
Enabling Girls to Navigate Secondary Education and Work in India



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This report was developed by Sattva Consulting with the objective of strengthening the understanding of the Social and Emotional Learning (SEL) ecosystem for adolescent girls in India. It brings together evidence from global research, policy analysis, ecosystem mapping, and practitioner perspectives to identify opportunities for strengthening girls' developmental outcomes.

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Finally, we thank everyone who contributed to this study, directly or indirectly, in advancing the shared commitment of creating enabling ecosystems that empower adolescent girls to thrive in education, work, and life.

We hope this report is a useful resource for readers working across policy, practice, and research, and we welcome any feedback or reflections on the analysis presented here.



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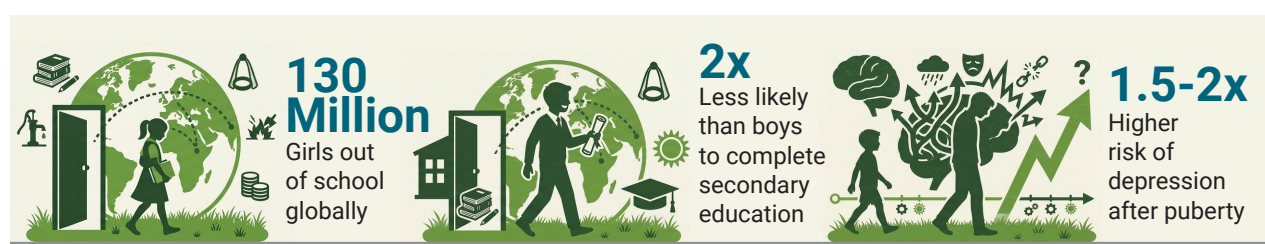
Chapter 1

Introduction

In many parts of the world, girls have more opportunities than ever before: classrooms are filling up, scholarships are expanding, and programs promise brighter futures. Yet for countless girls, these opportunities remain just out of reach, not because doors are closed, but because the tools to step through them are unevenly distributed. **Globally, more than 130 million girls are out of school¹, and adolescent girls in low-income countries are nearly twice as likely as boys to never complete lower secondary education.**

The teenage years, particularly Grades 9-12, are a pivotal time. Confidence, decision-making skills, emotional resilience, and the ability to navigate the world outside school either take root or falter during this period. Without support, small gaps can snowball into lasting disadvantages, shaping education, health, and life trajectories in ways that can be difficult to reverse. Evidence from India and comparable low- and middle-income contexts shows that after puberty, **adolescent girls are 1.5-2 times more likely² than boys to experience depressive disorders, underscoring adolescence as both a high-risk and high-leverage window for intervention** (WHO, 2021; J-PAL South Asia, 2018).

Beyond numbers, research highlights that limited agency and social support during adolescence often translate into lower self-confidence, higher vulnerability, and fewer opportunities later in life. These realities make it clear: **providing access is only the first step.** To truly change outcomes, **we must focus on the capabilities that enable girls to convert opportunity into action.**



The report aims to present a comprehensive analysis of the Social and Emotional Learning (SEL) ecosystem for adolescent girls in India. **It examines girls' developmental needs through a neuroscience and capability-development lens, maps existing policies, frameworks, interventions, and measurement approaches, and identifies key ecosystem gaps.** Based on the analysis, the report outlines strategic priorities to strengthen the SEL ecosystem and enable better educational, wellbeing, and economic outcomes for girls.

1. World Bank (2018); UNICEF (2020). Global estimates indicate that large numbers of girls, particularly in South Asia and Sub-Saharan Africa, remain out of school, affecting completion of secondary education.

2. World Health Organization (2021); J-PAL South Asia (2018). Evidence indicates that adolescent girls experience higher prevalence of depressive and anxiety-related conditions compared to boys, particularly in low- and middle-income settings.

Chapter 2

A Framework for Understanding Girls' Developmental Needs and Mapping Interventions

Majority of the interventions aimed at adolescent girls begin by identifying skills or selecting programme frameworks. This report adopts a different approach, starting instead with the science of adolescent development to understand how girls' capabilities evolve over time. This section introduces the analytical framework that underpins the report and explains how developmental systems, skills, and interventions are connected.

Interventions have traditionally relied on linear designs that move from defining a framework to mapping key skills and, ultimately, mapping programs. While this structured approach makes it easier to scale initiatives, it frequently results in overly standardized solutions. Consequently, these programs often lack in sufficiently accounting for how capabilities naturally develop in adolescents.



The report proposes an inversion of this approach and follows the following sequence of steps.

Step 1: Understanding the Science (neuroscience and biological needs of girls)

Step 2: Human Capability Systems

Step 3: Skills

Step 4: Determine Frameworks

Step 5: Map Programs

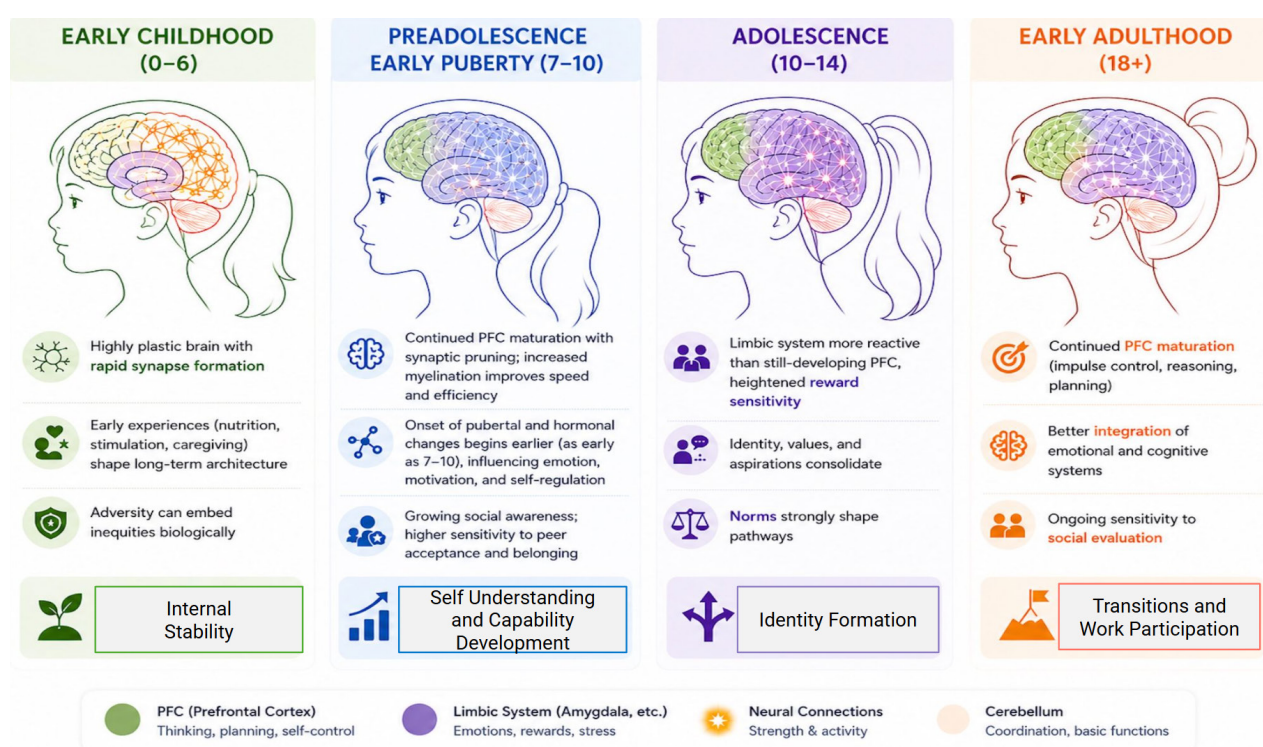
By starting with scientific evidence from neuroscience and developmental psychology, this approach identifies **interacting human development systems**, translates them into actionable **capability clusters**, and then maps skills, frameworks, and programs to operationalize these capabilities in context. This ensures that adolescent interventions are **developmentally aligned, evidence-based, and practically applied**, bridging the gap between access and meaningful outcomes. As we open out the following document, this approach has been used to identify the key needs of the girls and the subsequent programs catering to the same along with critical skills.

Chapter 3

Needs of Girls Across the Lifecycle: Snapshot of Neurological Changes across the years

Girls' developmental needs are neither static nor uniform. They evolve across different stages of childhood and adolescence as neurological, emotional, and social systems mature. This section examines these developmental shifts and identifies the unmet outcomes that emerge when these needs remain unaddressed.

Girls' developmental needs evolve from building internal capabilities in early childhood to navigating complex social, educational, and economic systems in early adulthood. Research synthesizing 80+ frameworks on the EASEL Lab platform highlights three interrelated domains, intrapersonal, interpersonal, and cognitive skills³, that deepen over time and interact with both biological and social influences (EASEL Lab, 2021). Neuroscience evidence shows that these capabilities are not discrete, but develop as **interacting systems**, emotional, cognitive, social, and identity-based, each influencing how girls respond to opportunities and constraints.



3. EASEL Lab. Harvard Graduate School of Education. Reviews of SEL frameworks identify these domains as core components of human development across childhood and adolescence.



Early Childhood (0-6 years)

- **Focus:** Internal emotional stability
- **Needs:** Safe, enabling environments to develop self-worth, emotional regulation, and a sense of belonging.
- **Science:** Neural circuits governing emotion and stress responses—particularly the amygdala-prefrontal cortex (PFC) connectivity⁴—are highly malleable during this period. Adverse experiences such as gender bias in care, malnutrition, or lack of stimulation embed inequities biologically, shaping long-term learning and engagement (Casey et al., 2010; Tottenham, 2015).



Pre-Adolescence (7-10 years)

- **Focus:** Self understanding and capability development
- **Needs:** Supportive learning environments; body awareness, peer support, self-esteem and competence development, cooperation, thinking
- **Science:** Strengthening of cognitive control, hormonal changes leading to early onset of puberty, continued PFC maturation (Casey et al., 2010; Blakemore & Mills, 2014).



Adolescence (10-14 years)

- **Focus:** Identity formation
- **Needs:** Developing values and identity along with development of agency, decision-making, coping strategies, and social negotiation skills. Foundational capabilities are tested under real-world constraints.
- **Science:** During adolescence, the prefrontal cortex (PFC) develops more slowly than limbic regions, creating a mismatch between emotion⁵, reward sensitivity, and cognitive control. Social evaluation and peer influence peak, making girls especially sensitive to social norms, early marriage pressures, restricted mobility, and domestic responsibilities (Blakemore & Mills, 2014; Steinberg, 2008).



Early Adulthood (18+ years)

- **Focus:** Transitions and work participation while navigating complex social and educational systems
- **Needs:** Applied socio-emotional capabilities, communication, adaptability, problem-solving, and resilience, are critical to translate formal education and qualifications into sustained participation in society and the labor market.
- **Science:** Complete PFC maturation by age 25, stronger integration of cognitive and emotional parts of the brain (Blakemore & Mills, 2014; Steinberg, 2008)

4. Casey et al. (2010); Tottenham (2015). Research highlights the development of neural systems related to emotion regulation and stress response, including interactions between the amygdala and prefrontal cortex.

5. Steinberg (2008); Blakemore & Mills (2014). Studies describe differences in the timing of development of socio-emotional and cognitive control systems during adolescence

Due to lack of focus on these critical developmental needs, three crucial outcomes remain unmet which has a lasting impact on a girls' life.

Unmet Outcomes for Girls and their Implications:

01 Agency Conversion Deficit

Leading girls to struggle with managing setbacks and uncertainty, along with limited coping mechanisms for academic, social, and life pressures. Choices are shaped by outside influences rather than individual control.

Implications of Agency Conversion Deficit:

- Low participation in education-related decisions
- Restricted voice in household and community spaces
- Early marriage pressures limiting long-term pathways
- Limited access to role models and aspirational exposure

02 Resilience Fragility

Life circumstances, trauma, and discrimination over time reduce the ability to effectively manage stress, regulate emotions, and setbacks, with limited coping mechanisms to navigate academic, social, and life transitions.

Implications of Resilience Fragility:

- Low self-esteem and internalised gender bias
- Difficulty coping with failure and transitions
- Increased vulnerability to anxiety and depression
- Poor access to mental health support systems

03 Lowered Economic Mobility

Girls have a limited ability to understand, access, and navigate education-to-work pathways, with low awareness of career options and the skills required for employment.

Implications of Lowered Economic Mobility:

- Low awareness of career options and pathways
- Minimal exposure to real work environments
- Weak linkage between schooling and skilling opportunities
- Low digital literacy restricting access to opportunities



Chapter 4

Connecting Lifecycle Needs with Developmental Systems, and Unmet Outcomes

The understanding of developmental needs alone is insufficient unless they are translated into actionable intervention points. This section maps lifecycle needs to underlying developmental systems and demonstrates how strengthening these systems can address the key barriers that continue to shape girls' educational, wellbeing, and economic outcomes.

The needs identified across the lifecycle correspond directly to core developmental systems, and are linked to unmet outcomes. Each of the developmental systems is grounded in neuroscience and developmental psychology and is mapped with one or more unmet outcomes identified above. By mapping observed needs to these outcomes, we can identify high-leverage intervention points:

Core Developmental Systems ⁶	Lifecycle Needs it Supports	Science Insight	Targeting Unmet Outcomes
Cognitive Control	Decision-making, planning, goal-setting	Prefrontal cortex matures gradually, governing impulse control, reasoning, and long-term planning	Decision-making, self-directed action (targeting Agency Conversion Deficit)
Identity & Agency Formation	Self-awareness, self-efficacy, future orientation	Adolescents consolidate self-concept, values, and aspirations; early gendered expectations can constrain identity formation	Self-confidence, agency, aspiration setting (targeting Agency Conversion Deficit)
Emotional Regulation	Managing stress, coping, and mental wellbeing	Amygdala matures early; PFC develops later, creating heightened emotional reactivity	Emotional regulation, stress coping (targeting Resilience Fragility)
Social Processing	Negotiation, social norms navigation, peer interactions	Heightened sensitivity to social evaluation; reward circuitry peaks during adolescence	Communication, social negotiation, understanding norms (accomplishing Economic Mobility)

High leverage point of Adolescence - A critical period for intervention

While planning and implementing programs across each of these categories, adolescence is highlighted as a crucial period for girls because of the following reasons:

- Nearly 23% of women aged 20-24 were married before 18.⁷

6. Steinberg, 2008; Luna et al., 2010; Erikson, 1968; Syed & McLean, 2015; Casey et al., 2010; Tottenham, 2015; Blakemore & Mills, 2014

7. National Family Health Survey (NFHS-5) (2021). National survey data provides estimates on early marriage, health, and demographic indicators across India.

- School dropout accelerates after Grade 8, with participation declining sharply by ages 16-17.⁸
- Female labor force participation remains low (41.7%, PLFS 2023-24), highlighting weak school-to-work transitions.

Hence, while starting early is a universal best practice, interventions in adolescence have a manifold impact on fulfilling the needs of the girls.

Skills which play a crucial role in enabling outcomes for girls

Starting with Skill Bundles Framework used for Analysis⁹: The skills can be leveraged for interventions into five core bundles. These bundles represent widely used classifications of non-cognitive and transferable skills across sectors. While distinct in definition, they are interconnected in practice, with key competencies spanning multiple domains.

Skill Bundle	Definition	Key Skills Included
Social-Emotional Learning (SEL)	Capacities that enable individuals to understand and manage emotions, build relationships, and make responsible decisions.	Emotional awareness, emotional regulation, empathy, perspective-taking, relationship skills, responsible decision-making, self-efficacy
Mental Health & Wellbeing	Psychological and emotional capacities that enable individuals to cope with stress, maintain wellbeing, and function effectively in daily life.	Stress management, resilience, self-esteem, mindfulness, coping strategies, help-seeking behaviour, emotional stability
Life Skills	Cognitive, personal, and interpersonal abilities that enable individuals to effectively handle everyday demands and challenges.	Decision-making, problem-solving, critical thinking, communication, self-awareness, goal-setting, empathy, coping with stress
21st Century Skills	Transversal competencies required to navigate a rapidly changing, digital, and global world.	Critical thinking, creativity, collaboration, communication, digital literacy, adaptability, learning to learn, global awareness
Employability Skills	Transferable skills and behaviours required to transition into and perform effectively in the workplace.	Professional communication, teamwork, problem-solving, adaptability, time management, work ethic, career planning, digital skills

8. Unified District Information System for Education (UDISE+) (2023); National Statistical Office (2017). Administrative and survey data provide insights on school participation, retention, and educational trends in India.

9. The five-bundle framework, synthesises global and Indian life skills frameworks into five core categories—SEL, Mental Health, Life Skills, 21st Century Skills, and Employability Skills to improve clarity, comparability, and program design.

Role of Socio-Emotional in accomplishing developmental needs- SEL as the most crucial skill bundle

The bundling of skills into 5 core buckets was followed by analysis¹⁰ of 20+ global and Indian frameworks, including the Harvard EASEL Lab database and validation through primary research conversations, found strong convergence around socio-emotional skills. While different frameworks may use different labels such as life skills, wellbeing, employability skills, or 21st-century skills, many are anchored in similar underlying SEL capacities. The analysis indicates that SEL not only serves as the most crucial skill bundle but also the developmental foundation that evolves across life stages.

In early years, SEL contributes to emotional stability, self-confidence, and healthy social development. During adolescence, these competencies support higher-order skills such as critical thinking, problem-solving, and adaptability. In adulthood, they underpin workplace readiness, leadership, and economic participation. This progression reinforces the role of SEL as a foundational layer upon which other skill bundles are built. Across frameworks, the following skills within the SEL bundle emerge as crucial for girls.

Categorising SEL Skills: How are these core skills being grouped?

The identified core skills within the SEL bundle have been categorised into consistent broad patterns by global frameworks as well as by organisations in the SEL ecosystem. The following table elaborates these patterns and grouping of skills:

Broad Categorisation Pattern	Frameworks/ Organisations Using It	How the Skills are Grouped
Self - Others - World/ Society	Dream a Dream; Life Skills Collaborative; SEE Learning	Skills are organised from intrapersonal development - interpersonal relationships - societal engagement and systems thinking
Intrapersonal - Interpersonal - Action	IRC SEL; WHO Skills for Health; UNICEF India	Separates skills related to self-management, relationships/ social functioning, and thinking/problem-solving
Awareness - Regulation - Action	CASEL; SECURE; CBSE Health & Wellness	Organises skills from understanding emotions/self - regulating behaviour - making responsible decisions and taking action
Learning - Living - Working	UNESCO Life Skills; Jeevan Kaushal; P21	Groups skills according to functional application across education, life, citizenship, and work
Wellbeing - Relationships - Agency	SEHER; RKSK; Happiness Curriculum	Focuses on emotional wellbeing, social connectedness, and decision-making/participation
Foundational - Social - Future-facing Skills	OECD Future Skills; Quest Alliance; 21st-century skills frameworks	Moves from self-management and collaboration toward innovation, adaptability, and creating new value

10. Critical SEL Skills: An analysis of 20+ frameworks focusing on SEL skills indicated select skills as crucial for girls, the analysis can be viewed here in detail.



Based on the above synthesis, SEL skills have been organised into three broad clusters:

- **Self-Regulation:** This includes skills that help understand and manage emotions, thoughts, and behaviours. Key competencies include self-awareness, emotional regulation, self-management, self-control, and coping with stress.
- **Relationship Skills:** This encompasses competencies that enable building and maintaining healthy relationships, including empathy, compassion, communication, collaboration, social awareness, and engagement with others.
- **Action Orientation:** Includes skills that translate awareness and relationships into purposeful action, such as problem-solving, critical thinking, responsible decision-making, open-mindedness, systems thinking, participation, and leadership.

This categorisation captures the common architecture underlying diverse SEL frameworks while providing a practical structure for analysing girls' outcomes.

Criticality of Socio-Emotional Learning (SEL)

A growing body of evidence¹¹ also highlights Socio-Emotional Learning (SEL) as a high-impact intervention that improves educational outcomes, strengthens mental wellbeing, fosters positive social behaviours and enhances future employability. Research across global and Indian contexts demonstrates that SEL equips children and adolescents with the competencies needed to succeed in school, work and life.



Improved Educational Outcomes*

SEL has been consistently linked to better learning and academic performance. 7.25% improvement in grade-level literacy and numeracy competencies were reported among students in Piramal Foundation's Jhunjhunu government-school pilot. Durlak et al., 2011, the landmark meta-analysis of 213 school-based universal SEL programs involving 270,034 students, published in Child Development, found an 11% increase in academic performance among students participating in SEL programmes.



Enhanced Mental Wellbeing

Evidence indicates that stronger socio-emotional skills contribute to lower anxiety, reduced psychological distress and greater resilience. The OECD (2024) found that adolescents with stronger SEL skills report better mental wellbeing, while research from the Yale School of Medicine (2023) showed that improvements in resilience were sustained even six months after programme completion.



Improved Social Behaviour

SEL strengthens students' relationships and school experiences by promoting belonging, empathy and positive peer interactions. Findings from CASEL (2020) also indicate that SEL programmes contribute to reduced bullying and aggressive behaviour, creating safer and more inclusive learning environments.



Economic Participation and Future Readiness

Beyond school outcomes, SEL supports career readiness and long-term employability. The OECD (2024) found that students with stronger socio-emotional skills are more likely to complete secondary education and secure stable employment. Similarly, the Magic Bus Impact Report (2023) highlights improvements in self-efficacy, aspirations and career readiness, reinforcing SEL's role in enabling successful school-to-work transitions.

* This is only early evidence, based on initial Grade 10 board results from a small sample of schools.

11. Piramal Foundation SEE Learning Report, WHO, 2021; Child Development, Durlak et al.; J-PAL South Asia, 2018), OECD Survey 2024 Summary, Yale School of Medicine Study CASEL 2020 Report Findings Magic Bus India Report 2023-24.

Chapter 5

Evolution of Policy Landscape for Girls' Education in India

India has introduced several policies that contribute to adolescent development across education, health, nutrition, and skilling. While these policies collectively address many dimensions of girls' development, they often operate in silos. This section analyses the policy landscape through the lens of developmental needs and identifies areas of convergence as well as persistent gaps.

India's policy response to girls' development has evolved significantly over the last two decades. Earlier policies were primarily focused on ensuring that girls entered and remained in school. Over time, however, policy priorities expanded to recognise that access alone is insufficient for girls to achieve meaningful long-term outcomes.

Between 2005 and 2010, policy efforts largely focused on expanding access to schooling, particularly for girls from disadvantaged communities. Initiatives such as Kasturba Gandhi Balika Vidyalayas (KGBVs) sought to address enrolment barriers by providing residential schooling opportunities.

Between 2010 and 2015, attention shifted towards retention and secondary school completion. Policies such as the Right to Education Act (RTE) and SABLA recognised that ensuring continued participation through adolescence was equally important.

Between 2015 and 2020, there was growing acknowledgement that gender norms and social barriers continue to constrain girls even when educational access is available. Programmes such as Beti Bachao Beti Padhao sought to address societal attitudes influencing girls' education and wellbeing.

The introduction of NEP 2020 marked a significant shift towards competency-based education, recognising the importance of critical thinking, communication, collaboration, and broader life skills. More recently, initiatives such as Ayushman Bharat and RKSK have adopted a life-course and convergence approach, recognising that girls' outcomes are shaped by interactions between education, health, wellbeing, and social environments.

Thus, the evolution of policy on girls' education in India reflects a clear trajectory, from expanding access to increasingly recognising the importance of holistic development. Over time, policies have moved from infrastructure and enrollment (pre-2000s) to retention and equity (2000-2015), and more recently toward skills, wellbeing, and employability (post-2015).

Across this evolution, policies have implicitly and explicitly prioritised the following skill bundles:

1. 21st Century and Cognitive Skills

The National Education Policy 2020 (2020) represents a paradigm shift toward competency-based education. It emphasises:

- Critical thinking and problem-solving
- Communication and collaboration
- Experiential and multidisciplinary learning

This marks a significant departure from rote-based learning toward higher-order cognitive skills and aligns India with global education frameworks.

Earlier policy foundations such as:

- Sarva Shiksha Abhiyan (2001) - universal elementary education
- Rashtriya Madhyamik Shiksha Abhiyan (2009) - secondary education expansion focused primarily on access and infrastructure, with limited articulation of cognitive or higher-order skills.

While NEP 2020 advances the skills agenda, it remains largely agnostic to gendered constraints. It does not explicitly address:

- How social norms restrict girls' ability to apply these skills
- How cognitive skills interact with agency and decision-making under constraint

2. Socio-Emotional Learning and Adolescent Wellbeing

There has been growing policy recognition of socio-emotional wellbeing, particularly post-2014. Key initiatives include:

- Samagra Shiksha (2018) - integrated school education with life skills components
- Ayushman Bharat (2018) - School Health and Wellness Programme

Among India's major health and social-development initiatives, Ayushman Bharat (2018) is particularly significant as a comprehensive, system-level health reform, recognising healthcare as a universal right rather than a discretionary benefit. It adopts a systems-based approach, covering:

- Primary care strengthening
- Secondary and tertiary hospitalisation
- Financial protection against catastrophic health expenditure
- Preventive and promotive health within communities and schools
- Integration with existing schemes for women, children, and adolescents

Broad domains of coverage

From a public-health lens, Ayushman Bharat implicitly targets:

- Equitable access to quality care across rural and urban areas
- Reduction of out-of-pocket expenditure for vulnerable households
- Early detection and management of maternal and child health issues, and mental health conditions
- Continuity of care through primary and referral-level linkages

Delivery mechanisms

Delivery mechanisms under Ayushman Bharat include:

- Ayushman Arogya Mandirs / Health and Wellness Centres (AAMs/HWCs) - facility-based primary care hubs offering expanded services (NCD screening, mental health, maternal and child health, basic dental and emergency care).
- Pradhan Mantri Jan Arogya Yojana (PM-JAY) - facility-based secondary and tertiary hospitalisation through empanelled public and private hospitals, with cashless and paperless claims.
- School Health and Wellness Programme (SHWP) - school-based health promotion, screening, and referrals embedded within the education system.
- Community convergence - linkages with ASHAs, Anganwadi workers, and peer educators to drive outreach and follow-up.

From a capability lens

From a capability lens, Ayushman Bharat implicitly targets:

- Health-seeking behaviour by reducing financial and logistical barriers to care.
- Early help-seeking for mental health and chronic conditions through screening and counselling at AAMs and SHWP.
- Coordination and navigation of the health system via referral pathways from primary to secondary and tertiary care.
- Basic health literacy through awareness and counselling at community and school levels.

However, these are largely delivered through service access and awareness-building.

There is:

- Limited explicit focus on developmental capabilities such as emotional regulation, stress management, or decision-making under health-related trade-offs.
- Weak integration with school-based life-skills curricula beyond generic wellness modules, so health awareness often remains episodic rather than embedded in daily practice.
- Minimal explicit linkage to broader life-course outcomes, such as education persistence, economic resilience, or gender-equitable decision-making within families.

The program attempts to institutionalise wellbeing in schools by delivering weekly health-and-wellness sessions, screenings, and referrals. However, implementation remains uneven across states, and the programming often does not extend to building deep capabilities such as emotional regulation under exam stress, coping with peer and family pressure, or negotiating health-seeking decisions in resource-constrained households.

Rashtriya Kishor Swasthya Karyakram (2014)

RKSK (2014) is particularly significant as a comprehensive adolescent development policy, recognising adolescence as a distinct life stage. It adopts a life-cycle and systems-based approach, covering:

- Mental health
- Nutrition
- Sexual and reproductive health
- Substance misuse
- Injuries and violence (including gender-based violence)
- Non-communicable diseases

Delivery mechanisms include:

- Adolescent Friendly Health Clinics (facility-based)
- Peer educators and community outreach (community-based)

From a capability lens, RKSK implicitly targets:

- Emotional awareness and regulation
- Help-seeking behaviour
- Interpersonal communication
- Risk awareness and decision-making

However, these are largely delivered through awareness-building and service provision, rather than structured, repeated skill-building. There is:

- Limited integration with school systems
- Minimal linkage to education persistence or livelihood pathways

Critical Points of Difference Between Ayushman Bharat and Rashtriya Kishor Swasthya Karyakram:

Key Aspects	RKSK (2014)	Ayushman Bharat (2018)
Target & Scope	Targets adolescents aged 10-19 years only. Covers both in-school and out-of-school youth, including married adolescents, across rural and urban areas. Provides a narrow but deep focus on adolescent-specific health vulnerabilities.	Targets the entire population with emphasis on over 500 million individuals from vulnerable households plus all senior citizens aged 70+. Represents a broad health system transformation rather than age-specific intervention.
Core Mechanism	Operates through over 700 Adolescent Friendly Health Clinics (AFHCs) providing confidential counseling and 150,000+ peer educators delivering community-based outreach on nutrition supplements, sexual and reproductive health services, and violence prevention.	Functions through 1.5 lakh+ Ayushman Arogya Mandirs/Health and Wellness Centres (AAMs/HWCs) for primary care screening, Pradhan Mantri Jan Arogya Yojana (PM-JAY) & School Health and Wellness Programme (SHWP) across 11,000+ schools. Relies on infrastructure expansion and insurance coverage.
Capability Approach	Targets psychosocial needs through counseling (emotional awareness and regulation) and peer group discussions (risk awareness, help-seeking behaviour, interpersonal communication). Delivers primarily through episodic awareness sessions and service provision rather than structured, repeated skill practice.	Focuses on health system navigation capabilities (accessing care, utilizing insurance, referral pathways) but lacks explicit emotional resilience training or agency-building components. Frames wellbeing primarily as improved access and financial protection rather than developmental psychosocial competencies.

Overall, while policies like RKSK which focuses on adolescents acknowledge the importance of wellbeing, they tend to frame it as:

- Curriculum modules or awareness sessions, rather than
- Developmental capabilities requiring sustained practice

Critically, there is limited articulation of:

- Emotional resilience under stress
- Coping in constrained environments
- The link between mental health and decision-making

3. Life Skills, Empowerment, and Gender-Focused Policies

Policies specifically targeting girls have historically focused on access, safety, and social norms, with gradual inclusion of life skills. Key policies include:

- Beti Bachao Beti Padhao (2015) - addressing gender norms and declining child sex ratio
- Kasturba Gandhi Balika Vidyalaya (2004, expanded under Samagra Shiksha) - residential schooling for disadvantaged girls
- National Scheme of Incentive to Girls for Secondary Education (2008) - financial incentives for retention
- Scheme for Adolescent Girls (SAG, 2018; earlier SABLA 2010) - nutrition, life skills, and health awareness

These policies have been critical in:

- Improving enrolment and retention
- Creating safe learning environments
- Shifting community norms

However, their approach to skills remains implicit and indirect. While they contribute to:

- Confidence
- Participation
- Continuation in education

They do not explicitly define or measure agency as a capability, particularly:

- Decision-making under constraint
- Negotiation within family and community contexts
- Exercising voice in high-stakes situations

4. Employability and School-to-Work Transition

The policy push toward employability has strengthened significantly post-2015, led by:

- Skill India Mission (2015)
- Pradhan Mantri Kaushal Vikas Yojana (PMKVY, 2015)
- National Skill Development Mission (2015)

These frameworks focus on:

- Technical and vocational skills

- Industry alignment
- Certification and placement

There is growing acknowledgement of soft skills, but in practice:

- Training remains heavily technical
- Life skills are often treated as add-ons or short modules

Critical capabilities such as:

- Negotiation
- Workplace navigation
- Persistence and adaptability
- Decision-making in constrained environments are not systematically embedded.

For girls, this results in a structural gap: Increased education and skilling $\neq$ workforce participation. This is reflected in persistently low female labour force participation, indicating weak translation of skills into outcomes.

Additionally, major critical gaps remain

- SEL is a missing system architecture which buckets all scattered interventions under a common theme or policy umbrella, where despite strong policy intent for skilling, interventions are not sequenced, measured, or jointly owned.
- Gender-neutral SEL design across policies largely overlooks the structural constraints girls face, such as mobility restrictions, safety concerns, and social norms, resulting in a gap where skills are not translated into action
- Fragmented governance across education (NEP), health (RKSK), and skilling (PMKVY) splits SEL pathways leaving no system accountable for end-to-end capability building. The fragmentation across policies means that there is a lack of system ownership for end to end SEL capability building.
- Adolescence is recognised but not treated as a continuous developmental pathway, with episodic interventions weakly linked to early learning and transition to work.

SEL Implementation Trends Across the ecosystem

As part of the research undertaken, 15+ organisations were studied to identify prominent trends from the ecosystem¹² for four major questions about SEL implementation and delivery across organisations:

- Where do SEL interventions operate, or what are the touchpoints of these interventions?
- Who delivers the SEL sessions in such interventions?
- Who are the recipients or whom are the sessions being conducted for?
- What is the duration of the SEL sessions?

12. Interventions across 15+ organisations were analysed for tracking prominent trends across organisations here

The following insights and data points highlights the trends:

1. Interventions remain predominantly school-centric, with limited engagement beyond school ecosystems

Life skills interventions are primarily anchored within schools, with 47% of organisations operating exclusively in school settings and an additional 40% implementing programmes across both schools and communities. Only 13% of organisations deliver programmes solely through community-based platforms, indicating that schools remain the dominant entry point for life skills programming. While this enables broad access to adolescents, the limited presence of interventions beyond school environments constrains opportunities for girls to practice and reinforce these skills in their daily lives.

2. Programme delivery is largely dependent on teachers, with limited involvement of community-based actors

More than half of the organisations (53%) rely on teachers and school staff to deliver life skills interventions, followed by external facilitators and counsellors (33%), while community members account for only 13% of programme delivery. This demonstrates a clear preference for institutional delivery channels, with teachers serving as the primary implementation workforce. However, relatively few programmes focus on strengthening teachers' own socio-emotional competencies, limiting their ability to consistently embed life skills within classroom culture and pedagogy.

3. Students remain the primary beneficiaries, with comparatively limited engagement of parents and caregivers

Programme design is overwhelmingly centred on students, while engagement with teachers and parents/caregivers is comparatively limited. Although a small number of organisations intentionally involve caregivers and community members, these stakeholders are largely positioned as secondary participants rather than active partners in reinforcing life skills. Given the significant influence that families and communities have on adolescent behaviour and decision-making, this represents a notable gap within the current ecosystem.

4. Delivery models continue to favour standalone interventions over sustained system integration

Approximately 70% of programmes are delivered as standalone or modular interventions, whereas only 25-30% are embedded within school curricula or implemented through longer-term, system-integrated models. Embedded approaches typically combine teacher capacity building, school culture transformation, and ongoing reinforcement mechanisms, while standalone models tend to focus on periodic sessions with limited institutional integration. Although standalone models support faster implementation and scale, they provide fewer opportunities for sustained behaviour change.

Best Practices Emerging Across the Intervention Landscape

Interventions implemented across multiple geographies reveal that successful socio-emotional learning programmes share a common set of implementation characteristics, despite differences in target populations, delivery models, and thematic focus. The strongest interventions move beyond standalone life skills sessions to embed SEL within existing education systems, strengthen adults around the learner, and institutionalise practices through government structures.

Five implementation practices consistently emerged across the ecosystem as key enablers of effectiveness and scale.

1. Deep Contextualisation: Designing for Local Relevance

A defining characteristic of successful interventions is their ability to adapt programme content to the local socio-cultural context, rather than delivering a standardised curriculum across geographies. Contextualisation extends beyond language translation to include local stories, examples, pedagogical methods, and delivery mechanisms that reflect learners' lived realities.

Key Insight: Interventions that balance a common pedagogical framework with contextual flexibility demonstrate stronger learner engagement and greater acceptance within government systems.

2. Moving Beyond Standalone Sessions to Continuous Reinforcement

The ecosystem demonstrates a clear shift away from delivering SEL as a time-bound curriculum towards integrating it into everyday school experiences. Rather than relying solely on classroom sessions, successful programmes reinforce socio-emotional competencies through classroom routines, assemblies, peer interactions and reflection practices, allowing learners to repeatedly practise and internalise these skills.

Key Insight: Repeated exposure through existing school processes is more likely to drive sustained behaviour change than periodic life skills sessions.

3. Whole-School Transformation: Strengthening the Ecosystem Around the Learner

The strongest interventions recognise that learner outcomes are shaped not only by individual capabilities but also by the environment in which those capabilities are developed. Consequently, they adopt whole-school approaches that strengthen teachers, school leaders and institutional culture alongside student learning.

Key Insight: Sustainable learner outcomes require parallel investment in the adults and institutions that shape adolescent development.

4. Leveraging Existing Government Infrastructure for Scale

Interventions that work through existing government delivery systems demonstrate greater scalability and sustainability than those dependent on external facilitators. Rather than creating parallel implementation structures, these models strengthen the capacities of teachers, district officials, resource persons and existing education institutions to deliver SEL independently.

Key Insight: Strengthening existing system actors enables programmes to achieve scale without proportionately increasing implementation costs or dependence on specialised facilitators.

5. Embedding SEL Within Government Systems

Interventions are moving beyond programme implementation towards institutional integration, embedding SEL within curriculum, teacher education, monitoring systems and public financing mechanisms. This strengthens long-term ownership and reduces reliance on project-based funding.

Key Insight: Long-term sustainability is achieved when SEL becomes part of how education systems function, not simply an externally funded programme delivered within schools.

Chapter 6

Measurement of Outcomes Across Interventions

Measuring socio-emotional development remains one of the most challenging aspects of programme design. This section reviews existing approaches to measurement across interventions, highlighting commonly assessed outcomes, emerging practices, and opportunities for building more robust evidence on girls' developmental progress.

It is also critical to examine the ecosystem for how capabilities such as agency, resilience, and real-world navigation are measured as distinct outcomes. While globally validated tools exist, measurement in India remains fragmented, with a mix of standardised tools, program-specific assessments, and proxy indicators (attendance, retention, placement). However, India has increasingly begun to adopt and adapt both global tools and indigenous frameworks, particularly within school education, large-scale assessments, and skilling ecosystems.

A. School-Embedded SEL & Wellbeing Models (Resilience Fragility)

What is measured: Emotional regulation, wellbeing, stress, peer relationships, and classroom behaviour.

Measurement Landscape: Globally recognised tools such as the Strengths and Difficulties Questionnaire, WHO-5 Well-Being Index, and the Child and Youth Resilience Measure are widely used across school-based mental health programmes. These tools have strong global validation (100+ countries in the case of SDQ) and are increasingly being piloted in Indian contexts through NGOs and research institutions.

In India, measurement is also being institutionalised through system-level platforms:

- **NCERT School Health and Wellness Programme Assessment Framework** Developed under Ayushman Bharat, this includes structured modules and indicative assessment rubrics for emotional wellbeing, interpersonal skills, and mental health awareness. While not a psychometric tool, it represents one of the first attempts to institutionalise SEL measurement within public systems.
- **CBSE Health and Physical Education Assessment:** Integrates life skills, values, and wellbeing indicators into internal school assessments, including reflective exercises, project-based evaluation, and teacher observations.
- **NGO-led tools (semi-standardised):** Organisations such as Apni Shala and TISS-SIMHA use adapted SEL rubrics, combining behavioural observation, student self-report, and teacher feedback—though these are not yet standardised across the ecosystem.

India has made progress in embedding wellbeing within system platforms, but measurement remains largely qualitative, awareness-focused, and not deeply linked to validated constructs like emotional regulation under stress.

B. Agency-Centred Girls' Empowerment Models (Agency Deficit)

What is measured: Self-efficacy, decision-making, voice, negotiation, and gender attitudes.

Measurement Landscape: Globally, agency is most robustly measured through constructs such as self-efficacy and self-worth, using tools like the General Self-Efficacy Scale and the Rosenberg Self-Esteem Scale, both of which have been widely used in India across adolescent and youth programmes.

Tools such as the Gender Equitable Men Scale are particularly relevant in the Indian context, as they measure shifts in gender norms and attitudes, which directly influence girls' ability to exercise agency.

Within India, several large-scale and programmatic tools attempt to capture agency more contextually:

- **UDISE+ Indicators:** While not a direct agency tool, UDISE+ tracks proxies such as retention, transition rates, and dropout, which are often used as outcome indicators of agency in constrained environments.
- **National Family Health Survey:** Includes indicators on decision-making autonomy, early marriage, and mobility, providing population-level insights into women's agency (including retrospective adolescent indicators).
- **Population Council/NGO tools (India adaptations):** Many programs (e.g., girls' collectives, safe spaces) use adapted versions of agency measurement tools combining:

- Scenario-based questions (decision-making in real-life contexts)
- Self-efficacy scales
- Behavioural tracking (school continuation, delaying marriage)

In India, agency is often measured through proxy indicators (retention, marriage age) rather than direct capability assessment. While global tools exist, systematic adoption and contextualisation remain limited, especially for adolescents.



C. Experiential & Livelihood-Linked Models (Limited Economic Mobility)

What is measured: Employability skills, workplace readiness, communication, adaptability, and job outcomes.

Measurement Landscape: Globally, employability and workplace readiness are measured through frameworks such as the Big Five Personality Traits and structured employability assessments like the Work Readiness Scale, which capture behavioural competencies linked to job success.

In India, measurement is more institutionalised within the skilling ecosystem:

- **Skill India Assessment Framework:** Managed through Sector Skill Councils, this focuses primarily on technical competencies, with limited but growing inclusion of soft skills (communication, teamwork).
- **National Employability Report:** A large-scale annual assessment covering communication, cognitive skills, and employability readiness, with millions of test-takers across India.
- **India Skills Report:** Provides insights into youth employability, including behavioural and soft skills gaps, though more diagnostic than program-level.
- **Programme-level tools (Quest Alliance, Tata STRIVE, Pratham)**

These organisations use blended approaches combining:

- Pre-post skill assessments
- Simulation-based evaluation (mock interviews, group tasks)
- Employer feedback and placement tracking

India has relatively stronger systems for measuring employment outcomes (jobs, placements), but significantly weaker frameworks for measuring underlying capabilities such as adaptability, negotiation, and workplace resilience.

Across all three categories, four systemic gaps emerge:

1. Fragmentation across tools and systems
 - Education, health, and skilling systems use different measurement frameworks, with limited interoperability
2. Proxy vs. capability measurement
 - India relies heavily on proxy indicators (retention, placement) rather than direct measurement of capabilities like agency or resilience
3. Over-reliance on self-reporting
 - Particularly in NGO-led programs, leading to bias and inflated baselines
4. Limited longitudinal tracking
 - Few systems track girls across the lifecycle (school - skilling - work), leading to weak understanding of sustained outcomes.

Chapter 7

Geographic Lens: State Policies and Contextual Realities

Girls' experiences vary significantly across states due to differences in socio-economic conditions, governance priorities, and implementation capacities. This section brings a geographic perspective to the analysis, illustrating how state contexts influence both developmental needs and the policy responses available to address them.

While the broad challenges facing adolescent girls are well understood¹³, their manifestation—and therefore the pathways to solutions—vary significantly across states. These differences are shaped by a combination of socio-economic conditions, gender norms, policy prioritisation, and institutional capacity. As a result, the same intervention model can yield very different outcomes depending on the context in which it is implemented.

State systems also differ in their ability to translate national policies (such as National Education Policy 2020 and Rashtriya Kishor Swasthya Karyakram) into practice. While policy intent around life skills, wellbeing, and employability is broadly aligned, state-level prioritisation, resourcing, and execution capacity determine whether these translate into meaningful capability-building for girls.

A geographic lens, therefore, is critical—not only to understand variation in challenges, but to identify state-specific entry points for strengthening agency, resilience, and real-world navigation.



13. National Family Health Survey (NFHS-5) (2021); Unified District Information System for Education (UDISE+) (2023). Data highlights variation across states in education, health, and gender-related indicators.

State	Policy & System Priorities	Contextual Challenges	Illustrative Interventions	Key Gaps/Needs
Jharkhand	- Strong focus on adolescent health through RKSK and community-based platforms (peer educators, ASHAs) - Increasing emphasis on girls' education retention under Samagra Shiksha	- High poverty and vulnerability - Early marriage and dropout post-puberty - Limited access to secondary schools and safe mobility	- Girls First (evidence-backed, SEL + resilience model) - NGO-led safe spaces and life skills programs	- Emotional resilience remains a critical barrier to continuation - Limited integration of mental health with education systems - Need for school-embedded, repeated SEL practice rather than standalone interventions
Rajasthan	- Strong policy push on girls' enrolment (e.g., BBBP, residential schooling models like KGBVs) - Community mobilisation embedded in state programs	- Deeply entrenched gender norms - Restrictions on mobility and decision-making - High prevalence of early marriage	- Educate Girls (community + agency model at scale) - Residential schooling models for girls (KGBVs)	- Agency remains constrained by social norms despite access improvements - Need for family and community engagement alongside individual skill-building - Limited focus on decision-making under real-world constraints
Madhya Pradesh	- Large-scale implementation of Samagra Shiksha and Skill India - Focus on improving foundational learning and school participation - Expanding skilling infrastructure	- Scale-related challenges (large populations, system strain) - Quality and consistency of delivery - Weak school-to-work transition pathways	State skilling missions, ITIs - NGO-led life skills + employability programs (e.g., Quest Alliance-type models)	- Fragmented pathways between school, skilling, and employment - Limited integration of life skills within skilling systems - Need for structured transition pathways (Grades 9-12 - skilling - work)
Maharashtra	- Relatively stronger institutional capacity - Active adoption of NEP-aligned reforms and SEL pilots - Higher presence of NGOs and private sector partnerships	- Urban-rural disparities persist - Stress, competition, and mental health challenges among adolescents - Fragmentation across multiple programs	- Apni Shala (school-based SEL) - Quest Alliance (future skills, employability) - Tata STRIVE (industry-linked skilling)	- Strong innovation but limited system integration - Need to move from pilots to system-wide adoption and scaling - Opportunity to build integrated, lifecycle pathways linking SEL - agency - employability

Chapter 8

Strengthening the SEL Ecosystem: Addressing Key Gaps and Opportunities

Drawing together the evidence presented throughout the report, this final section identifies the critical gaps limiting the effectiveness of the current SEL ecosystem. It concludes with strategic opportunities for policymakers, practitioners, and ecosystem actors to build a more coherent and developmentally aligned approach for adolescent girls.

The operational aspect of identified implications should move beyond testing individual SEL interventions towards generating evidence on what implementation models, delivery mechanisms and measurement architectures are most effective in building girls' long-term capabilities. Rather than treating pilots as isolated programme demonstrations, future investments should be designed to answer strategic questions around what to build, when to build it, how to deliver it, and how to measure success.

1. Establish SEL as the Foundation of Adolescent Capability Development

Across the ecosystem, SEL consistently emerges as the foundational capability underpinning outcomes across mental wellbeing, education and employability. Competencies such as self-awareness, emotional regulation, resilience, communication, decision-making and relationship management repeatedly appear across successful interventions and are critical for enabling girls to navigate adolescence and transition successfully into adulthood.

To strengthen the ecosystem, future investments should :

- Prioritise SEL as the foundational capability bundle, recognising its influence across multiple developmental outcomes.
- Focus on action-oriented competencies, enabling girls to repeatedly practise and apply socio-emotional skills across school, family, community and transition settings rather than limiting interventions to awareness-building.
- Explicitly link capability development to wellbeing, educational persistence and economic mobility, ensuring that SEL is positioned as an enabler of long-term life outcomes rather than an educational add-on.

Ecosystem Needs: Move from teaching socio-emotional skills to enabling girls to consistently apply them in real-world contexts.

2. Strong focus on the Critical Window of Adolescence

While evidence shows that the teenage years, particularly Grades 9-12, are a pivotal time, when girls face heightened social, academic, and career pressures, it also suggests that capability development is a continuum that begins as early as Grade 6. This points to the need for early intervention that prioritises the development of foundational agency, while maintaining continuity of support through to Grade 12.

- **Grades 6-8:** Prioritise building foundational agency, emotional regulation, resilience, and self-belief before major educational and social transitions.
- **Grades 9-10:** Focus on strengthening transition readiness through decision-making, future orientation, career exploration, and real-world application of socio-emotional competencies.
- **Grades 11-12:** Enable tracking and capturing of how capabilities translate into education, skilling, and employment trajectories.

While heightened focus may remain on girls in Grades 9-12, designing interventions across this full continuum allows girls to first build foundational capabilities, and subsequently consolidate and apply them during critical educational and career transitions.

Ecosystem Needs: Move from short-duration interventions towards multi-year developmental pathways that accompany girls throughout adolescence.

3. Design Interventions Around the Girl's Ecosystem

The intervention landscape consistently demonstrates that sustained capability development cannot be achieved through learner-focused interventions alone. Outcomes improve when programmes simultaneously strengthen the immediate ecosystem surrounding the girl, enabling socio-emotional competencies to be reinforced across multiple environments.

Ecosystem should therefore adopt a multi-layered implementation model by engaging :

- Learners, through structured SEL experiences.
- Teachers and school leaders, as everyday reinforcers of socio-emotional competencies.
- Parents and communities, to strengthen enabling environments and reinforce behavioural change.
- Government systems, to support institutionalisation and long-term sustainability.

Interventions should also remain strengths-based and highly contextualised, adapting delivery to local realities while allowing repeated opportunities for practice through classroom routines, peer interactions and community engagement.

Ecosystem Needs: Move from programme delivery towards ecosystem strengthening, where schools, families and systems collectively support capability development.

4. Look at Economic Mobility as the Ultimate Outcome

While improvements in self-awareness, resilience and wellbeing remain important intermediate outcomes, these capabilities should first enable girls to navigate education, family and community decisions successfully, ultimately contributing to improved educational transitions, employability and economic mobility.

Future pilots should therefore position economic mobility as the long-term outcome, examining how strengthened agency and resilience influence:

- Educational continuation and completion.
- Career aspirations and decision-making.
- Participation in skilling opportunities.
- Entry into employment.
- Retention and progression within the workforce.

This creates a clearer developmental pathway linking socio-emotional learning to tangible improvements in girls' lives.

Ecosystem Needs: Measure not only whether capabilities improve, but whether they translate into meaningful life opportunities.

5. Build a Next-Generation Measurement Architecture

Current monitoring systems predominantly measure programme participation, knowledge acquisition and immediate behavioural change. However, ecosystem analysis demonstrates the need for measurement systems capable of capturing capability development over time.

Future pilots should incorporate three complementary layers of evidence:

Longitudinal Measurement

- Track the same cohort of girls across Grades 6-10 and subsequent transition points.
- Assess whether capabilities are sustained beyond programme completion.

Capability-to-Outcome Measurement

- Examine how improvements in agency, resilience and socio-emotional competencies influence educational persistence, transition readiness and economic mobility.
- Move beyond competency scores to understand capability conversion.

Mixed-Method Assessment

- Combine validated quantitative tools with qualitative approaches, classroom observations and real-world case studies.
- Capture how girls apply socio-emotional competencies across schools, families, communities and workplaces.

Ecosystem Needs: Move from measuring programme outputs towards measuring developmental trajectories.

One final reflection worth carrying forward is, SEL appears to work best when it starts earlier, from the beginning of the adolescent window rather than concentrated in Grades 9-12, and when it's built into the everyday life of a school rather than added on as standalone sessions. Across the models reviewed, those built through teachers and classroom practice, rather than run alongside them as parallel structures, showed more consistent and lasting outcomes than one-off interventions. This echoes a theme that runs through

the report as a whole, capabilities take hold through repeated, everyday practice within a girl's existing environment, not through isolated instruction expected to transfer on its own.

While this report's core scope centres on the adolescent years, and Grades 9-12 in particular, this finding suggests there is value in exploring how SEL is introduced and reinforced earlier in a girl's schooling, and in examining whole-school embedding more closely as a design question in its own right.

Annexure

Frameworks on SEL skills studied

Framework / Model	Primary Label Used	India Based/India-Relevant
CASEL Framework for Systemic SEL	SEL	No
SEE Learning Framework	SEL	India-relevant
IRC SEL Competencies	SEL	No
SECURE Framework	SEL	No
Emotional Intelligence Framework	SEL-adjacent	No
UNICEF India Comprehensive Life Skills Framework	Life Skills	Yes
Room to Read Life Skills Education Learning Outcomes	Life Skills	India-relevant
WHO Skills for Health Framework	Life Skills	India-relevant
UNESCO Life Skills Framework	Life Skills	India-relevant
SEHER Framework	Life Skills + Wellbeing	Yes
Life Skills Collaborative Approaches	Life Skills	Yes
Dream a Dream Life Skills Framework	Life Skills	Yes
Pratham Life Skills Approaches	Life Skills	Yes
Jeevan Kaushal Framework (UGC)	Life Skills	Yes
RKSK Adolescent Approaches	Life Skills	Yes
CBSE Health & Wellness Curriculum	Life Skills / Wellbeing	Yes
Happiness Curriculum (Delhi)	SEL / Wellbeing	Yes
Teacher Foundation SEL Approaches	SEL	Yes
Quest Alliance Future Skills Framework	Future Skills + SEL	Yes

Interventions studied for analysis and identifying trends in the ecosystem



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