Security for Girls through Land

Pilot evaluation (2012-2013)



A survey enumerator with Security for Girls through Land participant and her mother, July 2013

December 2013



Table of Contents

| Introduction | 1 |
|--|----|
| Security for Girls through Land | 1 |
| Evaluation strategy | 2 |
| Summary of key findings [full regressions in Appendix] | 4 |
| Findings by evaluation theme | 5 |
| Age of marriage | 5 |
| Dowry practices | 8 |
| Economic assets | 9 |
| Land assets | 11 |
| Girls' formal schooling | 13 |
| Girls' legal knowledge and life skills | 16 |
| Girls' own income | 18 |
| Land-based livelihoods | 19 |
| Knowledge, attitudes, and behavior of parents and boys towards adolescent girls | 21 |
| Discussion and further innovations of the model | 24 |
| What is next for the grant, how will it be evaluated? | 25 |
| References | 27 |
| Appendix: Full regression results used in report | 28 |
| A1. Predictors of age of marriage | 28 |
| A2. Predictors of cash dowry amount and direct bequest to girl at time of marriage | 29 |
| A3. Predictors of whether a girl has a financial asset in her name | 30 |
| A4. Predictors of whether a girl will inherit land assets | 31 |
| A5. Predictors of whether girls aged 15 to 20 have discontinued school | 32 |
| A6. Predictors of girls' legal knowledge and life skills | 33 |
| A7. Predictors of whether a girl has income of her own | 34 |
| A8. Predictors of girls' participation in land-based livelihoods | 35 |

2012 to 2013 was the pilot year of Landesa's partnership with SABLA, a national Government of India adolescent girl empowerment program. In the Tufanganj-II block of Coochbehar district in West Bengal, Landesa piloted three versions of SABLA, all of which included Landesa's particular emphasis on land-based livelihoods and legal empowerment. The pilot area covered 299 Anganwadi centers and reached approximately 7,800 girls. This report presents the evaluation of this pilot year.

Introduction

In the current development climate where the role of women's empowerment as a conduit for family health and economic development is well established, it is perhaps surprising that much less attention is paid to the adolescent girls who will one day become those women. Adolescence, ages 10-19, marks the significant transition from childhood to adulthood, and is characterized by rapid physical growth and development, psychological maturity, sexual maturity, experimentation, development of adult mental processes, and transition from socio-economic dependence to relative independence. This transition period is typically one of heightened physical and psychological vulnerability for young women. India is home to over 111 million adolescent girls (UNFPA for UN systems in India 2003).

Rural adolescent girls in India lead particularly disadvantaged lives, dealing with various pulls and pressures that impose boundaries on their thoughts, aspirations, and mobility. They have to bear the burden of patriarchal gender norms and other cultural practices often with detrimental consequences. Poor nutritional status, restricted access to educational and work opportunities, early marriages, and early pregnancies are common features in their lives. Forty-three percent of girls are married off before the age of 18, and only 49% go on to participate in secondary school (UNICEF 2012). Early marriage has been associated with girls' lower educational attainment and higher maternal mortality (ICRW, 2008; Mathur, Greene, & Malhotra, 2003).

Despite laws prohibiting dowry, entrenched cultural norms have continued, and even spread, the payment of dowries that in many cases far exceed annual household incomes (Maertens and Chari 2012). Some families become landless as they are forced to sell their land in order to pay their daughter's dowry. This perpetuates the cycle of rural poverty and reinforces economic rationale for son preference, making adolescent girls even more vulnerable.

Security for Girls through Land

Land assets are a boost to any individual's security and survival in rural India where agriculture has been and continues to be the main employer of poor. Cultivating the land is an activity involving all members of the family including the women, but when it comes to land rights, men have historically reaped the benefits of accessing, owning, and controlling it.

Cultural norms dictate that property be retained within the family, while girls typically become part of her husband's home after marriage. As such, girls rarely possess any rights to the land or related assets as these are usually marked for the male heirs.

The Landesa Security for Girls through Land project is premised on the idea that connecting adolescent girls to assets, land in particular, helps reduce their vulnerabilities, increase their status in their families, and aid in bringing about a change in the way their communities perceive them. A partnership with a Government of India pilot project, the Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (SABLA), provided a venue for Landesa to deliver a curriculum on land-based livelihoods and land rights in addition to SABLA's core empowerment and nutrition modules. Landesa sensitizes the girls on land rights, asset creation, equal inheritance, and trains them on land-based livelihood skills.

The Government of West Bengal invited Landesa to implement SABLA in the Tufanganj-II (TFG-II) block of Coochbehar District. Girls in this corner of India have an experience that is in line with national statistics. In Coochbehar, 46.4% of marriages occur when the girl is below age 18, the legal age of marriage. Over one-third (33.8%) of girls aged 15-19 are currently, or have ever been, married. Only 31.6% of girls aged 15-19 have achieved at least 9 years of schooling (International Institute for Population Sciences (IIPS) 2010).

In the pilot year evaluated, Landesa implemented three versions of the SABLA model, all of which included additional emphasis on land. The 224 Basic sites had weekly girls groups meetings run by Field Facilitators¹ covering the core SABLA curriculum with additional land components. The 55 Light engagement sites added Community Meetings, which were facilitated engagements with adults in the community. The 20 Intense engagement sites added Community Conversations, which were more participatory engagements with adults in the community that guided them through the development of an action plan. These Intense sites also included activities for adolescent boys and an additional weekly girls group discussion session. Unless a result specifically mentions a version of intervention, the remainder of the report uses the term 'participating girl' to refer to an adolescent girl who participated in any of these three versions of Landesa's SABLA pilot.

Evaluation strategy

The pilot year evaluation draws on multiple sources of data from a wide range of monitoring and evaluation activities carried out over the pilot year. We included simple tools designed for quick turnaround in time for mid-course program corrections, as well as more comprehensive tools aimed at more rigorous evaluation of key outcomes. The range of tools also allows us to capture diverse stakeholders' perspectives.

The following table describes data used in the evaluation of this pilot year.

¹ Field Facilitators (FFs) and District Project Coordinators (DPCs) are Landesa staff hired to implement the program in the villages

| Tool | Description | Frequency |
|--|---|---|
| Quantitative survey | A panel survey of 511 households in the project area done with the survey firm iKonet | 1: June 2012 (baseline) 2: May 2013 (second round) 3: June 2014 (endline) |
| Self-administered questionnaires (SAQ) | Purposely selected girls groups completed short questionnaires (1-4 pages) on various topics throughout the year | 1: October 2011 2: March 2012 3: October 2012 4: February 2013 |
| Monitoring formats (MIS) | Attendance sheets and demographic profile data from Landesa's staff in the field | Monthly |
| Reporting formats (field notes) | Standardized format for program implementers to record and report observations from individual groups (girls groups and Community Conversations) and project-wide (program director reports) | Monthly |
| Qualitative interviews | Open-ended interviews conducted by a Documentation Officer or M&E Officer with selected adolescent girls, boys, and parents | No regular interval. Total 29 interviews. |
| Diary transcriptions | Girls in three locations were given journals to write in at home. These were collected by the Documentation Officer or M&E Officer and selected passages transcribed for analysis. | No regular interval. Total 9 sets of diary entries transcribed. |
| Program feedback sessions | At pilot close-out, the project team led <i>gram</i> panchayat level feedback and validation sessions with local Anganwadi Workers ³ , Field Facilitators and out-of-school adolescent girls. Observations were recorded in a standard format. District Project Coordinators (DPCs) validated preliminary evaluation findings in a group discussion with the evaluator | 1: March-April 2013 |

The range of data collection allows comparison with three types of control groups. The first is their sisters in the same project area. Second, we collected control observations from a district where a different NGO was piloting the Government SABLA project. Third, we took control observations from other districts where there was no as yet available intervention for the empowerment of adolescent girls.

² A *gram panchayat* is the smallest unit of the Indian system of elected self-government. The *Pradhan* is an elected community member who heads the *panchayat*.

³ Anganwadi Workers (AWWs) are government health-workers hired from the local community as part of the Integrated Child Development Services (ICDS) program. They serve as the local focus point for government delivery of basic health care, pre-school education, and nutrition services.

Summary of key findings [full regressions in Appendix]

The following table summarizes the results of the pilot year evaluation. The remainder of the report provides more detail on these key outcomes and the process of change observed in TFG-II. We included the full regression results behind these "change statements" in the Appendix.

| Outcome | | Change Statements: Compared to peers in control groups |
|---|----------|--|
| Age of marriage | √ | The average participating girl married or is predicted to marry approximately one and a half years later. |
| | | Parents of participating girls anticipate paying an average of 2,770 rupees less in cash dowry to the groom's family. |
| Dowry practices | √ | Parents of participating girls are on average 7% more likely to make a bequest directly to the girl at the time of marriage. |
| Economic assets | ✓ | Participating girls are 15% more likely to have a financial asset (fixed deposit, savings account, recurring deposit, life insurance policy) in their name. |
| Land assets | √ | Participating girls are 24% more likely to inherit land, according to their parents. |
| Formal schooling | ✓ | During the critical transition to secondary school, participating girls are significantly less likely (13%) to be school dropouts. |
| Legal knowledge and life skills | ✓ | Participating girls demonstrated significantly higher levels of relevant legal knowledge and empowerment over life skills. |
| Own income | ✓ | Participating girls are 24% more likely to be earning their own income as compared to peers in control areas. |
| Land-based | , | Participating girls are 18% more likely to help their households cultivate at home. |
| livelihoods | √ | Among girls who help cultivate at home, participating girls are 26% more likely to be able to keep some of the income from production as their own. |
| Community knowledge, attitudes, and practices toward adolescent girls | ? | The evaluation has yet to detect any systemic changes in parent and boys' attitudes and behaviors towards girls, though some 'seeds of change' were observed, especially in Intense sites. Further follow up on community action plans will be key for deeper understanding. |

Findings by evaluation theme

Age of marriage

The average participating girl married or is predicted to marry at approximately one and a half years later than their peers in control areas.

Child marriage and its attendant ills such as maternal and infant mortality, and women's disempowerment have negative consequences not only for the bride, but her nation's development. A UNICEF report from 2012 shows that West Bengal has one of the highest rates of child marriage in India with 54.8% of girls aged 20-24 having been married before the legal age of 18. Similar statistics show the same rate in our project district, Coochbehar, to be even higher, at 60.8%. The median age of marriage for the 20-24 year old age group in this region is 17.2 years (UNICEF 2012).

Landesa's approach to delaying child marriage reflects recent research recommending increased access to quality education, strengthening awareness of the Prohibition of Child Marriage Act, and creating an enabling environment and advocating for change in the girls' communities (International Center for Research on Women 2011). In Basic project areas, the girls discussion groups covered the negative consequences of early marriage, and encouraged the growth of self-confidence that could allow a girl to protest early marriage. In Light and Intense sites, Landesa additionally facilitated Community Meetings, Community Conversations, and boys groups to address the enabling environment around early marriage.

After the pilot, we find that participating girls at all three levels of intervention married or predicted to marry approximately one and a half years later than their peers in control areas at the age of 21 [full regression results in Appendix]. We do caution that it is notoriously difficult to get reliable data on this indicator. The District Health and Population Survey for Coochbehar reports a district average age of marriage of 18.1 years (International Institute for Population Sciences (IIPS) 2010), nearly equal to the legal age of marriage, and very likely to be overestimating the true average age of marriage. This project was intended to spread awareness about the legal age of marriage, and qualitative data and self-administered questionnaires verify high rates of awareness. Understanding that the legal age of marriage is 18 for girls might have led to more families in the project areas reporting the "correct" answer.

Seventy-three (14%) of the girls from the original baseline sample were unable to be surveyed in the second round for reasons related to marriage or residence change. We accounted for the girls who left for marriage reasons in the above analysis of age at marriage. However, the remainder of the quantitative work relies on data from replacement households which were chosen from the same Anganwadi Centers and based on recommendations from neighbors and Anganwadi Workers to be households with similar characteristics as the households that left the sample.

Qualitative examination helps understand the conflicting factors that determine marriage age. Nearly all of the women in the Community Conversations who had early marriages spoke of it with regret, and many drew from this experience a commitment not to allow their daughters to

marry early. Marriage is equated with assuming the responsibilities of the household. Others mentioned negative impacts on health after marriage.

"I will make my daughter self-dependent first then think of to get her married, because I didn't get the opportunity to fulfill my dreams but I will give my daughter that opportunity so that she will fulfill her dreams" – Comment by Adult Woman in Community Conversation, (August 2012)

Village norms often dictate age of marriage, a pattern that was verified in the regression with significant differences in average age of marriage according to geography. Social pressures coming in the form of everyday gossip to repeated marriage proposals can lead parents to give their daughters off to marriage earlier than even they might have expected. The comment below expresses the mother's conflict. She is fully aware of how different the social norms are for girls in the urban areas as compared to her daughter, and yet feels helpless to do anything about them.

"Actually, the girl [gets] married in a very early age. She is only 15 years [old], though that is not very unusual in our villages. When a 15 years old girl in urban area can freely mix/chat with any boys; that is a taboo for the girls of our rural area. If our girls even look or exchange note with her male classmate, people start spreading rumours! So we try to avoid those situations and arrange her marriage earliest." – Comment by Adult Woman in Community Conversation, (August 2012)

Other parents are more resolute in their determination to keep their daughter's out of marriage. They might be under different financial constraints, or simply have a different personal experience that helps their resolve.

"No, I don't want to get married, I love to study and I'll study. When someone asks [about my marriage] my mother says 'My daughter is younger, I won't give her marriage now'; my father says 'I don't have much money in my hand to give her marriage'. My mother also says about me that 'she is too young to understand anything'. Father says 'She is studying so let her be as she is, let her complete her study then I'll give her marriage'." – Interview with Adolescent Girl, 15, (December 2012)

Understanding the strength of local social structures, the pilot project used Community Conversations to help shape community norms about appropriate age of marriage. Several Community Action Plans included a resolution not to marry girls before 18 years old. A smaller number also included in the plan that those with sons would not marry their sons to a girl who was younger than 18. The social pressure element was evident in communities that committed to further community engagement, beyond the project, to spread positive themes about age of marriage to other parents and boys.

"If anyone arranges marriage for their below 18 daughter, the community will talk to that family." – Excerpt from Community Action Plan at Boro Dorko, (February 2013)

Another determining factor in a girl's age of marriage is her educational aptitude. As we observe in the full regression, every additional stage of schooling increased a girl's predicted age of marriage and decreased the likelihood of her getting married during the pilot year. These patterns are reinforced by our qualitative discussions. Over half of the respondents who talked

about marriage mentioned school in the same sentence. These concepts are typically presented as a trade-off, though a very rare instance where the bride was encouraged to continue school after marriage was mentioned. More schooling results are presented later in this report.

"I have a daughter who is studying in class 10 and 15 years old. Within my relatives, my neighbors keep on pressing me how long will I allow my daughter to study, when I will get her married etc. It's sometimes tough to negotiate with close family members." — Comment from Adult Woman in Community Conversations, (December 2012)

Age of marriage is also closely tied to the economics of dowry. Dowry is often justified as a father pre-paying the expenses for the maintenance of his daughter once at the in-laws' home for the rest of her life. The cash dowry, in particular, is often conceived as money necessary to help the groom's family pay the wedding expenses.

The contributing factors and even the direction in which they contribute to dowry demand is highly variable across geographies and communities. Often, Community Conversations even within a particular site elicited heated debates about how certain factors would affect dowry demand, making it difficult to determine consistent relationships. For the most part, families responded that girls' beauty peaked much earlier than the legal age of marriage, and that a younger beautiful girl could be married away more cheaply. They also cautioned that the more educated the girl was, the more educated a suitable groom would have to be, and thus the dowry would be more expensive. Higher education was also linked to higher *ability* to pay, and therefore the dowry demand would be higher. A minority expressed the opinion that dowry might be less for an educated girl because she had increased earning potential herself.

A risk calculation also comes into play because families fear being unable to marry their daughters off at a later age, and therefore are apt to take earlier offers.

"Another reason of early marriage here is dowry during the marriage, we afraid if the rate grows up and later on if the groom demands for more dowries, so whenever we get grooms demanding reasonable dowry, we go ahead." — Comment by Adult Woman in Community Conversation, (August 2012)

"The age of 14-16 is the peak of beauty for the girls. So, during that period, automatically marriage proposals starts coming and we arrange marriage of our daughter. But, we experienced, after some days, our daughters become lean, mal-nourished, and sick only because of the pressures in in-laws house. That is not good thing. We must think about that." – Comment from Adult Woman in Community Conversation, (August 2012)

A rare progressive attitude surfaced at one of the Community Conversations, framing the girl as an economic asset rather than a burden.

"If we spend more money to educate our daughters, rather [than] arranging their marriage with lots of dowry, the girl will be able to earn her own bread and butter. But most people don't

understand that the expense of dowry is higher than the expense of educating girls." – Comment by Adult Woman in Community Conversation, (August 2012)

The evaluation shows that despite wide-spread knowledge about the legal age of marriage, early marriages persist due to social forces. Landesa's success in reducing early marriage rates in the project area supports the idea that a strategy built on enabling progressive attitudes through Community Conversations can have impact on those social forces which appear beyond the reach of the law. We learned about the highly localized nature of these marriage norms, and that by encouraging education, something most parents easily support, we can indirectly delay marriage, a more controversial topic.

Dowry practices

While parents of participating girls still intend to pay dowry, they anticipate paying an average of 2,770 rupees less in cash dowry to the groom's family and are on average 7% more likely to make a bequest directly to the girl at the time of marriage.

Despite being declared illegal in India in 1961, dowry remains a pervasive practice, especially in rural areas. Dowry is traditionally conceived of as economic compensation to the groom's family for maintaining the new bride into the future, systematically regarding girls as a burden rather than an asset to families. An estimated 93% of Indian marriages take place with exchange of dowry, and recent trends indicate that it is increasing in prevalence and amount (Maertens and Chari 2012). In West Bengal, the dowry amount can exceed a household's income by multiples, compelling households to liquidate valuable assets such as land and livestock at the time of a girl's marriage.

Early in the pilot phase, Landesa observed that parents openly discussed dowry as an inevitable phenomenon and were unable to envision marriage without dowry. Despite the parents' acknowledgement that all the money they invest in dowry is not directly benefitting their own daughters, the communities generally felt that it was not possible to think of refusing to pay dowry. Parents continued to pay, hoping that it will help indirectly secure her status in her inlaws' home.

"We arrange gold, money, [bicycle], watch, etc. as dowry for daughter's better life, but they are not even able to see a corner of all this." — Comment by Adult Woman in Community Conversation, (June 2012)

"Savings exclusively in the names of the daughter - at the time of marriage: During the conversation it came out very strongly that dowry cannot be wished away. But what one can do is put away some part of it exclusively in the name of the daughter." — Excerpt from Community Action Plans at Nakarkhana II and Mansai, (January 2013)

"Normally, any saving in the name of our daughter we do, we do it for her marriage, but now, we have to put some separate account to our daughter." – Comment by Adult Man in Community Conversation, (August 2012)

Given these patterns, Landesa recognized during the course of implementation that they were unlikely to make progress by taking an explicitly anti-dowry tack. Instead, communities were encouraged to create assets for girls that could either be bequested directly at the time of marriage or maintained as an asset throughout her lifetime. At the same time, parents were encouraged to consider lowering the cash amount of dowry and redirecting resources toward asset creation.

In accordance with this strategy, we were not surprised to find that dowry remains prevalent in the pilot sites. Parents either already had, or anticipated paying dowry in 96% of the girls' marriages. The nature of dowry practice varied significantly, though, according to participation in the Landesa SABLA pilot. The anticipated cash dowry for girls in the pilot program was Rs 3,016 lower in Basic sites, and Rs 3,735 lower in Intense sites as compared to non-participating girls. The average cash dowry payment is around Rs 30,000 so these represent approximately 10% reductions. Additional analysis shows that the participating girls in Light and Basic sites are respectively 10% and 12% more likely to receive a direct bequest at the time of their marriage than non-participating girls [full regression results in Appendix]. The full regression also shows that postsecondary education of girls significantly increases the anticipated dowry amount, confirming qualitative results from the previous section whereby the more educated a girl is, the more educated a suitable groom would have to be, and thus the more expensive dowry. Higher education was also linked to higher *ability* to pay, and therefore the dowry demand would be higher.

Landesa's success in the dowry arena rests on understanding the social dynamics behind dowry and approaching the subject from within the community's own constraints. The concept of creating and maintain assets for the bride was not unheard of as traditional dowries already include a portion called the *stridhan* which is intended for the bride and is generally recognized as her own property even within her marital household.

Economic assets

Participating girls are 15% more likely to have a financial asset (fixed deposit, savings account, recurring deposit, life insurance policy) in their name.

A major body of development economics literature highlights the significance of economic assets in so-called 'poverty traps.' According to this work, lack of assets is at the foundation of why the poor stay poor. Equipping young women with the ability to understand, create and manage economic assets is one way that a new generation of rural Indian households can steer a pathway out of poverty.

Landesa's SABLA program emphasized the creation of economic assets for girls outside the context of a marriage bequest or the death of a parent. Landesa's facilitators encouraged parents to create assets for their daughters to ensure their security during Community Conversations and meetings. During girls groups, the girls themselves were also encouraged to find means to save their incomes, however small, and understand the value of assets. In many ways, this message was much more easily received because it did not tap the cultural controversy associated with dowry and inheritance.

Based on girl's group transcripts, participating adolescents by the end of the program expressed a basic knowledge of what an asset is and its potential benefit to their lives. They also demonstrated understanding of the distinction between economic assets and social assets, as well as a distinction between tangible and intangible assets. Chronologically, there was been an improvement in the girls' knowledge of assets as compared to when the program was initially rolled out. When the first and second self-administered questionnaires were administered in the Intense sites, the questions about different types of savings presented difficulty for girls primarily because they either did not know about or had never heard of some of the options. As they tried to answer the question, the facilitators had to explain each of the different types of savings in detail. Today, participating girls confidently name a broad range of assets, economic and human, and clearly understand their significance, whereas most of the control area girls surveyed at the end of the year were unable to answer the question at all.

Of participating girls, 22.5% reported having created assets for themselves by program end. Piggy banks or money purses accounted for the majority of assets created by these girls. These savings usually consist of money collected during festivals or as gifts. The majority of girls who reported savings intended to use it for consumption, usually the purchase of new clothes. A few girls reported investments in other economic assets such as a life insurance policy, poultry, and jewelry. The purchase of jewelry reflects immediate consumption, in that she might purchase it to wear during a special occasion, but there was also a clear understanding among the participating girls that jewelry purchase was an investment in an asset.

"I⁴: So, on what are you thinking to expend that saved money in Puja?

AG3: Yes, I will buy me a pair of shoes and will buy jewelry for myself - necklace and earrings.

I: Why would you buy jewelry? Do you think the jewelry is an asset?

AG3: I would buy jewelry as this will stay with me and if in future I face any problem I can sell my jewelry and get money." – Interview with Adolescent Girl, 18, (October 2012)

Within the West Bengal cultural context of marriage and dowry, jewelry is one of very few assets traditionally given as dowry that might be understood to belong to the new wife.

"I: If you give your daughter gifts, jewelry in her marriage how much will that be under her control at her in-laws?

M: As I said earlier if I make my daughter self-dependent then many things can be under her control. I cannot say that I will not marry off my daughter as our society does not accept this; but will give her jewelry, bed, Godrej Almirah [type of wardrobe] in her marriage and this can be under her control if we make her self-dependent." – Interview with Father, (June 2012)

⁴ In the interview quotes involving a dialogue, "M" refers to an adult man, "W" refers to an adult woman,

[&]quot;AG" refers to an adolescent girl, and "AB" refers to an adolescent boy. "I" refers to the interviewer.

Parents, too, were well aware about the financial and empowerment benefits of assets. For most people in the community, poverty constrains their ability to create and sustain financial assets, but it is a common aspiration. Landesa's program encouraged parents to take action on those aspirations. Our results show that girls participating in the Intense level of Landesa's SABLA program were 27% more likely than girls in control areas to have financial assets in their name, created by their parents. Across all levels of intervention, participating girls were 15% more likely than girls in control areas to have financial assets in their name. These assets include fixed deposits, recurring deposits, post office savings accounts, and life insurance policies.

"It is fact that girls are neglected because they don't have control over assets. If I have something in my name then it gives me power." – Comment by Adult Woman in Community Conversation, (January 2013)

The program's success in asset creation came from efforts to not only to educate about the value of assets, but to directly work with parents and the community to encourage the creation of assets, however small, for the adolescent girls. Parents might also have been influenced indirectly by the girls' sharing of knowledge at home. All of the evaluated community action plans developed at the Intense intervention sites explicitly provided that parents will create economic assets for their girls.

"We will open a saving bank account in the name of our daughters in the Harirhat post office right after the Puja Festival. For that, we will save money from our puja expenses." — Excerpt from Community Action Plan at Dhal Dabri V, (October 2012), Sauerkhata, Nakarkhana II, Boro Dorko and Mansai all made a similar commitment to open bank accounts for their daughters.

"We will plant timber trees for the future of our girls." – Excerpt from Community Action Plan at Dhal Dabri V, (October 2012), Boro Dorko and Mansai all made similar commitments to plant timber trees for their daughters.

Landesa's success in asset creation for girls within the short timeframe (11 months between surveys) is very encouraging. The assets being created can lay the foundation for financial security and self-dependence in their futures, a particularly in marriage. The long-term impacts of this asset boost, however, are yet to be realized and evaluated.

Land assets

According to their parents' report, participating girls are 24% more likely than girls in a control group to inherit land.

In rural areas such as our project area, agriculture and allied activities employ the majority of the population, making land a critical input for livelihoods and a significant social marker. Most land in these areas is inherited through the generations and is enmeshed in traditions and beliefs that are typically biased against female ownership of land. These biases persist despite equal inheritance provisions in the law and demographic shifts toward the feminization of agriculture.

Landesa added land components to the SABLA curriculum to connect daughters with land-based livelihoods and their legal rights to inherit land. This strategy would counter the argument that men inherited land because they were the most productive users of land, and empower girls through the ability to navigate the land registration process and realize their legal rights. Land was discussed in Community Conversations and Meetings in Intense- and Light-intervention sites. Boys and girls groups participated in activities underscoring equal inheritance such as theater workshops and essay writing.

Over 60% of parents in the pilot areas said that their participating daughter would inherit land from them. Our analysis shows that according to their parents' report, the participating girls are 24% more likely than girls in the control area to inherit land [full regression in Appendix]. Somewhat surprisingly, the Intense sites, where the Community Conversations were held, were less likely to think that their daughters would inherit land. These parents would presumably be giving more considered answers, having been led in discussions about land and assets over the recent months. Conversely, parents who were in Basic sites, where there was no community intervention, were the most likely to say (perhaps flippantly) that they would later inherit land. Still, parents in the pilot site overall were much more likely to report that their participating daughters would inherit land.

This very encouraging result is taken with a grain of salt as these inheritances are yet to be realized, and it might be easier to speculate about bequesting land to their daughters than to actually ensure it. For example, the analysis shows that already married daughters are less likely to inherit land, and daughters who are educated post-Madhyamik exam are more likely to inherit land, suggesting marriage and education might affect the final outcome.

Qualitative examination provides some insight to the dynamics that might affect whether or not these land inheritances are realized. The consensus among community members was that while land assets would provide the strongest security for girls, it was the most contrary to social norms and difficult to implement because of financial costs. The barriers often had to do with family dynamics and land fragmentation issues in this region, rather than knowledge. In fact, girls reported knowledge of their legal rights over inherited land at rates nearing 100% in the SAQ, and parents demonstrated knowledge of the law in conversations.

"As per law, the property should be equally shared. But in the villages it is not followed. They should get equal share of the property." – Comment by Adult Man in Community Conversation, (May 2012)

Most people expressed more willingness to transfer other assets rather than land, citing cultural norms, preservation of family harmony, and land scarcity.

"If needed, parental family helps us with cash or gold, but not with the land." – Comment by Adult Woman in Community Conversation, (December 2012)

"For a farmer, the land is like mother. If it keeps on dividing, the yield will not be good in a small land. So some parents prefer to give money instead of the land or no land at all." – Comment by Adult Man in Community Conversation, (December 2012)

"There are quite some examples where the parents have given part of the land to their daughters after marriage. But in most cases the relations within the family has soured." – Comment by Adult Woman in Community Conversation, (December 2012)

Gender patterns in reasons for non-inheritance of land clearly show the prevalence of using dowry as a reason not to give land, though land scarcity is also very present. Coupled with the regression results, this suggests that the marriage and dowry transactions are points where land inheritance promises might fall through.

| For children that will not inherit land, why not? | | | | | | |
|---|----------------|------------------------|---------------------------|--|--|--|
| | Boys (n=37) | SABLA Girls (n=187) | Non-SABLA Girls (n=99) | | | |
| Got or will get dowry instead | 2.7% | 60.2% | 51.5% | | | |
| No land or not enough land | 94.6% | 33.9% | 46.5% | | | |
| Other reasons | 2.7% | 7.0% | 2.0% | | | |

Like ultimate marriage and schooling outcomes, we cannot ascertain final land inheritance outcomes within the project's time frame, except for those few children whose parents have owned land and died. Relevant to this part of the evaluation, the Hindu Succession (Amendment) Act (HSAA) of 2005 grants Hindu daughters rights to an equal share of land if their parent dies without leaving a will (the majority of cases). This relatively recent act has yet to reach full implementation especially in rural areas where customs are deeply entrenched, but research has indicated that it has already started to improve women's likelihood of land inheritance directly, and delay marriage and increase educational attainment indirectly (Deininger, Goyal and Nagarajan 2010).

Some anecdotal evidence suggests that parents strategically do not produce a will to maintain goodwill and care from their children. Thus, they rely on the law and their heirs to "work it out amongst themselves." In these situations the women will commonly sign over their legal right to inherited land in a No Objection Certificate, either out of ignorance, under pressure from the family or because they believe the land to be better used by other members of the family. While the results are yet to be seen, the land and legal knowledge components of the Landesa SABLA program can directly support the girls in this critical decision moment, by teaching them what rights the HSAA provides, what rights are eschewed under a No Objection Certificate, and by guiding them in the productive use of land.

Girls' formal schooling

During the critical transition to secondary school, participating girls are significantly less likely (13%) to be school dropouts.

National statistics estimate 0.96 gender parity in school attendance at the primary level, but girls' drop-out rates climb significantly after primary education, reducing that ratio to 0.83 in secondary levels (UNICEF 2011). Multiple forces converge in the 15-19 age range obstructing girls' continued education in later adolescence. First, the Indian Right to Education Act, passed in 2009, only guarantees free and compulsory education from ages six to fourteen. Secondary schools tend to serve larger geographic areas, requiring longer commute times for girls, meaning more exposure to harassment and increased opportunity costs of schooling. Transition to higher levels of education also coincides with apparent physical maturity, which typically triggers fear of sexual scandal and subsequent marriage conversations for rural families. Stunting a girl's education at this age can have negative repercussions throughout her own life and impact her children's lives as well.

Landesa hypothesized three pathways through which participating girls might be encouraged to either remain in school or return to school if they were dropped. First, the group sessions directly emphasized education as an important social asset. Second, vulnerable girls might be influenced by the social cohesion developed through regular group meetings. They would feel pressure to keep pace with peers who continued schooling, and the girls groups might formulate social solutions to schooling barriers, such as traveling or studying together. Third, facilitated sessions with parents aimed to make girls' education a priority over competing concerns like marriage and income-generation.

We found that participating girls in the secondary school age range were 13% less likely to discontinue schooling in the critical transition period than non-participating girls. This was driven by interventions in the Light and Basic pilot areas. This finding does not, however, imply causality. In fact, since SABLA might be considered supplemental education, SABLA attendees might already be predisposed to maximize educational opportunities. Also of note is that married girls are 46% more likely to be dropped out during the secondary school ages.

This older age bracket corresponds to the end of Standard 10 and a culturally accepted minimum formal education for girls. Standard 10 culminates in a standardized test called the Madhyamik Pariksha, which is necessary for continuation of education to the "graduate level," and generally considered a minimum qualification for employment in the formal sector. Students in Standard 9 and 10 are expected to leave school and be dedicated full time to Madhyamik preparation.⁵ The table below shows that aside from Madhyamik exam preparation, which is a temporary condition, financial reasons such as the cost of tuition and the need to help out at home are common causes of low attendance. Motivational factors such as lack of interest and failing out appear to be issues more associated with boys' low attendance.

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⁵ Communication with Program and Survey staff, April 2013

| For out of school children ages 10-19, why are they out of school? (top reasons given) | | | | |
|--|----------------|------------------------|---------------------------|--|
| | Boys (n=85) | SABLA Girls (n=199) | Non-SABLA Girls (n=35) | |
| In exam preparation period | 18.8% | 64.3% | 31.4% | |
| Cannot afford tuition | 21.2% | 10.7% | 2.9% | |
| Married | 3.5% | 8.7% | 57.1% | |
| Failed out | 11.8% | 7.1% | 2.9% | |
| Needs to help with housework | 17.6% | 5.1% | 0.0% | |
| Not interested in school | 16.5% | 1.0% | 2.9% | |

Qualitatively, education was widely recognized as an important asset for adolescent girls, one of whom explicitly noted, "Education can secure a girl's status." [Interview with Adolescent Girl, 18, (October 2012)]. Unlike boys of the same age group, adolescent girls are less likely to be out of school for performance or motivation reasons. Building educational assets for girls comes at a cost, often from overcoming social as well as financial obstacles. As seen above, marriage ranks alongside or higher than tuition costs as a reason for girls being out of school.

In the Intense sites, seven out of the nine community action plans reviewed for the evaluation detailed a commitment to educating their girls until they reached 18 years old or the 10th Standard, and/or as long as she wanted to. Trends indicate that girls in the Intense engagement sites where the parents were engaged were slightly more likely to have regular school attendance than girls in the Basic and Light levels of engagement. Some parents in the project area spoke of employing specific strategies to be able to continue their girls' education. Strategies such as sending girls to other villages to complete education or arranging for education continuation with a groom's family are ways to negotiate existing norms in favor of daughters' education.

"In fear of community people, I send my younger daughter to her uncle's house as she can complete her education. When she was here, so many neighbors asked me why I'm not arranging the marriage of my 16 year old girl. That is their headache rather mine!" – Comment by Adult Woman in Community Conversation, (January 2013)

A small dissenting minority of parents disagreed with the need to educate girls, feeling it useless or that it would increase the eventual dowry payments. In regards to dowry, education is being considered a marker of earning potential, and thereby can be used by grooms' families to justify higher dowry demands. This creates a perverse incentive for poor families to stunt their daughters' education so that they won't have to pay such a high dowry.

"Education is good but to a certain level. They will not become school teachers or AWWs. They have to cook food and nurture children." – Comment by Adult Woman at Community Conversation, (September 2012)

"I: For such educated and employed girls will the amount of dowry be less?

AG4: No, it will be more as the groom's family will see that the girl's father can pay more.

I: How much more do the groom's family want as dowry?

AG4: The groom's family can demand 1 lakh rupees [Rs 100,000 or about 1,680 USD] as they will see that the bride is working." – Interview with Adolescent Girl, age 17 (December 2012)

Even in the short one-year pilot term, we detected statistically significant improvement in school attendance for participating girls and a number of anecdotes of re-enrolment of previously out-of-school adolescent girls. School attendance, however important, is but one aspect of a girl's education. Government schools in India are notoriously under-resourced and many families rely on private tuition to supplement the quality of their children's education.

Girls' legal knowledge and life skills

Participating girls demonstrated significantly higher levels of relevant legal knowledge and empowerment over life skills.

Legal knowledge is foundational to the ability to exercise legal rights. Legal knowledge deficits and unfamiliarity with public services can leave girls exposed to manipulation or coercion in the legal realm. This knowledge is made most meaningful when adolescent girls feel empowered to act on what they know. This includes the ability to negotiate day-to-day life with other family members and comfort engaging with public institutions.

Landesa approached this issue with both classroom-type lessons as well as practical field trips to public service stations. The aim was to empower the girls with knowledge and encourage them to avail themselves of services when they felt the need. Exposure to public offices is also emphasized in the Government of India SABLA curriculum as a means for empowerment.

Parents explicitly recognized that the girls group programs resulted in transfers of practical knowledge and increases in the girls' contributions to the household, skills that were not taught through formal education. As one mother put it,

"Only education can't bring all round development for the children! Our children become smarter after joining these group meetings, they become aware of so many things, even sometime, we found they know more than us! This is good!" - Comment by Adult Woman in Community Conversation, (August 2012)

Conversations with parents and Self-Administered Questionnaires corroborate the idea that girls pass training to others in their households, including their parents.

"I: What are you thinking about your daughter? Do you know what she learns from the Girls Group meeting? Does she share what she learns from the meetings?

F: She tells us about planting trees. She will plant tree in our neighbor's space. She has shared us about general health issues and health issues of adolescent girls.

I: What else did [AG6] tell you?

F: "I have heard about nutrition – eating green leafy vegetables, general health-maintaining hygiene, and adolescent health. [AG6] here shared about having food components belonging to white, green and yellow category." – Interview with Father, (June 2012)

At the end of the pilot phase, a SAQ on legal knowledge and life skills was conducted in the project area and control areas where another NGO implemented SABLA only, and another area where there was no intervention for adolescent girls. After controlling for age, religion, and household composition, participating girls were significantly more likely to answer key legal questions correctly, and they demonstrated higher levels of empowerment and comfort in the public sphere [full regression results in Appendix]. Specifically, compared to girls in the control area, participating girls were on average (i) 42% more likely to answer correctly that a daughter's legal share of land inheritance was equal to a son's; (ii) 49% more likely to correctly answer that the exchange of dowry is illegal always; and (iii) confident in accessing nearly two more public offices. Girls in the areas where another NGO implemented SABLA were statistically indistinguishable from girls who had no intervention at all, suggesting that Landesa's approach has particular advantages. This combination of results means that participating girls are not only better informed about their rights, but have the confidence to exercise them through public institutions.

The value of familiarity is apparent when a mother connects confidence building through the girls group to willingness to access services and the receipt of proper respect at public offices, referencing her own growth through a self-help group.

"Before joining the Self-Help Group, we normally afraid to go anywhere, to talk with any unknown, but now even the bank manager talk to us with respect – we like this and wish our daughter she get more respect than us." – Woman speaking at Community Conversation, (June 2012)

There was no detected difference between participating girls and the control groups in terms of the decision-making index, but they did demonstrate improvements in the empowerment score. Improvements in empowerment were driven by girls in the Intense intervention sites, where they scored on average 1.63 points higher (on a scale of 0-12). Decision-making and empowerment are complex outcomes that are hypothesized to take longer to manifest, and may not be easily influenced in a short-term targeted manner. The Landesa Intense sites required a great deal of skilled facilitation with the girls and their communities to achieve this result.

A key driver of Intense site girls' higher scores in empowerment was one component of the empowerment index, their willingness to report harassment to the police. The SAQ and qualitative interviews revealed that many girls endure harassment by "road boys" when traveling outside of the house, even on a daily commute to school. The widespread nature of this so-called "eve-teasing" underscores how girls' mobility, and therefore access to public spaces, is fundamentally restricted. Of girls in Landesa's Intense demonstration sites, 82% said that a girl can report harassment to the police any time she needs to. The girls from the other groups were much more likely to impose conditions on a girl's ability to report harassment. Conditions across all the groups included having exhausted all other support, "if she has no one else," if she was

being physically tortured, or only in cases of rape. Though exposure visits were conducted with several public offices, only about 28% of the girls in Landesa groups had been taken to visit a police station. This combination suggests that the higher number of positive response to this question is not driven by exposure visits to the police station, but by a sense of confidence and empowerment present in the Intense sites.

Life skills were one of the most popular topics among the girls groups. They had direct and practical application to their lives and were achievable. These types of learning moments and small successes build up an adolescent's empowerment for the future.

Girls' own income

Participating girls are 24% more likely to be earning their own income as compared to a control group of eligible, non-participating girls.

In poor rural households in India, decision-making power is often allocated to the breadwinners of the family. As such, in the absence of the father, an uncle or an earning brother takes over his duties, such as marrying off their niece of sister. While there is economic basis to this pattern, it systematically disempowers women who are often bound by social norms from working and especially from working outside the home. Generally, working women are associated with low social status and destitution, though certain trades, such as handicrafts and teaching private tuition in the home, are becoming more appropriate for women of all statuses. Higher level occupations such as government service and NGO work are appropriate and desirable for women, but considered by many to be out of reach for their daughters. Thus, families are unwilling to take the risk of educating a daughter to this level in case she is unable to attain that position.

In West Bengal, handicraft and bidi cigarette rolling contract work is common among women who stay at home. Adolescent girls often help their mothers with this work in their spare time, earning at most a few hundred rupees a month. Landesa's land-based livelihood focus included encouraging girls to grow and sell their own produce, and negotiation and marketing skills, again for small sums of money. Anecdotally, the addition of even a small amount of income is sufficient to pay school fees and allow a dropout to re-enroll. Other stories from the field show that some income, however small, can have a profound impact for the most destitute families.

The qualitative information from mothers suggests that even after marriage, the petty cash earned from this type of work can usually be spent at the girls' discretion. The ability to earn something, however small, is tied to feelings of self-sufficiency, independence and self-worth. Earnings that allow the women to stay close to the home and not have to 'go out' are also preferable for balancing household responsibilities and, in more conservative areas, to avoid being out alone in public.

"Giving private tuition and earning something from that is like a passion for me. Before my marriage, I was very much involved in that profession and with the help of that earning, I [was] able to complete my graduation... The money I earned from the same, I'm saving for my daughter and myself. The days [that] students don't come to read, I feel very lonely, every time I

feel I'm missing something! It also gives me peace of mind that I'm doing something, I'm not a worthless woman." – Comment by Adult Woman in Community Conversation, (December 2012)

Our analysis shows that participating girls are on average 24% more likely to be earning some of their own income. The difference is present among all three levels of intervention. Overall, however, the rate of income earning is relatively low with 17% of girls in the treatment and control groups earning. Interestingly, we do observe that girls educated into the postsecondary level are much more likely to be earning, suggesting that girls educated to a higher level are indeed employable. Their activities closely mirror their mothers' with bidi rolling and giving private tuition among the most common income-earning activities. That is not to say that girls are not involved in productive work in the home, as we will see in the following section, girls contribute to their households' livelihoods in non-cash ways.

Land-based livelihoods

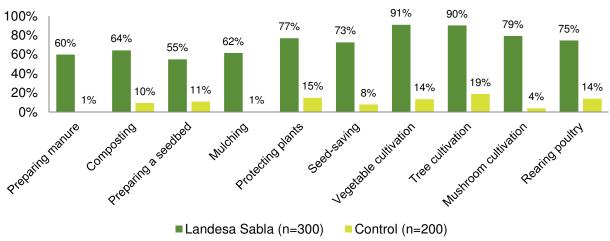
Participating girls are 18% more likely to help their households cultivate at home. Moreover, among girls who help cultivate at home, participating girls are 26% more likely than their peers in control areas to be able to keep some of the income from production as their own.

The labor theory of property ownership holds that ownership is derived from the exertion of labor over the land. In many societies, derivations of this theory have been a source of barriers to women's ownership over land. That is, women are not allowed to own the land because they are not seen as contributing labor to the land, or because it is assumed that they will not be able to make full productive use of the land as compared to a male counterpart.

Landesa's focus on land-based livelihoods opens multiple pathways to improving the situation for girls in rural India. The trainings serve to (i) teach land-based livelihood skills that girls can apply at home and become more recognized labor and income contributors at home; (ii) connect girls with the land, demonstrating its value as an asset and motivating them to secure land for themselves; (iii) increase petty cash income that the girls can use at their discretion and increase economic agency; and (iv) teach valuable lessons in time and resource management, patience, and discipline. The approach took practical hands-on demonstrations and trainings in agricultural techniques.

The results of a comprehensive SAQ in February 2013 demonstrated that girls in the Landesa-SABLA program are 18% more likely to help with home cultivation [full regression in Appendix] compared to a control area. The nature of the help participating girls provide is much more likely to include improved agricultural techniques, such as manure composting and mulching, which were virtually unheard of by the girls in the control areas.





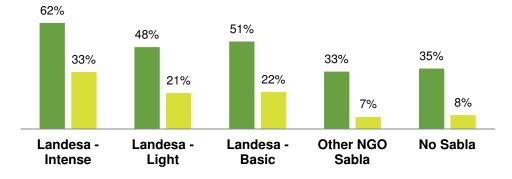
The Landesa pilot area, as expected, had much higher exposure to land-based livelihoods than the girls in the control areas. Among the girls who had been exposed to the land-based livelihood skills both in pilot areas and control areas, the rate of uptake (or intention to actually put the skill to use) was very high. This high rate of uptake suggests that there is a high practical demand for this type of knowledge among adolescent girls.

Not only were participating girls more likely to assist with home gardening using these newfound skills, they also reported more year over year increases in the consumption or sale of the vegetables they tended, as the below table demonstrates.

Increased consumption and sale of girls' homegrown vegetables

■ % Girls' homegrown vegetables with increased consumption

■% Girls' homegrown vegetables with increased sales



Moreover, among girls who help cultivate at home, participating girls are 26% more likely than their peers in control areas to be able to keep some of the income from production as their own [full regression in Appendix]. Average earnings from these crops were nominally quite low, a few hundred rupees if that, but we reiterate that even a small amount can have a profound

impact on a girls' sense of economic agency, and in some families, can mean the difference between attending school and not. This regression also notably revealed that Muslim girls were significantly more likely than Hindu girls to be able to keep money from selling produce for themselves.

Direct reports from parents imply that the land-based livelihoods trainings were very popular, especially for the additional income earning potential. Despite distinct gendered labor divisions, the community generally recognized girls' contribution to most agricultural tasks. Still, a minority of the community resisted land-based livelihoods training on the basis that homemaking and food preparation would be more appropriate.

"Now, our daughters are getting training of vegetable garden preparation, mushroom cultivation, poultry, goatery- etc. if we support them, they can earn some money from it." – Comment by Adult Woman in Community Conversation, (January 2013)

"We never think that we can cultivate small plot of land. It will give us vegetables and different crops. We can consume and sell these. We can also save money from there" — Comment by Adult Man in Community Conversation, (December 2012)

A few other barriers to cultivating were raised by the program staff at a validation session. Some girls were over-excited and harvested crops too early. Land scarcity usually relegated the gardening projects to roadside "waste-land" where the crops were trampled or covered with automobile dust, or left vulnerable to birds and other pests. Finally, some girls neglected the garden when it came time to study for exams and were disappointed to lose their crops. These missteps are typical of first-time gardeners and suggest that additional hand-holding and pooling of resources (land and labor) between the girls could help make first time plantings more rewarding.

The success of the Landesa pilot in land-based livelihood skills has already sparked conversations about integrating the home gardening work with the local agricultural extension offices, and perhaps even local food entitlement programs.

Knowledge, attitudes, and behavior of parents and boys towards adolescent girls

The evaluation has yet to detect any systemic changes in parents' and boys' attitudes and behaviors towards girls, though some apparent improvements were observed, especially in Intense sites. Further follow up on community action plans will be key for deeper understanding.

A primary motivation for the girls' behavior is the maintenance of positive familial relationships. In their natal home this means pleasing their parents, and in marriage this means pleasing their in-laws. Brothers can also play a large role in their lives as co-inheritors, providers and guardians, making the maintenance of their relationship absolutely critical.

"I: Will you in future claim portion of your father's land?

AG7: No, if I can earn then I will not claim. That portion will be given to my brother and it will be of much help to him.

I: Why is that? He is also earning?

AG7: No, still, I love my brother. My parents will give us both equally, but I want to give that portion to my brother as I love him and also he will stay with my parents." – Interview with Adolescent Girl, 15, (June 2012)

The majority of boys interviewed understood the law involving property inheritance between sons and daughters. They typically answered that brothers and sisters have equal rights over family land under the law. When probed further, however, it appeared that their stances would change under various situations.

Some felt that their sisters' right to land was an unequivocal right and were happy to share, while some felt that she should claim her share only if she were under some kind of duress, and still others felt that the law was wrong because daughters leave their natal households after marriage and become part of her in-laws' household. Similarly for dowry, adolescent boys almost uniformly disparaged the practice of dowry as a concept, but were mixed on whether they would accept dowry as grooms themselves in practice. For the most part, though they might express some opinions, the adolescent boys felt that the important inheritance and dowry decisions were in their parents' hands.

"My parents will decide about this. See, I am not earning on my own yet; I will say nothing regarding taking dowry." – Interview with Adolescent Boy, 17, (June 2012)

Community Meetings and Community Conversations were easily adapted to villages where social gathering is a common occurrence. Gatherings for self-help groups and to raise funds for marriage were often-cited parallel experiences.

"In our society girls are not totally safe because of many reasons. But it is not an individual's problem, it is a social problem. How can we change the society?" – Comment by Adult Woman in Community Conversation, (May 2012)

"In our village when the marriage of a girl who belongs to a very poor family, all the villagers come together to gather money for the marriage. None come together to talk about the dowry or the age of the marriage." – Comment by Adult Woman in Community Conversation, (December 2012)

Parents and community members explicitly credited the Community Conversations with surfacing various opinions and creating momentum in the community for positive action. Most facilitators noticed that community members were recruiting others to join the conversation and did so despite very heavy rains this past summer.

"Such meeting is very important. It helps us to think differently to resolve our problems. If, we sit in a group then we get different information." – Comment by Adult Woman, (June 2012)

"My granddaughter is a regular member of this girls' group and I can identify her changes in her attitude after she joined the group. I appreciate this group meetings and so that I'm joining this community conversation to do something from our side for her." – Comment by Adult Man at Community Conversation (January 2013)

Delving deeper into the participants, there is a distinct divide in the adult women's opinions. A large portion of women believe that this generation's girls should tolerate injustice same as they did. Their opinion can be summed up as "another meaning of girl is sacrifice" [Comments by Adult Women in Community Conversation, (August 2012)]. They see upholding biased traditions as a matter of social prestige and are extremely fearful of malicious gossip, and cannot see an alternative.

"My mother says that a girl's life is full of woes. She asks me to learn cooking, how to show respect to elders and so on. I don't like it but I also cannot deny it. I will have to do these things when I get married. Still I feel I will learn something. Sometimes my mother also supports me." – Comment by Adolescent Girl in Girls Group Meeting, 15, (May 2012)

Another women's contingent, equally vocal, is determined to make sure that their daughters do not suffer as they did. They describe strategies and tactics to subvert the pressures, often coming from other women, and they recognize that change must involve the whole community and show signs of organizing to that end.

"W1: But, [refusing to pay dowry] is very tough to do! I [was] compelled to give dowry during the marriage of my two elder daughters. I've another daughter to marry. [Would] the groom agree to marry my daughter if I told him that I'll give property share rather [than] dowry to my daughter?

"W2: I can assure you that! Your elder daughters were so good looking and so intelligent. So, if you could keep patience, they might get much better groom without a minimum demand. I must suggest you please don't repeat the same mistake with your younger daughter. Keep patience and give her time to be self-dependent." – Conversation between two Adult Women at Community Conversation, (January 2013)

Though the men in attendance were much fewer than the women, the men's opinions tended to be more progressive and action-oriented as a whole. Some explanatory hypotheses are that men are more mobile and therefore exposed to new ideas, tend to be more educated, or more empowered and therefore can conceive of taking action. The reality is likely a combination of these.

"I was thinking to arrange marriage of my 16 years old daughter. My husband suggested 'not to hurry for this,' but it was me who is very scared of the comments of community. But now, this meeting is an eye opener for me and I'm not going to arrange marriage of my daughter unless she wishes to." – Comment by Adult Woman in Community Conversation, (November 2012)

Discussions with the program staff showed that, despite their contributions while there, it was difficult to engage many men in the Community Conversation groups. Some reasons given were that the evening groups came at the end of the work day when men would prefer to gather at tea shops and relax, also that the prevailing Indian model of directing development services through women has created a culture whereby men are even less engaged or interested in participating, assuming they are not meant to be included.

The community interventions have the potential for sustained impact because they build on already existing customs of socializing and gathering. Several of the Community Action plans developed at the end of the year-long engagement included some commitment to continue meetings, discussions, and community engagements. It is yet to be seen whether the Community Conversations will continue in any form without outside facilitation by Landesa or another group.

Discussion and further innovations of the model

While there is some qualitative and quantitative evidence that the Community Conversations serve to mobilize the community in a positive direction, it is a resource-intensive endeavor that is not easily scaled. Further, the magnitude of improved outcomes from the intense Community Conversations does not seem able to justify the increased cost. However, testimony from the adolescent boys and girls affirms that their parents are crucial decision-makers who must be engaged to make progress. The study recommends lighter, more dispersed means of engaging parents, and encouraging them to organize on their own, leveraging strong social structures that are already in place at the village level.

Land scarcity and the desire to preserve family harmony remain some of the biggest barriers to girls' inheritance of land. There is some evidence that the traditional gender roles that sustain this pattern, such as men being the only income earning members of the family and/or sons being the ones to stay home and care for parents, is breaking down, and perhaps creating an entry for more discussion about girls' land inheritance. In the meantime, however, one of the outstanding successes in the pilot area had to do with the creation of non-land assets for girls, both from their own earnings and from their parents support. The non-land asset creation in some cases is tied to dowry creation, but the manner of assets is shifting toward life insurance policies and bank deposits that the girl can retain explicit control over, as opposed to utensils and jewelry. The program should be aware that patterns of land inheritance and non-land asset creation suggest that they are considered substitutes by some families.

There was a strong demand for land-based livelihood skills, even in control areas where they had not been explicitly introduced. These skills and associated income boost were especially impactful for lower income households. Whether or not the income earned from cultivation is a significant contributor to the family, the experience of growing plants is an exciting confidence-building challenge for adolescent girls. Land scarcity and access to other resources was a challenge that sparked some innovation. One girls group collectively gardened a patch of land belonging to one family. More recently, the possibility of tying the produce created by the groups to government supplemental nutrition programs has arisen. This would establish a steady demand and price for the vegetables, reducing uncertainty and encouraging investment in

cultivation. The program should consider other ways for groups to pool resources or tie into markets that would reduce risk, as many of them are learning and applying these skills for the first time, and will almost certainly run into disappointments or conflicts with other priorities like school.

The marriage-schooling trade-off also points to some room for innovation. Marriage does not have to mean the end of schooling, the end of adolescence, and the end of participation in SABLA. One instance in the qualitative data revealed a woman who negotiated with the groom's family for them to continue her daughter's education after marriage. In addition to reaching adolescent girls living with their birth parents, the program should consider ways to help the birth families better negotiate the transition to the in-law's family at marriage, and ways for the in-law's family to recognize and value married-in girls as assets to their family. Negotiating the transition to the in-law's home might entail agreements about the retention of assets; continuation of education; ability to earn income, both for herself and to contribute to the in-law's family; and delay of pregnancy to an age that is healthier for the mother and child. Parents of grooms, or the "demand" side of the dowry equation, should be engaged as key stakeholders with a very influential position over the marriage and dowry practices in a community, and the adolescent girl's welfare after marriage.

What is next for the grant, how will it be evaluated?

After the pilot year in Tufanganj-II block, the Government of West Bengal invited Landesa to scale implementation to five new project areas, each roughly the size of the pilot area. This new scaled-up version will reach approximately 40,000 adolescent girls.

Changes in the model based on learnings from the pilot year include increased reliance on the Sakhi-Saheli (or peer-educator model) and using a less resource-intensive mode of community engagement. The Sakhi-Saheli will be trained on the SABLA curriculum in three rounds over the year. After each training, they will return to their village and deliver the material to the other adolescent girls in fortnightly girls groups.

The next year will also be more engaged with the existing ICDS network and the school system, attempting to leverage existing platforms to make a model that is feasible for scaling nationally. The engagement with ICDS encourages AWWs to support the Sakhi-Saheli and the engagement with public schools provides a venue for reaching adolescent boys.

In addition to the key outcomes evaluated in the pilot year, this upcoming evaluation aims to find lessons related to the experience of scaling the program up.

| Tool | Description | Frequency of Implementation |
|--|--|---|
| Self-administered questionnaires (SAQ) | A randomly selected representative sample of peer groups ("study sites") completed short questionnaires (1-4 pages) on various topics throughout the year. Includes controls for SABLA by another NGO and no SABLA areas. | 1: July 2013 2: December 2013 3: April 2014 |
| Demographic Profiles | Demographic profile data from a randomly selected representative sample of peer groups ("study sites"). Includes controls for SABLA by another NGO and no SABLA areas. | 1: July 2013 2: December 2013 3: April 2014 |
| Monitoring Formats (MIS) | Standardized format for program implementers to record and report daily program activities and observations | Monthly |
| Qualitative Case Studies | In-depth case studies will be undertaken at four sites representing the "best case," "worst case," "community meeting," and "boys group intervention" scenarios | 1: September 2013 2: May 2014 |
| Qualitative Scaling Study | M&E Officer will investigate the ICDS scaling platform and the AWW role; and the Peer Educator model by transcribing program meetings and interviewing participants | 1: June 2013 (AWW) 2: May 2014 (AWW) 3. July 2013 (Peer Educators) |
| Program feedback (what?)sessions | District project coordinators and field facilitators will be led in a facilitated feedback discussion. The discussion will record their observations in the field, focusing on "what worked" and "what did not work" in the scaled-up version. | 1: June 2014 |

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Appendix: Full regression results used in report

A1. Predictors of age of marriage

| n=913 | (1)a. Whether married in last year | (1)b. Age of marriage (years) | (2)a. Whether married in last year | (2)b. Age of marriage (years) |
|------------------------------------|--|-------------------------------------|--|-------------------------------------|
| All Landesa SABLA | -0.076 | 1.480* | | |
| | [-0.14] | [1.67] | | |
| SABLA - Intense | | | 0.048 | 0.718 |
| | | | [0.09] | [0.70] |
| SABLA - Light | | | -0.213 | 1.633* |
| | | | [-0.36] | [1.75] |
| SABLA - Basic | | | -0.254 | 0.930 |
| | | | [-0.44] | [0.75] |
| Currently in school | 0.158 | -1.655** | 0.163 | -1.313 |
| | [0.75] | [-2.16] | [0.77] | [-1.60] |
| Primary level education | -0.671 | 3.032 | -0.689 | 2.931 |
| | [-0.96] | [1.53] | [-0.97] | [1.50] |
| Secondary level education | -1.994*** | 5.654*** | -2.017*** | 5.190*** |
| | [-2.86] | [2.89] | [-2.85] | [2.58] |
| Madhyamik level education | -2.375*** | 5.932*** | -2.405*** | 5.552*** |
| | [-3.19] | [2.89] | [-3.18] | [2.70] |
| Postsecondary education | -2.952*** | 8.688*** | -2.985*** | 7.877*** |
| - | [-3.53] | [3.51] | [-3.52] | [3.05] |
| Age | 0.327*** | | 0.338*** | 0.718 |
| | [4.61] | | [4.66] | [0.70] |
| Scheduled Caste | -0.156 | | -0.136 | 1.633* |
| | [-0.53] | | [-0.46] | [1.75] |
| Scheduled Tribe | -0.312 | | -0.218 | 0.930 |
| | [-0.39] | | [-0.27] | [0.75] |
| Minority | -0.252 | | -0.235 | |
| | [-0.65] | | [-0.59] | |
| Other Backward Caste | 0.221 | | 0.221 | |
| | [0.53] | | [0.52] | |
| Gram Panchayat indicators | | | | |
| (not listed) | | | | |
| Constant | -5.141*** | 15.263*** | -5.305*** | 15.516*** |
| | [-3.92] | [6.86] | [-3.98] | [7.14] |
| Materia Anna of manufactions and a | مسام ما المستحدث من الممام بيام، | | المارين ويترياه والمروي المروالا والالملام | ala finat a anna ata fan |

Notes: Age of marriage was evaluated using a Heckman model, a two-step statistical procedure which first corrects for selection bias in the likelihood that the girl got married in the last year. The model then estimates age of marriage for those girls who did get married. The dataset is a combination of a 511 household baseline and endline survey done in June 2012 and May 2013, and a baseline survey of a new project area completed in September 2013. The control in this model was a random selection of girls taken from the new project area, thus eligible, but untreated at the time of survey. Base caste is general caste; Base education is never in school; Base GP is Barokodali 1.

^{*} denotes a statistically significant result at p<0.1; ** p<0.05; *** p<0.01; standard errors appear in brackets

A2. Predictors of cash dowry amount and direct bequest to girl at time of marriage

| | (1) Amount of cash dowry anticipated (n=746) | (2) Amount of cash dowry anticipated | (3) Whether girl will receive a direct bequest at | (4) Whether girl will receive a direct bequest |
|-------------------------------|--|---|--|---|
| | | (n=746) | marriage (n=766) | at marriage (n=766) |
| All Landesa SABLA | -2769.800** | | 0.072*** | |
| | [1148.99] | | [0.012] | |
| SABLA - Intense | | -3735.566** | | 0.011 |
| | | [1459.45] | | [0.026] |
| SABLA - Light | | -1213.829 | | 0.104** |
| | | [1812.81] | | [0.051] |
| SABLA - Basic | | -3016.715* | | 0.122* |
| | | [1544.37] | | [0.048] |
| Age | 55.193 | 57.215 | -0.014*** | -0.015*** |
| | [132.21] | [130.91] | [0.003] | [0.003] |
| Primary level education | -1533.632 | -1469.714 | 0.019 | 0.025 |
| | [2871.70] | [2798.40] | [0.019] | [0.018] |
| Secondary level education | 323.252 | 409.433 | 0.053 | 0.066 |
| • | [2326.74] | [2452.45] | [0.037] | [0.046] |
| Madhyamik level education | 1526.471 | 1482.622 | 0.080*** | 0.083*** |
| - | [2271.63] | [2283.29] | [0.027] | [0.027] |
| Postsecondary level education | 12025.713** | 11984.799** | 0.399*** | 0.397*** |
| | [4082.38] | [3928.18] | [0.154] | [0.147] |
| Scheduled Caste | 334.615 | 450.020 | -0.044 | -0.039 |
| | [2048.82] | [1978.11] | [0.073] | [0.074] |
| Scheduled Tribe | -9802.571** | -9730.892** | -0.108 | -0.106 |
| | [3499.53] | [3447.74] | [0.087] | [0.086] |
| Minority | -88.309 | 76.245 | 0.057 | 0.050 |
| | [3637.30] | [3751.88] | [0.120] | [0.114] |
| Other Backward Caste | 5209.296 | 5462.180 | -0.070 | -0.043 |
| | [4975.71] | [5065.28] | [0.096] | [0.081] |
| GP Indicators | - | - | - | |
| (results not listed) | | | | |
| Constant | 33319.538*** | 33075.105*** | | |
| | [3667.20] | [3660.93] | | |
| | | | | |

Notes: Models (1) and (2) were estimated using a linear regression model with standard errors clustered by gram panchayat. Models (3) and (4) were estimated using a logistic regression model with standard errors clustered by gram panchayat. In both models, the omitted category is a control group comprised of non-participating girls (sisters) in the same areas. The dataset uses the 511 household survey taken in the pilot area in May 2013. Base caste is general caste; Base education is never in school; Base GP is Barokodali 1. Models (3) and (4) report average marginal effects, thus the constant is not reported.

^{*} denotes a statistically significant result at p<0.1; ** p<0.05; *** p<0.01; standard errors appear in brackets

A3. Predictors of whether a girl has a financial asset in her name (fixed deposit, savings account, recurring deposit, life insurance policy)

| (n=1,229) | (1) | (2) |
|-------------------------------|--|--|
| | Whether she has financial assets in her name | Whether she has financial assets in her name |
| | iii iidi iidiiid | in nor name |
| All Landesa SABLA | 0.150*** | |
| | [0.049] | |
| SABLA - Intense | | 0.273*** |
| | | [0.086] |
| SABLA - Light | | 0.065 |
| | | [0.113] |
| SABLA - Basic | | 0.104 |
| | | [0.102] |
| Age | -0.018*** | -0.017*** |
| | [0.005] | [0.005] |
| Primary level education | -0.060 | -0.063 |
| | [0.085] | [0.085] |
| Secondary level education | -0.038 | -0.043 |
| | [0.085] | [0.085] |
| Madhyamik level education | -0.002 | -0.002 |
| | [0.098] | [0.098] |
| Postsecondary level education | 0.107 | 0.159 |
| | [0.308] | [0.279] |
| Scheduled Caste | -0.044 | -0.048 |
| | [0.049] | [0.047] |
| Scheduled Tribe | -0.072 | -0.072 |
| | [0.101] | [0.108] |
| Minority | -0.067 | -0.070 |
| | [0.052] | [0.050] |
| Other Backward Caste | 0.076 | 0.069 |
| | [0.050] | [0.049] |
| GP Indicators | | |
| (results not listed) | | |

Notes: The likelihood of having a financial asset in the girl's name was estimated using a logistic regression model. The control in this model was the survey of girls taken from a new project area, thus eligible, but untreated at the time of survey. The data combines a 511 household survey taken in the pilot area in May 2013 and a baseline in the new project area taken in September 2013. Models (1) and (2) report average marginal effects, thus the constant is not reported. Base caste is general caste; Base education is never in school; Base GP is Barokodali 1.

^{*} denotes a statistically significant result at p<0.1; ** p<0.05; *** p<0.01; standard errors appear in brackets

A4. Predictors of whether a girl will inherit land assets

| n=1,211 | (1) Whether the girl will inherit land | (2) Whether the girl will inherit land |
|---------------------------|--|--|
| All Landesa SABLA | 0.237*** | whether the girl will inherit land |
| All Landesa SABLA | [0.056] | |
| SABLA - Intense | [0:000] | 0.237*** |
| SABLA - IIILEIISE | | [0.087] |
| SABLA - Light | | 0.300*** |
| SABLA - LIGHT | | [0.085] |
| SABLA - Basic | | 0.333*** |
| SABLA - Basic | | [0.076] |
| Primary level | 0.063 | 0.067* |
| education | 0.000 | 0.007 |
| Caacation | [0.039] | [0.041] |
| Secondary level | 0.016 | 0.022 |
| education | 0.010 | 0.022 |
| | [0.059] | [0.061] |
| Madhyamik level | 0.041 | 0.044 |
| education | | |
| | [0.076] | [0.078] |
| Postsecondary | 0.234* | 0.230* |
| education | | |
| | [0.127] | [0.121] |
| Age | 0.007*** | 0.007*** |
| | [0.001] | [0.001] |
| Scheduled Caste | -0.013 | -0.012 |
| | [0.035] | [0.033] |
| Scheduled Tribe | -0.020 | -0.025 |
| | [0.085] | [0.088] |
| Minority | -0.006 | -0.006 |
| | [0.060] | [0.060] |
| Other Backward Caste | 0.109 | 0.109 |
| | [0.075] | [0.076] |
| Gram Panchayat indicators | | |

(not listed)

Notes: The likelihood of a girl inheriting land (as reported by parents) was estimated using a logistic regression model. The control in this model was the survey of girls taken from a new project area, thus eligible, but untreated at the time of survey. The data combines a 511 household survey taken in the pilot area in May 2013 and a baseline in the new project area taken in September 2013. Models (1) and (2) report average marginal effects, thus the constant is not reported. Base caste is general caste; Base education is never in school; Base GP is Barokodali 1.

^{*} denotes a statistically significant result at p<0.1; ** p<0.05; *** p<0.01; standard errors appear in brackets

A5. Predictors of whether girls aged 15 to 20 have discontinued school

| (n=527) | (1) Whether the girl is dropped out of school | (2) Whether the girl is dropped out of school |
|---------------------------|---|---|
| All Landesa SABLA | -0.133*** | |
| All Edition CABEA | [0.052] | |
| SABLA - Intense | [0.002] | -0.083 |
| | | [0.060] |
| SABLA - Light | | -0.141** |
| | | [0.061] |
| SABLA - Basic | | -0.169*** |
| | | [0.061] |
| Last standard attended | -0.029*** | -0.029*** |
| | [0.009] | [0.009] |
| Married | 0.457*** | 0.460*** |
| | [0.084] | [0.083] |
| Scheduled Caste | -0.302** | -0.289* |
| | [0.145] | [0.151] |
| Scheduled Tribe | -0.079 | -0.080 |
| | [0.052] | [0.052] |
| Minority | -0.176 | -0.175 |
| | [0.118] | [0.117] |
| Other Backward Caste | -0.125 | -0.122 |
| | [0.086] | [0.087] |
| Gram Panchayat indicators | | |
| (not listed) | | |
| | | |

Notes: This model was estimated using a logistic regression model with standard errors clustered by household ID. The data was collected from a 511 household survey in the pilot area conducted in May 2013. The omitted category is a control group comprised of non-participating girls (sisters) in the same areas. Models (1) and (2) report average marginal effects, thus the constant is not reported. Base caste is general caste; Base education is never in school; Base GP is Barokodali 1.

^{*} denotes a statistically significant result at p<0.1; ** p<0.05; *** p<0.01; standard errors appear in brackets

A6. Predictors of girls' legal knowledge and life skills

| | (1) Whether she correctly answered that girls' inheritance share is equal to brothers' (n=498) | (2) Whether she correctly answered that dowry is illegal always (n=498) | (3) Familiarity with public offices index (0-9) (n=498) | (4) Decision- making index (1-28) (n=498) | (5) Empowerment index (0-12) (n=498) |
|------------------------------|--|---|---|---|--|
| SABLA - Intense | 0.473** | 0.460** | 1.414*** | 1.211 | 1.629*** |
| | [0.103] | [0.090] | [0.35] | [1.87] | [0.49] |
| SABLA - Light | 0.382** | 0.455** | 2.372*** | 1.506 | -0.260 |
| | [0.108] | [0.119] | [0.40] | [1.87] | [0.56] |
| SABLA - Basic | 0.394** | 0.561** | 1.520*** | 0.323 | -0.543 |
| | [0.130] | [0.091] | [0.37] | [2.11] | [0.72] |
| SABLA – by another NGO | -0.066 | 0.226 | -0.211 | 0.510 | -0.163 |
| | [0.140] | [0.123] | [0.34] | [1.80] | [0.64] |
| Age | 0.016 | 0.034 | 0.202*** | 0.051 | 0.208* |
| | [0.015] | [0.018] | [0.06] | [0.12] | [0.11] |
| Muslim | -0.081 | -0.053 | -0.273 | -0.703 | 0.187 |
| | [0.082] | [0.102] | [0.26] | [1.02] | [0.45] |
| Adolescent boys in household | 0.062 | 0.127* | -0.228 | -0.431 | -0.026 |
| | [0.061] | [0.050] | [0.19] | [0.69] | [0.33] |
| Constant | | | 0.764 | 18.198*** | 4.384** |
| | | | [1.10] | [2.56] | [1.72] |

Notes: Models (1) & (2) are estimated using a logistic regression clustered at the village-level where the outcome is a correct answer about a legal knowledge question. Models (1) & (2) report average marginal effects, thus the constant is not reported. Models (3) (4) & (5) used a linear regression clustered at the village-level on various indexes. The index in Model (3) is based on a count out of nine public offices a girl feels comfortable visiting alone (Public Health Center, Community Health Center, Post Office, Bank, Police Station, Revenue Office, Land Administration Office, Panchayat and Other). Model (4) measures decision-making power over 7 life decisions, when to marry, who to marry, how to respond to a dowry request, what plants to grow at home, whether to continue school, whether to earn in the future, and what her vocation will be in the future. The girls' decision-making power over each was rated on a scale of 1-4, from her family makes the decision without her input to she makes the decision alone without family input. This results in a decision-making scale of 4-28. Model (5) measures empowerment over six scenarios, claiming her share of inherited land, reporting harassment to the police, applying to university, asking for personal assets during marriage, returning home after marriage, and starting her own business. The resulting scale goes from 0-12. The control in this model was taken from a group of girls who had received SABLA from another NGO, and a group of girls who had no intervention in the pilot period. The data comes from a self-administered questionnaire implemented in February 2013 – this sample was stratified to select 100 girls from each level of intervention and from the two control groups. Base religion is Hindu.

A7. Predictors of whether a girl has income of her own

| Own All Landesa SABLA 0.237*** [0.035] SABLA - Intense | ne of her Whether the girl has income of her own |
|---|---|
| All Landesa SABLA 0.237*** [0.035] SABLA - Intense | |
| [0.035] SABLA - Intense | |
| | |
| CARLA Light | 0.266*** |
| SARLA Light | [0.051] |
| SABLA - Light | 0.221*** |
| | [0.065] |
| SABLA - Basic | 0.208*** |
| | [0.060] |
| Primary level education -0.030 | -0.032 |
| [0.039] | [0.038] |
| Secondary level education 0.032 | 0.029 |
| [0.065] | [0.067] |
| Madhyamik level education 0.044 | 0.045 |
| [0.065] | [0.066] |
| Postsecondary education 0.296** | 0.308** |
| [0.130] | [0.132] |
| Scheduled Caste 0.110*** | 0.108*** |
| [0.042] | [0.042] |
| Minority -0.065 | -0.065 |
| [0.046] | [0.047] |
| Other Backward Caste 0.014 | 0.010 |
| [0.075] | [0.075] |
| Gram Panchayat indicators | |
| (not listed) | |

Notes: The likelihood of a girl having income for herself was estimated using a logistic regression model. The control in this model was the survey of girls taken from a new project area, thus eligible, but untreated at the time of survey. The data combines a 511 household survey taken in the pilot area in May 2013 and a baseline in the new project area taken in September 2013. Models (1) & (2) report average marginal effects, thus the constant is not reported. Base caste is general caste; Base education is never in school; Base GP is Barokodali 1.

^{*} denotes a statistically significant result at p<0.1; ** p<0.05; *** p<0.01; standard errors appear in brackets

A8. Predictors of girls' participation in land-based livelihoods

| | (1) Whether the girl helps with land-based livelihoods at home (n=496) | (2) Whether the girl helps with land-based livelihoods at home (n=496) | (3) Of girls who help cultivate, whether they are able to keep proceeds for themselves (n=384) |
|------------------------------|--|--|--|
| All Landesa SABLA | 0.183* | | 0.263** |
| | [1.97] | | [3.91] |
| SABLA - Intense | | 0.129** | |
| | | [2.69] | |
| SABLA - Light | | 0.089 | |
| | | [1.34] | |
| SABLA - Basic | | -0.115 | |
| | | [0.96] | |
| SABLA – by another NGO | | -0.293* | |
| | | [2.22] | |
| Age | 0.005 | 0.005 | 0.024 |
| | [0.26] | [0.28] | [1.56] |
| Adolescent boys in household | -0.069 | -0.074 | -0.044 |
| | [1.55] | [1.81] | [0.98] |
| Muslim | | | 0.252* |
| | | | [1.88] |

Notes: These models were estimated using a logistic regression model with standard errors clustered by village. The control in this model was taken from a group of girls who had received SABLA from another NGO, and a group of girls who had no intervention in the pilot period. The data comes from a self-administered questionnaire implemented in February 2013 – this sample was stratified to select 100 girls from each level of intervention and from the two control groups. Models (1) & (3) compare participating girls to the two control groups combined. Model (2) compares all five levels of intervention. Models (1) (2) & (3) report average marginal effects, thus the constant is not reported. Base caste is general caste; Base education is never in school; Base GP is Barokodali 1.

^{*} denotes a statistically significant result at p<0.1; ** p<0.05; *** p<0.01; standard errors appear in brackets