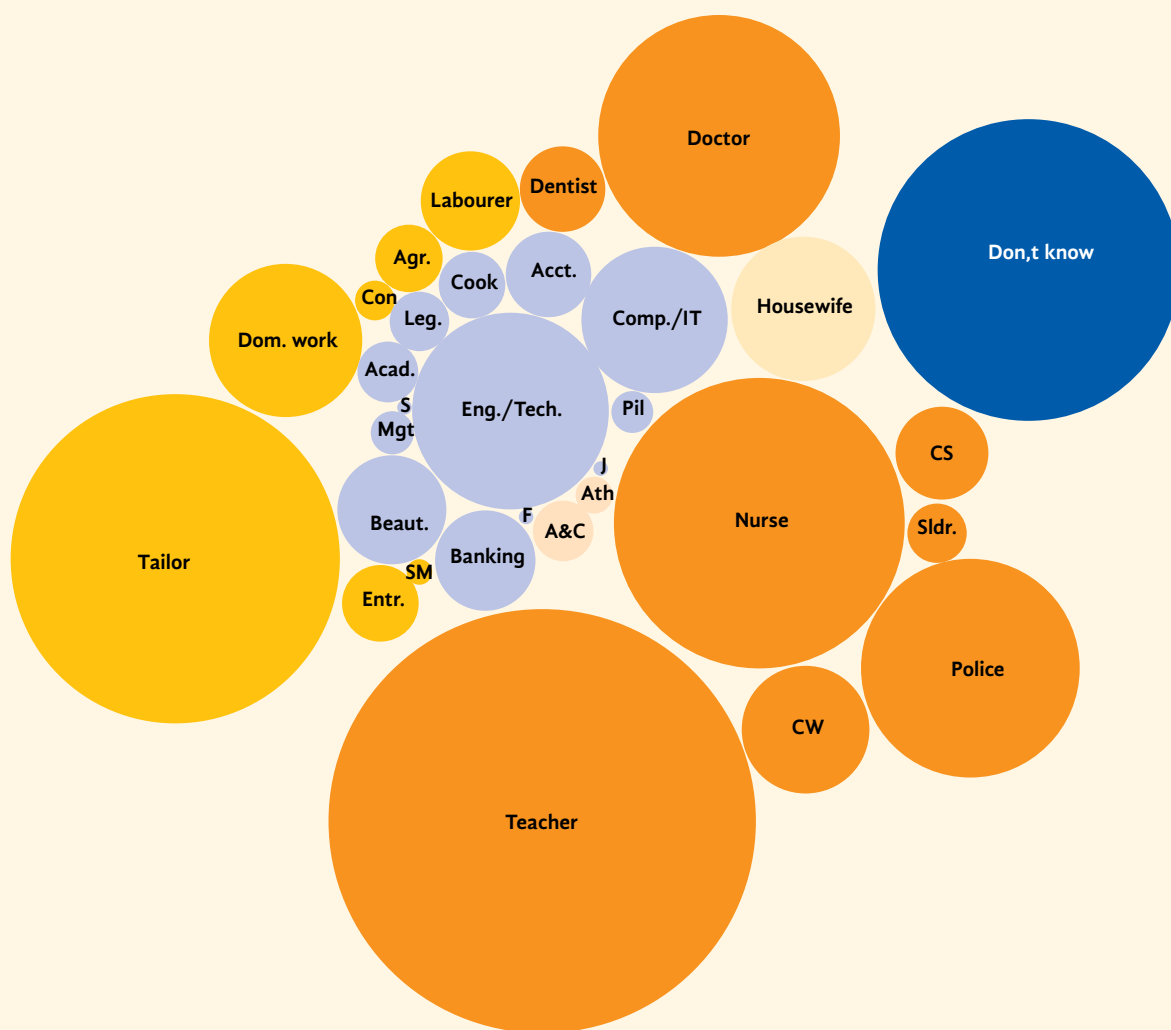
Aspirations and preferences

The need for tailored economic empowerment strategies is further reinforced by differential preferences as to the nature of work. Among all girls (ages 11-24), 40% said they would prefer to do work for pay from their homes, compared to 57% preferring to do work outside of the home, and the rest remaining unsure. However, the share of girls preferring to do work for pay from the home is significantly higher among those married (51% for married vs. 34% for unmarried girls). Similarly, unmarried girls were more likely than married girls to want to leave the community for work (56% vs. 46%). As expected, government jobs were strongly preferred over private sector jobs (82% vs. 15%), with girls 16-24 having at least a class 10 education showing an even stronger preference for government jobs than counterparts with less education (91% vs. 73%).

Girls expressed a range of occupational preferences, though some were more popular than others. As Figure 26 illustrates, occupations to which girls likely had the most exposure—teacher, tailor, nurse, doctor, police—were the most commonly named. The high share of girls reporting a desire to teach, in particular, could hint to the power of quotas to increase aspirations over time. The Operation Blackboard scheme launched in 1987 in pursuance of the National Policy of Education stipulated that at least 50% of appointed teachers in primary schools must be women.²⁶ Out-of-school girls were more likely to indicate tailoring and other jobs involving self-employment as first preferences, recognizing the increased accessibility of these occupations to those with both less education and less flexibility to spend time away or travel from the home. This is especially true as after marriage domestic duties and childcare supersede other responsibilities. In-school and higher educated girls were more likely to name occupations such as teacher, nurse, and doctor, which involve high skills levels and offer regular wages in positions that are considered to offer dignity and safety. Only 2% of girls (ages 11-24) said that they would prefer to be a full-time housewife in 5-10 years. Over one in ten girls did not know what her preferred job would be, reinforcing the importance of information



Figure 26:
OCCUPATIONS GIRLS (AGES 11-24) PREFER 5-10 YEARS INTO THE FUTURE (CIRCLE SIZE PROPORTIONAL TO FREQUENCY OF REPORTED PREFERENCE)



Source: WB survey 2015, team’s analysis.

Note: (light green—low-skilled work) agr=agriculture; con=construction; dom. work=domestic work; entr=entrepreneurship, businesswoman; sm=small manufacturing; (dark orange—creative/recreation) a&c=arts and culture, dance, singing; ath=athlete; (light orange—helping profession, public service) cs=civil service; cw=community worker, Asha, Anganwadi; sldr=soldier, military; (dark pink—other skilled work) acad=academia, lecturer, scientist, university student; acct=accountant; eng/tech=engineer, technician, mechanic; f=flight attendant; leg=legal professional, lawyer, judge; mgt=management; pil=pilot; s=secretary

and exposure to help young women explore and develop aspirations for goal-setting. In focus groups, young women were also asked to give examples of good and bad work for their age group. There was a lot of agreement overall (with examples given in Figure 27), but there were also a few examples that some participants considered bad and others viewed

more favorably—such as going outside of the district or state for work or driving auto-rickshaws.

The data indicate gender sorting into traditionally female areas of work with practical as well as cultural reasons cited. Cultural reasons were sometimes cited for women’s exclusion from certain types of work. As one young man explained, “Girls don’t work in the

Figure 27:

YOUNG WOMEN SHARED VIEWS ON “GOOD” AND “BAD” JOBS FOR YOUNG WOMEN

“Good Jobs”	“Bad Jobs”
Bank officer	Brick kiln worker
Cooking for schools	Construction worker
Doctor	Domestic worker
Factory worker	Driving auto
Health worker	Labor worker
Mushroom production	Municipality worker
Nurse	Selling liquor
Opening a shop	Selling tobacco products
Police officer	Tilling, ploughing
Railway worker	Working with contractors
Social worker	
Tailor, stitching	
Teacher	

Brick kiln work is not good because so many people drink there and have bad relations with others.
 – Komoli, female youth

Some girls work under contractors and often they come late in nights. Villagers consider these jobs bad jobs. If we come with a boy or any other male, they take it in a wrong way.
 – Anita, female youth

Women can be equal to men in every facet of life. We don’t see there is anything that a man can do and a woman can’t. But yes, a woman will not sell liquor to make money. This is not a matter of capacity; this is a matter of principle and choice.
 – Maghi, female youth

Source: WB focus groups 2015, team’s analysis.

fields and they don’t work as guards. God made it so that all such works can be done by their husbands. Ladies take their heads down to their husbands.” But these views were not universal. Many young men and young women did not exclude occupations for women on principle alone—for example, as “men’s work” or as jobs in which women are viewed as inherently less capable. When one focus group of young men was asked about the types of work and businesses that they believed women could pursue, the men suggested that women should pursue the jobs in which “she gets the most benefit” and that “all types of business were good for women.” While underlying biases emerged, gendered occupational sorting was often explained by the unique constraints that young women face. Namely, women’s lack of time, need for flexibility, difficulties with mobility, and safety, were often raised as reasons for why certain occupations might be easier for young women to pursue. For example, young women often preferred stable regular wage jobs, such as teacher, nurse, doctor, police

officer, and factory worker, which offer predictable hours in known settings and a dependable wage—and are often close to the community. Married young women commonly preferred more flexible jobs such as stitching, tailoring, or basic income-generating activities that they could do from or near home and when they had spare time. These jobs were also considered more accessible to women who had low literacy and education.

While income was valued, girls’ job aspirations were frequently justified based on a commitment to the public good. From law enforcement, to medical practice, to teaching, to local government leadership, girls constantly described how their occupations of choice would allow them to serve their country and the communities. In fact, many of these girls disparaged how the same jobs had been occupied, in their view, whose motives were more self-interested. These qualitative findings reinforce the value-added to the public that young women could bring to the world of

MANY GIRLS ARE MOTIVATED TO DO JOBS TO MAKE A DIFFERENCE

I want to be a good lawyer in the future. Because there are so many lawyers in our country who do work for money.

They don't think about others and ignore cases for so long. I want to help those people who are poor and whose financial status is not good. – Sriti, female youth

My dream is to be a social worker so that I can help society to forget old generation thoughts.

I feel so bad when I see 15-16 years girls get married. I want to become a social worker after my education so that more and more girls will be motivated to be self-dependent by themselves. This is my dream. – Partima, female youth

I want to become a police officer. I want to protect my country and to punish those who do wrong. But now-a-days police no longer want to protect the country; rather, they want to become a police officer for money. – Sarojni, female youth

I want to be a sarpanch (village head) and to develop our village.

There is no electricity in our village. So I want to be a sarpanch. – Kishun, female youth

work if given better opportunities, and they also imply that highlighting and supporting an ability to contribute to public welfare through specific jobs—over and above the opportunity to earn income—can be useful to attracting and retaining young women.

Technological and financial inclusion

Survey results signal promising opportunities to leverage Information and Communication Technologies (ICT) to support young women's socio-economic empowerment. The use of mobile phones was fairly common, with 66% of girls ages 11-16, and 83% of those ages 17-24, reporting use of mobile phones at least weekly. Weekly or higher usage of mobile phones among girls ages 11-24 was higher for tribal than non-tribal (78% vs. 66%), urban than rural (85% vs. 72%), and non-asset-poor than asset-poor (84% vs. 66%—asset-poor is defined

as belonging to the bottom three asset quintiles). International research has shown wide-ranging benefits of mobile phone ownership and usage to women in developing contexts—including, among others, feelings of greater safety, connectedness, and independence; access to information to support greater economic productivity; and having a tool which could support greater information on, and access to, programs and services.²⁷ Increasing access to mobile technology among adolescent girls, and making more innovative use of mobile technology among girls that already have the access to support their empowerment, could be useful areas for policy action. However, access to Internet was much poorer. Only 2% of girls ages 11-16 and 4% of those aged 17-24 reported at least occasional use. Almost all of those reporting Internet use were in the non-asset-poor group. Among the few using the Internet, two-thirds accessed the Internet through mobile phones with the remaining primarily relying on cybercafés or home-based computers.

In a global and digital era, a lack of access to the Internet constrains girls' access to information and networks which could help facilitate their social and economic empowerment. Promising activities, such as the Government of India's *Digital India* program, and Google's *Helping Women Get Online and Internet Saathi* initiatives, aim to expand access to the Internet with particular emphasis on women. Such efforts could be leveraged to increase girls' empowerment.

A lack of financial inclusion can also pose a challenge to young women's economic empowerment. When women have savings and access to credit, they can better afford to take productive risks and invest in capital for more productive entrepreneurship. Indeed, to foster financial inclusion from a young age, the Reserve

Bank of India (RBI) in May 2014 announced that banks are at liberty to allow minors above 10 years old to independently open and operate savings bank accounts. While 38% of young women ages 15-24 in Jharkhand have an account at a formal financial institution, they lag behind young men (62%) and all women ages 15 and above (43%) in India overall. On this indicator, young women in Jharkhand are on par with the average for young women in the same age group nationally (see Figure 28). However, their rates of saving and borrowing are much lower than their female peers nationally. Young women not having a financial account cite lack of money to use or open one as top constraints. Governmental of India efforts—such as Pradhan Mantri Jan Dhan Yojana (PMJDY)—to expand financial inclusion, including with zero balance accounts, will likely help going forward, but

Box 3:

WHAT IT TAKES TO SUCCEED IN THE WORLD OF WORK: THE CASE OF LADY RICKSHAW DRIVERS

In 2013, the Jharkhand Traffic Police started an initiative to facilitate women-for-women auto-rickshaws. The rickshaws are distinguished by their pink color. The objective was two-fold: increase women's access to safe transportation while simultaneously providing a job opportunity for impoverished women. The following excerpt is from a focus group in Ranchi with lady rickshaw drivers between the ages of 20 and 24 conducted by this study team. It illustrates the importance of certain enablers which emerged across a range of focus groups—particularly, courage, persistence, self-confidence, opportunity, and support.

Challenges also increase our courage. When we started to drive auto-rickshaws—it has been a year now—people used to say that we wouldn't be able to do it. We had a challenge with the men. They said that we would never succeed, but we said that we will prove that we can do it. Finally, we proved it. And we will keep doing it in the future. I will keep driving my auto-rickshaw, no matter if I have to lose my life. - Kanija

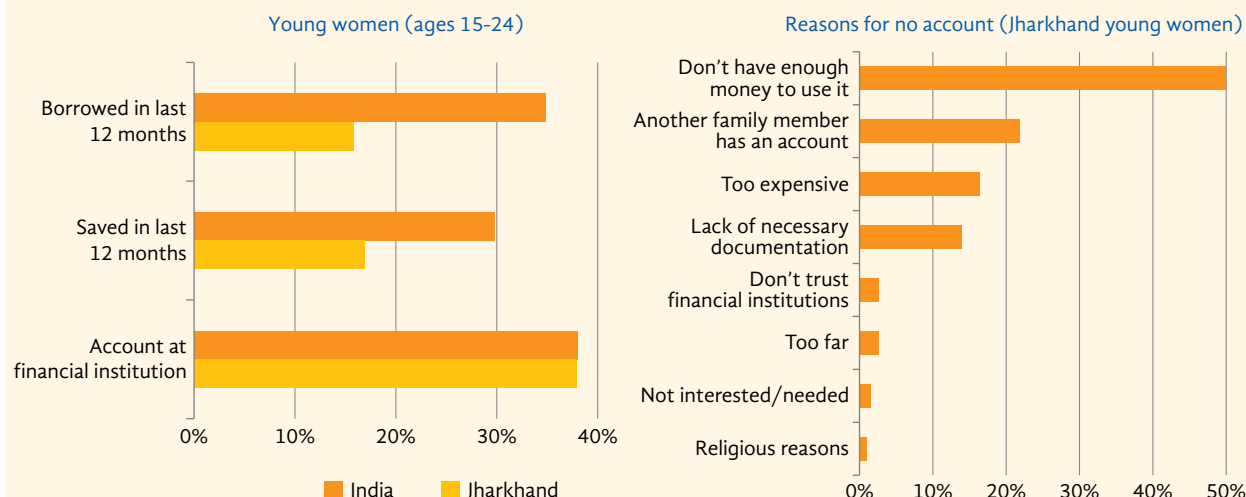
It wasn't always easy. In the beginning, we had an accident. Seriously, we had an accident. On the very first day, on the road. During training, our vehicle toppled over twice. By the grace of God, nobody was hurt and the driver escaped with minimal injury to her hand. After facing such an incident, they expected us to give up. But one of the men helping us encouraged me and advised me not to give up. 'If it has happened once, it won't happen again,' he encouraged us. That's how we moved ahead. - Meena

When I used to ride a cycle, I was very fond of it. Once there was no air in the tires and I dragged it for three kilometers and filled air into it. In spite of so many ditches, I used to ride. People would watch me and laugh, but what could I do? - Sona

When I drive on the road, if a guy tells me that I'm not allowed to do something or go somewhere, I will scold him and tell him that I can. We can't continue to fear. There are no benefits of fear. If I don't get out of home, I am called a housewife. I never felt this way until I started driving the auto-rickshaw. Now that I know a lot of things, I have lost fear. - Pinki

Figure 28:

FINANCIAL EXCLUSION CAN BE A BARRIER TO ECONOMIC EMPOWERMENT



Source: Team's calculations using WB survey 2015 (Jharkhand) and Global Findex 2014 (all India).

it is important that young women have adequate information and financial literacy education on the availability of these accounts— how to open them, and how to use them —so as to optimize their economic empowerment.

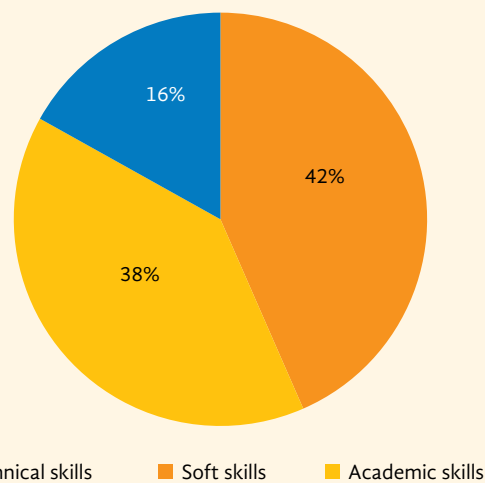
Skills and training

While nine out of ten young women ages 16-24 reported that they would like to participate in a skills or training course, only one in ten had done so, and only two girls out of the entire sample had obtained a vocational training certificate. Of those young women who participated in training, the vast majority received training in tailoring (63%), followed by IT skills (12%) and beautician skills (9%). These trainings were mainly provided by government institutions (generally with no fee) and private institutions (generally with fee). Fifty-eight per cent of young women trained were employed at the time of the survey in the trade that she was trained in. These top subjects of training reflect young women's stated training preferences; when asked what subject(s) young women would like to be trained in, their first preferences included tailoring (29%),

Figure 29:

GIRLS COMMONLY CITED SOFT SKILLS AS THE MOST CRITICAL TO GETTING THE JOBS THEY WANTED

What is the most important skill or ability you would need to get your job of choice?



Source: WB survey 2015, team's analysis. Soft skills included those such as hard work, communication skills, and self-confidence; academic skills included those such as good grades, literacy, and English language skills; and technical skills included those such as job-specific skills and computer skills.

beautician skills (20%), IT skills (13%), and handicrafts or embroidery (10%). Tribal young women were 40%

less likely to have participated in skills or training courses than their non-tribal counterparts (7% vs. 11%).

A little over two-thirds of girls (68%) expected that, considering their current situation, they would be able to get into the occupations they desired, and they commonly cited soft skills as important to helping them get there. When asked

what skills and qualities girls believed would be most important for them to be able to get the occupations they desired, it is illuminating that soft skills—or social-emotional skills—such as hard work, communication skills, persistence, and self-confidence came up most frequently, even above academic and technical skills (see Figure 29). This is consistent with the strong emphasis placed on these types of competencies that emerged in the focus group discussions.

Institutional mapping shows uneven density of skills training providers across the state, leaving access in many areas particularly challenging. Figure 30 shows a map plotting different types of training providers across the state. On the one hand, it shows

that almost all districts have at least one training provider present and admitting female trainees. Yet it also depicts the extent to which training providers are largely concentrated around urban centers and the east and central regions of the state. Many districts, including most of those with high shares of tribal populations, boast little presence of training providers. Given the remoteness and concentrations of many tribal communities, this mapping underscores an access constraint that could make it more difficult for girls from these communities to participate in training. Similarly, in the survey, tribal girls were less likely than non-tribal girls (ages 16-24) to say that they had opportunities to develop job skills (54% vs. 64%).

The mapping underscores the need for partnerships and incentives on the supply-side to expand more training opportunities to all districts and closer to remote communities. Across the state, 156 Industrial Training Institutes (ITIs) and Industrial Training Centres (ITCs) were identified and mapped, which had a combined total of 14,297 trainees enrolled in the last academic year, of which 8,089 had graduated.

MANY GIRLS EXPRESSED DEMAND FOR TRAINING

We have to first go for training in any work. If we succeed in that training, then only we can do that work. – Rupa, female youth

I want to become a nurse and, for that I need training...

I should know how to cure fever and all. – Parwati, female youth

For example, if someone wants to be a nurse, then there should be a public training center for that...

everyone should get information regarding that training. – Rita, female youth

For tailoring I will need a machine and where training is done I will need to gain that knowledge. There is only one machine with my sister. So we will have to buy one more machine, and my sister doesn't know tailoring completely, so from a training center

we would learn the necessary skills. – Jyoti, female youth

An additional 169 vocational and technical training providers were identified and mapped. A combined total of 31,524 trainees were enrolled in the last academic year, of which 25,564 had graduated. Fifteen micro/small business development or enterprise skills providers were identified and mapped, which aggregately enrolled 2,344 trainees and graduated 1,469 in the last academic year. Finally, 12 traditional/craft skills providers were identified and mapped, which aggregately enrolled 441 trainees in the last academic year (all female) and graduated 324.

Total current enrollment for all mapped training providers combined is 79,355 of which 36% is

female. Training eligibility is generally at least 15 years of age and 8th or 10th class pass. Some training providers are financed by the government while others charge in the range of INR 2,000-5,000 (USD 30-75) per month per student. Importantly, there are promising supply-side efforts afoot. The Jharkhand Skills Development Mission (JSDM) has recently completed the empanelment of 22 training providers for the Saksham Jharkhand Kaushal Vikas skills training scheme and plans to empanel additional providers under each of the 40 sector skills councils. JSDM expects to train 25,000 additional youth per year.

Figure 30:
TRAINING PROVIDERS ARE CONCENTRATED IN URBAN AREAS AND MORE HEAVILY IN CERTAIN PARTS OF THE STATE



Source: WB mapping 2015. Darker colors indicate a higher share of people belonging to scheduled tribes as percentage of the overall district population. VTI=vocational training institute; ITI=industrial training institute; CET=crafts and embroidery training provider; MSME=micro, small, and medium enterprise training institute.



Agency

Challenges are many [to participating in training or employment]. In the family, in-laws, children, husband.... after handling everyone, she then has to go there and get on the right time-table. These things stop her—the person can't think; she gets stopped with her children; she gets stopped with household chores. As for the woman's goal, she thinks to drop it. This is the biggest obstacle.

—Fulmani, female youth

We are apprehensive that more education and more mobility will give a girl more social exposure to the outside world. This will provide her a scope to come in touch with boys from other communities and might encourage her to choose her spouse on her own. We see this as a downside of allowing our girls for higher education and employment. We don't want our values and traditional law to be defied or compromised.

—Guddu, mother of adolescent girls

HIGHLIGHTS

- While poverty and weak institutions affect young men and young women's educational and economic opportunities alike, deprivations in agency help to explain gender disparities.
- One in three young women, ages 18-24, reported having married before her 18th birthday, and early marriage shortly after turning age 18 is also a concern for many girls.
- Girls' ability to act on educational and employment aspirations are ubiquitously hampered by time constraints, with strict gender roles strapping them with heavy domestic responsibilities.
- Violence, and the fear of violence, is a common fact of life for young women and girls. 38% of married young women (ages 15-24) had experienced intimate partner violence and 65% of girls (ages 11-24) reported abuse or violence against young women and girls in public places as at least somewhat common in their communities.
- Psychological empowerment—including self-efficacy and positive mental health—appears to play important roles in giving young women the resilience to work against life constraints. At the same time, mental well-being diminishes considerably as girls age into older adolescence and youth, with a quarter of young women ages 18-24 being screened for depression.

Deprivations in young women's agency and social empowerment are stark. While there is ample room for improvement on human development outcomes for both young men and young women, gender disparities can largely be traced to deprivations in agency, which impose additional constraints on young women and girls. While agency includes multiple deprivations, this study was best suited to shed light on the following: (i) marriage and sexual and reproductive health, (ii) gender roles and time burdens, (ii) safety, (iii) social support, and (iv) psychological empowerment and resilience. We also looked at the cross-cutting role of social norms and attitudes.

Marriage and sexual and reproductive health

Data point to significant progress on reducing child marriage. While still alarmingly prevalent, there appears to have been significant progress on child marriage in Jharkhand. According to NFHS 2005/6, 36% of adolescent girls ages 15-17 in Jharkhand were reportedly married, and 63% of young women ages 20-24 reported having married before age 18.²⁸ A decade later, estimates from our survey for the same indicators are 4% and 35%, respectively. Using a comparable indicator to the Annual Health Survey (AHS) 2011-12, we find virtually equal estimates of currently married young women, ages 20-24, who had married before age 18 (48% in AHS and 50% in the WB survey).²⁹ Very large declines in child marriage indicators have been found in other surveys as well. For example, Census 2011 recorded an 11% marriage rate among girls ages 15-17 in Jharkhand; at this rate of reduction from 2005/6 to 2011, a 4% level of child marriage for girls ages 15-17 by 2015 would be plausible. Additionally, although NFHS 2015/16 data are not yet available for Jharkhand,

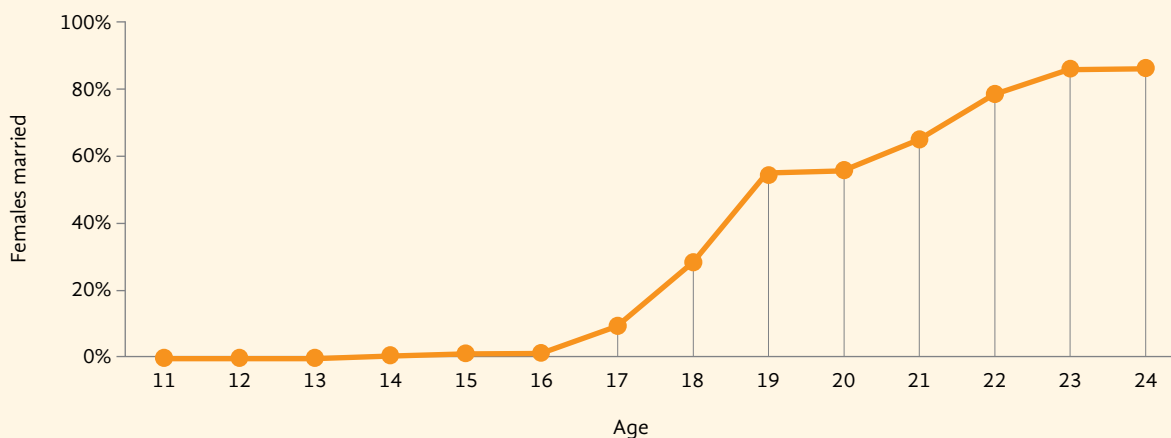
in neighboring Bihar, there was a reduction from 60% to 39% of young women ages 20-24 reporting having married before age 18 from NFHS 2005/6 to 2015/16.³⁰ While the child marriage trends are very positive, we cannot know how much of the statistical decline reflects actual progress related, for instance, to policies and interventions, and how much might reflect lower reporting of child marriage in the context of a more stringent legal framework. Nonetheless, even with some possible reporting bias, this trend likely represents at least some genuine progress on child marriage.

What explains declines of child marriage? Stronger legislation, an emergence of campaigns and programs focused on girls' empowerment and a substantial increase in girls' education have likely played key roles. It is likely that a more stringent legal framework that came into effect during the last decade has played an important role. The Prohibition of Child Marriage Act of 2006, which came into effect in November 2007, addressed gaps to previous laws and increased penalties for men over age 18 marrying girls under 18, as well for those conducting child marriage ceremonies. However, laws on child marriage alone do not appear to have been the only important factor. According to a 2014 field survey commissioned by the Planning Commission, only 24% of parents in Jharkhand were aware of the Child Marriage Prohibition Act (though it is possible that many were aware that marriage under age 18 was illegal without having knowledge of the specific law).³¹ Jharkhand has also had a number of schemes and programs addressing risk and protective factors for child marriage, though there is little systematic evidence available on their impact or contribution to state-level prevalence estimates.³² A recent study by the International Centre for Research on Women (ICRW) and UNICEF found that certain socio-economic characteristics of districts were

correlated with larger district-level changes in child marriage rates over a 10-year period.³³ For example, districts that have made progress in closing the gender gap in literacy rates over a 10-year period have also seen significant declines in female child marriage. At the individual level, education is the strongest predictor of higher age of female marriage followed by household wealth.³⁴ Additionally, belonging to Scheduled Tribes was correlated with higher age of marriage whereas belonging to Scheduled Castes and Other Backward Castes

groups was correlated with lower age of marriage. Taking these findings into consideration, we expect that a combination of a substantial increase in girls' education and a high tribal population have also contributed to a reduced prevalence of child marriage in Jharkhand. According to ASER data, the percentage of girls, ages 11-14, out-of-school has declined from 16% in 2005 to 6% in 2015.³⁵ From NFHS 2005/6 to our survey, the share of girls ages 15-17 attending school has more than doubled from 27% to 68%.³⁶

Figure 31:
MOST GIRLS ARE QUICKLY MARRIED AFTER REACHING THE AGE OF MAJORITY



Source: WB survey 2015, team's analysis.

Parents fix our marriage when we are 13 or 14 years. That's the accepted norm of our society for a girl. It's customary. Some of us resist against it, but the parents and elders won't listen. Early marriage puts a full stop to our studies and career mobility. All of us have accepted it.

– Mahas, female youth

Parents think: even if a girl gets educated and gets a job then she will still go to her in-laws family and won't stay in the house. So they don't see the point.

– Jhahida, female youth

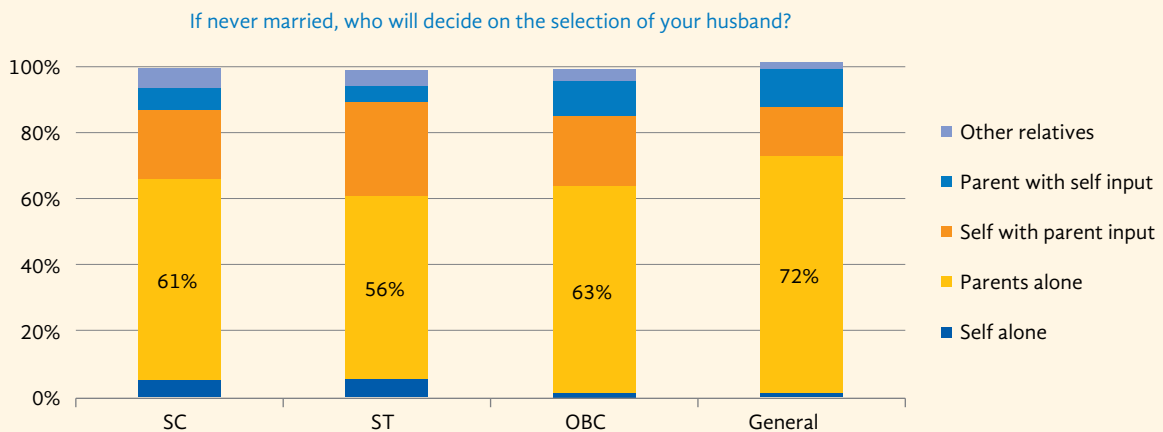
Yet early marriage remains a prominent concern among adolescent girls. Despite progress on reducing marriage before the legal age of 18, as focus groups raised repeatedly, the significant marital constraints and pressures on young women apply not only to child marriage but also to *early* marriage. According to our survey, 37% of urban and 53% of rural young women ages 18-22 were married. Moreover, of those young women ages 18-22 and married, 68% had already given birth. Many girls described pressures to marry shortly after turning age 18 and against their own preferences. The rapid increase of marriage

among girls after age 18 is evident in Figure 31. The shares of girls reporting ever having married (this includes gauna not performed) by age group are less than 1% for ages 11-14, 4% for ages 15-17, and 40% for ages 18-21, and 81% for ages 22-24. Girls' anxieties towards early marriage underscore potential pitfalls of a great deal of emphasis being placed on the legal requirement of reaching age 18 at the expense of a broader focus on ensuring that young women have the support and freedom to decide on whether and when to marry, in a way that is consistent with their own aspirations.

Girls described early marriage as constraining on multiple levels. They expressed how families perceived less incentive in investing in daughters as compared to sons, since daughters would leave

after marriage and only sons would remain to help provide for the household. They described cash-strapped parents opting to use resources to pay for girls' dowries rather than invest in her human capital. They also lamented about the difficulties that came with the event of marriage itself that are specific to girls. These include, for example, leaving local familiarity and support systems—leaving girls far more dependent on her husband and husband's family after marriage—and the immediate pressures of housework and childbearing that often curtailed their ability to pursue further educational and economic opportunities. Girls' common lack of voice in the selection of a partner (see Figure 32) also leaves them additionally at risk of finding themselves in a marriage that is both unsafe and unsupportive of their aspirations.

Figure 32:
MOST GIRLS HAVE LITTLE SAY OVER PARTNER SELECTION



Source: WB survey 2015, team's analysis.

There is no value of the work done by us women at homes. Nobody sees that. We do work from dawn to dusk.

– Rupa, female youth

This is the lean season for farming and we have no work available in the village or in the surrounding locality. So most of the men of the village have migrated to West Bengal state in search of work leaving us women alone at home to take care of the home and children. We, our daughters or daughters-in-law cannot move out of the home for work, but should there be an opportunity we can take up some home based business to make some income.

–Punia, mother of an adolescent girl

Gender roles and time burdens

Social norms that strap girls heavily with housework responsibilities make it very difficult for them to allocate time to educational, training, or employment activities.

As Figure 33 reveals, even unmarried girls between the ages of 11 and 16 spend nearly half of their time on domestic responsibilities, and this comes to consume nearly all of their time once married and older. The constraint of housework and time poverty is a very gender-specific one, and it came up frequently in the qualitative research.

In order to support girls' education and employment outcomes, this reality for girls necessitates interventions to either *alleviate* some of their time burden (e.g., providing child care services, improving access to electricity or clean water supply (to increase efficiencies of household activities that are primarily the responsibilities of women, such as cooking and water-fetching) or encouraging households to reallocate domestic responsibilities among its members—for instance, by encouraging men's participation in caring and housework) or to *accommodate* their time burden (e.g., providing educational, training, and employment opportunities closer to home

and at more flexible hours, and providing better transportation options so that girls can spend less time in transit). As the WDR 2012 found, time use, social networks, and agency can be closely linked. In many countries, as we see in Jharkhand, adolescent girls tend to dedicate a significant amount of time to unpaid domestic work, while boys focus more on paid work or recreational time. As a result, girls' social networks can be more limited than those of boys (and can weaken around adolescence).³⁷ This negative externality can compound the consequences of strict gender roles and time burdens for young women's exclusion.

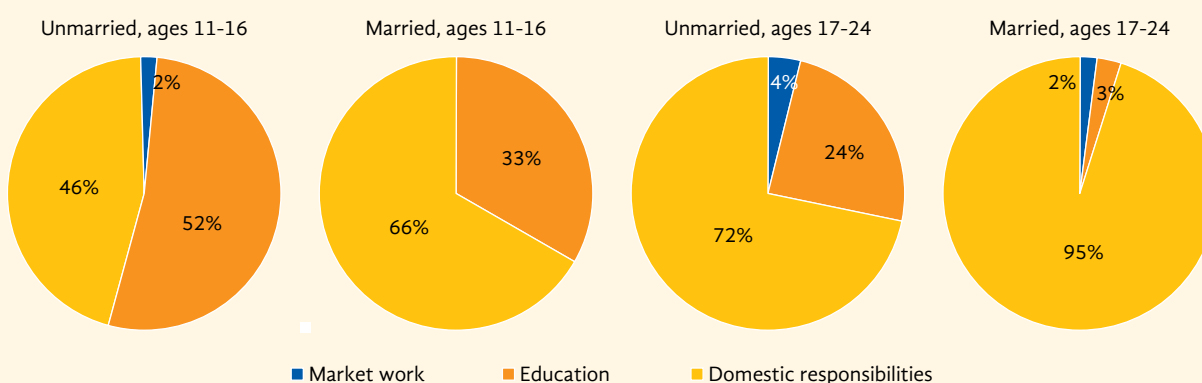
Safety

The threat and fear of violence against young women and girls is widespread.

Girls in Jharkhand are exposed to multiple forms of gender-based violence, including domestic violence, school-based violence, harassment and assault in public places, and exposure to human trafficking and sexual exploitation.

Traditional forms of gender-based violence also leave young women vulnerable. "Witch hunts" and "dowry deaths," for example, continue in parts of the state. Jharkhand crime statistics show 48 reported "witch

Figure 33:
GIRLS' AVERAGE TIME ALLOCATIONS OVER A ONE-WEEK PERIOD



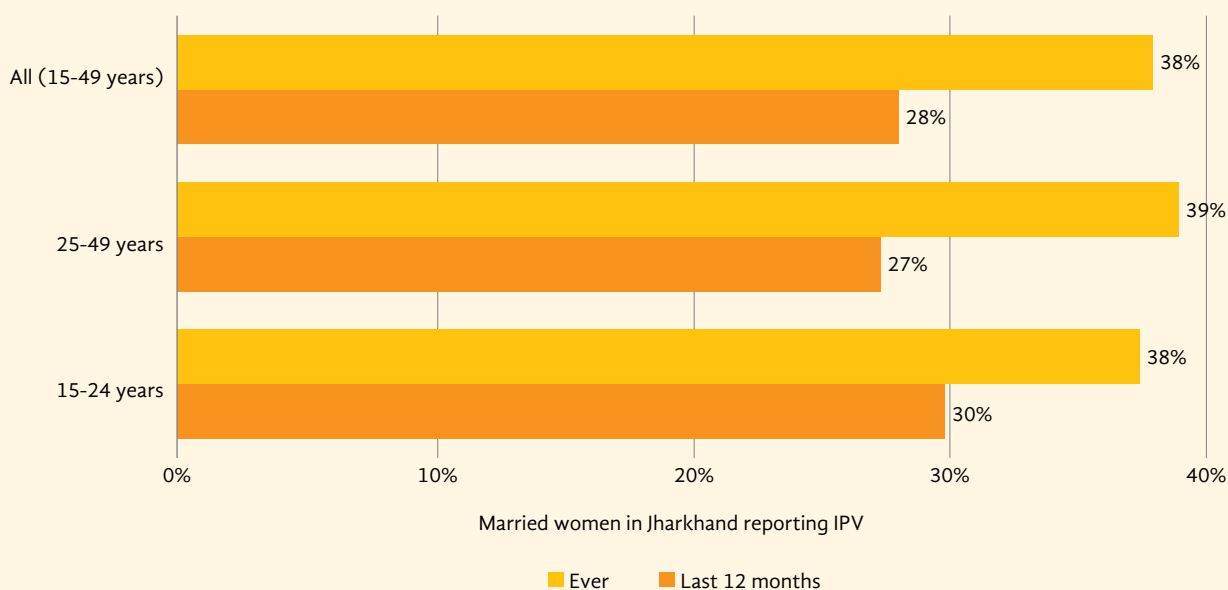
Source: WB survey 2015, team's analysis.

deaths” and 293 reported dowry deaths for 2015.³⁸ Local news, for example, reported five women lynched in August 2015 by a community mob on the basis of witchcraft allegations.³⁹ Young women who advertently or inadvertently offend local neighbors or norms may be at risk of such acts of retribution being used against them.

The latest data available on domestic violence (NFHS 2005-6) show that 38% of married young women (ages 15-24) had experienced physical or sexual Intimate Partner Violence (IPV) in her lifetime (see Figure 34). In focus groups, young women frequently described alcohol abuse as both widespread in villages—especially in tribal communities—and a major contributor to men’s perpetration of domestic violence. Moreover, the vast majority of young women are left to deal with domestic violence on their own. Only 27% of young women who had been exposed to IPV reported seeking help, and this was almost entirely from informal sources (e.g., family member, friend, or

neighbor) rather than formal sources (e.g., law enforcement, lawyer, health authority, NGO, etc.). This is perhaps unsurprising given that our mapping identified only 13 support centers for survivors of human trafficking or gender-based violence across the state—nine of which were located in urban areas; six were in Ranchi. Out of 13 providers, 12 reported that they provide services to girls and women who were victims of trafficking, followed by 10 providers to rape victims and nine providers to domestic violence victims. Our survey, which focused on perceptions rather than direct experiences, also found considerable levels of concern with violence against women and girls in homes, schools, and public spaces. Urban young women were particularly concerned with the latter (see Figure 35). Indeed, with 1,211 cases of rape recorded by Jharkhand police in 2015,⁴⁰ the concerns appear to be well-founded—and police reports typically significantly underestimate the actual incidence levels of gender-based violence.

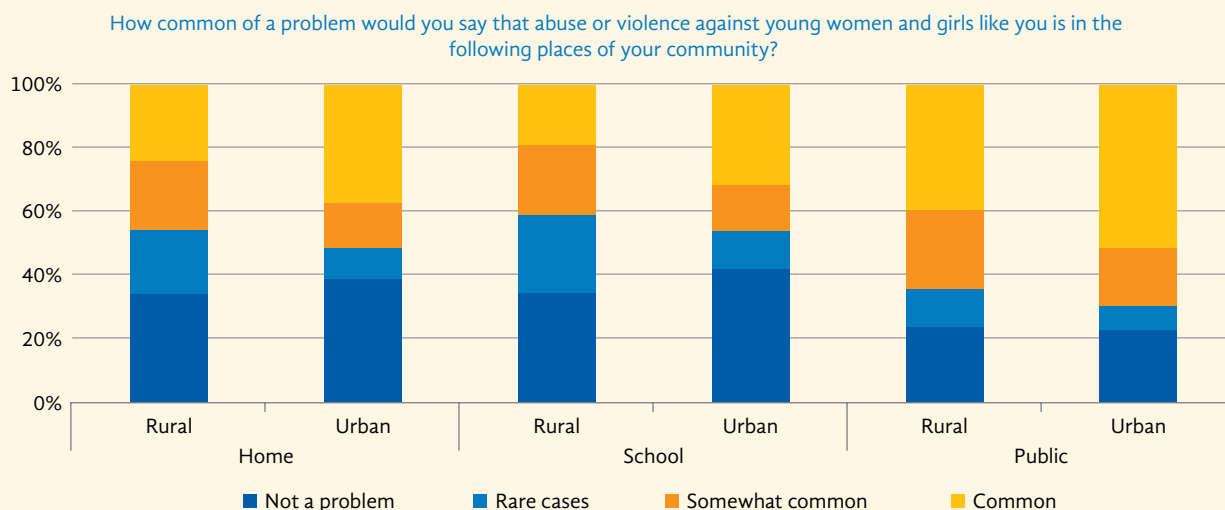
Figure 34:
EXPOSURE TO PHYSICAL OR SEXUAL IPV AMONG MARRIED WOMEN IN JHARKHAND



Source: NFHS 3 (2005-6), team’s analysis.

Figure 35:

VIOLENCE AGAINST WOMEN AND GIRLS WAS COMMONLY SEEN AS A PROBLEM ACROSS DIFFERENT SETTINGS



Source: WB survey 2015, team's analysis.

SOME COURAGEOUS WOMEN TAKE A STAND AGAINST VIOLENCE AND DRAW HELP FROM PEERS

In my village, there was a man who used to beat his wife everyday. I used to study in the evenings. I would get stressed because why they were fighting. We didn't usually interfere in others' affairs. One day, I told my family, "I am going to their home to talk to them." "They will say something nasty and you will feel insulted," my father and brother told me. I said, "I can't tolerate it." Instead of going alone, I took other women to their home. The women asked me why. I said, "He comes home drunk and beats his wife." We went and threatened him, "If you come drunk like this and create a nuisance, then we will put a case against you. You hit your wife everyday. What do you think of her? She works all day long and you come and beat her?" He said, "I respect you; I will not drink this much and will not create a nuisance." I said, "The future of your children is also getting wasted by hearing all of that [fighting]. And the environment is also getting polluted. You speak loudly; so everyone will get frightened by you or what? Nobody comes near you because you talk filth." From that day, that man has changed.

– Roshni, female youth

Social support

Social supports were a prominent theme that emerged from the focus group discussions and were reinforced by analysis of survey data. Key aspects of social supports included the nature of interactions with families, peers, and wider communities and networks. These findings underscore the importance of policy interventions that go beyond the individual

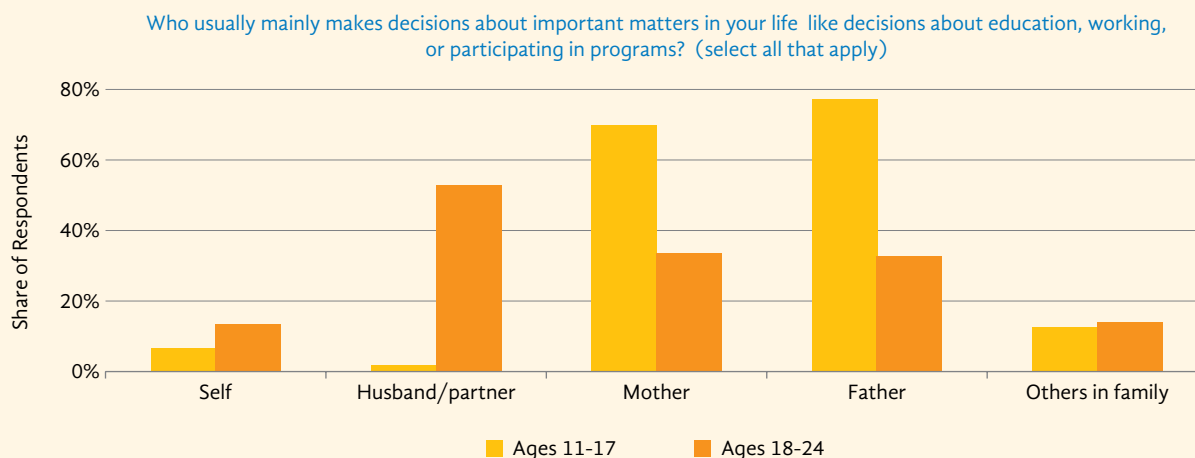
to address young women's socio-economic empowerment and also strengthen support from their broader environment. Interactions at the family level can either be a crippling constraint or a positive enabler of girls' ability to pursue educational and economic opportunities. As shown in Figure 36, few girls reported themselves as the main decision-makers regarding important matters in their lives. For younger girls, parents—especially fathers—were

the main decision-makers, whereas for older girls, the husband assumed this role. Consequently, the success of programs in engaging girls depends very much on the extent to which they succeed in facilitating buy-in and support among girls' families. When asked who girls first went to for help for a range of needs, unmarried girls most commonly indicated their mothers while married girls overwhelmingly named their husbands (see Figure 37). The reliance on husbands post-marriage, however, may reflect in

large part a greater disconnect from broader support systems in the event of marriage, especially for those girls leaving their communities. Indeed, unmarried girls were more likely than married girls to report that they had friends (55% vs. 40%) and local adults (49% vs. 43%) who cared a lot about them.

Focus groups with young men highlighted paradoxes. On the one hand, most young men expressed a view that they, and their communities,

Figure 36:
ENGAGING FAMILIES IS ESSENTIAL



Source: WB survey 2015, team's analysis

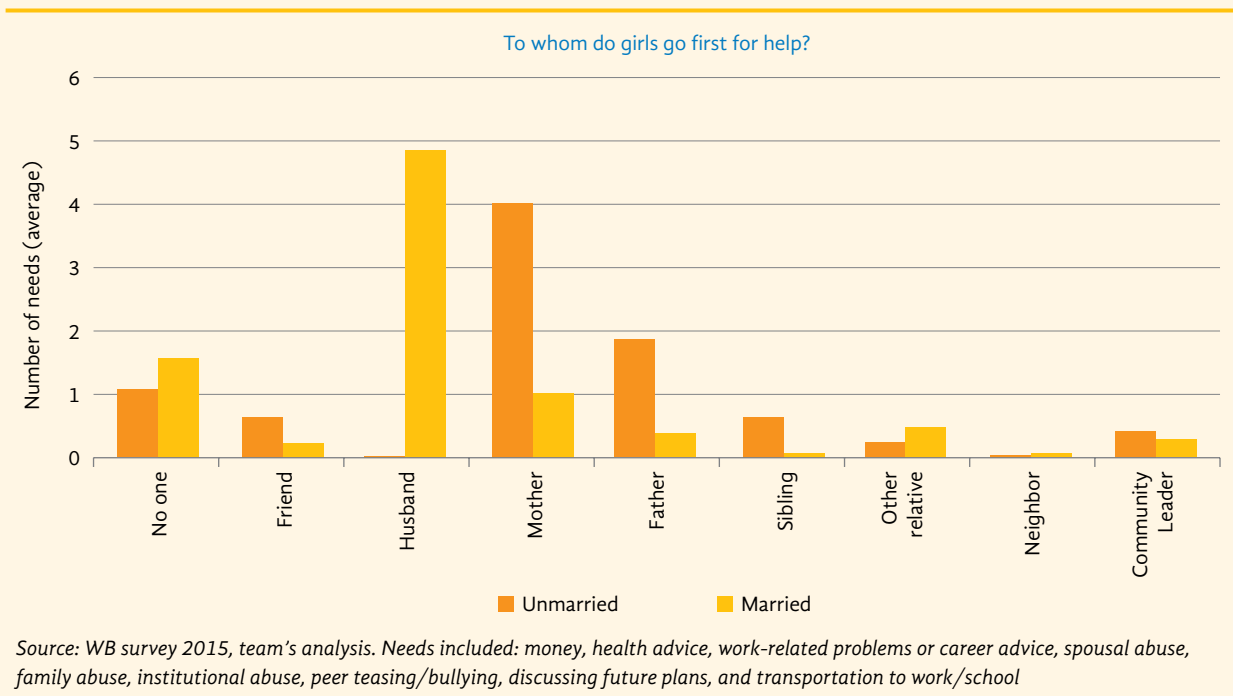
SOCIAL NETWORKS AND SUPPORTS ARE IMPORTANT ENABLERS

As much as teachers can share knowledge, it will be helpful for us. And we can also learn from our friends. There is much knowledge that teachers can't give us; we can get it from our friends. – Leela, female youth

To move forward, we have to have a proper social environment. We have to make good friends and we should get full support from family. From them, we learn many things and from elders also. – Rajni, female youth

I have never shared anything with my mother and father. I share with my brother or sister or my brother's wife. My husband doesn't listen to me, so what is the benefit in talking to him? – Kanchan, female youth

Figure 37:
GIRLS MOST COMMONLY RELY ON MOTHERS (IF UNMARRIED) AND HUSBANDS (IF MARRIED) FIRST, FOR A RANGE OF NEEDS



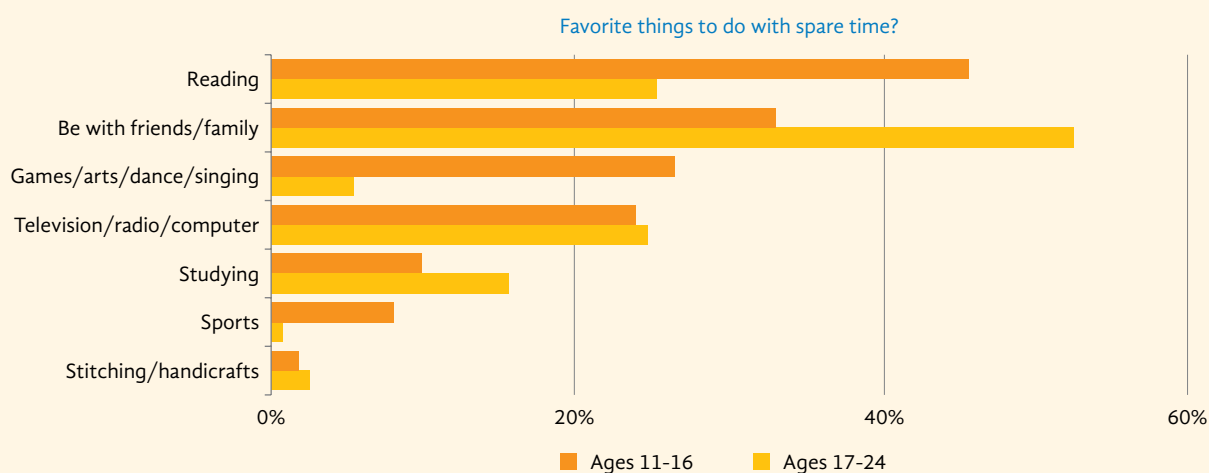
afforded young women greater respect when they continued education and employment. As one young man stated, “We give [women] respect if they have good education and a job.” Some also noted how young women’s employment brought economic benefits to the household and the wider community. At the same time, most young men in the same groups felt that girls’ domestic responsibilities increased substantially upon marriage and felt that these responsibilities should be given priority. Furthermore, many young men focused on the marital benefits of young women’s education and employment rather than the intrinsic or empowering value that education and employment can offer to women themselves. An illustrative statement from one young man, Chotu, was the following: “This will also help unmarried girls in their marriage. If the girl is educated and doing some job then she can get a good candidate.” This type of understanding of benefits could reinforce tendencies to support

young women’s education and employment up until marriage but not necessarily thereafter.

There is power in numbers. When asked how girls most liked to spend any spare time, a common response was being with friends and family (see Figure 38). Girls relying on friends and community leaders to support different needs, controlling for other factors, were significantly more likely to aspire to paid work after marriage.⁴¹ This relationship was not observed with seeking help from other sources. The relationship may reinforce the importance of broader social networks in increasing girls’ exposure and notions of what she can do. Additionally, girls in focus groups frequently described the importance of groups and peers to participate in social, educational, training, and employment activities, as well as to collectively raise issues that are adversely affecting girls in the community, with their families and community leaders. As a member of one group of

Figure 38:

PROVIDING SAFE SPACES FOR TIME WITH FRIENDS, READING, AND RECREATIONAL ACTIVITIES CAN MAKE PROGRAMS MORE ATTRACTIVE TO GIRLS



Source: WB survey 2015, team's analysis.

young women explained, “[Our families] are happy if we are coming together. They shouldn’t have any wrong notion in this case, like, ‘Only my wife is going.’ Others are also going. For this reason, we have formed this group so that we can progress.” This is consistent with a recent experiment which found that a business counseling intervention for Indian women only had positive effects on participants’ business activities and income when they were trained in the presence of a friend.⁴² Peer support was particularly powerful for women belonging to more restrictive social groups.

Recent studies in India suggest the salience of role models in unleashing the potential of women in public life and the workforce. In recent work in West Bengal, Beaman et al. found an example of the role of aspirations and role models in shaping real behavior.⁴³ Teenagers and parents were asked what type of job and what type of education they hoped to attain themselves (teenagers) or for their teenage children (parents). Generally, parents (both mothers and fathers) were much less ambitious for the careers of their daughters than for those of their sons; they

were very likely to say that daughters should stay at home or do what their in-laws want them to do. Parents were also less ambitious in their educational goals for their daughters. The same is true for the teenagers themselves. However, after about seven years of exposure to a female politician at the local level (due to a policy in India which forced villagers to elect a woman as the village head), the gender gap in aspirations was very sharply reduced. Moreover, despite no investment by local leaders in educational facilities, the educational achievement of teenage girls also increased. The most likely explanation, since little else changed in terms of actual policy or career opportunities, is that seeing a woman achieving the position of local head provided a role model, which affected aspirations, which in turn affected educational choices.

Psychological empowerment and resilience

A salient aspect of capabilities that emerged through both quantitative and qualitative research

was psychological empowerment and resilience.

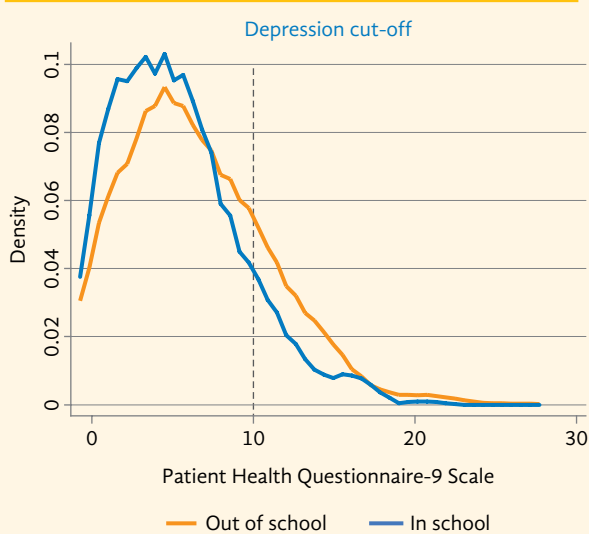
This is rarely explored with youth in India, especially in surveys and as it relates to other educational and economic empowerment outcomes; Box 4 further discusses the introduction of these types of variables into the study. Psychological empowerment and resilience appear to play a very important role for young women. In fact, the single most frequently cited enabling factor for young women to achieve their aspirations cited in focus group discussions was self-confidence and belief in one's ability to achieve tasks and overcome challenges. Accordingly, attributes such as work ethic, persistence, determination, resolve, and resilience were prominently highlighted.

Symptoms of depression increase sharply as girls leave school and enter young adulthood. This study included a validated mental health screening instrument commonly used both in India and internationally (the Patient Health Questionnaire-9). Like international studies,⁴⁴ we find high rates of psychological distress among young women, which the qualitative research suggests are strongly related to stringent gender roles that put a great deal of stress on young women and curtail their ability to pursue their aspirations. The results also highlight notable patterns. Rates of screened depression increase significantly as girls get older. Only one in ten girls ages 11-14 (10%) screens for depression while the share jumps to nearly a quarter for young women ages 18-24 (24%). This appears to reflect the distress imposed on girls as their educational and career aspirations become elusive in the face of marriage, economic and social constraints that set in during older adolescence. Indeed, married young women ages 16-24 are significantly more likely to screen for depression than their unmarried peers, though the marriage effect washes out when controlling for attending education, which has a robust negative correlation with depression

(Figure 39 illustrates the difference in depression screening scores between in-school and out-of-school girls). In other words, while marriage likely contributes to girls' distress, the main reason for this is probably the stopping effect that early marriage has on girls' education prospects.

These findings are especially significant in light of the fact that the World Health Organization estimates that suicide is currently the leading cause of death among adolescent girls and young women in India⁴⁵. Indeed, our survey found that a staggering 41% of young women (ages 18-24) in Jharkhand reported having had thoughts that they "would be better off dead or of hurting [themselves] in some way" in the last two weeks (prior to the survey). Mental health is a serious public health issue, and this study suggests that it is closely linked to the distressing situations, including lack of supports and opportunities, in which many Jharkhand young women find themselves. Meanwhile, the mapping identified only 11 certified mental health treatment

Figure 39:
YOUNG WOMEN (AGES 16-24) SHOW HIGHER DEPRESSION SYMPTOMS SCORES IF OUT OF SCHOOL



Source: WB survey 2015, team's analysis. Higher scores indicate higher levels of depression symptoms; a score of 10 represents the clinical cut-off for depression screening.

providers, of which seven were located in two urban district centers.

Our quantitative analyses also suggest an important role played by psychological empowerment in shaping education and employment aspirations.

The most consistent and robust predictor of girls' aspirations, controlling for a range of other variables, was self-efficacy (see Figure 40). The survey included the 10-item General Self-Efficacy Scale (GSES),⁴⁶ the most commonly used and validated international measure of general self-efficacy, which captures optimistic self-beliefs in one's ability to cope with difficult demands and achieve objectives. Self-efficacy can be considered to be a variant of self-confidence and is commonly theoretically associated with psychological empowerment. Regardless of the type of aspiration used as the dependent variable—intention to work after marriage, ideal age of marriage, aspiration to achieve higher levels of education—positive self-efficacy consistently predicted higher aspirations. While psychological empowerment might not be enough to ensure girls' achievement in the face of multiple constraints and lack of opportunities,

it appears to be a critical first step towards educational and employment achievement—that is, the ability to aspire to it.

An optimistic outlook towards the future was a key predictor of girls' education aspirations, but the impact washes away once key household characteristics like parental age, education and income are controlled for.

For 15-24 year olds, the effect of optimism is driven primarily by higher self-efficacy scores, which are robust to controlling for household characteristics (see Annexure 2 for details). Optimism is a key predictor of employment aspirations, for all age groups. Higher reported depression scores are also correlated with higher aspiration to be employed in the future. A potential explanation for this might be that depression can stem from unhappiness or dissatisfaction with current life situation, and hence this finding may represent a desire for many young girls to have a better future relative to their present. Finally, for 15-24 year olds, inclusion of self-efficacy measure washes away the optimism effect but not the depression effect. Adding household controls does not change the results qualitatively.

COMMON SOURCES OF DISTRESS INCLUDE INABILITY TO ACHIEVE ASPIRATIONS, HOUSEHOLD PRESSURES AND ALCOHOL ABUSE

Alcohol is a very bad tension, sister. When [my husband] comes home drunk, he isn't in his senses and, even though I would be tired because of working, he will bother me by ordering me to fetch water and food. He won't bother if there is something in the house or not. Would that not cause tension? – Sabra, female youth

That problem is within myself, that I was not able to achieve anything. There is a lot of tension due to this.

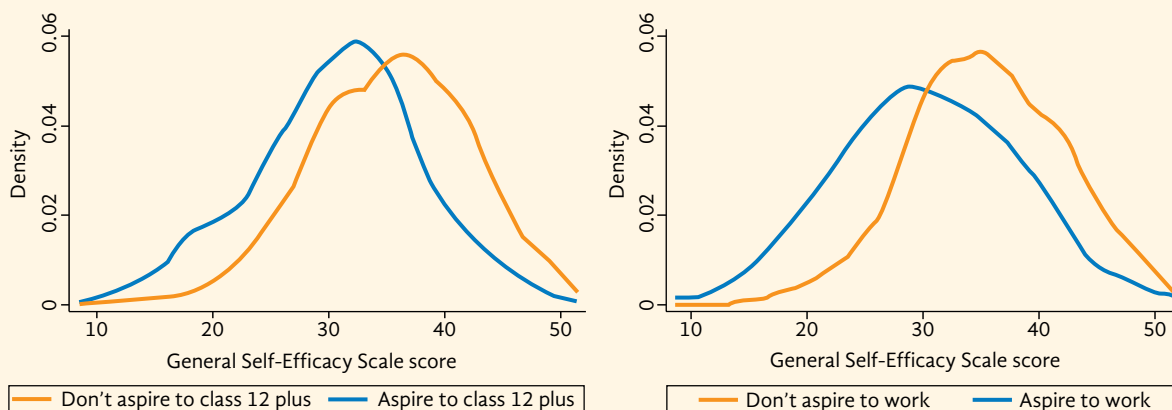
So, if today, since I have no job, if I go to ask my husband for some money, he says angrily,

“Has your father given it?!” – Abid, female youth

If we have self-confidence within us, then we can do the most difficult of works. If we have self-confidence, then we can do anything. We shouldn't be weak. – Asha, female youth

Figure 40:

SELF-EFFICACY IS A SIGNIFICANT PREDICTOR OF GIRLS' ASPIRATIONS



Source: WB survey 2015, team's analysis (young women ages 15-24).

Box 4:

INNOVATIONS IN STUDY DESIGN: INCLUSION OF PSYCHOSOCIAL MEASURES

Experimental evidence is accumulating on the effectiveness of psychologically informed development policies and program interventions, as underscored by the *World Development Report 2015*. With growing interest and recognition of the role played by socio-emotional factors in mediating decisions related to program uptake and human capital investments, recent evaluations in India have attempted to capture psychological characteristics of target populations in Haryana,⁴⁷ West Bengal,⁴⁸ and Tamil Nadu.⁴⁹ The study in Jharkhand complements these efforts through the use of a mixed-methods and mixed-variables approach for a more well-rounded and in-depth assessment from multiple perspectives. In particular, the survey aimed at including psychometrically sound social-emotional instruments to enable a rigorous and better-rounded examination of the aspirations, needs, outcomes, and constraints of adolescent girls and young women in the state of Jharkhand. Qualitative work further allowed for in-depth examination of the ways that young people think about social-emotional outcomes and the roles that they play in their day-to-day lives.

Psychosocial variables assessed included aspirations, self-efficacy, mental health, optimism, hopes, subjective well-being, and gender-related attitudes. Many measures for social and emotional outcomes exist, but we should be suspicious of their suitability for populations like vulnerable Indian youth. Most instruments come from what some cultural anthropologists refer to as "WEIRD" (Western-educated, industrialized, rich, democratic) societies.⁵⁰ As the label implies, these settings are often highly unrepresentative of the large majority of the world's people—this includes how people respond and relate to psychosocial measures. Preparations for this study included an extensive review and assessment of psychosocial instruments used in Indian contexts along with piloting of those chosen for this survey. The survey used standardized instruments deployed globally as valid and useful across a range of cultures.

Two key measures that were included, following the review and piloting, were the General Self-Efficacy Scale (GSES)⁵¹ and the Patient Health Questionnaire-9 (PHQ-9).⁵² The GSES is a 10-item global measure of self-efficacy which measures optimistic self-beliefs in one's ability to cope with difficult demands and achieve objectives. It is an aspect of psychological empowerment. The instrument's advantages are brevity, simple language, validation and use across many countries, and available translations in 31 languages including Hindi. Sample items include, "I can manage to solve difficult problems if I try hard enough" and "it is easy for me to stick to my goals and reach them." Responses involved a Likert-style scale of five options ranging from "never" to "very often." On the mental health side, the PHQ-9 screens for symptoms of depression and anxiety. The instrument's advantages are brevity, validation across several countries and cultural contexts, and common use in India. User guidance and clinical cut-offs for different levels of problem severity make this instrument useful for both research at the population level and treatment, and referral decisions at the individual level. Respondents were asked to indicate how often they felt bothered by certain problems over the last two weeks and had four response options ranging from "not at all" to "nearly every day." Example items include, "Little interest or pleasure in doing things" and "feeling down, depressed, or hopeless." In order to mitigate the known problems of using Likert-style response options with low-literacy and non-Western populations, the survey included piloted visual aids which increased respondents' comprehension and response times. Data for both instruments indicate high internal consistency for the Jharkhand survey sample ($\alpha = 0.89$ for GSES and 0.78 for PHQ-9).



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(কল্যাণী সেল)

Policy Implications

Skills training for young women] is worthwhile, because if they devote time to participate in these kinds of trainings, they will become self-reliant and can stand on their own feet.

– Manoj, male youth

In our village, if a girl attained a 10th or higher level of education and has a job, then she is respected.

– Krishna, male youth

We will allow and encourage girls to participate in group activities. Because we believe that this will create an opportunity for them to learn new things. They will receive skills trainings and organize to take new initiatives to build their future.

– Jatin, mother of an adolescent girl

HIGHLIGHTS

- Prioritizing public investments in adolescent girls and young women in Jharkhand is warranted.
- Demand-side and supply-side interventions to support education and skills training completion are needed, especially for out-of-school girls.
- Strengthening girls' social-emotional skills could boost educational and employment aspirations and girls' resilience in the face of multiple constraints.
- Young women need supports and opportunities for both self-employment and wage employment options, along with assistance and information to support safety among those who migrate for work.
- Engaging families and communities in support of girls' socio-economic empowerment is critical to relaxing significant social constraints to participating in education, training, and employment.

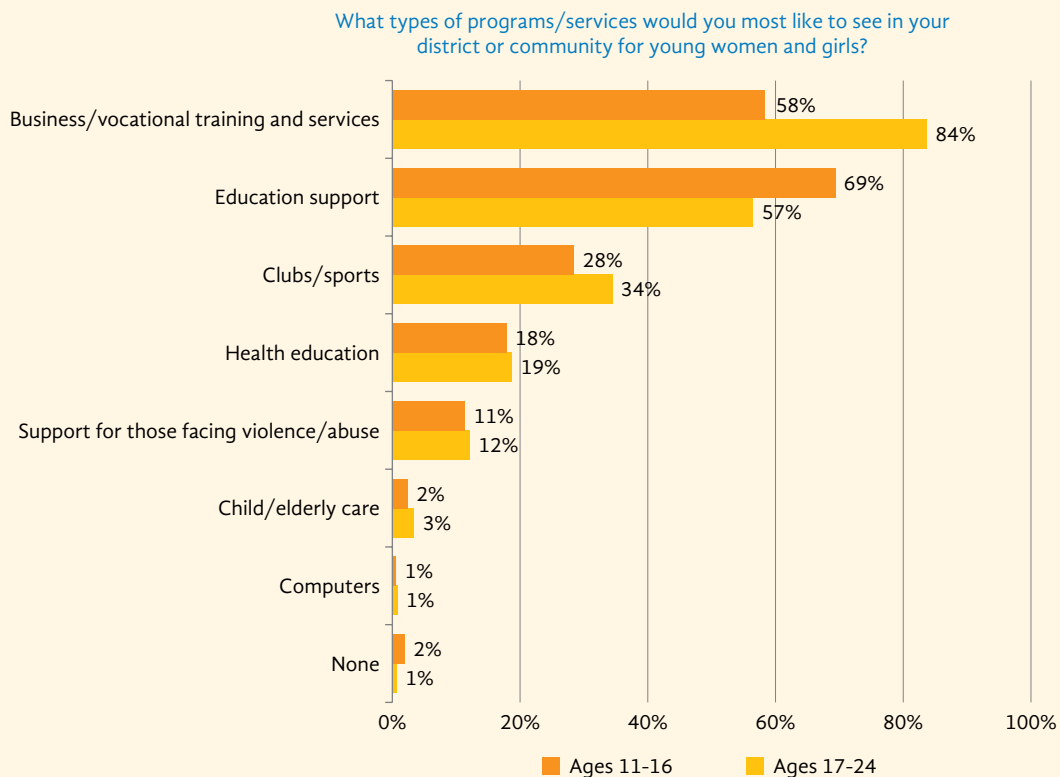
Overall

The diagnostic underscores a substantial justification for priority and tailored investments to support adolescent girls and young women’s social inclusion. To leverage the under-realized potential of young women in the labor market and for Jharkhand’s economy, targeted policy interventions for this population are warranted. At present, education and employment outcomes are too poor compared to several other low-income states, and market and institutional failures too pervasive, to expect that measurable progress could be made otherwise. Investments should be informed by evidence, both local and international, to increase the likelihood of success. Box 5 includes examples of lessons learned from international experiences and resources for further information.

Although adolescent girls and young women’s stark vulnerabilities underscore a significant need for a range of supports, access to services and programs among this group is extremely limited. While there are some small scattered initiatives, there is no state-level program that systematically addresses adolescent girls and young women’s specific needs for education, employment, and agency. Despite 95% of adolescent girls and young women (age 11-24) declaring interest in participating in relevant programs, only 5% reported participating in any activities, groups, or programs meant for young women and girls on a monthly basis. Overall, when asked what types of programs or services girls would most like to see in their areas, they most commonly indicated business or vocational training and support (71%) and educational support programs (57%) (age group breakdowns are shown in Figure 41).

Figure 41:

GIRLS EXPRESSED HIGH DEMAND FOR TRAINING AND EDUCATION PROGRAMS



Source: WB survey 2015, team’s analysis. Girls could select or name up to three.

For intervention purposes, it can be useful to segment adolescent girls and young women.

While this constitutes a specific and vulnerable group as a whole, it is not a homogenous one with undifferentiated needs. For instance, it may be particularly important to consider segments of girls according to age groups and school status. As shown in Figure 42, younger adolescent girls in Jharkhand are largely unmarried, and with more than three-quarters in school, it is important to help those in school to continue, help those out of school to re-integrate, and begin helping both to develop foundational life skills and experiences that will strengthen their future employability. Meanwhile, older young women are far more likely to be married and out of school. For this sub-group, it becomes increasingly important to focus on engaging young men (husbands) in support of young women’s opportunities, and thereby strengthening young women’s options through flexible skills training and employment and entrepreneurship supports. Both young and older girls can benefit from life skills training, group and community activities, but these might need to be tailored to girls’ developmental stages and life circumstances in order to maximize participation and results.

If girl is educated then the next generation is educated.

– Rashmi, female youth

Education

For girls still in school, promote retention and learning through secondary levels of education.

Major factors behind girls’ attrition include early marriage (which reduces households’ incentives to invest in girls’ human capital), economic pressures on the household, and accessibility of schools. Taking these issues into account, the government should continue and expand efforts to extend safe and affordable access to upper primary and secondary education. The lack of school facilities in or near the village and direct and indirect costs of continuing education are likely to have a greater impact on girls than boys. Additionally, the government could consider further incentivizing change with girls and their families. Conditional cash transfers, for example, have been effective tools in many settings for increasing school enrollment—especially for girls and at the secondary level.⁵³ Typically these transfers have targeted parents in the household

Figure 42:

AGE AND GENDER-BASED SEGMENTATION CAN STIMULATE EFFECTIVE TARGETING AND PROGRAM DESIGN

	Ages 11-16	Ages 17-24
In school	72% of age group (1.56 million) (approx. 0% married) Support school retention, life skills, delayed marriage, and engaging parents.	16% of age group (0.36 million) (approx. 5% married) Support continued education or transitions to training and employment, life skills, delayed marriage, and engaging parents.
Out of school	28% of age group (0.61 million) (approx. 2% married) Support educational re-integration, life skills, delayed marriage, and engaging parents.	84% of age group (1.87 million) (approx. 67% married) Support entrepreneurship or vocational training, life skills, healthy marriage and family planning, and engaging husbands and in-laws.

Source: WB survey 2015, team’s analysis. Population numbers based on Census 2011

(assuming that their decisions, rather than the girls', impede girls' school attendance), but in some cases governments in and out of India are experimenting with transfers directly to girls to boost their empowerment directly. Further, particularly where norms reinforcing child marriage are deeply entrenched, broad-based social policy, media and advocacy initiatives to build an agenda and foster public opinion supporting delayed marriage are likely needed.⁵⁴

For out-of-school girls, support second-chance re-integration through expanded, flexible, and low-cost open schooling and bridge education. Given the high number of out-of-school girls who still aspire to secondary education, consider expanding the use of non-formal education through open schools and bridge education to re-integrate girls, as well as scaling up innovative programs like Mahila Samakhya Kendras (MSK). Open Schooling through NIOS provides an important existing channel for out-of-school girls' reintegration into education, but current uptake and completion—especially among girls—are very low. Greater efforts should be taken to increase girls' access and well as the quality of the contact classes offered by the NIOS study centers. The majority of the Special Training Centres (STCs) under the Sarva Shiksha Abhiyan (SSA) scheme are currently operating from KGBV schools. Scaling up the number of STCs particularly in rural areas could help in mainstreaming of the out-of-school girls from vulnerable groups. Open Schooling provides an important existing channel for out-of-school girls' reintegration into education, but the current uptake and completion—especially among girls—are very low.

Employment

Interventions aimed at bringing skills training opportunities and business and placement services

closer to the community can be a game-changer in the skills landscape within Jharkhand. It is clear that, to help young women complete training and find sustained employment, both demand-side and supply-side interventions and incentives will be required. For example, community mobilization and cash stipends could encourage girls' participation in skilling activities. At the same time, carefully devised, performance-based contracts with training providers, and coordination with potential employers, could encourage more localized, flexible, and market-driven skills training and subsequent job opportunities while addressing young women's unique constraints. A World Bank experiment of a training program for adolescent girls and young women in Nepal involving carefully crafted performance-based contracting with a training provider and strong employer linkages showed large effects on participants' employment and earnings outcomes.⁵⁵

Increase youth-specific interventions to help young women enter, and increase productivity in, paid self-employment and micro-enterprise.

The majority of young women participating in the labor force are self-employed, especially in rural areas. This remains the most realistic labor market entry point for most young women in Jharkhand—especially those married—yet they lack the support and opportunities for pursuing flexible, income-

Girls can do every work that a boy can do. It is not the matter of capacity; it is rather the issue of mobility. Girls cannot move out of the community or migrate out for a job and there is no job available here in the neighborhoods. If there is opportunity for skills training and good employment through job opportunities or home-based entrepreneurship, girls will definitely participate.

—Urmila, mother of an adolescent girl

generating on-farm and off-farm self-employment close to home. Interventions targeting young women in rural communities have shown very positive results for increasing paid employment and earnings, particularly through self-employment, through a combination of safe spaces with group-based training and supports and access to liquidity. Successful interventions often involve local market assessments with flexible skilling and supports to help young women thrive in sectors and value chains that are most relevant for their communities. Broader efforts to support young women's access to technology and financial services are also likely to facilitate greater opportunities through self-employment and microenterprise.

Simultaneously, prepare young women with greater mobility and requisite education to meet the unmet skill demands of the organized sector. A Jharkhand skills-gap study commissioned by the National Skills Development Commission (NSDC) estimates that, over the period of 2012-2017, there will only be a demand for 890 thousand skilled and semi-skilled workers against an overall labor pool of 2.3 million workers.⁵⁶ The NSDC study also highlights a substantial gap between the incremental demand of, and supply for, skilled and semi-skilled workers. In other words, while wage jobs in the organized sector would not be able to employ all of the young women who aspire to paid employment, market-driven skilling can still help a significant number of young women fill human resource gaps. Targeted human capital investments could result in higher female wage employment in some sectors where there is

More than anything else, we need career guidance for our daughters. That is the top priority. We don't know what avenues are available and what is good for them.

– Rachna, mother of adolescent girl

a growing demand for semi-skilled labor supply in the state and a willingness of young women to work (e.g., food processing, tourism, hospitality, financial services, and healthcare).

Provide young women with structured guidance and information to increase uptake of opportunities and tackle gendered occupational sorting. Young women commonly cited a lack of guidance and information as impediments to accessing training and jobs. Indian and international evidence shows how improved information can play a potent role in young women's economic empowerment. For example, a recent experiment in rural areas around Delhi found that, by providing information at the village level, recruiters were able to significantly increase young women's take up of employment opportunities in the business process outsourcing industry, and this in turn improved aspirations and human capital investments in younger girls in the same communities.⁵⁷ Research in Kenya has found that simply providing young women with better information about labor market opportunities and differential earnings reduced gender sorting into training for traditionally feminine job types.⁵⁸ Yet the study also indicates that that information alone is insufficient because the study participants did not actually enter the non-traditional trades in which they were trained. Beyond simply providing information, guiding young women through structured goal-setting and individual planning, especially with peer support in the process, can lead to more positive economic empowerment outcomes for young women.⁵⁹

Agency

Analysis related to psychological empowerment outcomes—such as self-efficacy and mental health—highlights the important role this plays in young women's aspirations and capabilities. Investment in

creating a cadre of mentors; providing safe spaces for girls to interact, expand their networks, and develop foundational life skills; and offering counseling support through schools and training facilities can start to relax social-emotional constraints faced by young women in pursuing their potential and remaining resilient in the face of multiple constraints. Importantly, an increasing evidence base shows the potential of interventions to increase youth self-efficacy and mental health.⁶⁰ An impact evaluation of a program designed to increase the non-cognitive skills of adolescents in poor slums around Mumbai not only found that the intervention had positive effects on young people's self-efficacy and self-esteem, but also that those outcomes were positively related to success in school-leaving examinations and initial labor market outcomes.⁶¹ Additionally, a randomized evaluation of a life skills curriculum with adolescent girls in Bihar recently showed positive impacts on girls' self-efficacy, soft skills, and health and nutrition knowledge.⁶²

Go beyond the girl to promote families and communities' support for gender equality and girls' empowerment. Young women overwhelmingly articulated desires to marry later, stay in school longer, participate in training, pursue careers that they valued, and ultimately serve their communities and country. Yet despite their aspirations, and their willingness to work extraordinarily hard for them, young women and girls frequently cited both economic and social constraints to achievement. Interventions should include a strong community engagement focus to foster trust and support among community elders, parents, husbands, in-laws, and other influential stakeholders. In particular, promising practices to build wider support for girls' empowerment include: (a) formation of community and family support committees for adolescent girls' groups and programs (e.g., as

practiced by BRAC's adolescent girls programs), (b) expanding entertaining and effective programs that engage young men and boys in fostering more gender-equitable norms (e.g., ICRW's Gender Equity Movement in Schools [GEMS] curricula and Promundo's curricula and programs for encouraging more equitably-minded youth and fathers), and (c) statewide, multi-media, and high-profile initiatives to build broad-based support and respect for girls (e.g., as is a focus for West Bengal's Kanyashree Program for girls).

Facilitate the formation of adolescent girls' groups with high-quality facilitation across the state.

Girls described the importance of doing things in groups and through collective action. Alone, girls find it hard to participate in programs, training, or jobs. They are concerned for their safety and have difficulties persuading spouses, parents, in-laws, and others to allow them to pursue educational and employment opportunities. In numbers, girls believed their participation in programs and opportunities was more likely to be supported, and, as groups, they have a greater ability to contribute to changing mindsets. Moreover, beyond the instrumental value of groups, girls simply find them more fun and more meaningful than doing things alone. Importantly, however, international experience suggests that the quality of facilitation is important. Group facilitators should be carefully selected and well-trained (and retrained) to provide meaningful and engaging safe spaces for girls to come together and develop skills.

There should be a club for girls. We will organize meetings at least once in a month. We can spread the information by T.V. or acting. We can keep a T.V. in our club and show it to every woman. We can make our own cassette.

—Naz, female youth

Box 5:**WHAT WORKS FOR YOUNG WOMEN'S ECONOMIC EMPOWERMENT?**

Some important global evidence initiatives have pursued this very question and may yield useful insights for the Jharkhand context. Two good examples include the World Bank's **Adolescent Girls Initiative (AGI)** and the **Roadmap for Promoting Women's Economic Empowerment (RPWEE)**, by the United Nations Foundation and Exxon-Mobile).

The AGI piloted and evaluated models in eight countries (Afghanistan, Jordan, Lao PDR, Liberia, Haiti, Nepal, Rwanda, and South Sudan). Each program was individually tailored to the country context, and the menu of interventions included business development skills training, technical and vocational training, targeting skills in high demand, as well as life-skills training. While results varied by context, a common lesson was that successful interventions focusing on the social and economic empowerment of this population typically employ several integrated interventions to affect measureable change in key outcomes.⁶³ For example, the provision of safe spaces, meaningful life skills education, and community mobilization were important complements to traditional skills training parts of the programs. Additionally, while the models included skills and supports through both vocational training and business skills or self-employment training, where formal wage jobs were lacking and women faced more restrictions, the latter tended to have higher uptake and returns. Even where girl-friendly vocational training was very effective (e.g., in Nepal) many young women's gains were still in self-employment.

The RPWEE involved a systematic synthesis of global evidence on what works for women's economic empowerment around four categories: entrepreneurship, farming, wage employment, and young women's employment. For young women, the review found strong evidence for micro-savings, demand-driven job services, cash transfers, and livelihood programs in boosting educational, employment and earnings outcomes. It cites, for example, BRAC's Empowerment and Livelihood for Adolescents program in Uganda, which offered a combination of safe spaces (adolescent girls' clubs), soft skills, and hard skills training. The program demonstrated a 35% increase in the likelihood of young women being engaged in income generation and a 30% reduction in pregnancy rates.

Online resources:

- AGI (note the useful "Resource Guide" for practitioners): <http://www.worldbank.org/en/programs/adolescent-girls-initiative>
- RPWEE (note specific guidance on young women's employment): <http://www.womeneconroadmap.org/>



Annexures

Annexure 1: Measures

The main topics measured in the survey and associated measures and sources for all three questionnaires are outlined in the tables provided below. Wherever appropriate and available, measure and modules were derived from existing sample surveys for comparability (e.g., NSS) and—in the case of psychosocial measures—from internationally used

instruments with sound psychometric properties. In several cases, minor adaptations were made for linguistic and cultural validity. Wherever possible, the consent of original instrument creators (e.g., for the PHQ-9) was sought and provided for adaptations. In other cases, the team constructed new measures informed by the broader literature and piloting.

ADOLESCENT GIRLS AND YOUNG WOMEN QUESTIONNAIRE

Topics	Source
Education & training	
Educational aspirations and reasons for leaving school	World Bank - Adolescent Girls Employment Initiative (AGEI) impact evaluation baseline in Nepal
School quality and menstruation constraints	Team
Training aspirations and preferences	Team
Employment & earnings	
Earnings and control of income	World Bank - Adolescent Girls Employment Initiative (AGEI) impact evaluation baseline in Nepal
Occupational aspirations and preferences	Team
Uptake & perception of services	
Utilization of existing programs and schemes and constraints to access	Team
Preferences for potential programs	Team
Financial inclusion	
Access to, and use of, financial services	World Bank - Global Findex survey
Access to technology	
Access to, and use of, mobile phones and internet	Pew Research Global Attitudes Project

Topics	Source
Nutrition& health	
Food sufficiency & use of nutrition tablets	Young Lives Questionnaire
Accessing health care services and type of provider	Team
Social-emotional outcomes	
Depression and anxiety symptoms	Patient Health Questionnaire-9 items (Kroenke & Spritzer 2002 – link)
General self-efficacy	National Institutes of Health Toolbox adapted and validated version (CAT Ages 8-12 - link) from Jerusalem & Schwarzer 1981.
Subjective well-being and hope	Child Trends Positive Indicators Project (link)
Social networks & support	
Sources of help and support	World Bank - Adolescent Girls Employment Initiative (AGEI) impact evaluation baseline in Nepal
Positive connectedness	Blum & Ireland 2004
Gender relations	
Marriage and childbearing information	NFHS-3/DHS
Marriage and post-marriage aspirations	Team
Family planning and mother's background	World Bank - Adolescent Girls Employment Initiative (AGEI) impact evaluation baseline in Nepal
Perceptions of violence	Team
Gender attitudes	World Values Survey
Migration	
Perceptions and aspirations related to migration	Young Lives Questionnaire; Team
Time use	
Use of time over a one-week period	NSS 2011/12

HOUSEHOLD QUESTIONNAIRE

Topics	Source
Demographics of household	
Social and cultural information on the household	NSS 2011/12
Demographics, education & employment of all household members	
Age, sex, education status and information, literacy, receipt of assistance, employment/ labor force participation status and information, and migration status of each household member	NSS 2011/12
Assets	
Brief assets module to construct asset index	Socio-Economic and Caste Census 2011
Consumption & food security	
Brief information on basic consumption and food security	NSS 2011/12
Health & social services	
Access to, and use of, health and social services	NSS 2011/12
Shocks	
Brief household shocks module	Socio-Economic and Caste Census 2011

COMMUNITY QUESTIONNAIRE

Topics	Source
Physical & demographic information	
Remoteness, vicinity to other towns, geography type, typical uses of land, social and cultural composition	Young Lives Questionnaire
Risks & shocks	
Shocks to community, perceptions on extent of gender-based violence	Young Lives Questionnaire; Team
Work & migration	
Seasonal fluctuations in labor and migration and main types of work done by women and men	Young Lives Questionnaire
Education & services	
Perceptions on gender attitudes towards education and female work; availability, accessibility, and functionality of a range of services	Young Lives Questionnaire; Team

Annexure 2: Technical specifications of analytics

Preliminary findings on determinants of aspirations (education and employment) among adolescent girls in Jharkhand

Key dependent variables

1. Education aspiration (years of schooling she would like to achieve).
2. Employment aspiration (would she like to be employed in 5-10 years. Generated as a binary variable equal to 1 if she states any paid profession, 0 if says housewife, don't know, refused to answer).

Key explanatory variables

Non-cognitive measures:

1. Optimism about future.
2. Self-efficacy (only 15-24 years group).
3. Depression.

Control variables

1. Other individual characteristics, including age, NEET status, marital status.
2. Household characteristics, including parental age, parental education, household size, household income, caste, religion, BPL status.
3. Village characteristics, controlled for by including village fixed effects. Since cross-sectional data, these will be common for all girls living in same village.

DETERMINANTS OF EDUCATION ASPIRATION AMONG ADOLESCENT GIRLS IN JHARKHAND

	(1)	(2)	(3)	(4)
	Education Aspiration			
Age (years)	0.23*** (0.02)	0.23*** (0.02)	0.16*** (0.02)	0.13*** (0.02)
NEET (0/1)	-2.03*** (0.14)	-2.01*** (0.15)	-1.46*** (0.14)	-1.37*** (0.13)
Married (0/1)	-1.53*** (0.17)	-1.54*** (0.19)	-1.45*** (0.20)	-1.11*** (0.22)
Optimistic about future (z-score)		0.22*** (0.05)	0.11** (0.05)	0.06 (0.05)
Father's age (years)			-0.00 (0.01)	0.00 (0.01)
Mother's age (years)			0.02*** (0.01)	0.02*** (0.01)
Father's education (years)			0.08*** (0.01)	0.06*** (0.01)
Mother's education (years)			0.13*** (0.01)	0.11*** (0.01)
Household size			-0.04* (0.02)	-0.02 (0.02)
Log annual HH income			0.35*** (0.05)	0.16*** (0.06)
Caste = SC			-0.33 (0.21)	-0.58*** (0.21)

	(1)	(2)	(3)	(4)
	Education Aspiration			
Caste = ST			-0.56**	-0.61**
			(0.22)	(0.24)
Caste = OBC			0.01	-0.14
			(0.19)	(0.18)
Religion = Muslim			-0.18	0.04
			(0.18)	(0.22)
Religion = Christian			-0.22	0.08
			(0.26)	(0.34)
Religion = Sarna			-0.22	-0.32*
			(0.21)	(0.20)
Has BPL card			-0.06	-0.01
			(0.11)	(0.11)
Village fixed effects	No	No	No	Yes
Adj. R-sq	0.14	0.15	0.26	0.33
N	3623	3145	2864	2864

Notes: The sample consists of all adolescent girls 11-24 years inclusive. Standard errors, in parentheses, are clustered at the village level. * significant at 10 percent, ** significant at 5 percent, *** significant at 1 percent. The dependent variable is number of years of education a girl reports to aspiring to if she faced no constraints. The omitted caste group is General Caste and the omitted religious group is Hindu. The depression variable is a standardized z-score constructed from answers given to the following nine questions on: 'feeling little interest in things'; 'feeling down'; 'trouble sleeping'; 'feeling tired'; 'poor appetite'; 'feeling bad about myself'; 'trouble concentrating'; 'moving/speaking slowly'; 'thoughts of hurting myself'. The optimism variable is a standardized z-score constructed from answers given to the following three questions on: 'expect good things to happen to me'; 'excited about future'; 'trust future will turn out well'.

DETERMINANTS OF EDUCATION ASPIRATION AMONG ADOLESCENT GIRLS IN JHARKHAND (11-14 YEAR OLDS)

	(1)	(2)	(3)	(4)
	Education Aspiration			
Age (years)	0.22***	0.25***	0.23***	0.18***
	(0.06)	(0.06)	(0.07)	(0.07)
NEET (0/1)	-2.19***	-2.16***	-1.59***	-1.33***
	(0.23)	(0.25)	(0.22)	(0.23)
Married (0/1)	-3.17	-3.12	0.38	0.67
	(2.93)	(2.86)	(1.18)	(1.45)
Optimistic about future (z-score)		0.19**	0.06	-0.08
		(0.07)	(0.07)	(0.07)
Father's age (years)			-0.01	-0.00
			(0.01)	(0.01)
Mother's age (years)			0.03***	0.02*
			(0.01)	(0.01)
Father's education (years)			0.11***	0.09***
			(0.02)	(0.02)
Mother's education (years)			0.09***	0.06***
			(0.02)	(0.02)
Household size			-0.06	-0.02
			(0.04)	(0.04)

	(1)	(2)	(3)	(4)
	Education Aspiration			
Log annual HH income			0.35***	0.16*
			(0.08)	(0.08)
Caste = SC			-0.43	-0.58*
			(0.27)	(0.32)
Caste = ST			-0.51	-0.41
			(0.32)	(0.37)
Caste = OBC			-0.04	0.02
			(0.28)	(0.34)
Religion = Muslim			-0.21	0.10
			(0.27)	(0.37)
Religion = Christian			-0.18	0.38
			(0.42)	(0.64)
Religion = Sarna			-0.21	-0.31
			(0.33)	(0.33)
Has BPL card			-0.15	0.02
			(0.15)	(0.16)
Village fixed effects	No	No	No	Yes
Adj. R-sq	0.09	0.10	0.24	0.33
N	1487	1274	1170	1170

Notes: The sample consists of only adolescent girls 11-14 years inclusive. Standard errors, in parentheses, are clustered at the village level. * significant at 10 percent, ** significant at 5 percent, *** significant at 1 percent. The dependent variable is number of years of education a girl reports to aspiring to if she faced no constraints. The omitted caste group is General Caste and the omitted religious group is Hindu. The depression variable is a standardized z-score constructed from answers given to the following nine questions on: 'feeling little interest in things'; 'feeling down'; 'trouble sleeping'; 'feeling tired'; 'poor appetite'; 'feeling bad about myself'; 'trouble concentrating'; 'moving/speaking slowly'; 'thoughts of hurting myself'. The optimism variable is a standardized z-score constructed from answers given to the following three questions on: 'expect good things to happen to me'; 'excited about future'; 'trust future will turn out well'.

DETERMINANTS OF EDUCATION ASPIRATION AMONG ADOLESCENT GIRLS IN JHARKHAND (15-24 YEAR OLDS)

	(1)	(2)	(3)	(4)	(5)
	Education Aspiration				
Age (years)	0.17***	0.15***	0.11***	0.05*	0.03
	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)
NEET (0/1)	-1.96***	-1.93***	-1.77***	-1.32***	-1.23***
	(0.14)	(0.15)	(0.15)	(0.16)	(0.15)
Married (0/1)	-1.37***	-1.33***	-1.21***	-1.14***	-0.88***
	(0.17)	(0.20)	(0.19)	(0.21)	(0.24)
Optimistic about future (z-score)		0.24***	0.05	0.01	0.04
		(0.07)	(0.07)	(0.07)	(0.07)
Self-efficacy (z-score)			0.71***	0.53***	0.48***
			(0.07)	(0.08)	(0.08)
Father's age (years)				0.00	-0.00
				(0.01)	(0.01)
Mother's age (years)				0.02**	0.03***
				(0.01)	(0.01)

	(1)	(2)	(3)	(4)	(5)
	Education Aspiration				
Father's education (years)				0.06***	0.04***
				(0.02)	(0.02)
Mother's education (years)				0.13***	0.13***
				(0.02)	(0.02)
Household size				-0.02	-0.01
				(0.03)	(0.03)
Log annual HH income				0.31***	0.12*
				(0.07)	(0.07)
Caste = SC				-0.24	-0.50*
				(0.25)	(0.27)
Caste = ST				-0.52**	-0.69**
				(0.26)	(0.30)
Caste = OBC				0.11	-0.15
				(0.21)	(0.23)
Religion = Muslim				-0.18	-0.20
				(0.20)	(0.28)
Religion = Christian				-0.26	-0.24
				(0.29)	(0.38)
Religion=Sarna				-0.27	-0.37
				(0.24)	(0.27)
Has BPL card				-0.00	-0.00
				(0.13)	(0.13)
Village fixed effects	No	No	No	No	Yes
Adj. R-sq	0.17	0.17	0.22	0.30	0.36
N	2136	1871	1871	1694	1694

Notes: The sample consists of only adolescent girls 15-24 years inclusive. Standard errors, in parentheses, are clustered at the village level. * significant at 10 percent, ** significant at 5 percent, *** significant at 1 percent. The dependent variable is number of years of education a girl reports to aspiring to if she faced no constraints. The omitted caste group is General Caste and the omitted religious group is Hindu. The depression variable is a standardized z-score constructed from answers given to the following nine questions on: 'feeling little interest in things'; 'feeling down'; 'trouble sleeping'; 'feeling tired'; 'poor appetite'; 'feeling bad about myself'; 'trouble concentrating'; 'moving/speaking slowly'; 'thoughts of hurting myself'. The optimism variable is a standardized z-score constructed from answers given to the following three questions on: 'expect good things to happen to me'; 'excited about future'; 'trust future will turn out well'. The self-efficacy variable is a standardized z-score constructed from answers given to the following ten questions on: 'can solve difficult problems if I try hard enough'; 'can get what I want'; 'can stick to and reach goals'; 'can deal with unexpected events'; 'can handle unexpected situations due to my talent/skills'; 'can solve most problems if I try hard enough'; 'can stay calm in difficulty'; 'can find several ways to solve a problem'; 'can think of a solution when in trouble'; 'can handle whatever comes my way'.

DETERMINANTS OF EMPLOYMENT ASPIRATION AMONG ADOLESCENT GIRLS IN JHARKHAND

	(1)	(2)	(3)	(4)	(5)
	Employment Aspiration				
Age (years)	0.01***	0.01***	0.01***	0.01**	0.01**
	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
NEET (0/1)	-0.13***	-0.14***	-0.14***	-0.11***	-0.10***
	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
Married (0/1)	-0.03*	-0.04*	-0.04*	-0.06***	-0.06**
	(0.02)	(0.02)	(0.02)	(0.02)	(0.03)

	(1)	(2)	(3)	(4)	(5)
	Employment Aspiration				
Optimistic about future (z-score)		0.02*** (0.01)	0.03*** (0.01)	0.02*** (0.01)	0.02*** (0.01)
Depressed (z-score)			0.04*** (0.01)	0.03*** (0.01)	0.03*** (0.01)
Father's age (years)				-0.00 (0.00)	-0.00 (0.00)
Mother's age (years)				0.00 (0.00)	-0.00 (0.00)
Father's education (years)				0.00 (0.00)	0.00 (0.00)
Mother's education (years)				0.01*** (0.00)	0.01*** (0.00)
Household size				0.00 (0.00)	0.00 (0.00)
Log annual HH income				0.01 (0.01)	-0.00 (0.01)
Caste = SC				0.02 (0.02)	-0.02 (0.03)
Caste = ST				-0.01 (0.03)	0.00 (0.04)
Caste = OBC				0.03 (0.02)	0.00 (0.02)
Religion = Muslim				-0.01 (0.02)	-0.02 (0.03)
Religion = Christian				-0.02 (0.05)	-0.04 (0.06)
Religion = Sarna				-0.04 (0.04)	-0.02 (0.04)
Has BPL card				0.01 (0.01)	0.01 (0.02)
Village fixed effects	No	No	No	No	Yes
Adj. R-sq	0.03	0.04	0.04	0.05	0.08
N	3942	3441	3441	3125	3125

Notes: The sample consists of all adolescent girls 11-24 years inclusive. Standard errors, in parentheses, are clustered at the village level. * significant at 10 percent, ** significant at 5 percent, *** significant at 1 percent. The dependent variable is a binary variable indicating whether or not a girl aspires to be employed in a job in 5-10 years' time. The omitted caste group is General Caste and the omitted religious group is Hindu. The depression variable is a standardized z-score constructed from answers given to the following nine questions on: 'feeling little interest in things'; 'feeling down'; 'trouble sleeping'; 'feeling tired'; 'poor appetite'; 'feeling bad about myself'; 'trouble concentrating'; 'moving/speaking slowly'; 'thoughts of hurting myself'. The optimism variable is a standardized z-score constructed from answers given to the following three questions on: 'expect good things to happen to me'; 'excited about future'; 'trust future will turn out well'.

**DETERMINANTS OF EMPLOYMENT ASPIRATION AMONG ADOLESCENT GIRLS IN JHARKHAND
(11-14 YEAR OLDS)**

	(1)	(2)	(3)	(4)	(5)
	Employment Aspiration				
Age (years)	0.03*** (0.01)	0.03*** (0.01)	0.03*** (0.01)	0.02** (0.01)	0.02** (0.01)
NEET (0/1)	-0.15*** (0.03)	-0.16*** (0.03)	-0.16*** (0.03)	-0.13*** (0.03)	-0.11*** (0.03)
Married (0/1)	0.17*** (0.05)	0.19*** (0.06)	0.18*** (0.07)	0.14** (0.06)	0.05 (0.04)
Optimistic about future (z-score)		0.02* (0.01)	0.02** (0.01)	0.02 (0.01)	0.01 (0.01)
Depressed (z-score)			0.03*** (0.01)	0.03** (0.01)	0.02 (0.01)
Father's age (years)				-0.00 (0.00)	-0.00 (0.00)
Mother's age (years)				-0.00 (0.00)	-0.00 (0.00)
Father's education (years)				0.00* (0.00)	0.00 (0.00)
Mother's education (years)				0.01** (0.00)	0.00 (0.00)
Household size				0.01 (0.00)	0.01 (0.00)
Log annual HH income				0.01 (0.01)	0.00 (0.01)
Caste = SC				0.01 (0.04)	-0.01 (0.04)
Caste = ST				-0.02 (0.05)	-0.00 (0.06)
Caste = OBC				0.04 (0.03)	0.03 (0.04)
Religion = Muslim				-0.02 (0.03)	0.02 (0.05)
Religion = Christian				-0.11 (0.08)	-0.13 (0.12)
Religion = Sarna				-0.05 (0.06)	-0.05 (0.08)
Has BPL card				0.02 (0.02)	0.03 (0.03)
Village fixed effects	No	No	No	No	Yes
Adj. R-sq	0.03	0.04	0.04	0.05	0.09
N	1517	1304	1304	1195	1195

Notes: The sample consists of only adolescent girls 11-14 years inclusive. Standard errors, in parentheses, are clustered at the village level. * significant at 10 percent, ** significant at 5 percent, *** significant at 1 percent. The dependent variable is a binary variable indicating whether or not a girl aspires to be employed in a job in 5-10 years' time. The omitted caste group is General Caste and the omitted religious group is Hindu. The depression variable is a standardized z-score constructed from answers given to the following nine questions on: 'feeling little interest in things'; 'feeling down'; 'trouble sleeping'; 'feeling tired'; 'poor appetite'; 'feeling bad about myself'; 'trouble concentrating'; 'moving/speaking slowly'; 'thoughts of hurting myself'. The optimism variable is a standardized z-score constructed from answers given to the following three questions on: 'expect good things to happen to me'; 'excited about future'; 'trust future will turn out well'.

**DETERMINANTS OF EMPLOYMENT ASPIRATION AMONG ADOLESCENT GIRLS IN JHARKHAND
(15-24 YEAR OLDS)**

	(1)	(2)	(3)	(4)	(5)	(6)
	Employment Aspiration					
Age (years)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	-0.00 (0.00)	-0.00 (0.00)	-0.00 (0.00)
NEET (0/1)	-0.12*** (0.02)	-0.12*** (0.02)	-0.13*** (0.02)	-0.11*** (0.02)	-0.09*** (0.02)	-0.08*** (0.02)
Married (0/1)	-0.02 (0.02)	-0.02 (0.02)	-0.03 (0.02)	-0.02 (0.02)	-0.04 (0.03)	-0.05* (0.03)
Optimistic about future (z-score)		0.02*** (0.01)	0.03*** (0.01)	0.01 (0.01)	0.02* (0.01)	0.01* (0.01)
Depressed (z-score)			0.04*** (0.01)	0.04*** (0.01)	0.04*** (0.01)	0.04*** (0.01)
Self-efficacy (z-score)				0.07*** (0.01)	0.05*** (0.01)	0.05*** (0.01)
Father's age (years)					-0.00 (0.00)	-0.00 (0.00)
Mother's age (years)					0.00 (0.00)	0.00 (0.00)
Father's education (years)					0.00 (0.00)	-0.00 (0.00)
Mother's education (years)					0.01** (0.00)	0.01*** (0.00)
Household size					0.00 (0.00)	0.00 (0.00)
Log annual HH income					0.01 (0.01)	-0.00 (0.01)
Caste = SC					0.03 (0.03)	-0.02 (0.04)
Caste = ST					0.01 (0.03)	0.01 (0.04)
Caste = OBC					0.03 (0.02)	-0.02 (0.02)
Religion = Muslim					-0.02 (0.02)	-0.05 (0.04)
Religion = Christian					0.03 (0.05)	-0.00 (0.08)
Religion = Sarna					-0.03 (0.04)	-0.01 (0.04)

	(1)	(2)	(3)	(4)	(5)	(6)
	Employment Aspiration					
Has BPL card					-0.00	0.00
					(0.02)	(0.02)
Village fixed effects	No	No	No	No	No	Yes
Adj. R-sq	0.03	0.04	0.05	0.07	0.07	0.08
N	2425	2137	2137	2137	1930	1930

Notes: The sample consists of only adolescent girls 15-24 years inclusive. Standard errors, in parentheses, are clustered at the village level. * significant at 10 percent, ** significant at 5 percent, *** significant at 1 percent. The dependent variable is a binary variable indicating whether or not a girl aspires to be employed in a job in 5-10 years' time. The omitted caste group is General Caste and the omitted religious group is Hindu. The depression variable is a standardized z-score constructed from answers given to the following nine questions on: 'feeling little interest in things'; 'feeling down'; 'trouble sleeping'; 'feeling tired'; 'poor appetite'; 'feeling bad about myself'; 'trouble concentrating'; 'moving/speaking slowly'; 'thoughts of hurting myself'. The optimism variable is a standardized z-score constructed from answers given to the following three questions on: 'expect good things to happen to me'; 'excited about future'; 'trust future will turn out well'. The self-efficacy variable is a standardized z-score constructed from answers given to the following ten questions on: 'can solve difficult problems if I try hard enough'; 'can get what I want'; 'can stick to and reach goals'; 'can deal with unexpected events'; 'can handle unexpected situations due to my talent/skills'; 'can solve most problems if I try hard enough'; 'can stay calm in difficulty'; 'can find several ways to solve a problem'; 'can think of a solution when in trouble'; 'can handle whatever comes my way'.

Annexure 3: Mapping summary

List of the institutes/ service providers	Total no. of service providers	Mapping of service providers through primary data collection (physical site visit)	Not - covered	Mapping the service providers through secondary data collection	Remarks
Industrial training institutes (ITIs)	197	156	41	0	Out of the 41 incomplete data, 19 ITIs refused for the interview, 5 ITIs were permanently closed, 17 ITIs were not found.
Vocational and technical training providers	198	169	29	0	Out of the 29 incomplete vocational providers, 13 were not found, 10 refused for the interview, in 3 no vocational courses were running, and 3 VTPs were permanently closed.
Micro/small business development or enterprise skills providers	45	15	30	0	Out of the 30 incomplete MSMEs, 7 refused for the interview, 21 not running MSME, 2 MSMEs were not found.
Traditional/craft skills providers	20	12	8	0	Out of the 8 incomplete providers, 4 were not found and 4 were permanently closed.
Life skills providers	41	37	4	0	Out of 4 incomplete providers, 2 refused for the interview and 2 were permanently closed.
Certified mental health treatment centers/service providers	19	11	8	0	Out of 8 incomplete providers, 4 were not found and 4 refused for the interview
Skills or employment exchanges/help centers	42	34	8	0	Out of 8 incomplete surveys, 5 refused for the interview, 2 were not found and 1 was found to be closed.
Providers of Open Schooling education/examination	151	2		151	Covered 2 NIOS centers on sample basis. The geo-spatial mapping of the rest was done from secondary data.

List of the institutes/ service providers	Total no. of service providers	Mapping of service providers through primary data collection (physical site visit)	Not - covered	Mapping the service providers through secondary data collection	Remarks
Anganwadi Centers	38,432	-	-	-	In spite of a lot of efforts, the department could not provide secondary data of the village-wise names of the AWCs, which constrained the preparation of geo-spatial map of the same provider.
Formal support services for survivors of human trafficking or gender-based violence	13	13	0	0	
Providers of Special Training to Out of School Children Tasked with Providing Bridge Courses	203	30		203	Out of 203 KGBVs we have covered 30 Special training centers on sample basis. The geo-spatial mapping of the rest was done from secondary data.
Youth development programs/girls (Nehru Yuva Kendra and Jharkhand Mahila Samakhya)	160 NYKs 1268 Girls Clubs of Jharkhand Mahila Samakhya	07 NYKs 14 Girls Clubs of Jharkhand Mahila Samakhya		160 NYKs 1268 Girls Clubs of Jharkhand Mahila Samakhya	Covered 7 Nehru Yuva Kendra Clubs in 4 districts and 13 Jharkhand Mahila Samakhya clubs in 11 districts on sample basis and the rest were done through census data.
NGOs	60		12	48	12 NGOs addresses not found.



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