

LA PEPINIERE

EVIDENCE REVIEW: WHAT WORKS TO ECONOMICALLY EMPOWER ADOLESCENT GIRLS?

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Acronyms

AGALI	Adolescent Girls Advocacy and Leadership Initiative
AGEE	Adolescent Girls' Economic Empowerment
AGEP	Adolescent Girls Empowerment Programme
AGI	Adolescent Girl Initiative
ASRHA	Action for Slum Dwellers' Reproductive Health, Allahabad
CEDAW	The Convention on the Elimination of All Forms of Discrimination against Women
CRC	Convention on the Rights of the Child
DFID	UK Department for International Development
DRC	Democratic Republic of Congo
EFM	Early and forced marriage
ELA	Empowerment and livelihoods for adolescents programme (Uganda)
ELA	Employment and Livelihood Programme (Bangladesh)
FGD	Focus group discussion
FGM/C	Female genital mutilation/cutting
FSSS	Female secondary school stipend programme
GBV	Gender-based violence
GGRI	Global Girls Research Initiative
GSDRC	Governance and Social Development Research Centre
ICRW	International Centre for Research on Women
IDI	In-depth interview
IMAGE	Intervention with Microfinance for AIDS and Gender Equity
IPV	Intimate partner violence
JFPR	Japan Fund for Poverty Reduction
KII	Key informant interview
M&E	Monitoring and Evaluation
MSC	Most significant change
ODI	Overseas Development Institute
OVC	Orphans and Vulnerable Children
RCT	Randomised control trial
SEWA	Self-employed Women's Association
SME	Small and medium enterprises
SoFEA	Social and Financial Empowerment of Adolescents
SRH	Sexual and reproductive health
SSAP	Secondary school scholarship programme
SSSPVAG	Safe and Smart Savings Products for Vulnerable Adolescent Girls
STRYDE	Strengthening Rural Youth Development through Enterprise
TESFA	Towards Economic and Sexual Reproductive Health Outcomes for Adolescent Girls
TRY	Tap and Reposition Youth Programme
UN	United Nations
VAWG	Violence against women and girls
VSLA	Village Savings and Loans Associations
WEE	Women's Economic Empowerment
WGEE	Women's and girls' economic empowerment
YUW	Young urban women programme

Executive Summary

This paper reviews existing conceptual frameworks and theories of change for adolescent girls' economic empowerment (AGEE), and the current evidence base on 'what works' to economically empower adolescent girls. It also examines whether there is any evidence that AGEE can act as an entry point for either the broader empowerment or individual adolescent girls, or for broader positive changes for women and girls in their communities.

This paper considers the evidence on AGEE based on interventions in three broad areas: building adolescent girls' social and human assets; building adolescent girls economic assets and skills (including standalone economic interventions, and 'bundled' interventions that combine economic and social interventions); and building an enabling environment for AGEE.

Key findings:

- 1. Compared to interventions aimed at women's economic empowerment, there is very limited evidence on AGEE interventions.** A recent review of women's economic empowerment evaluations (Pereznieta and Taylor, 2014) underlined the dearth of evidence for adolescent girls, due in part to women's economic empowerment programmes' lack of age-disaggregated data.
- 2. Adolescent girls' education is a key part of the economic empowerment process, and there is promising evidence that cash transfers can help overcome demand-side barriers to girls' education.** The value of adolescent girls' education is well documented, with particular returns on girls' secondary education. This paper focuses on interventions to reduce the demand-side barrier to girls' education - mainly through conditional cash transfers (CCTs), unconditional cash transfers (UCTs) - and their impacts on girls' educational outcomes. The evidence shows generally positive outcomes of cash transfers on girls' school attendance. However, there is insufficient evidence to understand which kinds of transfers (i.e. transfer made to whom and how, whether it is conditional or unconditional, and what kinds of conditions) work best for different categories of adolescent girls (based on age, and vulnerability to school drop-out).
- 3. Social assets are a 'foundation' for AGEE:** evidence is promising that economic interventions accompanied by social interventions to build girls' social assets such as life skills, social networks, role models and self-confidence, provide the building blocks for economic and broader empowerment.
- 4. Promising evidence suggests that 'bundled' interventions to build adolescent girls' economic and social assets can economically empower adolescent girls.** Most of the AGEE interventions included in this review are 'bundled'—few just work on building economic assets or skills without also working on girls' human capital, social assets, and/or the enabling environment. Evidence from the few experimental evaluations that exist show that these 'bundled' interventions tend to work better than standalone economic interventions—for both economic and broader empowerment, as well as to mitigate backlash (e.g. potential increase in violence against girls (VAG)). **However, there are important gaps in understanding of how these interventions work, and in what combinations they work best.**
- 5. There is little evidence to suggest that interventions solely focused on building adolescent girls' economic assets or skills can economically empower adolescent girls.** This is in part due to the limited number of standalone economic interventions that have been evaluated and also to the conflicting findings for those that have been evaluated. Standalone

economic interventions—if not accompanied by interventions to build social assets, or to create an enabling environment—can sometimes have negative effects, by increasing ‘backlash,’ e.g. through increased gender-based violence. Meanwhile, **there is some promising evidence that vocational skills training can have positive outcomes for AGEE**, when these interventions include both ‘hard’¹ and ‘soft’² skills training, are well linked to market realities, and offer childcare services for young parents. However, the existing evidence base is almost entirely drawn from experiences in Latin America, and it is unclear how well these interventions can be adapted to other contexts.

6. **Although theoretical frameworks underline the importance of an enabling environment to foster AGEE, there is almost no evidence** from evaluated policies and interventions to show ‘what works’ to build an enabling environment for AGEE. The few studies on this included in this review show for example that changes in inheritance law and support to women’s movements can have positive outcomes for AGEE. Much more research is needed to understand how to create an enabling environment for AGEE, and where in this enabling environment to prioritise.
7. **AGEE interventions work best when tailored to different stages in girls’ life cycle.** It is important to recognise that economic empowerment may mean different things depending on the age of the girl or young woman and thus, that interventions must be targeted to adolescent girls at particular stages of adolescence, with some interventions more appropriate for younger or older adolescent girls, or for adult women.
8. Younger adolescent girls³ can benefit from interventions to build human capital, social assets, and basic financial skills, whereas older adolescent girls can continue to benefit from interventions to build human and social capital, as well as vocational training and interventions to support the school-to-work transition, microcredit to launch businesses and interventions to build on those foundational financial skills, and support to enable them to access and engage with financial services. **More research is also needed to understand what interventions work best for different groups of girls, based on criteria other than age**—for example for married versus unmarried girls, rural versus urban girls, girls living with their parents or in other household set-ups, or girls who are more, and less, likely to drop out of school.
9. **The evidence that does exist of the impact of AGEE on an individual girl’s broader empowerment and on broader change in her community is limited and ad hoc**, with different studies measuring different non-economic ‘empowerment’ outcomes, related to health, age of marriage, experience of violence, feelings about the future, self-confidence, for example. Future research should more systematically conceptualise and measure these relationships to test whether they exist and how strong they are.
10. **The different definitions of ‘AGEE’ pose challenges in cross-programme learning**, with different projects conceptualising and measuring ‘economic empowerment’ differently, it is difficult to compare ‘economic’ outcomes solely about economic advancement with those about economic empowerment.

¹ Hard skills include vocational skills, and technical skills around managing finances, such as saving and budgeting.

² Soft skills are socio-emotional skills, such as leadership, communication, self-organisation, and ‘persistence of effort’ skills.

³ The age ranges for ‘older’ versus ‘younger’ adolescent girls are highly context specific, and depend on e.g. the age at which girls begin to experience pressure to drop out of school, marry, or bear children.

Key recommendations for further research:

- Future women's and youth economic empowerment programmes should invest in **age- and sex-disaggregated data** to understand their impact on adolescent girl beneficiaries in particular.
- Future research should use **qualitative research and experimental studies** to tease out these complex pathways to AGEE and understand *how* and *in what combinations* AGEE interventions work best
- Invest in **longitudinal studies** to understand the longer-term impact(s) of AGEE interventions
- More **context-specific research** is needed to understand what 'economic empowerment' means to different girls in different contexts, to ensure programming is driven by local contexts, meanings, and priorities
- More research is needed to understand how **informal institutions**—such as marital practices—influence AGEE in different contexts, particularly in sub-Saharan Africa, as most of the existing evidence base is from South Asia.

Key recommendations on working on AGEE generally:

- Ensure interventions are underpinned by a clear **theory of change**
- Ensure interventions are based on a sound **context analysis**, including an understanding of local meaning of 'adolescence', and as it fits with other life stages, including understanding girls' own understanding of the meaning of 'adolescence'
- Use this grounded context analysis to **target girls at different life stages** with different interventions, with a view to adapting and building on interventions as girls age
- Take an **integrated approach to AGEE**, 'bundling' together interventions to build adolescent girls' economic assets and skills with those to build her human and social assets, and to create an enabling environment that will support rather than undermine her process of economic empowerment.

1. Introduction and Context for the Review

This evidence review was commissioned by the UK Department for International Development (DFID) as part of the inception phase of its La Pépinière programme for adolescent girls' economic empowerment (AGEE) in the Democratic Republic of Congo (DRC). The evidence review is intended to fill a gap in documented evidence of, and to provide examples of best practice on, 'what works' to economically empower adolescent girls, from international experience. It is intended to serve as a resource for DFID DRC, its partners in country, as well as government agencies and civil society organisations interested in developing or improving programming and policy for adolescent girls. It will also serve as a basis to inform La Pépinière's conceptual and practical approach to girls' economic empowerment.

In line with DFID's Strategic Vision on women and girls (DFID, 2011)⁴, **La Pépinière focuses on adolescent girls and young women because they are both a particularly vulnerable population group, and also one with great opportunity.**⁵ The period of adolescence is a time of significant change for girls, as they transition from childhood to adulthood, from primary school to secondary school, into marriage and/or the workforce. In these transitions, there is potential for huge gains, as well as for losses if the transitions go badly, for example, through girls dropping out of school or marrying too early (Huda and Calder, 2013; Blanc et al., 2013).

Given the urban focus of La Pépinière - and rapid rates of urbanisation and 'peripherisation' in the Sub-Saharan Africa more generally⁶ - this review focuses where possible on the specific situation of adolescent girls living in urban contexts. In urban areas, girls have on the one hand increased access to markets and economic opportunities, albeit often poorly paid, in poor conditions, and insecure; and on the other hand, are exposed to particular risks, including of gender-based and other forms of violence (Brouder and Sweetman, 2015; ActionAid, 2013). This violence in public spaces is enabled by the often-weak infrastructure, including lack of streetlights, and unsafe or non-existent public transport (ActionAid, 2013). Despite the conventional argument that cities offer better services (e.g. electricity and sanitation) than rural areas, this is not always the case for poorer neighbourhoods or slums, where women and girls must bear a large burden of unpaid domestic labour, to overcome challenges posed by inadequate services (Brouder and Sweetman, 2015).

The rest of this section gives an overview of the scope and methodology followed for the evidence review. Section 2 briefly reviews definitions, conceptual frameworks and emerging 'theories of change' relating to adolescent girls' economic empowerment. Section 3, which forms the bulk of the paper, reviews in detail the evidence on 'what works' to economically empower adolescent girls, structured around different intervention areas. Section 4 draws together lessons learned and recommendations for further research.

⁴ The updated DFID Strategic Vision for Girls and Women (DFID, 2013) does not explicitly mention 'adolescent' girls, but continues to focus on both women and girls, and highlights the importance of girls' education and of economic empowerment for both girls and women.

⁵ See the La Pépinière Strategic Case (DFID, undated).

⁶ In 2008 or 2009, for the first time in history, more people were living in urban centres than in rural areas, and this is estimated to rise to two thirds of the world's population by 2050) and 'peripherisation' (the growth of peri-urban areas, with informal land use and poor infrastructure and access to services) in the South Asia and sub-Saharan Africa (Brouder and Sweetman, 2015).

1.2 Scope and methodology

This evidence review⁷ seeks to understand:

- Existing definitions, conceptual frameworks and emerging ‘theories of change’ on the economic empowerment of girls and young women;
- ‘What works’ to economically empower adolescent girls; and
- Whether economic empowerment can act as an entry point for either girls’ broader empowerment, or broader changes in her community or country.

Given the nascent evidence base on adolescent girls, this paper also draws on the wider frameworks related to women’s and youth’s economic empowerment, while bearing in mind that these cannot be simply transposed onto this specific population group. It is also important to note that although interventions focused on adult women and youth as target groups often include adolescent girls within their beneficiary groups, they often lack the age and sex disaggregated data that would enable girl-specific evidence or lessons to be drawn from these wider interventions.

This evidence review draws on both published and grey literature on girls’ and women’s economic empowerment and related interventions, as well as the wider literature on women and girls’ empowerment. It reviews **English and French literature**: documentation in other languages was not covered.

The literature search was done in two phases: an initial search was conducted on existing resources on women’s and girls’ economic empowerment, from previous evidence reviews conducted by SDDirect, including documents from the ‘What Works to Prevent VAWG’ programme⁸ (Fulu et al 2014), the DFID Economic Development and VAWG Guidance Note (DFID 2015)⁹, and the DFID-funded review of economic empowerment evaluations (Pereznieto and Taylor, 2014).

The second phase included searching Google, Google Scholar, and an academic database to update and fill any gaps in those previous reviews. These searches covered: French language documents, documents published in 2014 and 2015, and grey or unpublished literature¹⁰. This phase also included manual searching of the websites of GSDRC, ODI, and UN Women; and contacting five key adolescent girls’ empowerment experts to identify new, unpublished literature.

Limitations of the scope and methodology include: lack of in-depth discussion of standalone adolescent girls social empowerment interventions, such as safe spaces, for which there is a wealth of literature; the exclusion of literature in languages other than English or French; and the exclusion of interventions from before 2000, or for which we were unable to find an evaluation with sex- or age-disaggregated findings online or through our networks.

⁷ It is important to note that this is not a “systematic review” and certain studies may have been missed.

⁸ Fulu et al (2014) “Effectiveness of interventions to prevent violence against women and girls” See www.whatworks.org.za

⁹ DFID (2015) [Addressing Violence Against Women and Girls Through DFID’s Economic Development and Women’s Economic Empowerment Programmes \(Part A and Part B\)](https://www.gov.uk/government/publications/violence-against-women-and-girls-economic-development-and-womens-economic-empowerment) <https://www.gov.uk/government/publications/violence-against-women-and-girls-economic-development-and-womens-economic-empowerment>

¹⁰ See Annex A for a list of Boolean search terms.

2. ‘Economic empowerment’: definitions, conceptual frameworks and theories of change

Women’s economic empowerment is a priority for DFID and is defined as: “a process that increases women’s access to and control over economic assets and opportunities including jobs, financial services, property and other productive assets (from which one can generate income), skills development and market information” (Hlanze, 2012).

Other definitions have sought to situate women’s economic empowerment within a process of broader empowerment, highlighting that economic empowerment is a necessary but insufficient component for this broader empowerment. It is argued that, without strengthening women’s voice and agency, any economic *advancement* she makes (e.g. increased income or assets) will not result in economic *empowerment* because she will not be able to control those assets. For example, the recent Perezniето and Taylor (2014) review of economic empowerment evaluations, economic empowerment defines women and girls’ economic empowerment as:

“A process whereby women’s and girls’ lives are transformed from a situation where they have limited power and access to assets to a situation where they experience economic advancement, and their power and agency is enhanced.”
(Perezniето and Taylor, 2014: 236).

Other definitions have highlighted that economic empowerment includes people’s ability to think and plan beyond immediate survival needs, to be able to exercise choice (Eyben et al., 2008), and that economic empowerment is at the same time a process and an outcome that can be measured (Luttrell et al., 2009).

Beyond these definitions, there exist a number of conceptual frameworks to understand women’s economic empowerment (See below).

These largely place WEE within a broader process of social, political, and cognitive or psychological empowerment (see Box 1 for definitions), whereby these different pathways to empowerment interact with, and potentially either reinforce or offset each other; for example, a study from Bangladesh (Kabeer, 2011) shows that whilst economic empowerment (resulting from regular, paid formal employment) can have positive spill over on women’s social or cognitive empowerment, these effects were not observed on their political empowerment.

Key areas of empowerment, and some indicative ways of conceptualising/measuring them (Luttrell et al., 2009):

Social empowerment: increased confidence and happiness, control over decision-making, awareness of services.

Psychological empowerment: ability to challenge perceptions at household or community level; increased self-esteem, sense of autonomy; increased status and dignity.

Political empowerment: knowledge of legal and political processes, involvement in formal decision-making processes, participation in movements, collective action.

Box 1: Different dimensions of empowerment

Within the process of women’s economic empowerment, these conceptual frameworks underline the importance of women’s power and agency to the empowerment process. For example, Golla et al. (2011) show a virtual cycle that can result between women’s power and agency and economic advancement, where the two mutually reinforce each other.

2.1 The specificities of adolescent girls’ economic empowerment

The internationally recognised UN definitions - childhood (0 to 18 years), adolescence (10 to 19 years), and youth (15 to 24 years) - are a useful reference, (Jones et al., 2010) but should not limit understanding of this complex concept. In practice, **the concept of ‘adolescence’, and the**

transition from childhood to adulthood, is highly context-specific, and can take on varied meanings, in different places and for different girls. In some contexts, for example, a girl can be considered a woman as soon as she marries, even if at an early age, and the transition from childhood to adulthood is thus incredibly rapid, and much more gradual for her male peers. It is critical to remember how context specific life stages and the transitions between them are though. For example, a Young Lives study from India shows that young people's transition to adulthood is not linear, nor can it be separated from their families and communities. Another study, from Cameroon, underlines the fact that women's life course stage is not fixed; the study of young, educated mothers in Cameroon shows that in this context motherhood does not work as a stable status, or a fixed 'threshold' into adulthood, but is, rather, a fluid state that young women can step in and out of (Johnson-Hanks, 2002). Thus, some places may necessitate a 'looser' and more flexible definition of adolescence.

Nevertheless, there are commonalities in the relative vulnerability of adolescent girls, compared to adolescent boys. Firstly, although both young men and young women face high rates of unemployment, with youth three times more likely than adults to be unemployed (Rockefeller Foundation, undated), the likelihood of being unemployed is higher for female youth (World Bank, 2015; Morrison and Sabarwal, 2008). Secondly, girls (as well as women) bear a far greater **burden of unpaid domestic work** than their male peers, which poses particular challenges for adolescent girls, who must also balance this burden against their time to study. And, finally, **adolescent girls face a high risk of gender-based violence (GBV), and may be more vulnerable to violence than adult women** (Blanc et al., 2013; Meija et al., 2014). This risk is especially acute for married adolescent girls, who are exposed to intimate partner violence (IPV) within their marriages, particularly in marriages to older men with great power inequality in the relationship (Meija et al., 2014). Illustrative of us, data **on violence suggest that more** than 30% of ever married adolescents in the DRC, Haiti and Uganda have experienced sexual IPV, and over 40% physical IPV (Blanc et al., 2013).

Bearing this all in mind, in adapting a women's economic empowerment framework for adolescent girls, it is important to situate the empowerment process within the life cycle, and to understand adolescent girls' particular needs and challenges at different life cycle stages, as well as how these stages and the transitions between them play out for different girls and in different contexts (e.g. how fixed or flexible these stages are, and how abrupt or gradual the transitions between them are). And **it is also important to understand how adolescent girls' environments differ to those of both her male peers and of adult women**, in terms of formal institutions such as legal frameworks (e.g. whether labour law protects adolescent girls); informal institutions (e.g. son bias and marriage practices and economic exchanges made around marriage); and social norms around how adolescent girls should behave (e.g. around her mobility and decision-making power).

Existing frameworks for analysing adolescent girls' economic empowerment

There are a few conceptual frameworks for adolescent girls' empowerment, which feature economic empowerment as one strand of the overall empowerment process. For example, the DFID Global Girls Research Initiative (GGRI) business case (DFID, undated) highlights the need for adolescent girls programmes to work across sectors, including building girls' financial and natural assets, alongside health, education, and social empowerment interventions. Another framework, proposed by Huda and Calder (2013), shown in Figure 1 below, considers not only how economic empowerment fits into a wider empowerment process for adolescent girls, but also how this process fits alongside the life cycle, from childhood to early adolescence to late adolescence, to adulthood, and into the next generation, through women's roles as mothers and role models.

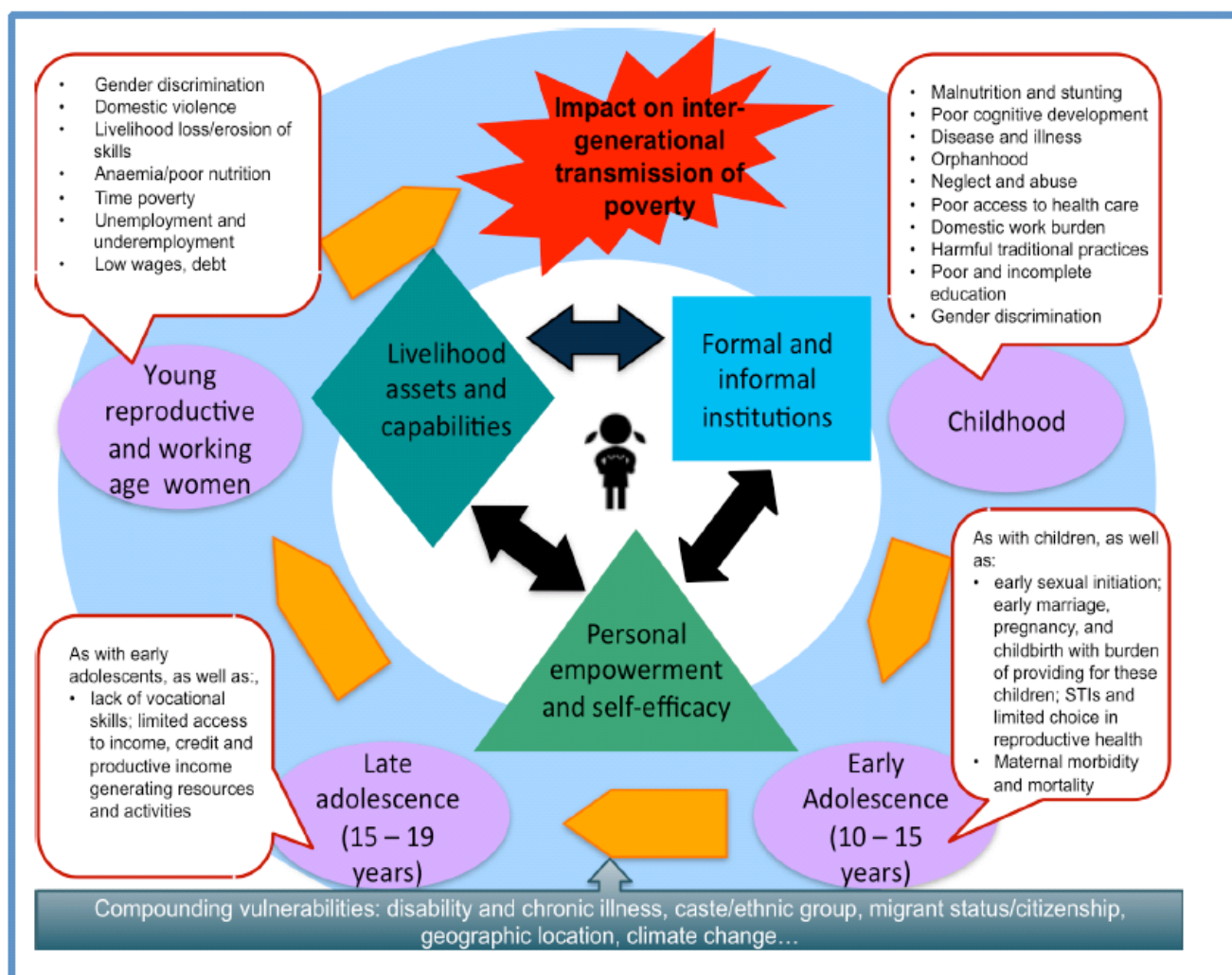


Figure 1: Huda and Calder (2013) Analytical Framework for Adolescent Girls' Empowerment

Another example (Figure 2) conceptualises the trajectory of adolescent girls' development, with financial and human skills and assets laying the foundation for employment and economic independence later in life. This framework is in line with the evidence discussed in section 3 below that interventions must be targeted to adolescent girls at particular stages of adolescence, with some interventions more appropriate for younger or older adolescent girls, or for adult women.

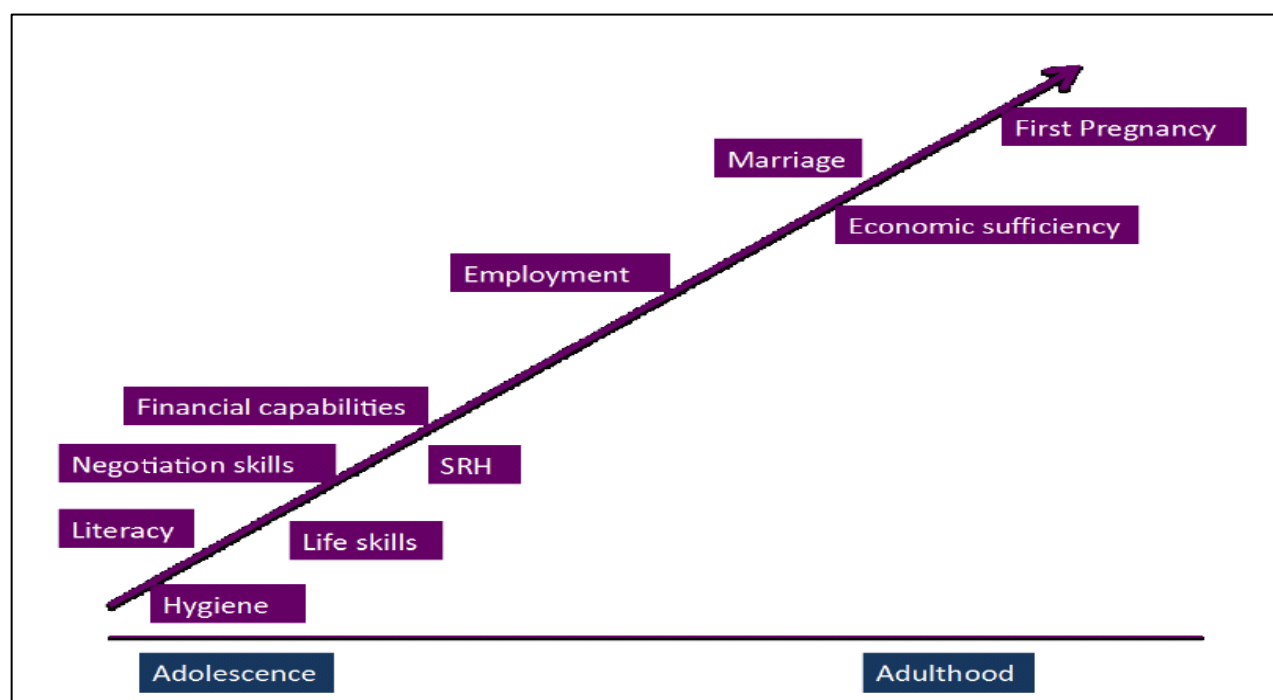


Figure 2: *Adolescent Trajectory of Development*, Population Council (2011) and Meija et al. (2014)

However, there are few frameworks for specifically conceptualising adolescent girls' **economic empowerment**. One exception is Fewer et al. (2013), which considers three key strategies for AGEE, and the ways in which these can and should overlap: financial services (microcredit, youth savings, financial literacy); employment strategies (vocational training and the school-to-work transition); and life skills and social support strategies (social networks, reproductive health and gender equality training). When these strategies are combined, they together create a holistic, integrated approach to AGEE. A second exception is the Dickson and Bangpan (2012) hypothesis that providing adolescent girls with economic assets, if accompanied by work to build her social assets, can lead to adolescent girls' economic and broader empowerment.

The importance of considering the enabling environment

Existing evidence suggest that it is important to consider the enabling environment within which this process of AGEE takes place, represented in Figure 1 as 'formal and informal institutions'. The enabling environment for AGEE can either work to foster or to impede adolescent girls' gains in terms of economic, social AGEE.

The enabling environment is often defined broadly to include both the formal (laws, policies) as well as informal (traditions, rules) institutions surrounding girls' lives, and also the community attitudes, behaviours and social norms¹¹, which are embedded in, and reproduced by, these institutions. This enabling environment is not fixed or homogenous, but is constantly in flux, being shaped and contested at different levels, including by processes of economic, social and political change (such as migration, globalisation, radicalisation, and even access to birth control), by women's and other social movements, and at the micro level, by individuals and peer groups. The different components of the enabling environment—formal and informal institutions, and social norms—are highly inter-dependent (Comic Relief, 2014), and the relationship between these different components is not always consistent or linear.

¹¹ This paper uses the same social psychological definition as Girl Hub: perceptions of what is done or of what should or should not be done in a given community (Cooper and Fletcher, 2013).

Women and girls' economic empowerment needs to be supported by systems, laws and infrastructure, which facilitate safe access to economic opportunities, and control and inheritance of assets. It is important to note that these institutions begin to influence girls' lives at birth, when governments count and register births of both boys and girls to enable them to access education, health and other services, and then, later in life, to ensure that both girls and boys can access government identification cards if these are needed to access government health and education services, or jobs (Chaaban and Cunningham, 2011). Inheritance rights in particular play an important role in AGEE, including whether girls have equal rights as their brothers, and in influencing parents' investments in their daughters.

One key informal institution that impacts on AGEE is marriage, including the norms and practices of economic exchanges around this institution. These include: the age girls and boys are expected to marry; the 'ideal' age difference between partners; the kinds of exchanges are made around marriage (dowry, bride price, etc.), and who controls these assets; whether polygamy is practiced; whether girls' education or age at marriage has an impact on those exchanges; whether girls stay at their natal home or move away, and how much contact they can maintain with their natal family.¹²

Marriage practices influence the investment parents are willing or able to make in their daughters, and the agency that wives will be able to exert within their marriages, for example, if she can control the assets she brings into the marriage, a wife is likely to have greater bargaining power, should she need to leave her husband (Quisimbing and Kovarik, 2013). The evidence—largely from South Asia—shows important linkages between marriage practices and young married women's experiences, with some evidence from India and Bangladesh showing that paying dowry or 'marrying up' into a wealthier marital family can expose girls to increased IPV, increased domestic labour, and less time for self-care (Amin and Suran, 2009). However, another study, from Bangalore slums in India, found that the women who were at higher risk of IPV were those in 'love marriages', and those whose families requested additional dowry after their daughter had already married (Rocca et al., 2008). **More research is needed to understand how marital practices influence AGEE in different contexts, particularly in Sub-Saharan Africa.**

These formal and informal institutions embed and reproduce the social norms, which dictate how girls are expected to act, and the social sanctions if they do not comply. Social norms from the beginning of girls' lives influence parents' investments in their daughters; can reinforce the idea that girls should do the majority of the unpaid domestic work; and influence girls' aspirations, and the aspirations parents have for their daughters. Huda and Calder (2013) argue that across Asia and Africa girls are socialised to be caregivers, at the expense of other aspirations, including education.

A prevailing and widespread norm that hinders AGEE is the assumption that women and girls should perform the majority of unpaid domestic and care work¹³, combined with the fact that this work is generally unpaid and is not socially valued. This results in both women and girls spending more time on unpaid domestic and care work than their male peers¹⁴ (Budlender and Moussié, 2013; Komarecki et al., 2012), with data from the USA (Wikle, 2014) and Egypt (Assad et al., 2010) showing the gap between boys' and girls' domestic work grows during adolescence. This burden of domestic work has a 'strong yet inverse' relationship' with economic empowerment,

¹² It is also important to understand non-formal partnerships, including cohabitation, which is common in the DRC (Davis, 2014), and increasing in other countries such as Uganda (Bantebya et al., 2014).

¹³ As distinct from paid care work, such as domestic work in other people's homes, and work as nurses or cooks, which is paid, even if not well paid (Budlender and Moussié, 2013).

¹⁴ Whilst there is limited data on rates of girls' unpaid domestic work in Africa, studies from Nigeria (Pinder and MacCulloch, 2012) and Ethiopia (Woldehanna et al., 2008) find similar patterns of girls performing more domestic work than their male peers.

wherein the burden of domestic work limits women's and girls' time to participate in paid labour, broader social and political life, education, and leisure (including time to play for girls), resulting in 'time poverty' and, ultimately perpetuating gender inequality (Chopra, 2015; Budlender and Moussié, 2013). However, a recent DFID Business Case (DFID, 2015) highlights the lack of data on the gendered division of domestic labour and time poverty in urban contexts.

Gender norms may differ for adolescent girls compared to adult women, as well as by marital status, socio-economic class, and whether she is a mother. Adolescence / transition to adulthood is often the time when gender norms tend to 'solidify', becoming more rigid for adolescent girls than for girl children (Meija et al., 2014). Yet, some studies show that in places where social norms constrain adult women's mobility, adolescent girls may enjoy greater freedom of movement, in part to offset adult women's immobility. For example, a qualitative study in northern Nigeria showed that strict gender norms largely keep married women of reproductive age at home, where she is able to work, but must rely on male and adolescent female family members and neighbours to sell her wares in public spaces. This has resulted in many adolescent girls in northern Nigeria working as 'hawkers', selling adult women's wares outside the home, even though this can put these girls at risk of harassment, theft, and even sexual violence (Taylor et al., 2014). Davis (2014), in a qualitative study on social norms in the DRC, observed a similar trend in the DRC, where adolescent girls are expected to contribute financially, for the benefit of others in her family—though more research would be needed to understand how this plays out in relation to norms and expectations for adult women.

Changes in the enabling environment, whether in formal laws and policies or broader based social norms, can be influenced by the existence of and pressures brought to bear by social movements of different kinds (Weldon and Htun, 2012, 2013). In terms of adolescent girls and young women organizing in particular, the Adolescent Girls' Advocacy and Leadership Initiative (AGALI) is training adolescent girls, leaders and CSOs to support them, to advocate for girl-friendly laws, policies and funding in Africa and Latin America.

Existing Theories of Change (ToC)

Interventions aiming to support AGEE – as well as wider women's – economic empowerment have often lacked a clear evidence-based theory of change (Huda and Calder, 2013: 65; Taylor and Perezniето, 2014), a gap which is currently limiting interventions' impact, and the ability to understand the pathways to girls' empowerment. Below, some current 'theories of change' are outlined, about how the process of empowerment happens for women and girls, individually and collectively, as well as any wider impacts of these processes, drawing on the conceptual frameworks outlined above. These are intended to inform the development of a more comprehensive theory of change for La Pépinière, as well as potentially for wider interventions¹⁵.

The nascent theories of change that do exist situate AGEE within wider empowerment processes. These theories of change (discussed by Huda and Calder, 2013; see also Girl Hub¹⁶), are largely based on an assumption of a 'ripple effect' of girls' economic empowerment: the effect of economic empowerment on her broader empowerment as an adolescent girl; the effect on her economic and broader empowerment once she becomes an adult women; and the effects 'empowered' adolescent girls can have on their wider communities, including through both

¹⁵ The La Pépinière programme has developed an initial conceptual framework (see Annex B), drawing on the ideas above, for a theory of change to underpin the programme, which will be further developed based on evidence in this review.

¹⁶ See girleffect.org

contributions to the national economy and the intergenerational aspects of poverty reduction through her role as a role model, and, eventually, perhaps mother, creating a virtual cycle.

Theory of Change (ToC) 1: Investing in adolescent girls leads to more empowered adult women.

The 'life cycle approach' posits that investing in adolescent girls' education, skills, assets, and networks can lead to longer-term benefits for her, including greater economic opportunities, as well as greater voice and agency, and the ability to use these assets, capabilities and agency to change institutions around her (Huda and Calder, 2013). For example, the economic as well as social gains of investing in girls' education are well documented, showing higher rates of return of both primary (Chaaban and Cunningham, 2011; Jones et al., 2010) and secondary (Morrison and Sabarwal, 2008; Jones et al., 2010) education for girls than for boys in terms of access to increased income, increased decision-making power and control over family assets, delayed childbearing and risks of HIV and IPV (Jones et al., 2010). For example, each additional year of schooling for a girl can increase her income by 10 to 20% (Jones et al., 2010).

However, the extent to which investment in education translates directly into gains in the labour force and broader opportunities for young women is often constrained in an environment where decent jobs are scarce and where young women's access to some types of employment is additionally limited, due to lack of support to access paid work (e.g. childcare provision¹⁷) (UN Women 2015). In addition to these barriers, the 'transition' of girls from education into the labour force can be more challenging for girls than for boys, with girls more likely to become 'stalled' between school and productive work (due to e.g. early marriage or pregnancy): among 14 to 19 year old adolescent girls, 26% in sub-Saharan Africa and 42% in South Asia are neither in school nor work (World Bank, 2015).

ToC 2: Investing in AGEE contributes to girls' broader empowerment.

Interventions that seek to support AGEE with the view to impacting broader outcomes (such as health or the prevention of VAWG) are based on the theory of change that investing in AGEE can also influence girls' broader empowerment outcomes, such as health and voice within the household or their relationships. One theory of change in particular (Para and Holden, 2014: 15-16) argues that intervention at both macro (i.e. regulatory frameworks) and micro (i.e. building girls' assets) levels are necessary components in the process of leading to better health outcomes for adolescent girls.

However, as discussed in section 3.4 below, there is currently some, but limited documented evidence to support this theory, and more research is needed to understand whether and how AGEE can contribute or lead to girls' social, psychological or political empowerment.

ToC 3: Investing in girls' economic empowerment can bring positive change for her community.

This theory of change operates at three levels: the proposition that a girl's economic empowerment can bring positive change to her natal family through alleviating poverty in her household (Fewer et al., 2013); that it can bring change through the intergenerational effect (particularly through her role as a mother) and the investments she will later make in her children; and, at a macro level,

¹⁷ There is some evidence that adolescent girls without their own children get drawn into childcare for younger siblings and other household members: UN Women (2015) show that among poor, employed women with children under age 6, 18% rely on their daughters to look after younger siblings, and 5% rely on their sons to do this.

regarding how she can create economic gains for her country (i.e. ‘the girl effect dividend’) (Fewer et al., 2013; Chaaban and Cunningham, 2011).

There is well-documented evidence that the children of better-educated mothers, and of mothers with greater control over resources, tend to experience better child development outcomes, as these mothers tend to invest in the family’s health and education. In addition, where mothers are better educated and have greater control over household resources, daughters will have a greater chance of staying in school¹⁸, and tend to have higher aspirations for their own future (e.g. around when to marry and have children) (Morrison and Sabawal, 2008; Huda and Calder, 2013; Buvinic and Furst-Nichols, 2014).

And recent evidence suggests that the children of employed mothers may also experience positive benefits in adulthood: a recent Harvard Business School working paper (McGinn et al., 2015) has found, in its analysis of data from 24 countries in North America, South America, Australia, Europe, Asia and the Middle East, that having an employed mother has positive impacts on both her daughters and sons. Compared to children of mothers who work only within the home, daughters of working women are more likely to be employed, to work more hours, earn slightly higher wages, be in supervisory positions, and spend less time on domestic work. Whilst these labour market outcomes do not occur for the sons of employed women, they are more likely than sons raised by mothers who only worked within the home to spend more time on domestic work.

Arguments that investing in adolescent girls can have positive impacts on the national economy are grounded in the related ‘youth dividend’¹⁹ and ‘girl dividend’ theories, that investing in young people, particularly where there is a youth bulge, will yield benefits for the broader community, and that it is important to invest in girls to make the most of the young population (Edmeades et al., 2008). Chaaban and Cunningham (2011), attempt to quantify the opportunity cost of not investing in adolescent girls’ education, family planning, and participation in productive employment, in terms of potential gains in GDP, demonstrating that this opportunity cost is large, at around 1.5% of GDP per year.

These ToC provide the economic or wider developmental case for investing in girls—an approach that has been met with the criticism of instrumentalism, and putting pressure on girls to bear too great a burden of development. For example, Chant and Sweetman (2012) – argue that this ‘smart economics’ argument for investing in girls is problematic because it is reproducing the efficiency proposition of the Women in Development (WID) approach, and focuses too much on individuals as the locus of change, at the expense of focusing on structural inequalities. Similarly, Hickel (2014), argues that the ‘girl effect’ approach taken by donors such as DFID, USAID and the World Bank shifts attention away from structural, systemic causes of poverty (such as structural adjustment), putting the blame instead on ‘local forms of personhood and kinship’.

A more rigorous examination of the existing evidence for the ‘girl effect’ hypothesis outlined above is needed, as well as further building of this evidence base. However, this needs to be complemented by more work to develop theories of change that focus on the potential of investment in adolescent girls’ to enable them to realise their own aspirations, rights and their full potential (as women) and to contribute to gender equity, which is partly what the La Pépinière programme is intended to do (DFID, undated).

¹⁸ Educated mothers may also be more likely to facilitate daughters’ education in less direct ways as well. For example, one recent mixed methods study of menstruation, sanitary pad use, and school attendance in northern Ethiopia (Tegegne and Sisay, 2014) found that girls who lived in urban areas, those who had more educated mothers, or came from wealthier families were more likely to use sanitary pads, and consequently had better school attendance.

¹⁹ You just need to spell this out i.e. that a larger, young productive workforce can generate more revenue and also provide more supportive for the non-working population of children, elderly and infirm.

That said, this evidence review, through the examination of these theories of change and the programmatic evidence in the next section, has uncovered what are some of the building blocks for AGEE. Firstly, one must take a life cycle approach, to understand what kinds of investments in and support to girls at each life stage can have the most impact and do the least harm. This means working with younger girls to build her human and social assets, and to begin to build her very basic economic skills; as she gets older, one can invest in supporting her through the transition from primary to secondary school, and from secondary school to tertiary education or to work, all the while continuing to support her to build her social assets and to make use of those built when she was younger.

The process is happening within the broader context of girls' lives, where her family, community, social norms about what she should and should not do, and formal laws and rules can either facilitate or undermine this process of economic empowerment. Finally, it is worth noting that this process of AGEE should create a positive, virtuous cycle, wherein investments in adolescent girls result in economically empowered adult women, and because those adult women are more likely to invest in their daughters, it results in a next generation of girls more likely to start the process of economic empowerment on the right foot (i.e. with role models to look up to, and with parents who invest in her education).

The La Pépinière programme plans to use this evidence review to update the preliminary La Pépinière conceptual framework set out in Annex B, to create a theory of change for the programme.

The next section explores in more detail the experiences and learning to date from programmatic and policy interventions on AGEE to see what can be learned from these to inform future strategies.

3. Experiences of programmatic or policy interventions focused on AGEE: what works?

This section synthesizes existing evidence. Building on existing categorisations, Table 1 below gives an overview of the main approaches to AGEE in policy and programming²⁰. These include:

- Purely economic interventions to build economic skills and assets;
- ‘Bundled’ interventions that integrate economic and ‘social’ interventions to build social networks, life skills and self-confidence; and
- Interventions that target women and girls’ enabling environments, to change community attitudes or norms, or to change formal and informal rules and regulatory frameworks.

Table 1: Women and Girls’ Economic Empowerment Intervention Areas

Intervention area	Sub-themes
Building Human and Social Capital	<ol style="list-style-type: none"> 1. Building human capital: Social protection interventions to promote girls’ health and education, including mitigation of drop-out at critical stages, and to prevent early marriage and pregnancy; ‘second chance’ education²¹ 2. Building social capital: social networks, life skills, confidence, and voice
Building economic skills and assets²²	<ol style="list-style-type: none"> 3. Access to financial assets and services: microcredit, youth individual and group savings initiatives, and financial literacy 4. Employment and vocational training: youth vocational training schemes, internships / apprenticeships, wage subsidies²³, job centres, school-to-work transitions, microfranchising²⁴, creating more flexible workplace 5. Bundled interventions that include one or more of these economic interventions alongside components to promote human or social capital and/or improve the enabling environment
Creating an enabling environment	<ol style="list-style-type: none"> 6. Changing social norms: promoting social norms that support women’s economic opportunities, around e.g. girls’ access to education, early and forced marriage, mobility, domestic labour, and control of assets 7. Informal institutions: around marriage regimes 8. Formal institutions & regulatory frameworks: inheritance and labour rights

The rest of this section discusses the existing evidence base and specific examples of interventions across these three broad intervention areas. Evidence is prioritised from interventions that have targeted adolescent girls; however, we also discuss some interventions that have targeted women or youth more broadly, to learn lessons from what works for *women’s (or youth)* economic empowerment, and what we know about whether and how these interventions can work for adolescent girls too.

²⁰ The categories here and Table 1 have been adapted from Taylor and Perezniето, (2014) who reviewed 70 evaluations of existing programmes on women’s and girls economic empowerment.

²¹ Whilst not included in this review in-depth because a recent DFID Business Case (DFID, 2014) highlighted the ‘slim and inconclusive’ evidence base for this intervention area, ‘second chance’ education interventions pose a solution to building the human capital of older adolescent girls and young women, who dropped out of school early. Some lessons learned on good practice call for an integrated curriculum linked to market needs, a certificate upon completion, and flexible conditions that provide childcare and work around students’ other work and family commitments.

²² Note another important area is around business development and market engagement (including market access, moving women up the value chain, enterprise development, cooperatives, and collective action). However, these areas are not included in this review because no interventions were found that worked on these areas for AGs in particular.

²³ The only wage subsidy evaluation included (Groh et al., 2012) is discussed in relation to the Adolescent Girls Initiative (AGI) and broader employment and vocational training interventions.

²⁴ The only microfranchising evaluation included (Murray and McKague, 2010) does not have sex-disaggregated outcomes, so has not been included in the analysis.

A key overall finding is that interventions work differently for different groups of adolescent girls and young women, based on their age, marital status, socio-economic status, whether they live in urban or rural areas, etc. Where available evidence allows, this section highlights these differences for each type of intervention area²⁵. Nevertheless, this remains an under-researched area, since most studies do not sufficiently evaluate how girls' identities influence the efficacy of interventions' efficacy.

Another overall conclusion is that the existing evidence does not yet allow for strong endorsement of specific strategies, because the overall evidence base for AGEE remains extremely limited, with only a handful of strong studies with clear methodologies for each intervention area. Each section below outlines the strength of the current evidence base for each intervention area, categorised as either 'promising' or 'insufficient'²⁶. More research is needed for all areas to understand: impacts for different girls; *how* the change happened; whether there were wider effects for others, including adolescent boys; and how sustainable the effects are.

3.1 Building adolescent girls' social assets and human capital

Human capital and social assets are key domains of adolescent girls' empowerment in their own right as well as necessary building blocks for her economic empowerment. In this section we focus on the importance of building girls' human and social capital as a means toward economic and also other forms of empowerment, such as social and political empowerment. In order to focus the paper in what is a very broad debate, the discussion here is limited to a) a brief review of the evidence base for girls' social empowerment interventions (although strength of evidence not assessed), and b) demand-side transfers (such as conditional and unconditional cash transfers) to increase girls' access to school services. As we have defined education as a key building block for economic empowerment. There is also a body of literature on interventions (including cash transfers²⁷) to improve girls' health, and delay marriage and pregnancy, but these are beyond the scope of this paper.

Building girls' social assets: a building block for AGEE

Adolescent girls can build their social assets (such as life skills, social networks, role models and self-confidence) through growing social networks, building relationships with mentors, through increasing and strengthening their social interactions and group membership (e.g. through Safe Spaces or other group activities), and building girls' life skills. As discussed in Section 3.2 below, interventions to build girls' social assets are often 'bundled' together with interventions to build girls' economic assets and skills.

Building girls' social assets is a key area, given that girls often have few spaces where they meet collectively, and few chances to build relationships between peers (horizontal relationships) and mentors or decision-makers (vertical relationships). For example, a study in a Nairobi slum found that girls had weaker social networks than boys: with 50% of girls reporting they had friends in their neighbourhood, compared to 70% of boys (Glennister et al., 2010). And this is even worse for married adolescent girls, who have even fewer chances to build these assets—for example, a

²⁵ Table 3 in section 4 below synthesizes the key findings on 'what works' differently for younger and older adolescent girls.

²⁶ 'Promising' is where more than one experimental study gives positive evidence of impact; 'Insufficient' is either where there are no experimental studies or where the evidence for existing interventions is contradictory; or where existing interventions and studies are very limited in scope. We would have also considered strong non-experimental qualitative studies, but none were identified.

²⁷ See Dickson and Bangpan (2012) for discussion of some of these cash transfer interventions.

SEWA livelihoods intervention in India faced greater challenges engaging married adolescents than married women or unmarried adolescents (Huda and Calder, 2013: 30). Adolescent girls—and again particularly married ones—also tend to be more isolated due to their relatively lower access to media, as a key source of information on health and education (Huda and Calder, 2013).

Interventions to build girls' social capital tend to target these areas, through e.g. the **safe spaces** model (Huda and Calder, 2013), which provides adolescent girls with a physical space where they regularly meet their peers, an older or peer mentor, and learn life of vocational skills. In addition to building social assets and life skills, safe spaces often act as a point of referral to a variety of service providers (Browne and Oddsdottir, 2013; Fewer et al., 2013).

Whilst the relationship between adolescent girls' social assets and economic assets has not yet been clearly established, a recent evidence review (Huda and Calder, 2013) argue that social assets can be seen as 'building blocks', for building adolescent girls' other forms of human and economic capital and agency (Fewer et al., 2013).

Building girls' human capital

The evidence suggests that it is also essential to build adolescent girls' human capital, i.e. her access to quality education, literacy, self-esteem, and communication skills, which are key components of girls' economic and broader empowerment. This section focuses on standalone interventions to increase girls' access to education through targeting demand-side barriers, largely through cash transfers²⁸, stipends, and scholarships. There has been much recent investment in getting girls into and keeping girls in school, for both moral and instrumentalist reasons: on the one hand, girls have the *right* to education, and it is a *mode of empowerment* for them, with the 'potential to improve a girl's future possibilities for paid work, her sense of self, and confidence, her health and control over fertility and her children (Calder and Huda, 2013: 2). On the other hand, girls' education can lead to myriad spill over benefits, for a girl (to position her for more and better economic opportunities, to increase her control over income, and to increase her voice in the household), her children, and her community (Calder and Huda, 2013b; World Bank, 2014).²⁹

However, girls and their families often face demand-side barriers to accessing education, particularly how to pay for school fees and other costs such as school uniforms, books, and transport. In deciding whether and how to invest in their children's education, parents also consider the **opportunity costs** e.g. if a daughter goes to school, she has less time available to contribute to domestic labour at home – itself often an important economic consideration, given that economically active mothers often rely on daughters (and sons, to a much lesser extent) to care for younger siblings. Parents also consider the implications of a daughter's education on her marriageability and the economic costs implications for the natal family: keeping her at home longer, and also potentially paying a higher dowry. For example, a study from Bangladesh (Amin, 2005) showed that girls who marry later had to pay increased dowries, which made this only a viable option for wealthier families, as poorer families could not afford to pay these higher dowries.

Because of these considerable demand-side barriers, many interventions have used conditional and unconditional cash transfers³⁰ to increase girls' access to education, and, in

²⁸ Though this evidence review has not included large-scale, general state transfer programmes from Latin America such as the *Bolsa Familia* in Brazil, or *Progresa* in Mexico, even though these have had positive impacts on girls' access to education (see e.g. Glewwe and Kassouf, 2010).

²⁹ In fact, Morrison and Sabarwal (2008) argue that the evidence shows greater economic returns on girls' secondary school attendance than boys, drawing on data from 42 countries that shows overall an extra year of schooling for girls can increase her future wages by 10 – 20%, compared to 5 – 15% for boys.

³⁰ Other approaches have used school feeding programmes, and take-home supplements (such as cooking oil), but these are not the focus of this discussion (Jones et al., 2010).

some cases, to delay the age of marriage. Unconditional cash transfers (UCTs) are a direct transfer to girls or their caregivers, without any preconditions, or requirements on how the money should be spent; conditional cash transfers (CCTs) are a direct transfer to girls or their caregivers, contingent on certain behaviours, such as girls' school enrolment, attendance, performance, and/or on her age at marriage. Two recent evidence reviews, of women's and girls' economic empowerment (Buvinic et al., 2013) and of adolescent girls' economic empowerment (Dickson and Bangpan, 2012), found that there is robust evidence that CCTs can contribute to girls' economic empowerment, and promising evidence that UCTs can contribute to girls' economic empowerment—both through getting girls into and keeping girls in school. However, more research is needed to understand the comparative advantages of these different cash transfer approaches for different girls, based on age, how vulnerable they are to drop out, and what the marital regimes in their community are.

One intervention in particular—the Zomba Cash Transfer in Malawi—has attempted to test this, using an experiment to test the relative efficacy of UCTs and CCTs, and for different girls. The study (Baird et al., 2010) found that both the CCTs and UCTs had positive outcomes for girls' school enrolment, but these outcomes were only statistically significant for the *conditional* cash transfer treatment arm. However, the UCT appears to have had a greater effect on non-educational outcomes such as delaying girls' marriage and pregnancy, particularly among girls more likely to drop out at baseline. The study argues that the timing and conditions of cash transfers are critical, calling for CCTs for younger girls, which should transition to UCTs for older girls, to minimise the 'trade off' between education and marriage. However, more recent analysis of the study's methodology (Kidd and Calder, 2013) argues that methodological shortcomings invalidate these findings, and that it provides insufficient evidence relative efficacy of different kinds of cash transfers.

The evidence suggest that it is also important to complement demand side interventions with supply side interventions, to ensure that once girls are in school they will receive a quality and safe education. Several studies (Chaaban and Cunningham, 2011; Dickson and Bangpan, 2012) underline the importance not only of getting girls into school, but also on simultaneously working on the supply-side to produce better schools, where girls (and boys) can receive a quality and safe education. These kinds of interventions can include ensuring safe and affordable school transportation to address problems of access and safety; safe and clean toilets and other facilities at school; curricula development and teacher training to ensure that education is relevant for girls and promotes gender equality. Interventions can also include creative solutions where there are limited resources, such as expanding primary schools to include secondary school classes, and investing in non-formal education options to reach vulnerable girls (Chaaban and Cunningham, 2011).

Strength of the evidence: promising. This review included several studies (n=11, 5 of which were experimental or quasi-experimental) of interventions to build adolescent girls' human capital through cash transfers and other demand-side interventions to improve girls' access to education. Whilst these studies show promising evidence that UCTs, CCTs, and other transfers (e.g. school uniforms) can improve girls' school attendance, there is insufficient evidence about the relative benefits of conditions on transfers, and what kinds of transfers work best for different girls.

3.2 Standalone and bundled interventions to build economic assets and skills

Building adolescent girls' economic assets and skills is an essential component of the economic empowerment process. Two key strategies have been: 1) to build girls' economic

assets and skills (provision of financial and physical assets, access to financial services and microcredit), with a view to supporting entrepreneurial activities; and 2) girls' employment and vocational training (largely targeting adolescent girls as part of broader youth employment interventions).

A recent women's economic empowerment evidence review highlighted access to savings opportunities (for all women), and credit and business management training (for less poor women³¹) as priority interventions demonstrating positive economic empowerment outcomes for (Buvinic et al., 2013).³² And the evidence base for how these standalone interventions work for girls is much more limited, given a lack of age-disaggregated data within women's economic empowerment interventions, and because these economic approaches are often 'bundled' together with interventions to build girls' social assets, human capital, and/or to target the enabling environment. Furthermore, whilst emerging evidence suggests that these holistic interventions are more effective than standalone economic interventions, only a few studies have tested this, as discussed in Section 3.3 below (Huda and Calder, 2013; Fewer et al., 2013).

Building adolescent girls' economic assets and skills

First of all, it is important to understand girls' relationship to economic and physical assets, what kinds of assets they can access, how they acquire them, and to what extent they control them. A girl can acquire assets from her natal family as gifts, transfers at marriage, or inheritance; from partners, boyfriends or 'sugar daddies'³³; through her own employment or savings; and through government and CSO transfers. It is important to understand these sources of assets, so that interventions do not inadvertently expose girls to risky behaviour. For example, group-based savings and loans groups might unintentionally encourage girls to seek cash from 'sugar daddies', who may give girls money on the condition that she engage in risky sexual behaviour (Quisimbing and Kovarik, 2013). To avoid exposing girls to these risky relationships and sexual behaviours, interventions could be adapted to allow a girl to borrow against her future earnings, something that does not currently seem to exist in any AGEE interventions (Quisimbing and Kovarik, 2013).

Girls must not only overcome barriers to accessing to the asset, but also social norms and practices that can restrict her control of them. This can limit girls' and women's ability to transfer or sell assets as coping strategies and can lead to other practices with adverse effects such as women overworking their land at the expense of future land productivity, or taking on supplementary employment, including hazardous employment such as sex work (Huda and Calder, 2013). A particular challenge is the extent to which a girl can control assets within her household. For example, analysis of qualitative data from a study of SEWA savings accounts for girls and young women in India (Kalyanwala and Sebstad, 2006) found that some adolescent girl participants participated to access capital for male family members rather than their own businesses (Dickson and Bangpan, 2012).

Whilst existing theories of change and conceptual frameworks stress the importance of adolescent girls' access to and control over economic assets as a pathway to economic and

³¹ Buvinic et al. (2013) define this as 'non-poor' women, i.e. SME owners with 5-50 employees or monthly income of at least \$5K, or smallholder farmers who own or manage the farm and control its proceeds. Poorer women entrepreneurs and smallholder farmers require more intensive support.

³² However, the evidence base is mixed, as some studies (e.g. de Mel et al., 2012) show that the positive effects of business management training may not last very long, and may not on its own have much impact on actual business profits.

³³ "Sugar daddy" is used to refer to a wealthier older man who has a relationship with a much younger woman or girl. Such "intergenerational sex" can be exploitative, and dangerous, as it exposes girls to risks such as HIV infection. However, these relationships can also be more complicated, with both sides benefitting from the transaction as well with real feelings (Lukas, 2008).

broader empowerment (Huda and Calder, 2013; Fewer et al., 2013), there is almost no evidence to suggest this can happen through economic assets alone. Whilst there is some promising evidence from interventions that combine asset building and social interventions, the evidence base is mixed, and there is no evidence of long-term impact (because this is not measured)(Dickson and Bangpan, 2012). For example, one study of the IMAGE programme in South Africa (IMAGE) highlights the added value of social components in microfinance *plus* social interventions: the experiment had three arms, a control group, a microfinance arm, and an arm receiving microfinance and training on gender roles, cultural beliefs, self-esteem, communication, IPV, and HIV. After two years of implementation, both the micro-finance only group and the group with the bundled intervention (microfinance, plus IMAGE) showed improvements in economic ‘wellbeing’ (i.e. economic advancement) relative to the control group, but only the bundled intervention showed improvements in ‘empowerment’ indicators (i.e. self-confidence, financial confidence, challenging gender norms, decision-making power, larger social networks, and a supportive partner relationship, etc.), reductions in IPV and in HIV risk behaviour (Kim et al., 2009).

Moreover, despite models which predict that an adolescent girl’s ownership of assets will lead to her having greater decision-making power within the household³⁴ (Quisimbing and Kovarik, 2013), there is limited evidence that this happens in practice. Interestingly, though, there is some evidence to suggest that girls who bring assets into their marriage—assets that they can control—may have greater voice in those marriages than women who do not (Quisimbing and Kovarik, 2013).

Existing research suggests that the efficacy of these interventions is highly dependent on the beneficiary’s age. For example, more traditional microfinance interventions are not appropriate for younger adolescents, but may work for older adolescents if adapted to suit their needs (Buvinic et al., 2013). An illustrative example of this can be seen in the Tap and Reposition Youth (TRY) intervention in Kenya, which found that adolescent girl beneficiaries’ primary concerns were building social capital through mentors and support groups, as well as securing secure savings accounts, and it was only once these preconditions were met that beneficiaries were ready to make the most of credit opportunities (Erulkar and Chong, 2005).

One way to promote girls’ accumulation of assets is providing savings accounts for young people. Whilst young people do save, this tends to be for short-term goals (such as buying clothes), and in informal ways, which can make young people vulnerable to theft (Sebstad, 2011). Fewer et al. (2013) recommend that these interventions should have realistic saving goals, particularly for young adolescents (Soto et al., 2015 argue that children as young as seven should start saving, as habits form early, and even children can begin to form positive saving habits), and should be integrated into holistic programmes.

Strength of the evidence: insufficient. This review included a few (n=4, of varied methodologies, including one qualitative, on quantitative, and one quantitative study with a control group, and one where the methodology was not clear) studies of standalone interventions to build girls’ economic assets and skills, including savings interventions. Findings from these interventions show promising outcomes around girls’ economic advancement (increased income and savings), but more evidence is needed to understand how these interventions affect girls of different ages and status (building on evidence from TRY that microcredit worked for older but not younger girls).

³⁴ Note these are models adapted from spousal decision-making to parent-child decision-making

Employment and vocational skills

Existing evidence shows that access to decent employment can lead to women's economic empowerment, and even to other forms of empowerment for women (social, political, psychological) and contribute to transformational change (Kabeer, 2011, 2012). Interventions to build adolescent girls' employment and vocational skills have taken two approaches: 1) supporting girls during the transition from school to work, through providing information about employment opportunities, addressing girls' social, health and economic barriers to completing school and entering the labour market; and 2) preparing girls to be able to access employment, through afterschool or on-the-job training or mentoring programmes or job centres³⁵.

Regarding the first strategy there is some evidence to suggest that even simply providing information to adolescent girls and their families can 'play a powerful role' in preparing girls for work (Buvinic et al., 2013; Fewer et al., 2013). In terms of providing information about earning potential, one experimental study from the Dominican Republic showed that providing male youth with information about the different earning potentials for primary, secondary and tertiary graduates led to their staying in school longer than a control group; but unfortunately there are no data on whether this would apply equally to adolescent girls (Buvinic et al., 2013). Research from a vocational training programme in Kenya shows that young people often have inaccurate perceptions of potential earnings in different sectors, and tested whether raising their awareness of opportunities within different labour markets can influence the kinds of vocational training they choose to partake in, including, when combined with persuading young women to take up vocational training for more lucrative, traditionally 'male' roles such as electrician; the study found that whilst the informational component did not have a significant impact on participants' choice of vocation, it did lead to some young women choosing traditionally 'male' fields such as electrician or mechanic (Filmer et al., 2014; Hicks et al., 2011).

There is some evidence to show that the availability and visibility of paid, safe employment for young women impacts on parental investment in daughters (Glennester et al., 2010) and in girls' aspirations for their working future. For example, an experimental study from India shows how the availability of employment for young women—in call centres—changed gender norms, increasing parents' investments in daughters' (aged 5 to 15) nutrition and education, both in families with working and non-working mothers, and increased girls' aspirations for the future (Jensen, 2010; 2013).

Regarding training interventions, recent reviews (Buvinic et al., 2013; Fewer et al., 2013) point to promising evidence that vocational training can contribute to AGEE, and that interventions that target both male and female youth tend to have greater impact for female youth (with the exception of the Juventud y Empleo Program in the Dominican Republic, which had better outcomes for male participants). The most promising intervention models involve training, internships, building 'soft skills' (see Buvinic et al., 2013), and providing stipends for childcare. The evidence largely comes from Latin America (Peru, Colombia, Argentina, and the Dominican Republic), and relies on pre-existing national networks of vocational training centres, a strong formal private sector willing to participate in these interventions (for example by offering internships), and social norms that enable young women's mobility. It is unclear to what extent these models can be adapted to fit contexts without this enabling environment.

The Buvinic and Fewer reviews alongside others (see Chaaban and Cunningham, 2011) **underline the importance of engagement with the labour market**, to ensure the training is linked to real

³⁵ A recent DFID Business Case (DFID, 2015) argues that there is little evidence from sub-Saharan Africa on their effectiveness—particularly for young women; this evaluation did not include any interventions using job centres.

market opportunities, and that on-the-job training components have the commitment of participating firms, to ensure quality training for participants, and, ideally, a commitment to hire trainees. In contexts with a weak formal sector, vocational schemes can instead focus on entrepreneurship or business development skills training to improve adolescent girls' self-employment options. And in most low-income and/or post-conflict settings, where there is a limited formal sector, vocational training interventions need to be integrated with additional interventions to also overcome other barriers to employment, e.g. high rates of GBV (Katz, 2008).

An important element of the Latin American model was the linkage to childcare services, allowing young parents to access jobs. However, there is limited evidence from outside Latin America, nor is there much evidence on interventions that have attempted to create flexibility in the workplace, through flexible location or working hours (DFID, 2015). A notable exception is the Economic Empowerment of Adolescent Girls and Young Women (EPAG) programme in Liberia, funded under the Adolescent girls initiative (AGI), discussed in Box 1: the EPAG ensured its training centres were designed to fit girls' needs and other commitments, offering free onsite childcare, morning and afternoon sessions, and locations in the communities where girls live (Adoho et al., 2014).

These reviews also highlight the importance of developing both 'hard' skills and 'soft' skills. Soft skills are socio-emotional skills, such as leadership, communication, self-organisation, and 'persistence of effort' skills. For example, an intervention in Jordan, implemented as part of the World Bank's Adolescent Girl Initiative (AGI), discussed below, found that whilst the combined demand-side (training adolescent girls) and supply side (providing vouchers for employers who hired adolescent girls) intervention was able to increase young women's employment in the short-term, these effects were not sustained

once the employer vouchers expired. However, in Liberia, the study found that the effects of the soft skills training component persisted even 14 months after the intervention, with sustained positive improvements in young women's outlook on life and reduced depression.

It is also important to prepare adolescent girls to enter into employment in non-traditionally female jobs, including in growing industries such as ICT that are dominated by men (Törnqvist, 2009). One intervention that explicitly sought to train young women to enter traditionally male fields is ProJoven in Peru, which trained young women for formal sector employment in traditionally male

Adolescent Girls Initiative (AGI)

Whilst most evidence comes from Latin America, there is one notable exception: the World Bank's Adolescent Girls Initiative (AGI), which uses a school-to-work training programme for adolescent girls in eight countries, including Liberia, Rwanda and South Sudan, which are at different stages of implementation.

Initial findings from interventions in Jordan and Liberia have shown mixed results.

In Jordan, the New Opportunities for Women (NOW) program combined hard and soft skills training for young women college graduates, and a voucher to employers to hire young women for six months to work in a range of sectors, as: teachers (mainly in nursery schools), secretaries, clerks, administrative assistants, nurses or medical assistants, data entry workers, and pharmacists. The evaluation found that whilst employment did not last after the vouchers expired, young women continued to benefit from the soft skills training (Groh et al., 2012).

In Liberia, the Economic Empowerment of Adolescent Girls and Young Women (EPAG) project combined soft and hard skills training with job placements and stipends for childcare for adolescent girls and young women in and near Monrovia. It found significant positive outcomes in girls' employment and earnings, as well as in their self-confidence and reduced anxiety about the future (Adoho, 2014; Filmer et al., 2014).

Box 1: The World Bank Adolescent Girls Initiative

sectors³⁶, which tend to be better paid; this training was complemented by a stipend for childcare, to benefit young mothers (Ñopo et al., 2007). This resulted in a 15% increase in employment for young women (and an 11% reduction for young men), and a 30% reduction in gender segregated occupations (Ñopo et al., 2007).

Strength of the evidence: insufficient. This review included a few (n=10, of which 7 were experimental or quasi-experimental studies) studies of vocational training interventions either targeting adolescent girls, or youth generally, but including sex-disaggregated data. Whilst the existing studies suggest that vocational training interventions that build girls' hard and soft skills can improve adolescent girls' employment, this evidence is largely from Latin America and it is unclear to what extent these interventions can be adapted to other contexts. The few examples from other settings (Jordan, Liberia and East Africa) show mixed results.

Bundled interventions

The existing evidence suggests that holistic interventions, that at the same time build girls' economic and social capabilities, are best placed to lead to girls economic empowerment, i.e. to lead not only to a girl's economic advancement, but also to her ability to control her income, and to exercise voice and agency (Huda and Calder, 2013; Fewer et al., 2013). Other evidence reviews have also found that these bundled interventions are more likely to have other, wider positive effects, for example on health and VAWG: Gibbs et al. (2012) demonstrate that economic interventions can have an impact on reducing HIV/AIDS among young people in eastern and southern Africa, as they address the structural drivers of HIV, gender inequality and livelihood insecurities; Fulu et al. (2014) and Ellsberg et al. (2014), in their evidence reviews, conclude that economic empowerment interventions, when combined with social empowerment interventions, can prevent VAWG.

These integrated or 'bundled' interventions combine a range of kinds of activities. Most of the interventions included in this evidence review combine building girls' social assets (largely through safe spaces, discussed above), life skills training, and livelihoods or vocational skills training and/or access to savings or credit through VSLAs or microcredit schemes. A minority of interventions also included a component that explicitly targeted girls' enabling environments, though a few (n=5) worked with girls' families or communities to change attitudes toward girls (particularly around education and age of marriage).

Whilst AGEE remains a nascent field, there have already been several experimental studies that empirically show the added value of bundled compared to standalone interventions, both from South Africa—the Intervention with Microfinance for AIDS and Gender Equity (IMAGE), and the Siyakha Nentsha Programme. The IMAGE study used a randomly selected matched cluster evaluation to test the outcomes of a microfinance intervention compared to an intervention that combined microfinance and training on gender, to explore whether the training added any benefits to the microfinance intervention. It found that after two years whilst both treatment arms (microfinance alone and microfinance plus training) showed economic improvements relative to the control group, only the IMAGE group demonstrated positive outcomes around empowerment, experience of Intimate Partner Violence (IPV) and HIV risk behaviour (Kim et al., 2009).

³⁶ Note that the project evaluation does not actually specify which sectors were 'traditionally' male and female in this context.

The Siyakha Nentsha Programme tested the added value of an economic component (training on financial skills such as saving money, accessing financial institutions, job readiness, and how to start a business) added on to an intervention to build girls and boy's (aged 14 to 16) social and health capabilities. The quasi-experimental study found that girls who received the bundled interventions, compared to those who received the partial intervention and the control group, experienced greater levels of social inclusion in their communities, and were more likely to have obtained a national birth certificate (Hallman and Roca, 2011).

Non-experimental studies have also shown positive impacts for these bundled interventions, for example, of including safe spaces for adolescent girls to build their social capital. An RCT evaluation of the BRAC Empowerment and Livelihoods for Adolescents programme, which used adolescent development clubs to develop adolescent girls' economic and social assets found positive economic and other outcomes for girls (see Box 2)

The BRAC Empowerment and Livelihoods for Adolescents (ELA) programme in Uganda is a bundled intervention that worked with adolescent girls through girls' clubs, combining vocational training to build adolescent girls' capacity to establish small-scale enterprises, with life skills training, to address economic and health issues faced by adolescent girls. **A RCT evaluation after two years of intervention found positive economic and social changes for participating girls.** In terms of economic outcomes, there was a 35% increase in the likelihood of girls being engaged in income-generating activities, mainly realised through increased self-employment. In terms of broader empowerment outcomes, the study found improvements in girls' knowledge about pregnancy and HIV, delayed marriage, a reduction in risky health behaviours (among sexually active girls, 50% increase in routine condom usage) and a dramatic reduction in the proportion of girls reporting recent experiences of having sex unwillingly (down from a baseline of 21% girls). The programme did not measure any wider changes in community attitudes or social norms but did find an impact on girls' investment in their own education (Bandiera et al., 2012).

Box 2: The BRAC ELA Programme in Uganda

Evidence also suggests that interventions to build adolescent girls' economic assets alone, when not accompanied by social interventions, may increase risks for girls. For example, an RCT of the Safe and Smart Savings programme pilot evaluation in Kenya and Uganda found that in the Uganda pilot, there was an increase in experience of sexual violence (having been touched 'indecently' by a boy) from 9% to 14.5% for girls exposed to the economic component alone, and no change for girls exposed to the bundled economic and social intervention. Whilst further research is needed to understand whether and how the added social component protected girls from GBV, it suggests that AGEE interventions should include social components to mitigate the risk of GBV (Blanc et al., 2013; Austrian, 2010).

It is also important to learn from interventions that have not worked. For example, the Shaping Health for Adolescents in Zimbabwe (SHAZ!) programme, which piloted combining life skills training on HIV, microcredit and business skills training and mentorship for adolescent girl orphans was unsuccessful (only 6% of participants were able to pay back their loan), due to both a problematic loan process, and to hyperinflation in Zimbabwe at the time. Moreover, the pilot project had significant unintended consequences, with adolescent girls using the loan to trade between towns, which exposed them to increased harassment, from men generally and from police (Dunbar, 2010). A robust context analysis could have mitigated some of these negative outcomes, and guided the development of a more appropriate intervention.

Overall, despite the growing evidence base, we still do not know enough about *how* these bundled interventions work and the role the economic component plays, in either AGEE or wider

objectives, such as delaying marriage, or preventing risky sexual behaviour (Quisimbing and Kovarik, 2013; Huda and Calder, 2013). This understanding could be strengthened through investment in robust RCTs, and in mixed methods studies that can use qualitative research to unpack these pathways to empowerment and understand *how* this complex process works.

Strength of the evidence: promising, but insufficient. Whilst this review included a large number (n=18, of which 9 were experimental or quasi experimental, 4 were mixed methods, but with limited information on methodology, and 5 had no information on methodology) of bundled interventions, there are few that test the added value of different sub-components, or tests outcomes for different kinds of adolescent girls.

3.3 Building an enabling environment for AGEE

Existing evidence points to the importance of factors in the wider environment in facilitating or impeding adolescent girls' economic empowerment: without the support of girls' families and communities, of the informal and formal institutions that govern their lives and enabling social norms, the process of empowerment is not possible. In other words, AGEE requires an enabling environment that will foster rather than impede girls' empowerment. For example, interventions to build girls' vocational skills need to be complemented by engagement with her family and community to promote gender norms that will enable her mobility to work outside the home, and formal laws to promote decent, protective employment (Quisimbing and Kovarik, 2013). Interventions that have worked to create an enabling environment include those that advocate for protective, girl- and women-friendly legislation, and promote a shift from discriminatory to positive informal institutions and social norms.

Formal institutions and regulatory frameworks

Formal institutions—laws and regulatory frameworks—are a necessary but insufficient condition for women and girls' economic empowerment. Whilst the existence of legislation to promote gender equality and combat gender- or age-based discrimination does not necessarily by itself lead to on-the-ground changes for adolescent girls, it plays an important role in signalling government commitment to change, and can, in some cases, stimulate changes in behaviours or even social norms through changing parent's investments in their daughters (for example, the Hindu Succession Act in India led to greater investments in daughters' education) and to what girls aspire (Quisimbing and Kovarik, 2013; Deininger et al., 2010). For example, a recent evidence review (Dekker, 2013) found that legislation to guarantee women's property rights and ownership may support WEE through contributing to women's agency and power, in their households and relationships.

Chopra (2015) calls for policies and programmes that shift the burden of care work away from individual women to government. These can give women more choice over the kinds of work they do, rather than be forced into low-paid flexible work they can fit around domestic responsibilities; and mean that younger and older women do not need to pick up the domestic work adult women are not able to do if they work in the formal labour market; and ensure working women's children have access to quality childcare. However, a recent review found that there is a gap in the policy landscape—with too few policies on care work, and a poor understanding of how well the existing policies work (Chopra, 2013).

In terms of interventions focused on girls, Quisimbing and Kovarik (2013) outline areas where the enabling environment could be strengthened for adolescent girls in particular, to support their access to and control of assets. These include: legal reform to enable girls to own assets (including

property and savings accounts) at a younger age; legal reform of inheritance laws to grant girls equal inheritance rights; marital and family law reform to protect wives' control over assets in cases of death or divorce; and state infrastructure to register the birth of all children, and provide all citizens with the necessary identification to open savings accounts and apply for jobs. Whilst there is a very limited evidence base, there are some case studies that show this is an important area for intervention.

However, in practice there are very few examples of such interventions that specifically target adolescent girls. One notable exception is the Hindu Secessionist Act in India, which granted daughters equal birth rights in joint family property. Indian States implemented the Act at different times, and this 'natural experiment' showed that the Act significantly increased girls' likelihood to inherit land, delayed girls' age of marriage relative to boys, and resulted in parents' increased investment in their daughters' education. However, even after the legal amendment, substantial bias in inheritance persisted, favouring sons (Deininger et al., 2010).

Overall, there is a key gap in both programming and evaluation of changes in institutions and legislation (Perezniето and Taylor 2014). Moreover, despite recognition of the important role policies and law play in adolescent girls lives, very few interventions have successfully influenced these formal institutions, and the review by Fewer et al. (2013) did not identify any interventions that worked *with* adolescent girls as advocates. As a result, the Adolescent Girls' Advocacy and Leadership Initiative (AGALI)³⁷ argues that advocacy skills building should be integrated into AGEE interventions and is currently seeking to implement this approach.

Informal institutions and social norms

Alongside formal institutions, policies and legislation, informal institutions and social norms also have a significant influence on how individuals feel they should act, and the sanctions for non-conformity (Quisimbing and Kovarik, 2013). Social norms are not the same thing as attitudes or behaviours: for example a man can hold the attitude that women should be able to leave the home to work, yet still prohibit his wife from working outside the home, due to predominant social norms and his fear of social consequences (e.g. gossip, loss of face) if he goes against these and lets his wife leave the home.

Given that social norms are held in place by several factors (one's own beliefs, one's beliefs about other people's beliefs, social institutions, formal institutions) at the same time, it is important to work at several levels and with different actors and institutions simultaneously (e.g. with girls, their families, communities, and state institutions) to have a significant impact on shifting discriminatory norms or creating new non-discriminatory norms (see Bantebya et al., 2014).

A further reason for doing this is to mitigate potential backlash as a result of women and girls' economic advancement. For example, evidence shows that in some cases WEE interventions can actually lead to an increase in women's experience of VAWG, particularly in the shorter term (McAslan Fraser, 2012), **There exists a growing body of evidence on the relationship between women's economic empowerment and gender-based violence (GBV).** This shows that the relationship between women's economic empowerment and women's experience of violence is not consistent. When women's economic empowerment programmes are accompanied by interventions to create the right enabling environment, they can decrease the risk of GBV. However, in other contexts, where the wider environment has been insufficiently addressed, women's economic empowerment can actually expose them to increased risk of violence (Vyas and Watts, 2009). There appears to be a 'U-shaped' relationship between WEE and

³⁷ AGALI commissioned the Fewer et al (2014) review.

VAWG: where women have consolidated economic power, this can be protective, but where women are still transitioning to having more economic power, this is more likely to expose her to a short-term spike in risk of violence (McAslan Fraser, 2012; Heise, 2011).

Communications interventions have been a popular approach to behaviour and social norms change. There is a growing number of interventions using communications interventions (such as social marketing) and multi-faceted interventions that use community discussion groups, committees or declarations to change attitudes, behaviours, and/or social norms, largely around FGM/C (e.g. *Tostan* in Senegal), early marriage (e.g. *Berhane Hewan* in Ethiopia), HIV/AIDS (e.g. *Soul Buddyz* in South Africa), and VAWG (e.g. *Somos Diferentes, Somos Iguales* in Nicaragua), but there is a lack of interventions trying to change norms around the ‘economic sphere’ (DFID, 2015; Cooper and Fletcher, 2013). A recent evidence review (Marcus and Page, 2014) demonstrates that this approach can effectively challenge gender-discriminatory attitudes and behaviours, and that they are more effective when integrated into ‘bundled’ interventions, alongside non-communication activities. However, despite the fact that social norms strongly shape girls’ and women’s (as well as boys’ and men’s) aspirations and economic opportunities, there is a lack of interventions aiming to change social norms affecting adolescent girls’ economic empowerment, e.g. around the kinds of work she should do.

This review did not find any existing interventions that attempt to change social norms around AGEE, for example around girls’ ability to work in public spaces, around adolescent girls’ unpaid domestic work, or girls’ access to or ability to control economic assets. The few studies that are discussed in a recent review of social norms interventions for adolescent girls (Marcus and Page, 2014) focus on attitudes and aspirations of girls’ themselves (such as the BRAC ELA centres in Bangladesh, which raised girls’ professional aspirations), or are focused on attitudes toward adult women.

Strength of the evidence: insufficient. Whilst evidence from bundled and standalone studies highlight the critical role of the enabling environment, this review was only able to find a couple (n=3, of which one was a natural experiment, one used mixed methods, and one was a qualitative study) studies on the enabling environment for AGEE. More evidence is needed to understand how to best create this enabling environment whether for standalone or bundled interventions.

3.4 Can AGEE lead to girls’ broader empowerment?

There is evidence that *women’s* economic empowerment, particularly decent, stable employment, can lead to women’s broader empowerment, but not necessarily her greater political participation (Kabeer, 2011). However, there is a limited evidence base that AGEE on its own leads to girls’ social, psychological or political empowerment, and no evidence of long-term, sustained change (Dickson and Bangpan, 2012).

The evidence that does exist for adolescent girls shows that economic empowerment interventions can have a significant impact on some aspects of broader empowerment, but the evidence base is patchy, and largely focused on outcomes around girls’ improved health and impact on experience of violence, for example through reduced engagement in unsafe or transactional sex, lower rates of HIV/AIDS transmission and lower levels of early marriage (as opposed to forced marriage, for which this link does not exist) (Para and Holden, 2014). There is also evidence that when AGEE is accompanied by interventions to build girls’ social and human capital, this can in some cases result in social and psychological outcomes as well, such as:

reduction in VAWG; improvements in self-confidence, life outlook and feelings about the future; girls' greater respect in her community; and improvements in mobility. However, more and better studies are needed to understand to what extent the economic components of these interventions are responsible for these social and psychological outcomes, and whether it is ever the case that economic empowerment leads to these other empowerment outcomes, or if these different empowerment outcomes result alongside each other.

There is almost no evidence available on AGEE interventions leading to political empowerment outcomes, partly to do with a lack of measurement of these outcomes. One exception is the IMAGE programme in South Africa, which recorded positive outcomes for participants who received both the microfinance and IMAGE intervention arms, around participants being more likely to engage with traditional leaders, and to organise village meetings and marches (Kim et al., 2009). The same study linked this finding to several other microfinance studies, which also demonstrated some political empowerment outcomes, organising around dowry and GBV in India, and mobilising participants to vote in Bangladesh (Kim et al., 2009).

4. Lessons, challenges and issues for further research

This evidence review has identified a set of lessons learned on ‘what works’ for AGEE, including: what works for particular adolescent girls, what has not worked, and what has caused unintended negative consequences:

1. Overall, holistic ‘bundled’ interventions that work simultaneously on economic and social empowerment and with girls and their communities appear to work best (Huda and Calder, 2013). The few existing AGEE studies that test the added value of bundled interventions show that they have a greater positive impact on both economic empowerment outcomes and other social outcomes than standalone economic interventions. These integrated interventions also appear to better protect adolescent girls (and women) from backlash and VAWG than standalone economic empowerment interventions, though the relationship between the two is highly context-specific (Meija et al., 2014; McAslan Fraser; Vyas and Watts, 2009).

2. ‘Adolescent girls’ are not a homogenous group and AGEE interventions must be tailored to subsets of adolescent girls. In this paper, we have largely discussed the importance of considering a girl’s age, but girls’ other identities and position in the life cycle—i.e. if she is married, in school, orphaned, living with parents or in another household setup—equally impact on her opportunities, challenges, risks, and the kinds of support she needs.

The evidence suggests that some approaches to AGEE work better for younger or older adolescents, and that projects need to consciously adapt interventions to suit specific stages of the life cycle, as they play out in the specific context. This table summarises findings on which AGEE approaches work better for younger and older adolescent girls:

Approach	Younger adolescent girls	Older adolescent girls
Cash transfers to keep girls in school	CCTs <u>may</u> work better for younger girls, before the pressures to drop out to marry. ³⁸	UCTs <u>may</u> work better for older girls, particularly more vulnerable girls who face pressure to dropout to marry. If this is true (note the limitation discussed in footnote 12 below), then interventions should transition from CCTs to UCTs as girls get older.
Vocational training and support on the school-to-work transition	Too early	This is appropriate for older girls, who are out of school, or who have completed secondary school
Financial literacy	More basic, foundational skills building around saving and budgeting.	Build on these foundational skills, to support girls to learn <i>where</i> and <i>how</i> to access and engage with financial services
Savings	Can start saving young, but likely to have access to less money, so need to be realistic about savings targets	May be able to save more.
Microcredit	Not appropriate	Can work if it is adapted, because older adolescents have greater skills, knowledge and networks to launch businesses

³⁸ However, this evidence is based on one study, of the Zomba Cash Transfer experiment, for which the methodology has been called into question. Further research is needed to test this.

3. Interventions need to be rooted in robust gendered context analysis, including understanding what different life stages and transitions between those stages look like for girls and women in a specific context, how fixed they are, when they happen, etc. This is necessary, as this transition from childhood to adulthood is highly context-specific: whilst generally the transition from childhood to adulthood is more gradual for males and more abrupt for females, with girls becoming women at marriage or childbirth, this is not always the case.

Equally, it is important to understand the specific social norms, informal and formal institutions, laws and policies operating in a particular context that enable or impede women and girls empowerment and the opportunities there may be to change any discriminatory laws, norms and practices,

Once there is an understanding of local challenges and opportunities, interventions can be adapted to fit those contexts. For example, Buvinic et al. (2013) highlight some ways in which AGEE interventions can be adapted to work in contexts where gender norms limit women's mobility, e.g. through providing capital via mobile phones, which women can keep more private, or through providing capital-in-kind (physical rather than financial assets), to encourage women to keep the asset within her enterprise, and to control it.

4. AGEE interventions need to be rooted in robust Theory of Change and accompanied by M&E plans that can capture nuanced changes. Perezniето and Taylor (2015) argue that few women's and girls economic empowerment interventions are currently based on a robust theory of change. However, it is possible to develop a theory of change for an intervention based on the current international evidence base and a robust gender context analysis. It is also important to develop an M&E plan for an intervention, which will measure the direct, types and levels of change (for example through a quantitative study) and investigate the pathways to change (for example through an accompanying qualitative study).

The M&E plan should include qualitative data analysis (on its own, or as part of a mixed methods approach), to understand how these complex, holistic changes happen (Perezniето and Taylor, 2014), and girls' own experiences of these interventions, how they work and also how they play out in their lives (Dickson and Bangpan, 2012; Huda and Calder, 2013). We can learn from some innovative qualitative methodologies used by AGEE interventions, for example using intergenerational pairings (of adolescent girls with mothers and grandmothers) and historical timelines, to capture changes over time (Watson, 2014).

5. Interventions—even those that target youth or women more broadly—need to invest in better age- and sex-disaggregated data collection and analysis (including within the 'adolescent girl' category). There is a general lack of data available on adolescent girls, as adolescent and youth categories are not easily identifiable in national household surveys, and so adolescent girls fall through the gaps of most data collection (Jones et al. (2010). This problem exists within evaluations of women's and youth economic empowerment programmes as well, which too infrequently disaggregate data by age and sex, so it is rarely possible to know if women's economic empowerment programmes work for younger women or girls, or if youth economic empowerment programmes work for female youth.

6. There is a need to do work to develop a measure(s) of girls economic empowerment: Despite the existence of several conceptual frameworks and an array of different measures and indices, there is currently no agreed approach to measuring women's economic empowerment. As discussed above, economic empowerment may mean different things at different stages of a woman's life, particular between being a young and older girl and then perhaps a married woman. This may mean that economic empowerment needs to be measured differently for different ages of

girls. This is an area where more technical work is needed, preferably bringing together a number of individuals and organisations who have worked on this.

7. AGEE interventions should more consistently measure broader outcomes (not just economic outcomes). For example, Blanc et al. (2013) call for AGEE interventions, even those that do not directly target VAWG, to measure outcomes on violence, to add to this limited evidence base, and to better understand intended consequences and backlash of these interventions.

AGEE interventions should also measure impact on male youth and other individuals that are important in the lives of adolescent girls'. For example, Dickson and Bangpan (2012) found inconclusive evidence on educational incentive programme's spill over effects on boys, and calls for practitioners to monitor outcomes for both girl beneficiaries and boys in the wider community to understand whether there are positive, negative, or no effects beyond the primary beneficiaries.

This paper has also identified **a number of areas where further research is required** to contribute to the nascent but growing evidence base:

(i) **Understanding how bundled interventions work, and in what combinations they work best.** Evidence suggests that bundled interventions work better than standalone economic interventions, and most recently evaluated interventions do indeed integrate economic and social interventions. However, there is a lack of experimental studies to tease out which outcomes can be attributed to which programme components, and which combinations and sequences of interventions work best for which age groups (Huda and Calder, 2013). Experimental studies, and mixed methods studies that include qualitative components, can help us understand these complex and nuanced processes of change.

(ii) **Understanding the longer-term impact(s) of AGEE interventions.** The lack of longitudinal studies and longer-term studies makes it hard to track changes, to understand if change only occurs after the evaluation timeframe, how sustainable these changes are throughout the girl's life course, and what the knock-on effects of AGEE are, on her later in life and in the next generation (Jones et al., 2010; Huda and Calder, 2013; Blanc et al., 2013; Buvinic and Furst-Nichols, 2014). One way to do this could include generating more baseline data through adding questions about AGEE to existing national surveys.³⁹

(iii) **Context-specific research to explore what 'economic empowerment' means** to particular girls in specific contexts to ensure programming is driven by local concepts and priorities.

(iv) **Research to better understand inter-household dynamics and marital practices and how these influence AGEE in different contexts, particularly in Sub-Saharan Africa.**

³⁹ Recommendation in a forthcoming DFID DRC study—Davis (2015- forthcoming)

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⁴⁰ Note this report is for internal use only, but was shared by the programme, so we draw on its findings but do not cite any specific statistics or quotes.

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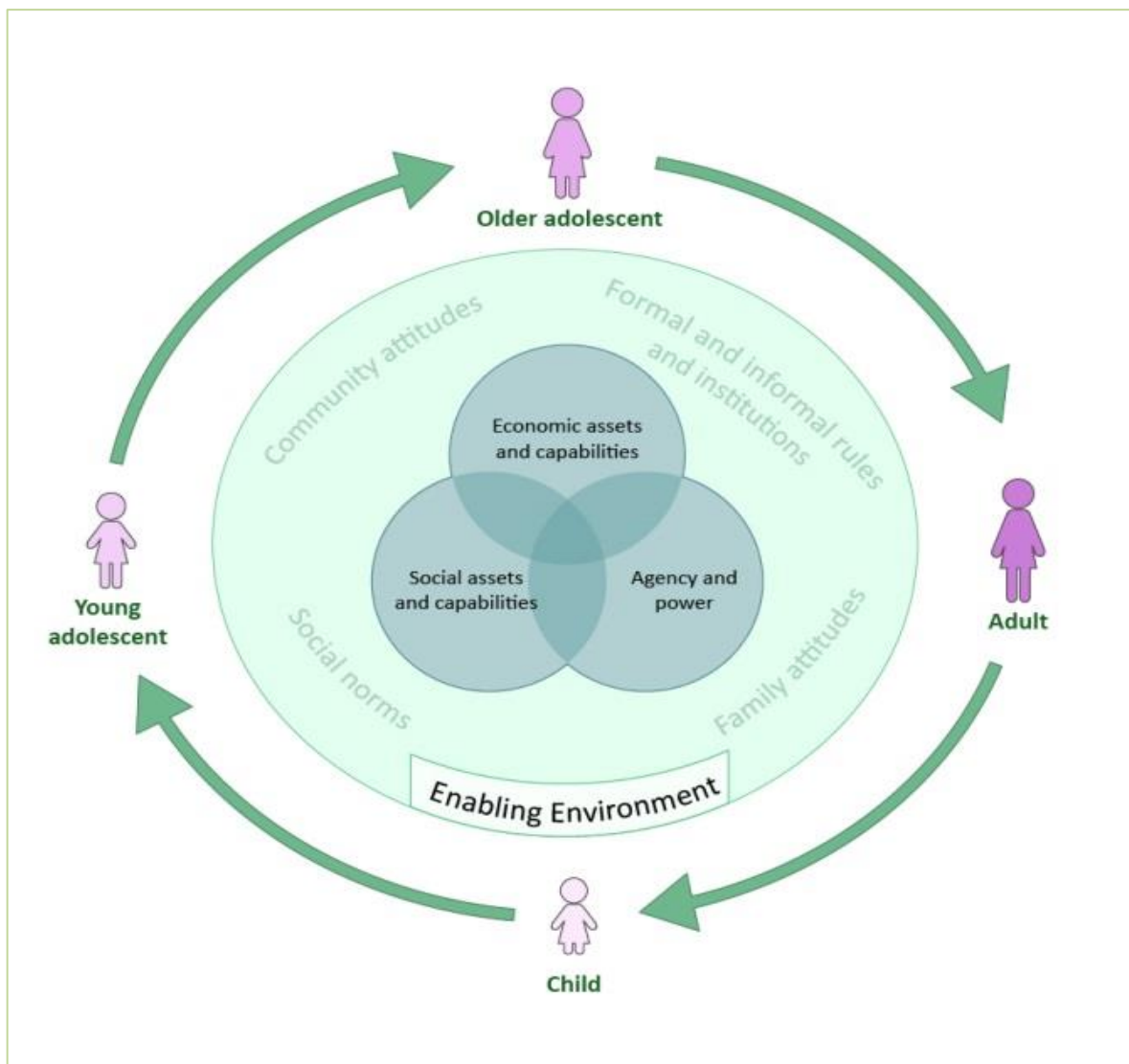
Annex A: Search Terms

As described in the Methodology section above, this review used a combination of searching existing resources held by team members from previous pieces of work, contacting experts on girls' empowerment, using Boolean searches in Google and Google Scholar (in French and English), and hand searching a select number of key organisations' websites.

(Adolescente* OR jeun* OR fille*) AND (autonomisation OR "Développement économique") AND (évaluation OR programme OR projet)	Google, Google Scholar (first 50 results each)
(adolescent* OR girl* OR young OR youth) AND ("economic empowerment" OR empowerment OR agency OR income OR asset) AND (evidence OR evaluation OR review OR project OR program*)	Google, Google Scholar (first 50 results each)
"Economic empowerment" AND (women OR woman OR girl*) AND (review OR "evidence review" OR "systematic review")	Google
Girl* AND empowerment	University of Birmingham e-Library (first 100 results searched, from 2010-2015)
GDSRC Website	Hand searched
ODI Website	Hand searched
UN Women	Hand searched
ActionAid	Hand searched
Mercy Corps	Hand searched
Young Lives	Hand searched
Cherie Blair Foundation	Hand searched their mobile technology department

Annex B: Initial La Pépinière Conceptual Framework

This is the initial (proposal stage) La Pépinière Conceptual Framework—to be finalised during inception phase:



Annex C: Evidence review s reviewed

The table below outlines existing evidence reviews, which we reviewed, on girls' economic empowerment (n=4), and on women's economic empowerment more broadly. We focused on the reviews of the girls' economic empowerment literature, but also drew on the findings from the broader reviews. We did not include evidence reviews that focused on specific regions (other than sub-Saharan Africa).⁴¹

#	Review papers	Girls, women, both?	How many papers it includes?	Intervention area(s)	Findings / outcomes
Existing evidence reviews, of evidence on the economic empowerment of adolescent girls, girls, female youth, or young women					
1	Dickson and Bangpan (2012)	Girls	18	Educational incentives (8), Livelihood programmes (8), Reproductive health programmes (2)	<ul style="list-style-type: none"> • Only 3 studies measure economic engagement outcomes (see p. 3 for examples) • 8 studies found positive impact on girls' schooling outcomes • 6 studies report reproductive health outcomes • and 6 studies report social wellbeing outcomes
2	Quisimbing and Kovarik (2013)	Adolescent girls	38	Focus on investments in financial and physical assets for adolescent girls and their families.	<ul style="list-style-type: none"> • Assets can contribute to girls' improved livelihoods, and a pathway out of poverty • Limited evidence base for enabling environment interventions, but this is a promising area for future intervention.
3	Huda, K. and Calder, R. (2013)	Adolescent girls	> 60	Integrated interventions and social norms	<ul style="list-style-type: none"> • Highlights limited evidence base of integrated interventions targeted adolescent girls • And the need for more holistic, integrated approaches to AGEE
4	Para and Holden (2014)	Adolescent girls	45	Micro and macro economic empowerment, with SRH outcomes	<ul style="list-style-type: none"> • There is not a strong causal mechanism between economic empowerment of adolescent girls and incidence on forced marriage or FGM; • However, a stronger link is present with regards to early marriage, for which girls themselves may have a greater say; and • Causal mechanisms are much clearer in the areas of unsafe / transactional sex and HIV/AIDS prevalence, where economic empowerment strategies may have a significant impact.
Other existing evidence reviews: of women's economic empowerment more broadly, or of evaluations of economic empowerment interventions⁴²					
5	Buvinic, M. et al. (2013)	Women and girls	Classifies evidence as into four tiers for women and for 'young women', and provides a road map for women's economic empowerment along these lines.		

⁴¹ None found from Sub-Saharan Africa. Several found from Asia, but were not included.

⁴² Due to limited time, we were not able to review the following evidence reviews: Arrivillaga and Salcedo (2014) on impact of microcredit on HIV outcomes; Pettifor et al. (2012) on the impact of cash transfers on HIV; and Bold et al. (2013) on links between women's empowerment and nutrition.

6	Buvinic and Furst-Nichols (2014)	Women	Review of what works to economically empower women.
7	Taylor and Perezniето (2014) ⁴³	Women and girls	Note this is not a review of 'what works', but rather of how these interventions have been evaluated. It is still a useful resource in that it has identified 20 evaluations of interventions targeting adolescent girls, and advises on to better evaluate programmes for adolescent girls.
8	Marcus and Page (2014)	Adolescent girls	Focus on communications interventions to change social norms around adolescent girls, but does include some discussion of economic empowerment interventions.
9	Keleher and Franklin (2008)	Women and girls	Looking at range of interventions to change gender norms at household level, including economic interventions.
10	Vyas and Watts (2009)	Women	Focus on impact of women's economic empowerment on VAWG
11	Dekker (2013)	Women and girls	Review of the evidence on property rights, labour markets, political participation and VAWG.
12	What Works (2014)	Women and girls	Focus on WGEE interventions with VAWG outcomes. Cannot cite the overall analysis—this is just an inventory.
13	SPRING WGEE Project Inventory	Women and girls	Focus on WGEE interventions in DFID priority countries (other than SA and India). Have only quickly skimmed through and cross-referenced interventions that note any evidence of impact. No overall analysis—this is just an inventory.
14	Browne and Oddsdottir (2013)	Girls	This is a mapping of interventions using safe spaces for girls in six countries: Kenya, Nigeria, Uganda, Rwanda, Tanzania and Bangladesh. Most of these interventions do not have impact data available, so were not included.
15	Gibbs et al. (2012)	Young people, 18-24 years	This paper reviews nine interventions to tackle structural drivers of HIV, which combine both addressing gender inequalities <i>and</i> livelihoods insecurities for young people in southern and eastern Africa. These interventions are clustered into three areas: 1) microfinance and gender empowerment interventions; 2) supporting girls' and women's participation in primary and secondary education; and gender empowerment and financial literacy interventions.
16	Meija et al. (2014)	Adolescent girls and women	This paper reviews 10 adolescent girls interventions that measure VAWG outcomes, including ones with and without economic components.

⁴³ See also McAslan Fraser (2011)

Annex D: Individual interventions

This table lists individual interventions, drawn from the reviews in Annex C and from searches (i.e. papers not included in those reviews because they were published more recently, a different intervention area, etc.). This list includes interventions that **target adolescent girls** (alone, or in addition to women or youth more broadly), have an **economic empowerment component**, and **have been published since 2000**.

#	Intervention name and description	Location	Girls, women, youth?	Source?	Methodology	Findings / outcomes
1. Building human capital (n=11)						
1.1	<p>Secondary School Scholarship Program (SSAP) and the Food for Education Program.</p> <p>The SSAP consists of monthly cash transfer to a girl's bank account if she attends her school 65% of the days that school is in session and maintains a passing grade each year. The transfer size ranges from US\$1-2 per month, and is available to all secondary school girls.</p> <p>The intervention also has components working with teachers and parents: with subsidies provided to teachers based on enrolment, and parents of girls receiving the transfer were required to sign an agreement that their daughters would not marry until they were 18.</p>	Bangladesh	Young people 6-19 years; data extracted from girls aged 11-19.	<p>Review: Dickson and Bangpan (2012)</p> <p>Original source: Arends-Kuenning and Amin (2004)</p>	Longitudinal study	Positive impact: Adolescent girls (11–19) who received the financial incentives increased school enrolment (42% in 1992 to 59% in 1995, which is statistically significant), and motivated primary school girls to enrol in secondary school.
1.2	<p>Female Secondary Stipend Programme (FSSP)</p> <p>The FSSP used stipends to increase school enrolment among secondary school aged girls and to improve the secondary schooling completion rate for girls and increase female age marriage</p>	Bangladesh	Girls between ages of 11-18 and 13-18 years	<p>Review: Dickson and Bangpan (2012)</p> <p>Original: Khandker et al (2003)</p>	Quantitative regression analysis of household survey data with community fixed effects	<p>Positive impact: The programme substantially increased girls' access to secondary education</p> <p>Negative or neutral impact: But it was found to have no effect or even to decrease boys' enrolment in co-educational school.</p>
1.3	<p>Female Secondary School Assistance Project</p> <p>The project provided a stipend and tuition subsidy (25-60 taka, directly to girls' bank accounts) to girls in rural Bangladesh if they attended 75% of school days, passed 45% of class level tests, and remained unmarried.</p>	Bangladesh	Girls 10-14 years	<p>Review: Dickson and Bangpan (2012)</p> <p>Original: Chaudhury and Parajuli (2008)</p>	Secondary data analysis	Positive impact: enrolment increase in 8.66 percentage points, which is statistically significant.

1.4	Zomba Cash Transfer The Zomba Cash Transfer was a small project funded by the World Bank to provide cash to the families of female students aged between 13-22 years old, who were attending school during the start of this project. It tested the effectiveness of conditional versus unconditional cash transfers, and both against a control group.	Malawi	Never married girls between 13-22 years	Review: Dickson and Bangpan (2012) Original: Baird S, et al. (2010, 2011)	RCT	Positive impact: the study found that whilst both the UCT and CCT arms of the experiment showed improvement in school enrolment, this improvement was significantly larger for the CCT arm, as were gains in learning English and other skills. However, the UCT arm had better outcomes for <i>non-schooling</i> outcomes: teenage pregnancy and marriage rates were substantially higher in the CCT than the UCT arm. Importantly, a critical assessment (Kidd and Calder, 2012) of the study's methodology shows that these findings may not be reliable , and that there is insufficient evidence of the impact of conditions.
1.5	Female Secondary School Stipend programme (FSSS) The FSSP paid a stipend (US\$3 per month) by postal order to girls who enrolled in grades 6 to 8 in public schools, and maintained at least an 80% attendance rate. The objectives were not only to increase girls' school enrolment, but also completion rate and female age of marriage.	Pakistan	Girls 10-14 years	Review: Dickson and Bangpan (2012) Original: Chaudhury and Parajuli (2008)	Quantitative secondary data analysis of school census data	Positive impact: Increase of 9% in female enrolment between 2003 and 2005. However, this was very small scale: in terms of absolute change, this was an increase of six female students per school.
1.6	Japan Fund for Poverty Reduction (JFPR) scholarship programme The JFPR scholarship programme provided scholarship for girls making the transition between the last year of primary and the first year of secondary school.	Cambodia	Girls 12-13 years	Review: Dickson and Bangpan (2012) Original: The World Bank (2006)	Quasi-experimental	Positive impact: The programme had a nearly 30-percentage point effect on enrolment and attendance of recipients at intervention schools. Larger impacts were seen among girls with the lowest socioeconomic status at baseline.
1.7	Building Skills for Life Large programme by Plan to: increase access and retention of girls in education, improve quality SRHR teaching and acceptability in school, reduce violence in schools, and improve school governance.	Cambodia, El Salvador, Kenya, Malawi, Mali, Pakistan, Rwanda, Sierra Leone and	Girls 10-19 years	Review: What Works Original: Fancy et al (2013)	RCT using mixed methods	Positive impact: Plan's scholarships were one of the most widely praised and well-received interventions in the programme. The scholarships were also cited as having a great impact on girls'

	One component of this programme was scholarships for girls.	Zimbabwe				access and retention in school, though the data on this is not clear at this stage.
1.8	ApniBeti Apna Dhan, “Our daughter our wealth” Provided financial transfers to families upon the birth of girls. The objective was to reduce widespread discrimination against girls, encourage later marriage and increase parents’ investment in daughters’ human capital.	India	Young girls, 7-11 years	Review: Quisimbing and Kovarik (2013) Original: Sinha and Yoong (2009)	Quantitative (uses household data and estimates intent-to-treat based on eligibility criteria for program).	Positive impact: Parents increased investment in daughters as a result of the programme, particularly in terms of health investments. Girls that are already enrolled in school were also potentially more likely to continue their education
1.9	Supporting Adolescent Orphan Girls to Stay in School as HIV Risk Prevention In this programme, all primary schools received a universal daily feeding program, and the intervention participants also received fees, uniforms, and a school-based helper to monitor attendance and resolve problems. Intervention students received the following additional support: school support, including fees, exercise books, uniforms, and other school supplies (e.g., pens, soap, underpants, and sanitary napkins).	Zimbabwe	Adolescent orphan girls, 10 to 16 years	Review: What Works Original: Hallfors et al. (2011)	RCT	Positive impact: Intervention participants were less likely to be absent from school than were control participants, and were marginally more likely to perceive that teachers cared about them. Control participants were 6 times more likely to drop out of school and nearly 3 times more likely to get married. They were also more likely than were control participants to endorse gender equity and were more likely to report waiting for sex.
1.10	Western Kenya Schooling Intervention Provision of girls’ school uniforms.	Kenya	Primary school-age girls and boys	Review: Gibbs et al. (2012) Original: Duflo et al. (2006)	RCT	Positive impact: 15% decline in girls dropping out of school, and 10% decline in girls having started child bearing. Boys 40% less likely to have married.
1.11	Emergency Drought Response Save the Children’s Emergency Drought Response (2007-8) in Swaziland used cash transfers to ensure that families affected by the drought had access to food.	Swaziland	Children under five years old , boys and girls between 6 to 15 years	Original: Devereux and Jere (2008)	Baseline survey, monthly monitoring and focus group discussions	Positive impact: The evaluation found improved investments in nutrition and livelihoods and assets. It also showed some evidence of girls no longer engaging in transactional sex to meet their basic needs. Negative impact: in some child-headed households where grandparents controlled the cash on the children’s behalf, the children reacted by disrespecting their grandparents, claiming the cash belonged to them.

2. Standalone economic interventions (n=13) ⁴⁴						
2.1	<p>Tap and Reposition Youth (TRY) Savings and Micro-credit for adolescent girls, to reduce their vulnerabilities to unwanted social and reproductive health outcomes by improving their livelihoods options</p>	Kenya	Targeted to girls 16-22 years, but young women up to age 29 joined	<p>Review: Dickson and Bangpan (2012)</p> <p>Original: Erulkar & Chong (2005)</p>	Quantitative (longitudinal study of participants and matched controls)	<p>Positive impact: At endline, girls who had participated in TRY had significantly higher income levels, household assets, and savings than control girls. Participants also demonstrated a higher likelihood of keeping savings in a safe place, having a more equitable attitude towards gender, and a small likelihood of having a greater ability to refuse sex and insist on condom use.</p> <p>The programme was more successful for older girls above age 20); younger girls (below age 20) were significantly more likely to drop out.</p>
2.2	<p>Youth Opportunities Programme (YOP) Unconditional and largely unsupervised cash transfers for young people to help them set up enterprises, through paying for vocational training, tools, and business start-up costs.</p> <p>The young people had to form groups of 15-25 young adults interested in a vocation and submit a proposal for acquiring the necessary skills training, tools or other start-up materials. If successful, the programme made a lump sum deposit into the group's shared bank account to cover these costs.</p>	Northern Uganda	Male and female youth	<p>Review: Buvinic et al. (2013)</p> <p>Original: Blattman et al. (2012)</p>	Midterm experimental evaluation	<p>Positive impact: Mid-term results after two years suggest these positive findings:</p> <ul style="list-style-type: none"> -Despite a lack of central monitoring and accountability, most youth invest the transfer in vocational skills and tools. -The economic impacts of the transfer are large: hours of non-household employment double and cash earnings increase by nearly 50% relative to the control group (for females, which is higher than males). We estimate the transfer yields a real annual return on capital of 35% on average <p>Findings also show a decrease in aggression among males and an increase among females, as well as a small increase in social cohesion—but unclear if or how</p>

						these relate to the intervention.
2.3	<p>SEWA Savings Schemes</p> <p>The Self Employed Women's Association (SEWA) trade union organisation and micro-credit NGO in India, in partnership with the Population Council, conducted research with adolescent girls and young women who held savings accounts in one or more of SEWA's savings schemes in Gujarat.</p>	India	Girls and young women, 13 – 25 years	<p>Review: Dickson and Bangpan (2012)</p> <p>Original: Kalyanwala and Sebstad (2006)</p>	Qualitative, interview-based	Negative impact: many girls using the microcredit schemes were doing so for the benefit of men in their household (e.g. so brother could buy mobile phone).
2.4	<p>Women's World Banking Savings Innovation and Expansion for Adolescent Girls and Young Women Project</p> <p>The project provided access to a low minimum balance savings account and a financial education training delivered by a local NGO. There were three arms to the intervention:</p> <ol style="list-style-type: none"> 1. Girls who received a savings account only 2. Girls who received both a savings account and financial education <p>Control group, who received neither intervention</p>	Mongolia	Adolescent girls, 14 – 17 years.	<p>Review: Fewer et al. (2013)</p> <p>Original: Tower and McGuinness (2011)</p>	<p>Control group, unclear if randomised selection.</p> <p>Some methodological challenges around selection bias and spill over effects, which may have influenced findings.</p>	<p>Positive impacts: girls who received <i>any</i> intervention were more aware of available financial services, and had a higher degree of financial autonomy. For girls who received both interventions, they demonstrated slightly higher changes in knowledge and attitudes.</p> <p>Neutral or negative impacts: however, there is no evidence that these changes resulted in changes neither in girls' behaviours, nor in financial and social empowerment for girls. The study posits that it may take longer than the 18 months of this intervention to see positive changes in AGEE.</p>
2.5	<p>Strengthening Rural Youth Development through Enterprise (STRYDE)</p> <p>Partnership between TechnoServe and the MasterCard Foundation, to help rural young men and women transition to economic independence through a comprehensive package of services including skills training, business development and mentoring, to capitalise on economic opportunities and increase incomes – benefitting youth and their families.</p>	Kenya, Rwanda, Uganda	Rural youth	<p>Review: Draft La Pépinière international programme mapping</p> <p>Original: TechnoServe website: http://www.mastercardfdn.org/projects/technoserve</p>	Unclear	Positive impact (phase 1): 78% of trainees have gone on to secure employment, start or expand micro-enterprises; mean incomes increased by 233%, and 70% are saving regularly
2.6	<p>Adolescent Girl Initiative (AGI)</p> <p>The World Bank's AGI is a multi-country intervention, working in eight countries, at different stages of implementation. This</p>	Afghanistan, Haiti, Jordan, Lao PDR, Liberia, Nepal,	Adolescent girls	<p>Review: SPRING inventory</p> <p>Original: AGI (2012): http://siteresources.worldba</p>	Varies by project	See individual interventions.

	table includes those for which there are some emerging findings: Liberia and Jordan. The AGI is focused on supporting adolescent girls to make the transition from school to work.	Rwanda, South Sudan		nk.org/EXTGENDER/Resources/AGI_pilot_update_April_20_FINAL.pdf		
	<p>Economic empowerment of adolescent girls and young women (EPAG) project Livelihood and life skills training and assistance with job placement</p> <p>The EPAG ensured free childcare services and flexible working hours at convenient locations, to easily fit within participants' lives and other commitments.</p> <p>(Part of the AGI, above)</p>	Liberia	Adolescent girls and young women: 16-27 years, living in or near Monrovia	<p>Review: Quisimbing and Kovarik (2013); Buvinic and Furst-Nichols (2014)</p> <p>Original: Adoho (2014)</p>	Quantitative (randomized)	<p>Positive impact: Increased employment by 47% and earnings by 80%. Positive effects on empowerment measures, including access to money, self-confidence, and anxiety about future.</p> <p>Neutral impacts: No net impact on fertility or sexual behaviour.</p>
	<p>The New Opportunities for Women (NOW) program The program awarded vouchers to pay employer subsidy equivalent to minimum wage for up to 6 months, if graduate is hired; invited to attend 45 hours of employability skills training designed to provide them with soft skills</p> <p>(Part of AGI, above)</p>	Jordan	Young women college graduates	<p>Review: Buvinic and Furst-Nichols (2014)</p> <p>Original: Groh et al. (2012)</p>	RCT	<p>Positive impacts: Job voucher led to a 40-percentage point increase in employment in short run, but most employment was not formal. The soft skills component led to sustained improvement in life outlook and reduced depression.</p> <p>Negative impacts: Average effect was smaller and no longer statistically significant 14 months after the voucher period ended.</p>
2.7	<p>The Juventud y Empleo Program This is a life skills, employability and training for youth in the Dominican Republic, using vocational classroom and on- the-job training; soft skills</p> <p>Courses of 225 hours are split into two parts: 75 hours of basic or life skills training (to strengthen self-esteem and work habits), and 150 hours of technical or vocational training (to address needs of local employers).</p>	Dominican Republic	Men and women 16-29 years old from lower socioeconomic strata and who did not compete high school	<p>Review: Buvinic et al. (2013); Buvinic and Furst-Nichols (2014)</p> <p>Original: Ibarraran et al. (2012) http://ftp.iza.org/dp6617.pdf</p>	RCT	<p>Overall, there was no statistically significant impact on employment for male or female participants.</p> <p>Positive impacts for females: No impact on labour market outcomes for females, but a significant reduction in teen pregnancies among female trainees, and significant increase in expectations for future, particularly among female and younger trainees</p> <p>Statistically significant positive</p>

						<p>changes on the Social And Personal Competencies Scale⁴⁵ for both males and females, though higher for males, and for younger and better educated participants.</p> <p>Used Grit Scale to measure determination and motivation: there were statistically significant positive shifts for females only.</p> <p>Positive impacts for males: Positive impact on job formality (measured as employer provided health insurance or having a written contract) for men of about 17 %. 7% increase in monthly earnings among those employed. However, there are no overall impacts on employment rates.</p>
2.8	<p>ProJoven Classroom training and internships lasting three months focused on training females for traditionally male occupations; and a stipend for child care</p>	Peru	Young men and women	<p>Review: Buvinic et al. (2013); Buvinic and Furst-Nichols (2014)</p> <p>Original: Ñopo et al. (2007)</p>	Non-randomised control group	<p>Positive impacts for females: 18 months after participation in the program, employment rates for females improve by about 15% (while employment for males reduced by 11%). Gender occupational segregation reduces by 30%. Female participants' labour income improved by 93% (while males' earnings increase by 11%).</p> <p>The paper argues that because gender equality promotion was tiny- only 1.5% of the programme budget- labour training programmes may have disproportionate positive effects for young women.</p>
2.9	<p>Jóvenes en Acción (Youth in Action) Three months in-classroom training and</p>	Colombia	Young disadvantaged men and women	<p>Review: Buvinic et al. (2013); Buvinic and Furst-</p>	RCT	<p>Positive impact: Young women with three months of</p>

⁴⁵ Used the Social and Personal Competencies Scale (CPS) to measure changes in social skills, measuring leadership, self-esteem, behaviour in conflict situations, ability to relate to others, empathy, communications skill.

	three months of on-the-job training; trainees receive daily stipend, including extra for child care			Nichols (2014) Original: Attanasio et al. (2011)		classroom training and three months of on-the-job training (plus a stipend for child care) earned on average 18% more than controls; young men earned on average 8% more.
2.10	Learning and earning in urban India Six-month vocational training program in stitching and training for young women.	India	Young women aged 18-39 (average age = 22)	Review: Buvinic and Furst-Nichols (2014) Original: Maitra and Mani (2014)	RCT	Positive impacts: Employment increased by six percentage points, and self-employment increased by four percentage points. Earnings increased by 150% monthly. Positive effects sustained 18 months after completion of training and were attributed to an increase in skills rather than in self-confidence or having a training certificate. Challenges: More than 40% of trainees did not complete six-month course due to distance to training centre and lack of available childcare support.
2.11	Camfed Seed Money Scheme The scheme, working with a women's network <i>Cama</i> , works with secondary school girls to make the transition from school to work. The intervention provides adolescent girls with business and entrepreneurial training, financial support, and mentorship to start small businesses.	Zimbabwe and Tanzania (Evaluation only in Zimbabwe)	Adolescent girls making transition from secondary school to work	Review: Fewer et al. (2013) Original: Mak et al. (2010)	Mixed methods: quantitative cross-sectional survey and qualitative IDIs	Positive impacts in Zimbabwe: The study found, for young women who had been through the transition with the support of the intervention, reported increased income and ability to help their household financially, increased financial independence, and greater respect in their community.
2.12	Technical and Vocational Vouchers Program (TVVP) The TVVP programme provided vouchers for vocational training, to improve access to formal sector employment, and increase earnings. It also provided information on the returns of different occupations, to encourage young people to train in more lucrative vocations, and of videos showing young women in traditionally male, and more lucrative, vocations, to encourage young	Kenya	Male and female youth, 18-30 years	Original: Hicks et al. (2011)	RCT	Positive impacts: there was high take-up of the voucher, with 74% of youth using their voucher, though this was higher (as was their retention in the programme) for those with unrestricted vouchers to use in public or private training. For young people who completed the course, the earning returns were higher for female participants. Whilst the information provision did

	women to take up these roles (such as electricians, mechanics)					not have a significant impact on young people's decision to take up different trades, some young women did take up traditionally 'male' vocations.
2.13	<p>YouthWORKS</p> <p>This IRC pilot project used a micro franchising intervention with male and female youth in two cities.</p> <ul style="list-style-type: none"> • IRC worked with youth interested in running a business, to build their basic business skills; • IRC worked with local banks to encourage the youth to open savings accounts • And the IRC worked with local businesses interested in franchising 	Sierra Leone	Male and female youth, 15-24 years	<p>Original: Murray and McKague (2010)</p>	Qualitative (based on a small number of FGDs and KIIs)	<p>Positive impact: after 5 months, 96% of the youth were making a profit or breaking even, and those earning income were reinvesting in their business (42%), saving (24%), and being used on household expenses such as school fees (34%).</p> <p>However, the only sex-disaggregated data available is anecdotal evidence suggesting female participants may have saved more than male participants.</p>
	<p>Vocational training in Malawi</p> <p>Three-month vocational and entrepreneurship program for vulnerable youth.</p>	Malawi	Poor vulnerable youth (orphans or school dropouts) aged 15 to 24	<p>Review: Buvinic and Furst-Nichols (2014)</p> <p>Original: Cho et al. (2013)</p>	<p>Not an evaluation, and thus not counted in total number.</p> <p>Tracked male and female youth trainees who had dropped out of the programme to understand why.</p>	<p>Negative impacts: One-third of participants dropped out; males dropped out to take advantage of unrelated job opportunities, and females dropped out due to external constraints. There were more positive outcomes for males, and females faced greater obstacles to participation (cost and treatment during apprenticeship).</p>
3. Bundled economic interventions (n=18)						
3.1	<p>Berhane Hewan</p> <p>A pilot programme to promote education and delay marriage in rural Ethiopia, the programme included social mobilization of adolescent girls aged 10 to 19 into groups led by female mentors; support to stay in school or convening of groups outside of school including non-formal education and livelihoods skills; and community-wide conversations on early marriage and</p>	Ethiopia	Girls 10-19 years	<p>Review: Dickson and Bangpan (2012) and What Works</p> <p>Original: Erulkar & Muthengi 2007; 2009</p>	Non-randomized control trial	<p>Positive impacts: The intervention was associated with considerable improvements in girls' school enrollment, age at marriage, reproductive health knowledge and contraceptive use. Particularly among girls aged 10–14, those exposed to the program were more likely than those in the control area to be in school at the endline</p>

	reproductive health issues affecting girls. In addition, economic incentives were provided to families who did not marry off their daughters during the project period; unmarried girls who participated in the groups and remained unmarried for the duration of the project were presented with a goat at the graduation ceremony.					survey and were less likely to have ever been married. Negative impact: Among girls 15–19, those in the intervention area had an elevated likelihood of having gotten married by the endline.
3.2	Empowerment and Livelihood for Adolescents (ELA) Programme The ELA provides both a) life skills to build knowledge and reduce risky health behaviours, and b) vocational training enabling girls to establish small-scale enterprises.	Uganda	Adolescent girls	Review: Dickson and Bangpan (2012) Original: Bandiera et al (2012, 2014)	RCT	Positive impact: The RCT found positive economic and social outcomes for adolescent girls: increased likelihood that girls engage in income generating activities by 72% (mainly driven by increased participation in self-employment); Girls' increased monthly consumption expenditures by 41%; teen pregnancy falls by 26%, and early entry into marriage/cohabitation falls by 58%; girls reporting sex against their will drops from 14% to almost half that level
3.3	Employment and Livelihood for Adolescents (ELA) Programme Microfinance, skills based training on livelihoods , focused discussion on key issues include health, child marriage, dowry, girls' rights, her role and responsibilities towards family and society; and the Programme Supervisor also held meetings with the parents and community people periodically	Bangladesh ⁴⁶	Girls and young women 10-24	Review: What Works Original: Shahnaz & Karim (2008)	Non-randomized control group, but self-selected into intervention	Positive impact: The ELA programme had a significant impact on economic empowerment of the girls regarding their engagement in income generating activities, personal income, financial literacy, entrepreneurial ability, financial market participation and personal savings.
3.4	Kishori Abhijan, "Empowerment of Adolescent Girls Project" Implemented by BRAC and CMES, this project targeted adolescent girls with interventions to build their economic and social assets: <ul style="list-style-type: none"> • APON (Adolescent Organized Peer Network): Girls were educated about 	Bangladesh	Adolescents and women 13-19 years old	Review: What Works Original: Amin & Suran (2005)	Non-randomized control	Positive impact: Project participants delayed marriage longer than their matched counterparts who did not participate, but these findings were not statistically significant. It was only significant for unmatched participants, who were younger

⁴⁶ Note this was also implemented in Uganda (see Bandiera et al., 2012), Tanzania, Afghanistan, South Sudan, Sierra Leone: <http://www.youth-employment-inventory.org/inventory/view/542/> ; http://www.unicef.org/socialpolicy/files/BRAC- November_2012.pdf ; <http://education.brac.net/social-and-financial-empowerment-of-adolescents>

	<p>issues such as health, legal rights, early marriage, and dowry. Group games (e.g. badminton) were often played and books made available through a library system.</p> <ul style="list-style-type: none"> • APON/JVO (Junior Village Organization): Same as above. In addition, microcredit would be offered to qualified members. 					<p>girls.</p> <p>The intervention increased the number of girls working for cash, and the income they earned. These outcomes were most pronounced in programs that included microcredit.</p> <p>Despite concerns about conflicts between work and schooling, cash work did not lead to school dropout. However, girls who reported working for cash usually spent fewer hours on school work outside the classroom</p>
3.5	<p>Social and Financial Empowerment of Adolescents (SoFEA) BRAC's SoFEA programme works to economically and socially empower adolescent girls through: building social networks through girls clubs; lessons in social and legal awareness, life skills, livelihoods and financial literacy.</p>	Bangladesh	Adolescent girls	Original: Kamruzzaman et al. (2012)	Qualitative assessment	<p>Positive impact: BRAC clubs have successfully strengthened girls' relationships with peers, parents, neighbours, and the community. The study also found that whilst girls felt ownership of the clubs, they lacked the confidence to want to run the clubs themselves.</p>
3.6	<p>Empowering adolescent girls in Ethiopia (EAG) The multi-sectoral project aimed to empower adolescent girls through:</p> <ul style="list-style-type: none"> • Building social capital: creation of safe spaces, life skills trainings, interventions to combat harmful traditional practices); • Economic opportunity (savings communities, agro-enterprise, irrigation groups) • Education (scholarships, school materials, occupational training, library access, etc.) • Health and Security (sanitation and personal hygiene, latrines at home and school (especially for girls), fuel-saving stoves. 	Ethiopia	In and out of school girls, 10 to 19 years	<p>Review: Quisimbing and Kovarik (2013)</p> <p>Original: Catholic Relief Services/Nike Foundation (2009)</p>	Unclear	<p>Positive impacts: <u>Economic opportunity:</u> girls gained access to productive assets such as land and irrigation as well as access to financial services such as savings and internal lending opportunities/ <u>Education:</u> A 21% increase in the number of girls enrolled in school. <u>Health and security:</u> Construction of water points closer to girls' homes helped to reduce the risk of water-borne illness, rape, and abduction. It also allowed girls more time to invest in other activities such as income generating activities or studying. <u>Social opportunity:</u> Through a collaborative process with government officials, community leaders, parents, and girls</p>

						themselves, the project identified and developed community by-laws to stop harmful traditional practices such as EFM.
3.7	<p>Towards Economic and Sexual Reproductive Health Outcomes for Adolescent Girls (TESFA)</p> <p>Building on CARE's well-established VSLA model, TESFA worked to improve the SRH and economic wellbeing of 5,000 adolescent girls by combining health programming with economic interventions (adapted VSLA model), seeking to provide opportunities for married adolescent girls. This is done through trained peer educators.</p> <p>TESFA also works with girls' communities through engaging gatekeepers (village elder, health workers, and religious leaders) who are also trained to support girls and liaise with girls' communities.</p>	Ethiopia	Married adolescent girls, 10-19	<p>Review: draft La Pépinière international programme mapping</p> <p>Original: Edmeades et al. (2014): http://www.icrw.org/sites/default/files/publications/140406_ICRW_ChildMarriage_ReportRev_pages4_lo.pdf</p>	Baseline and endline—unclear beyond that.	<p>Positive impacts: The evaluation found that the lives of married adolescent girls in the TESFA program improved significantly in economic, health and social terms: gains in communication between young wives and their husbands; decreased in GBV; girls' improved mental health; increased investment in productive economic assets; improved knowledge and use of SRH services; increased social capital.</p>
3.8	<p>Intervention with Microfinance for AIDS and Gender Equity (IMAGE)</p> <p>This study explored whether gender and HIV training programme can lead to health and social benefits, beyond those achieved by microfinance services alone</p>	South Africa	Women and adolescent girls	<p>Review: Gibbs et al. (2012); What Works</p> <p>Original: Kim et al. (2009).</p>	Randomly selected cluster evaluation	<p>Positive impact: After 2 years, both the microfinance-only group and the IMAGE group showed economic improvements (economic 'wellbeing' / advancement) relative to the control group.</p> <p>However, only the IMAGE group demonstrated consistent associations across all domains with regard to women's empowerment (self-confidence, financial confidence, challenging gender norms, supportive partner relationships, decision-making power, larger social networks), and reduction in intimate partner violence and HIV risk behaviour.</p>
3.9	<p>CARE Ishaka ('Courage for the Future') Adolescent Girl Savings Groups</p> <p>CARE Burundi uses VSL groups to deliver basic financial education messages (around savings and money management) to adolescent girls. Also</p>	Burundi	Adolescent girls, 14-22	<p>Review: Sebstad (2011), Quisimbing and Kovarik (2013)</p> <p>Original: PriAct (2012)</p>	Unclear	<p>Positive impacts: The project was successful in increasing girls' agency (including increased control over income and assets) and social capital (including a substantial increase in freedom of movement</p>

	has small element of health and human rights training.					and a small reduction in violence and forced sexual intercourse). The savings groups are particularly effective in reaching large numbers of rural girls—where there are no banks. Limitations and negative impacts: The intervention did not perform as well when it came to norm changes around girls' access to MFIs or their actual access to these institutions. A limitation of this intervention was that the peer trainers who are taught to deliver the financial education have limited capacity, which limited topics covered.
3.10	<p>Safe and Smart Savings Products for Vulnerable Adolescent Girls</p> <p>The Population Council intervention provides financial and non-financial services to build girls' financial and social assets through:</p> <ul style="list-style-type: none"> • Safe spaces, where girls belong to a group made up of 15-25 adolescent girls, led by a mentor from the same community • Girls receive training on financial education and basic health education • Girls' are assisted to open savings accounts, which girls co-signed with the mentors (as girls need an adult to co-open a bank account) 	Uganda and Kenya	Girls 10-14 and 15-19 years old, in slums	<p>Review: What Works</p> <p>Original: Austrian and et al. (2012)</p>	<p>Random control matched pairs. Quantitative surveys conducted at baseline and endline.</p> <p>Qualitative interviews and focus groups conducted at endline</p>	<p>Positive impacts: The programme had a greater impact in Uganda than in Kenya. In Uganda there were significant increases in the proportion of intervention girls who had been inside a bank, used a bank service, had a budget for saving money and used a formal method of saving (bank account or saving group), as well as improvements in feeling safe, ability to go to the local clinic alone, reduction in girls saying they needed someone's permission to apply for a job.</p>
3.11	<p>Micro-enterprise services for sex workers</p> <p>Combined modified microfinance scheme, business skills training and mentorship, and peer mentorship (on wider issues, not just economic)</p>	Kenya	Young and older women (from age 18) sex workers	<p>Review: Gibbs et al. (2012)</p> <p>Original: Odek et al. (2009)</p>	<p>There was a baseline and endline, but further methodology not clear</p>	<p>Positive impacts: 45% reported leaving sex work; decline in mean number of sexual partners in past week (from 3.26 to 1.84); increase in condom use with regular partners</p> <p>These results were highly age dependent with older women reporting better outcomes.</p>

						Neutral or negative impacts: No statistically significant change in self-reported weekly mean number of casual partners
3.12	<p>SHAZ! (Shaping Health for adolescents in Zimbabwe)</p> <p>This study tested the feasibility of a combined microcredit and life-skills HIV prevention intervention among 50 adolescent female orphans in urban/peri-urban Zimbabwe. The pilot project focused on microcredit and business skills, but when this did not prove very successful, second phase of project focused on vocational training and social support instead.</p>	Zimbabwe	Adolescent girls orphans, 16-19 years	<p>Review: Dickson and Bangpan (2012); Gibbs et al. (2012)</p> <p>Original: Urdang, S. (2007); Dunbar et al. (2010) study.</p>	Mixed methods	<p>Impacts: Though many participants did show improved knowledge around risky sexual behaviours, the economic intervention was found to be too far removed from the realities of the young women's lives.</p> <p>Phase 1</p> <ul style="list-style-type: none"> -Increase in HIV-related knowledge -no significant change in current sexual activity or condom use at last sex -Increased relationship power -Increased HIV risk through new mobility and economic strategies <p>Phase 2</p> <ul style="list-style-type: none"> -Decrease in food insecurity -Increase in equitable gender norms -Physical and sexual violence reduce by 58%
3.13	<p>Stepping Stones and Creating Futures</p> <p>This is a behavioural and structural pilot intervention to build gender equality and economic power among young people in urban informal settlements in South Africa. The combined intervention included sessions on Stepping Stones and Creating Futures, with 21 3-hour sessions over 10-12 weeks.</p> <ul style="list-style-type: none"> • Stepping Stones: behavioral intervention on HIV prevention and gender equality • Creating Futures: to encourage reflection on livelihoods and economic empower 	South Africa	18-24 (av. Age 21.7) young men and women in urban informal settlements	<p>Original: Gibbs et al. (2014) and Gibbs et al. (2014b)</p> <p>See also Gibbs and Jewkes (2013)</p>	Mixed methods, no control group	<p>Positive impacts: Livelihoods improved for women and men after the intervention: mean earnings in the past month increased for male and female participants (though higher for females). Participants explained they had taken on a range of jobs, and expressed how they were better able to negotiate the work environment; and there was a decrease in participants who said they would not be able to find a small amount of cash (\$20) in an emergency, either due to increased savings, and/or to increased social networks.</p> <p>Women reported a statistically significant reduction in their experience of IPV in the past</p>

						<p>three months from 29.9% at baseline to 18.9% at 12 months. And men reported more gender equitable attitudes, and improved mental health outcomes.</p> <p>Neutral impact and challenges Men's perpetration of physical or sexual IPV in the past three months, while declining from 25% to 21.9% (a 23% reduction) was not statistically significant. There was a challenge around young people thinking the training was a job, difficulty of managing time to attend sessions vis-à-vis work.</p>
3.14	<p>SUUBI Research Program SUUBI provides training on asset building and financial planning, mentorship, and access to a matched child savings account</p>	Uganda	Adolescents that have lost one or both of their parents due to HIV/AIDS (both sexes)	<p>Review: What works; Gibbs et al. (2012) ; McAslan Fraser (2011)</p> <p>Original : Ssewamala et al. (2010)</p>	Cluster RCT	<p>Positive impact: Savings provision led to young people's intention to attend secondary school, and their 'certainty' that this would happen. Participants experienced improved test scores.</p> <p>Attitudes towards sexual risk taking improved in male intervention group and remained constant in female intervention group.</p>
3.15	<p>Siyakha Nentsha Programme Financial training, life skills and reproductive health training: Two versions of the intervention were tested—a basic version that focused on developing social and health capabilities and an enhanced version that also included financial capabilities. These versions were compared against a control group that received standard life skills as delivered across South Africa</p>	South Africa	School-age boys and girls (14 to 16)	<p>Review: What works; Gibbs et al. (2012)</p> <p>Original: Hallman and Roca (2011)</p>	Quasi-experimental, control arm, randomised, within the participating schools	<p>Positive impacts: Both the streamlined and full versions of the intervention led to important changes in young people's attitudes and behaviors, though the impacts differed between versions and between males and females.</p> <ul style="list-style-type: none"> Compared to the control group, all Siyakha Nentsha participants (regardless of sex or version of the program) were more likely than those in the control group to know of a place to get condoms, reported a large increase in knowledge of social grant requirements and criteria, had improved budgeting and planning skills, and were more

						<p>likely to have attempted to open a bank account.</p> <ul style="list-style-type: none"> • Siyakha Nentsha girls (compared with girls in the control group) reported feeling higher self-esteem and greater confidence in their ability to obtain a condom if necessary. • Compared with participants who received the partial Siyakha Nentsha package (health and social capabilities), girls with the full Siyakha Nentsha package (financial capabilities added) felt greater levels of social inclusion in their communities and were more likely to have obtained a national birth certificate. • Among Siyakha Nentsha boys, those who received financial education (compared to those who received the health and social education only) were more likely to have reported undertaking an income-generating activity between survey rounds.
3.16	<p>Action for Slum Dwellers’ Reproductive Health, Allahabad” (ASRHA) The intervention integrated livelihood activities for adolescent girls aged 14–19 into CARE’s reproductive health program for slum dwellers.</p> <ul style="list-style-type: none"> • The control group received only the reproductive health intervention. • The treatment group received the reproductive health intervention, plus an economic component: vocational counseling, savings formation 	India	Girls, 14-19 years	<p>Review: What Works ; Dickson and Bangpan (2012)</p> <p>Original: Mensch, Grant and Sebastian (2004)</p>	Quasi-experimental pre- and post test design	<p>Impact: Very little impact overall, with some positive shifts in the social skills and gender roles indices.⁴⁷</p> <p>From Quisimbing and Kovarik (2013), a note on why this did not work: only 10% of girls were able to apply their new skill to earn income; participants cited the following reasons: inability to assert themselves to ask for paid work, and difficulty finding work. The</p>

⁴⁷ Note no access to original paper to get more detail on the outcomes, or to see what these indices are composed of.

	<p>information, and follow-up support from a peer educator.</p>					<p>evaluation concedes that the intervention was likely too short and not intensive enough to change these kinds of entrenched gender norms.</p>
3.17	<p>The Development Initiative Supporting Healthy Adolescents (DISHA) This integrated intervention combined developing young people's life and economic skills through peer education, youth groups and livelihoods training.</p> <p>It also worked with the community to build and enabling environment for youth sexual and reproductive health, through building community support and improve service delivery.</p>	India	Young men and women	<p>Review: What Works</p> <p>Original: Kanesathasan et al. (2008)</p>	Pre and post surveys	<p>Positive impacts: improvements for both males and females in knowledge of legal age of marriage; significant increase in attitudes of males and females toward girls waiting to marry at 18; increase in girls' ability to talk about age of marriage with parents, and in her mobility outside her village for health services.</p> <p>No reported measures on economic impact.</p>
3.18	<p>USAID Adolescent Girls Economic Strengthening Intervention This intervention was developed to respond to the OVC crisis in Rwanda, through providing a range of services to children and their caregivers: education support, healthcare and HIV education, psychosocial support, food security and nutrition assistance, and economic strengthening for adolescent girls through vocational skills training and access to basic financial services.</p>	Rwanda	Adolescent girls and boys (OVCs) and their caregivers	<p>Original: Rowe and Miller (2011)</p>	Qualitative, FGDs and KIIs	<p>Positive impacts: Some of the key findings in the assessment suggest that the economic strengthening interventions not only provided girls with valuable vocational skills and access to basic financial services, but they also fostered increased self-esteem largely because vocational training centers created de facto safe spaces where the girls could share their experiences with others facing similar circumstances.</p>
	<p>IRC VSLA Intervention The intervention combined discussion groups for both women and men with participation and financing for women in local VSLAs. The discussion groups focused on financial decision making within households with the aim increasing the role of women in household decision making and in reducing domestic violence towards women.</p>	Burundi	Women and their intimate partners (though included women as young as 15)	<p>Original: Iyengar, R. and Ferrari, G. (2011)</p>	Randomisation, no control, FGDs	<p>Positive impacts: Discussion sessions in conjunction with microcredit participation improved financial decision making authority for women, reduced exposure to violence, reduced acceptance of violence, and increased consumption of household goods relative to luxury goods such as alcohol.</p>

<p>Women's Income Generating Support (WINGS) Program</p> <p>There are three components to the core WINGS program:</p> <ul style="list-style-type: none"> • 5 days of business skills training (BST) on how to start up and manage a business • (an individual start-up grant of roughly \$150, on completion of a business plan • regular follow-up by trained community workers to support the business development. <p>Participants could also opt-in to group training to form business support networks, and to Spousal Inclusion component (called W+), to work with participants' partners through additional training on joint problem solving, communications and gender relations.</p>	Uganda	Women (including as young as 15) and their partners	<p>Review: What Works</p> <p>Original: Blattman et al. (2013)</p>	RCT	<p>Positive impacts: average cash earnings doubles; cash savings tripled; and increase of 30-50% on spending on durable assets. There was the greatest impact on those participants who initially had the lowest levels of capital.</p> <p>Neutral impacts: No impact on other empowerment measures such as: decision making, independence, status in the community, levels of IPV.</p> <p>Not counted, as there is no age-disaggregated data.</p>
<p>Adolescent Girls Empowerment Programme (AGEP)</p> <p>The AGEP is comprised of three major components:</p> <ul style="list-style-type: none"> • Safe spaces groups in which girls meet once a week over the course of two years for training on sexual and reproductive health, life skills and financial education. • A health voucher to use at contracted private and public facilities for general wellness and sexual and reproductive health services <p>A girl-friendly savings account</p>	Zambia	Adolescents: 10-14; 15-19	<p>Review: What Works</p> <p>Original: Austrian et al. (2013)</p>	Feasibility study, using basic process qualitative and quant indicators	<p>No impacts reported - only pilot programme discussed about feasibility. Ongoing trial.</p> <p>Not counted, as there are no impacts yet reported.</p>

	<p>Street Smart All participants received the Street Smart intervention, a 10-week, 10-session HIV prevention intervention. Participants were also randomized to immediate or delayed vocational training. Vocational training consisted of apprenticeships with local artisans in hairdressing, catering, tailoring, mechanics, electronics, carpentry, cell phone repair, and welding. Youth attended classes regularly for four to eight hours, five days a week. Artisans received a 5-day training on how to talk to youth (generally and about HIV), conflict resolution, HIV prevention, and coping with unprofessional behavior.</p>	Uganda	High-risk urban youth (male and female)	<p>Review: What Works Original: Rotheram-Borus et al. 2012</p>	Baseline, midline, endline, random selection into treatment and control groups	<p>Positive impacts: Employment increased dramatically: Only 48% had ever been employed at recruitment, 86% were employed from months 21 to 24 post recruitment. Over two years, decreases were recorded in the number of sexual partners, mental health symptoms, delinquent acts, and drug use; condom use increased.</p> <p>Not counted, as there is no sex-disaggregated data.</p>
4. Enabling environment interventions⁴⁸ (n = 3)						
4.1	<p>Hindu Succession Act Inheritance law: The Hindu Succession Act granted daughters equal coparcenary birthrights in joint family property.</p>	India	Daughters	<p>Review: Dekker (2013) Original: Deininger et al. (2010)⁴⁹</p>	Natural experiment in two states	<p>Positive impacts: Analysis shows the Act significantly increased daughters' likelihood to inherit land, and also parents' investment in daughters' education. However, even after the amendment, substantial bias in inheritance persisted, favoring sons.</p>
4.2	<p>The Adolescent Girls' Advocacy & Leadership Initiative (AGALI) AGALI works with adolescent girls, and with leaders and organisations (through capacity building workshops, seed grant funding and technical assistance) to build their capacity to advocate for girl-friendly laws, policies and funding in Africa and Latin America.</p>	Guatemala, Honduras, Liberia, Malawi and Ethiopia.	Adolescent girls	<p>Original: Levine et al. (2013)</p>	External evaluation-survey and KIs in four countries.	<p>Positive impacts: A 2013 external evaluation of the AGALI approach found it had contributed to increased funding and programmes for girls, as well as the passage of national laws in Malawi</p>

⁴⁸ NOTE here we only include enabling environment interventions specifically related to AGEE—so we have excluded e.g. land certification and social protection (childcare grants and services) reviewed in Dekker (2013) that are about the enabling environment for WEE more broadly.

⁴⁹ See also Dekker (2013) for discussion of other studies of the Act, e.g. Roy et al. (2012); Brule (2012), which highlights how important it is for these laws to be enforced, as daughters were more likely to inherit a fair share of their father's land if local political agents were more accountable; and Andersson and Genicot (2012), who argue that the law also had negative impacts, leading to increased suicide rates for men and women, and women's increased risk of VAWG.

4.3	<p>Transforming the Lives of Girls and Young Women</p> <p>This is a research study to inform the ongoing DFID-funded programme Transforming the Lives of Girls and Young Women, implemented by ODI. The research explored the ways in which social norm change around adolescent girls' education and marriage.</p>	Viet Nam, Nepal, Ethiopia and Uganda	Adolescent girls	Original: Watson (2014)	Qualitative	<p>'Impacts': This is a study to inform an intervention, rather than an evaluation itself. Nevertheless, it does show some 'impacts' of existing legislation around education and early marriage:</p> <ul style="list-style-type: none"> • In most of the four countries, it appears that the age at marriage is rising due to both: national laws establishing 18 as the minimum legal age of marriage, and as a result of information campaigns highlighting the negative health effects of early marriage. • In all four countries, more girls are accessing education, particularly primary education, due to expanded opportunities and national policies of free and obligatory schooling. <p>Challenges: There remain challenges, such as: son bias; early marriage persists in more rural areas; girls still face barriers to education including quality of education at higher levels, high domestic workloads; and a shortage of well educated female role models.</p>
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