



Economic Empowerment Strategies for Adolescent Girls

**A research study conducted for
the Adolescent Girls' Advocacy
and Leadership Initiative**

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Executive Summary

This research investigates economic empowerment strategies for adolescent girls, analyzing data from a wide array of initiatives. This report identifies key findings from the field and develops recommendations to inform future program development for civil society organizations and funders working in the field of adolescent girls' economic empowerment.

Why Economic Empowerment?

Globally, 600 million adolescent girls struggle with widespread poverty, limited access to education and health services, and persistent discrimination and violence. Adolescent girls are among the most economically vulnerable groups, significantly more so than adult women or adolescent boys. Adolescent girls typically lack access to financial capital and have more limited opportunities to gain the education, knowledge, and skills that can lead to economic advancement. Adolescent girls often lack social support, and community social norms can create barriers to their economic advancement. Economic empowerment can be a critical lever for change in adolescent girls' lives, helping them to gain financial independence, establish good saving habits, and improve their future prospects for participation in the labor force. It can also provide girls with more mobility, promote their confidence, strengthen their social networks, and improve their health outcomes. As adolescent girls' lives improve, so does the well-being of their families and communities.



About AGALI

The Adolescent Girls' Advocacy and Leadership Initiative (AGALI) improves adolescent girls' health, education, livelihoods, and rights through capacity building, leadership development, and grant-making. A program of the Public Health Institute, AGALI has created a global movement of leaders and organizations advocating for girl-friendly laws, policies, and funding in Guatemala, Honduras, Liberia, Malawi, and Ethiopia.

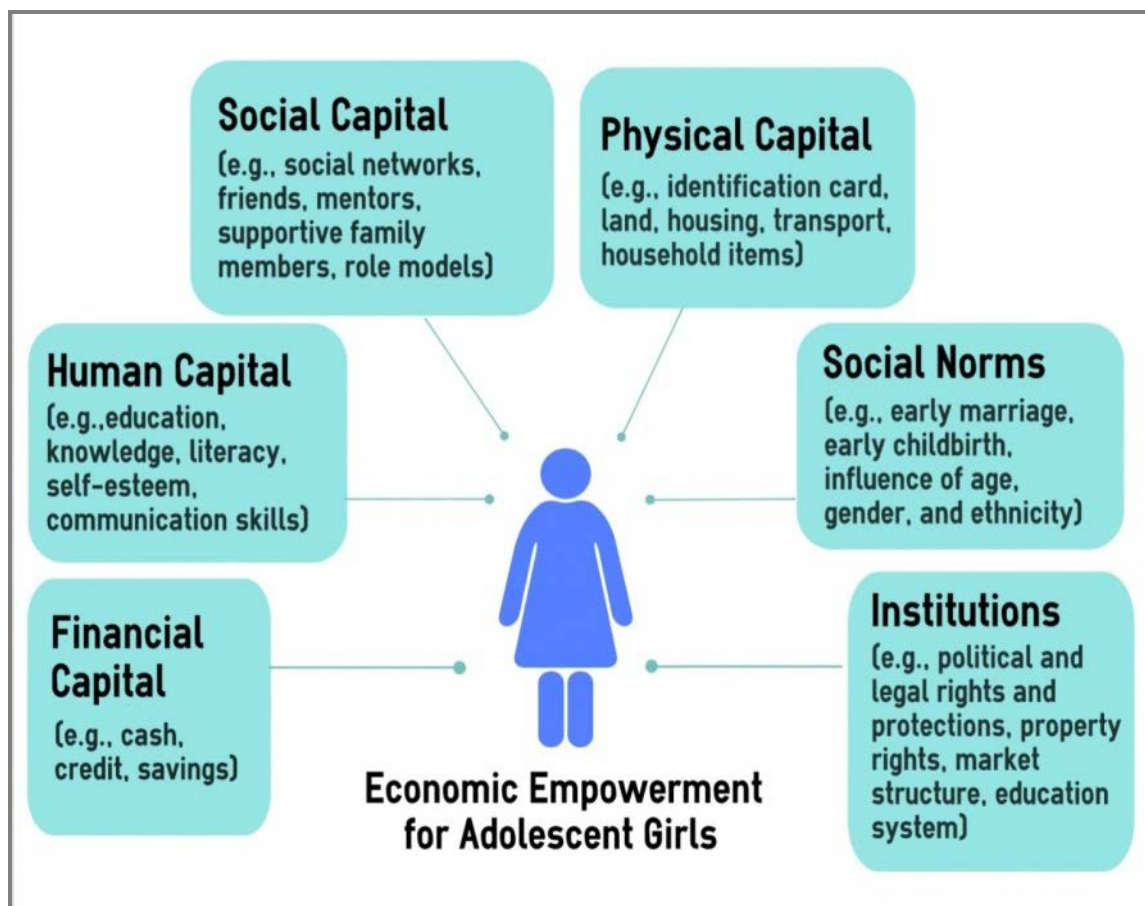
AGALI's results include passage of national laws and local policies that improve girls' lives, and programs that empower young women to develop their own solutions to the obstacles they face. AGALI has created a global movement of over 100 leaders and organizations working to transform the lives of adolescent girls in Africa and Latin America. For more information, please visit www.agaliprogram.org.

What is Economic Empowerment?

An adolescent girl is economically empowered when she has both the ability to succeed and advance economically, and the power to make and act on economic decisions. To help adolescent girls achieve economic empowerment, programs must address the range of factors that shape girls' lives.

There are six key factors that contribute to adolescent girls' economic empowerment:

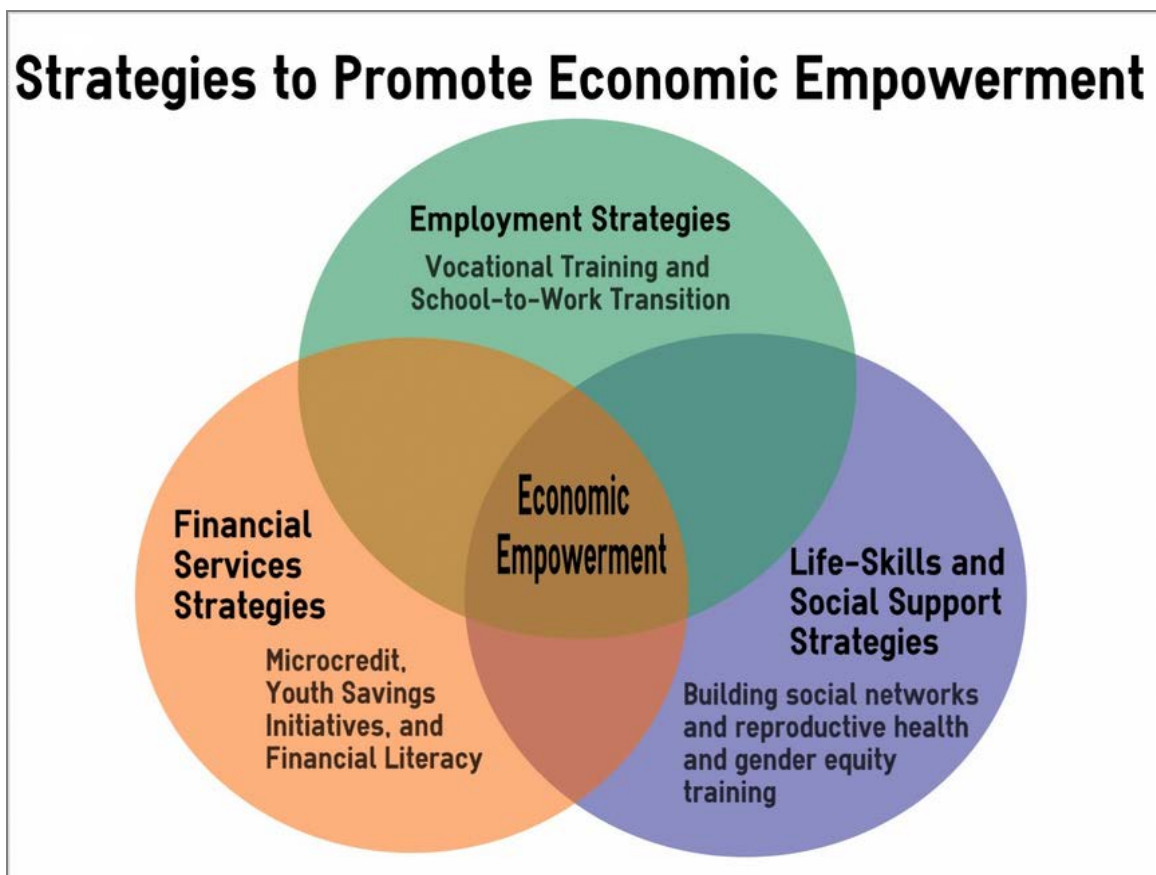
- **Financial capital** (e.g., cash, savings, access to credit, and other financial assets)
- **Human capital** (e.g., education, health, self-esteem, and communication skills)
- **Social capital** (e.g., social networks, friends, mentors, and supportive family members)
- **Physical capital** (e.g., ID card, household goods, land, housing, and transport)
- **Social norms** (e.g., early marriage, childbearing, influence of age, gender, and ethnicity)
- **Institutions** (e.g., political and legal rights, market structure, and the education system)



Key Findings for Adolescent Girls' Economic Empowerment Strategies

There are three primary strategies used to promote adolescent girls' economic empowerment:

1. **Financial Services Strategies**, which include microcredit, youth savings initiatives, and financial literacy education.
2. **Employment Strategies**, which include vocational training and initiatives focusing on the school-to-work transition.
3. **Life-Skills and Social Support Strategies**, which include creating social networks and providing reproductive health and gender equity training.



These strategies often overlap in program design and implementation. Together they create a comprehensive and integrated approach for adolescent girls' economic empowerment.

Recommendations

A review of programs and evidence from the field of economic empowerment is the basis for four key recommendations concerning the design and implementation of economic empowerment strategies targeting adolescent girls:

- **Create Age-Appropriate Financial Services**
Recognizing the different needs and capacities among adolescent girls of varying ages is critical to successful programs. Financial literacy and youth savings programs can be relevant for all ages and provide a critical base for future economic advancement. However, microcredit strategies tend to be more appropriate among older adolescent girls and young women who have the mobility, resources, and social support to launch small businesses.
- **Link Employment Programs with Real Market Needs and Opportunities**
Programs that offer adolescent girls vocational training and employment opportunities should design their programs to match market needs and opportunities. This approach requires designing a quality training process that builds girls' technical and soft skills, and enlists the commitment of employers to hire program participants. These programs should also help address any health and social obstacles that negatively affect a participant's ability to work, such as lack of participation in the public sphere, early marriage, and adolescent pregnancy.
- **Address the Intersection of Factors that Shape Girls' Lives**
A review of programs from across the globe reveals that an integrated approach considering adolescent girls' overall well-being is critical to achieving economic empowerment. Programs should combine life-skills training and social support with strategies to promote access to financial services and employment. Weekly club meetings for girls can provide a safe space for reproductive health and leadership training as well as financial training and job guidance.
- **Create Data-Driven Programs**
Data should be a core component of girls' economic empowerment initiatives throughout program development, implementation, monitoring, and impact assessment stages. Given the importance of program customization, formative research on adolescent girls' needs and preferences is critical in program development stages. Considering adolescent girls' unique vulnerability, monitoring and evaluation is crucial to ensuring effective program implementation and addressing potential weaknesses or negative unintended consequences. Finally, organizations should measure short and long term program outcomes to both assess impact and build the field's knowledge of successful models, as existing evaluations in the field are very limited.

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Introduction

Adolescent girls have enormous unmet health, education, social, and economic needs that have historically been overlooked by global development programs (Coalition for Adolescent Girls, 2013). Over the past decade, however, global institutions, funders, and civil society organizations have begun to focus on the importance of investing in adolescent girls. A 2010 mapping of programs for adolescent girls showed that there are a variety of governmental, multilateral, non-profit, and corporate initiatives working to promote the health, education, empowerment, and economic opportunities of adolescent girls globally (ICRW, 2010).



An adolescent girl prepares a weaving in her home - Concepción Chiquirichapa, Quetzaltenango, Guatemala. (Photo: AGALI)

Within the field of work for adolescent girls, economic empowerment is a relatively new focus (ICRW, 2010). Although girl-centered programs have traditionally focused on promoting girls' education and reproductive health, civil society organizations and funders are now exploring strategies to promote adolescent girls' economic empowerment. Organizations are employing a variety of economic empowerment strategies, including increasing adolescent girls' access to financial services, gainful employment, and life-skills and social support. This study analyzes strategies used to promote adolescent girls' economic empowerment and identifies key learning from these interventions that can inform future programming.

Report Overview

This policy analysis of economic empowerment programs for adolescent girls in the Global South aims to provide leaders of civil society organizations and funders involved in programming for adolescent girls with an overview of adolescent girls' economic empowerment strategies and key learning that can be applied in shaping future programs across various settings.

The study begins with an **Overview of Economic Empowerment**, which defines economic empowerment, identifies the factors that contribute to economic empowerment, and discusses the potential outcomes for adolescent girls. The next section, **Key Findings on Economic Empowerment Strategies**, examines three main strategies currently being implemented to promote adolescent girls' economic empowerment: financial strategies; employment strategies; and life-skills and social support strategies. For each strategy, key factors that contribute to program success are highlighted, along with case studies of

programs from around the world. Gaps and areas for further work are identified at the end of this section. Following this analysis are **Recommendations for Future Work**, grouped into four key recommendations for non-profit organizations and funders to consider when planning and implementing programs to promote adolescent girls' economic empowerment.

This study is informed by a review of programs working to promote adolescent girls' economic empowerment globally and an analysis of best practices and key learning. This analysis incorporates literature on programs or research that met the following criteria:

1. **Specifically addresses adolescent girls' economic advancement and their ability to make economic decisions.**
- OR
2. **Targets adolescents and/or young women as participants *and* aims to promote the participants' economic capacity, opportunity, and/or resources in some way.**

The literature on adolescent girls' economic empowerment includes published articles on interventions that have been evaluated, as well as program overviews, reports, websites, and articles from leading organizations, coalitions, and funders working in the field of programs for adolescent girls. Together, resources on evidence-based programs and promising practices were analyzed to identify inputs, activities, and outcomes of programs as well as weaknesses, strengths, and common themes across strategies.

From this literature review, this study highlights 11 case studies from around the world that reflect key learning that can inform future program development. This is not a comprehensive list of economic empowerment programming for adolescent girls, but rather represents programs that have a rich amount of data available to describe program goals, structure, methods, and key learning. Pilot programs are included, such as Pro Mujer's Youth Solidarity Initiative in Bolivia, as well as experienced initiatives, such as BRAC's Employment and Livelihood for Adolescent program in Bangladesh.

Economic empowerment is the ability to succeed and advance economically and the power to make and act on economic decisions.

Figure 1: Economic Empowerment Case Studies



Overview of Economic Empowerment

Defining Economic Empowerment for Adolescent Girls

Economic empowerment is challenging to define because it has varying and subjective interpretations in different contexts. In fact, there is disagreement on the meaning of economic empowerment even among individuals and organizations involved in the field. For instance, some organizations involved in microfinance refer to economic empowerment as having access to income or taking part in income generating activities (Mak et al, 2010). On the other hand, many research institutions take a broader approach and emphasize the importance of “challenging society’s traditional, limiting views of women” (Mak, 2010,). This analysis uses a comprehensive definition of economic empowerment.

In the women’s empowerment literature, “a woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions” (Golla, 2011). To achieve economic advancement, women need the skills and resources to compete in markets and fair and equal access to economic institutions (Golla, 2011). To have the power and agency to benefit from economic activities, women must have the ability to make and act on decisions and control resources and profits (Golla, 2011).

This economic empowerment framework is applicable to adolescent girls, although the factors that shape adolescent girls’ economic opportunities and needs are different from those of

adults and their male peers. Research demonstrates that adolescent girls generally have less access to resources than their male peers or adult women, and therefore, the goal of empowerment programs should be adjusted to take this into consideration (Ashburn, 2010). Furthermore, adolescents generally enter the labor force to help support their families financially and therefore, it is neither realistic nor desirable to isolate girls from their social fabric and expect them to be financially independent (Population Council, 2000; Ashburn, 2010). While economic empowerment for adolescent girls should include both economic advancement and girls' ability to make economic decisions, the extent to which girls should or can achieve these goals will vary by their age and social-economic contexts.

Contributing Factors for Adolescent Girls' Economic Empowerment

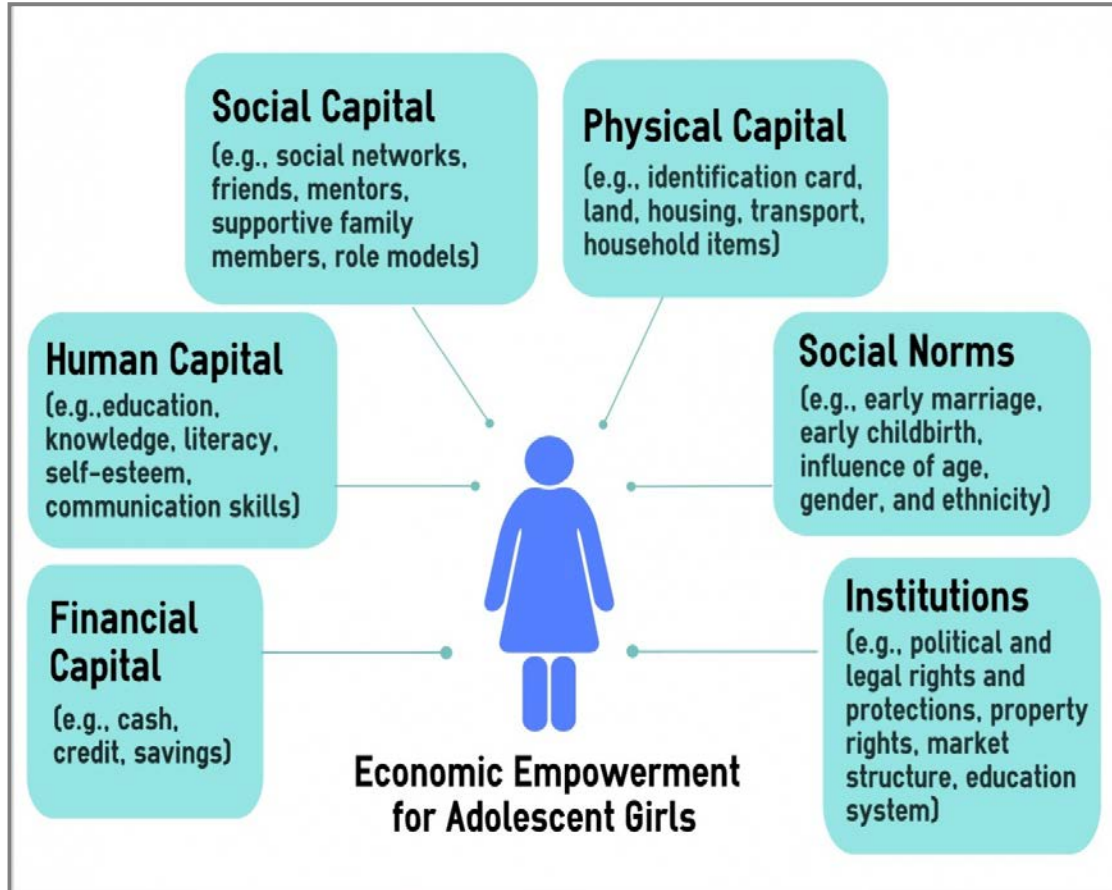
Economic empowerment is determined by a wide range of factors that shape adolescent girls' lives. This paper identifies six key factors that contribute to adolescent girls' economic empowerment (Golla, 2011; Girl Effect, 2013). First is *financial capital*, which is the most basic method used to assess a girl's economic advancement. This includes holding cash, savings, access to credit, and other financial assets. Another key factor is *human capital*, or a girl's skills and attributes including education, knowledge, literacy, good health, and self-esteem.



AGALI 2011 Guatemala Fellows Dora Alonzo and Rebeca Ester Perez Rodas talking to the press about issues facing adolescent girls – Panajachel, Guatemala. (Photo: AGALI)

A third key factor is *social capital*, which includes a girl's social networks, friends, mentors, supportive family members, and role models. Social capital can determine opportunities to gain human and financial capital. A fourth key factor is *physical capital*, or the goods that make income generation possible. For adolescent girls, this can include a government identification card, household goods, and access to land, housing, and transport. Beyond a girl's individual assets, community-level *social norms* and *institutions* can create challenges or opportunities for economic empowerment. Social norms can include early marriage, early childbearing, or the influence of a girl's age, gender, or ethnicity. Influential institutions include a girl's political and legal rights and protections, the market structure, or the education system.

Figure 2: Contributing Factors for Adolescent Girls' Economic Empowerment



Potential Outcomes of Adolescent Girls' Economic Empowerment

Economic empowerment can be a critical lever of change in adolescent girls' lives. Promoting economic empowerment for young women during adolescence can help them gain financial independence, establish good saving habits, and improve their future prospects for participation in the labor force (Meyers and Sebstad, 2003; Kilara, 2012). It can also provide girls with more mobility, promote their confidence, and strengthen their social networks (Meyers and Sebstad, 2003). Along with increasing an adolescent girl's financial capital, economic empowerment can promote their social capital and decision-making capabilities.

A study of adolescent girls employed in garment factories in Bangladesh showed that this work increased girls' self-esteem and the likelihood that they would marry later (Amin et al, 1998). Another study among low-income adolescent girls in Cairo showed that girls' participation in a livelihood program gave them a new voice in family discussions about their marriage and mobility (Assaad and Bruce, 1997). Economic empowerment can also improve adolescent girls' health. For instance, young women are often dependent on men for their economic security, which may prevent them from negotiating safer sex. Economic empowerment can reduce

Economic Empowerment for Adolescent Girls

economic inequality between men and women and prevent young women from being dependent on men for economic security (Wolday, undated).

Adolescent girls' economic empowerment can also have positive multiplier effects across their families and communities (World Bank, 2010). Economically empowered girls can help alleviate the strains of poverty on their parents and siblings, as well as build more financially stable futures for their own children and families. Research indicates that women and girls invest significantly greater proportions of their income into their families, as compared to boys and men (Borges, 2007). Furthermore, as adolescent girls become more economically empowered, they can contribute to their country's growth and prosperity. For instance, analysis of the World Bank Living Standard Surveys (1998-2008) shows that if young Nigerian women had the same employment rate as young men, the country would add \$13.9 billion to GDP annually (Girl Effect, 2013).

Globally, estimates show that closing the gender gap in employment rates between women and men would increase the global GDP by up to 5.4 percent (Wolday, undated). The UN Food and Agriculture Organizations estimates that removing the gender gap in access to agricultural inputs (such as land, fertilizers and seeds) could reduce the number of hungry people in the world by 100-150 million (Wolday, undated). Adolescent girls' economic empowerment holds tremendous potential to increase prosperity for individual adolescent girls, their families, communities, and countries.

In the next section, this study will analyze three main strategies that programs may pursue to promote economic empowerment for adolescent girls.

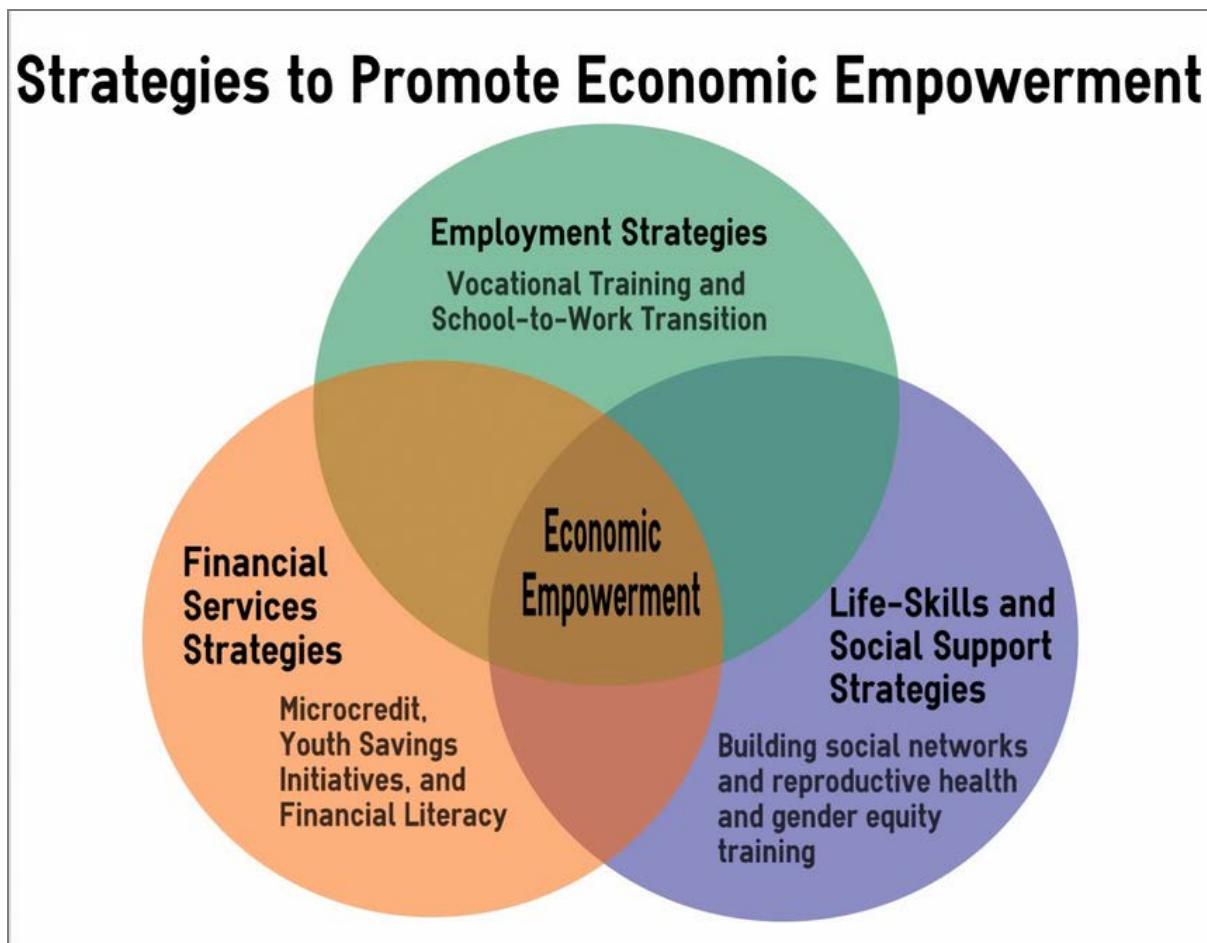


Oretha Yeagan at AGALI Grantee THINK's Safe House for Girls – Monrovia, Liberia (Photo: AGALI)

Analysis of Economic Empowerment Strategies

There are three main strategies currently being used by organizations working to promote adolescent girls' economic advancement and their ability to make and act on financial decisions: *financial services*, *employment*, and *life-skills and social support*. These areas often overlap in program design, and understanding the relationship between these areas is crucial for program success. Although these factors will be discussed in greater detail as separate strategies, these approaches may work best together to create a comprehensive and integrated approach towards adolescent girls' economic empowerment. Key factors that contribute to success in each type of program are discussed below, with case studies from the literature to describe how these programs work in practice.

Figure 3: Strategies to Promote Economic Empowerment



Financial Services Strategies

Several economic empowerment initiatives aim to increase access and use of financial services among adolescent girls. Financial services strategies include *microcredit*, *youth savings initiatives*, and *financial literacy education*.

Microcredit

Microcredit programs grant poor people access to small loans which are often used to support entrepreneurial activities, such as creating small businesses or other income-generating activities. Microcredit is a component of the larger field of microfinance and has been widely used to promote financial inclusion of poor communities globally, primarily through services to adult women. Given adult women's uptake of microcredit programs, some organizations have tried applying microcredit strategies to promote economic advancement among adolescent girls.

Key Considerations for Providing Microcredit to Adolescent Girls:

Microcredit programs for adolescent girls have garnered mixed results and depend heavily on the following factors:

- **Age of targeted participants:** It is important to understand which financial services are age-appropriate in order to craft relevant programming. Experience in the field suggests that microcredit is a more appropriate strategy for older adolescents and young women, not young adolescents (USAID, 2008). When microcredit is deemed to be age appropriate, the program model still must be adapted to meet adolescent girls' unique needs (USAID, 2008).
- **Social context:** Social context includes the influence of macroeconomic trends, the community's trust in microcredit strategies, and the strength of the adolescent girls' social support networks.
- **Organizational infrastructure and experience:** Microcredit programs for adolescents require subsidization in the initial years because adolescents take on smaller average loans (Kashfi, 2008). These initiatives require thorough market research and product development (Storm-Swire, 2009). Therefore, it is important to ensure that organizations have the necessary support, expertise, and infrastructure to implement microcredit strategies. Furthermore, because microcredit institutions, groups, and products can take a variety of forms, it is important to select models that are appropriate for each setting. It is also critical that an experienced microcredit institution be a key partner on these initiatives.

The case studies below put these factors into greater context.

Case Study #1 – BRAC

BRAC, formerly the Bangladesh Rural Advancement Committee, is the largest development organization in the world, helping to create opportunities for the poor by empowering farmers, focusing on women, and providing health, education, and financial services (BRAC, 2013). A specialist in microfinance, BRAC has incorporated microcredit into its programs for adolescent girls with promising results. BRAC began offering youth financial services in 2003 with the launch of their Employment and Livelihood for Adolescents (ELA) program. ELA's core financial product is a basic loan for young women ages 14-25 years. In addition to the basic loan, ELA offers adolescent girls a loan for purchasing a goat, a savings program, livelihood training, and weekly group meetings that discuss issues such as reproductive health, early marriage, and dowry (Kashfi, 2008).

A study of the ELA program in Bangladesh showed that it scaled up rapidly in 5 years to include more than 300,000 members with a 98 percent loan recovery rate (Kashfi, 2008). Studies have shown that, compared to their peers, ELA participants are more engaged in earning activities and have higher rates of financial market participation (Shahnaz and Karim, 2008). BRAC's ELA program suggests that adolescent girls can be interested in microcredit programs and capable participants. ELA's success with adolescent girls and microcredit may be in part due characteristics unique to BRAC and Bangladesh. Almost one-third of adult women in rural Bangladesh belong to microfinance groups, creating an environment that allows adolescent girls to take up credit successfully (Amin, 2011). It is interesting to note, however, that even in this environment, ELA staff conducted extensive outreach to communities, parents, and adolescent girls to convince them of the positive effects that microcredit could have on adolescent girls' lives (Kashfi, 2008).

ELA's success with microcredit can also be attributed to BRAC's institutional expertise and infrastructure, which allowed the organization to subsidize ELA's costs and expand the life-skills and social support programming. In fact, BRAC's ELA program has since expanded into a new initiative is called Social and Financial Empowerment of Adolescents (SoFEA), which includes a physical premise for girls and expanded programs to promote literacy and social networks. This model is also being implemented and evaluated among adolescent girls in Uganda, which will be important in showing what types of microcredit programs work best for adolescent girls in different cultural contexts.

Case Study #2 – Pro Mujer

Pro Mujer is a microfinance and women's development institution that provides Latin America's poorest women with microfinance, business training, and health-care support (Storm-Swire, 2008). Pro Mujer began developing a youth product in 2006 and implemented the Youth Solidarity Program in Bolivia in 2008. The Youth Solidarity Program offers adolescents and young people aged 14-23 years credit and savings products, pre-credit training, business training, and health and life-skills education. Participants also have access to mentor services from Pro Mujer staff and primary health care services (Storm-Swire, 2008).

The pilot of the Youth Solidarity Program revealed factors to consider when providing adolescents with microcredit. Adolescent participants reported that the credit and savings products allowed them to improve their quality of life and further their education (Storm-Swire, 2009). However, the pilot also revealed the importance of age-specific considerations for the youth clients. For instance, although it was cost-effective to combine youth with adults in Pro Mujer's existing communal banks, this approach raised several challenges in creating social cohesion, providing relevant life-skills training topics, and meeting scheduling needs across age groups.

Similar to key learning from BRAC's ELA program, Pro Mujer's experience shows that providing youth with microcredit requires a longer initial start-up investment compared to working with adults. It also requires testing the financial products for any necessary customization (Storm-Swire, 2009). Furthermore, Pro Mujer's youth participants were older adolescents, averaging 17 years old, and most were enrolled in a high school, university, or technical institute. The majority lived at home with their parents and received economic support from their families. It is unclear how a similar program would work among adolescents who are younger or lack familial support.

Case Study #3 – SHAZ!

Launched in 2000 by the Pangaea Global AIDS Foundation, Shaping the Health of Adolescents in Zimbabwe (SHAZ!) is an integrated intervention that combines a life-skills curriculum, business training, and microcredit loans to address the health, economic, and social factors contributing to high rates of HIV among adolescents in urban and peri-urban communities in Harare (Dunbar, 2010). A study of the early pilot of SHAZ! in 2004 revealed potential important weaknesses of a microcredit approach for adolescents. During the pilot, only six percent of participants were able to pay back their microcredit loan in full after six months (Dunbar, 2010). This low repayment rate was likely influenced by Zimbabwe's unprecedented inflation during the program's implementation, which greatly diminished the value of loans and profits gained (Dunbar, 2010).

The study's researchers also suggest that poor participation was likely due to a problematic loan process and structure, which violated many of known best practices for microcredit, such as having selection criteria for applicants, leveraging social pressure to repay, and requiring payments in weekly installments (Dunbar, 2010). Another alarming weakness of this program was that it exposed adolescent girls to increased risk of physical harm, sexual abuse, and coercion (Dunbar, 2010). The study's researchers report that most of the program participants, who were aged 16-19 years, used their loan to begin buying and selling goods between towns and more remote areas, often traveling to unfamiliar areas where they lacked safe accommodation and social support. Consequently, girls were vulnerable to theft, threats to personal safety, and harassment by men, including the police (Dunabr, 2010).

The pilot included a mentorship component that lacked regular, structured meetings which prevented the creation of strong social support relationships. The experience of the early pilot of SHAZ! highlights the influence of the macroeconomic environment, the importance of

having the right program model, and potentially dangerous risks for adolescent girls. SHAZ! has been adapted since and the program’s future development will be valuable in determining how to respond to poor program outcomes.

Youth Saving Initiatives

Youth savings initiatives are savings products, programs, and policies that allow youth to access financial institutions. Opportunities to save and access those savings are relevant to the lives of adolescents (USAID, 2008). Youth savings initiatives can promote asset-building among adolescents, instill good financial habits for the future, and improve a country’s overall gross savings rate (Kilara, 2012). Financial institutions, non-governmental organizations, and governments are exploring various youth savings initiatives to impact joint goals of youth development and financial inclusion for low-income groups (YouthSave Consortium, 2010).

Figure 4. Types of Youth Savings Initiatives

Types of Youth Savings Initiatives
Youth saving <i>products</i> : Products offered by a financial institution, typically for commercial purposes; rarely involve additional stakeholders or support services.
Youth saving <i>programs</i> : Programs offered as a result of initiatives by a nonprofit institution to promote specific social outcomes; often involve a financial institution partner; sometimes designed as a small scale pilot of a future policy, and almost always involve additional support services.
Youth saving <i>policies</i> : Policies offered as a result of an act of government, covering either all youth or all youth in a certain category; designed to encourage asset building or other positive behaviors; typically feature both direct financial incentives/subsidies and restrictions on the withdrawal and/or use of funds.
(YouthSave Consortium, 2010)

Key Considerations for Providing Youth Savings Initiatives to Adolescent Girls:

A review of youth savings initiatives globally shows that these programs often differ based on the following factors:

- **Age of participants:** Young people across various settings and age groups show interest in savings initiatives and the ability to participate. Studies on youth behavior in developing countries show that it is common for youth to obtain and manage money from the age of 12, and many youth are saving on their own (Save the Children, 2012). Youth save for short-term goals such as snacks, school supplies, and basic clothing.

They also have long-term goals and save for school fees, higher education, or to start a small business (Save the Children, 2012). One consideration for age is that older adolescents may have the ability to save more due to employment in the labor market. Accordingly, youth savings initiatives should reflect realistic savings goals for adolescents.

- **Barriers to formal savings accounts:** The vast majority of youth savings happens informally through piggy banks, other household items, or with trusted adults. However, informal savings can be problematic because it leaves youth vulnerable to theft and makes it difficult to accumulate larger amounts of savings over time (Save the Children, 2012). Although youth savings accounts are available in several developing countries, many governments have restrictive policies for youth, such as prohibiting minors from owning or operating their own bank accounts (YouthSave 2010; Save the Children, 2012). In Kenya, for instance, youth under 18 years must open a bank account with a parent or guardian (YouthSave Consortium, 2010). In contrast, the MICOPE bank in Guatemala allows youth aged 13-17 years to create and manage their own accounts (YouthSave Consortium, 2010). Another barrier identified by youth is the paperwork needed to open a bank account, such as government identification cards (Save the Children, 2012).
- **Accessibility, simplicity, and privacy:** Market research on what youth want in a savings account shows that accessibility, simplicity, and privacy are key priorities (Save the Children, 2012). Youth want the ability to deposit and withdraw money at will, especially in the case of an emergency (Save the Children, 2012). They also want to be able to manage their savings secretly and independently, which may not be possible with formal accounts that require parental involvement (Save the Children, 2012).
- **Combined with additional programming:** When youth savings initiatives are delivered in an appropriate program platform for girls, they have the potential to build both economic and social benefits (Amin, 2011). Adolescent girls may need financial literacy education, social support, and encouragement to open savings accounts, adopt saving behaviors, and grow their savings.

The following case studies highlight some initial learning for youth savings.

Case Study #4 – Women’s World Banking in Mongolia

The Women’s World Banking Savings Innovation and Expansion for Adolescent Girls and Young Women project in Mongolia was evaluated over 18 months from 2010-2011 to measure the impact of the program’s savings and financial education strategies for girls (Tower and McGuinness, 2011). This program took place in Ulaanbaatar, and included access to a low minimum balance savings account and a financial education training delivered by a local non-governmental organization. Adolescent girls aged 14-17 years were divided into three groups: 1) girls who received a savings account; 2) girls who received a savings account and financial education; 3) and girls who received neither a savings account nor financial education.

At the end of the study, girls who received any intervention were more aware of available financial services and had a higher degree of financial autonomy. However, while this study showed a change in knowledge, skills, and attitudes, it did not show a change in girls' behaviors nor did it foster financial and social empowerment. This study also measured the difference in impact between girls who received both the financial literacy education and the savings account and those that received only the savings account. Girls who received the financial literacy education demonstrated slightly more improved knowledge and attitudes outcomes. Overall, the results from this study may have been complicated by selection bias and spillover effects that minimized any larger effect. However, this case study helps highlight some preliminary positive results that savings accounts and financial literacy can have when implemented jointly. It also suggests that it may take time to see signs economic advancement in young girls.

Case Study #5 – Tap and Reposition Youth (TRY)

The Population Council implemented the Tap and Reposition Youth (TRY) program in Kenya in 1998, targeting out of school adolescents and young women aged 16-22 years living in low-income and slum areas of Nairobi (Erulkar and Chong, 2005). TRY services included access to microcredit, savings, business training, and life-skills training addressing reproductive health and rights. In 2005, an evaluation of the program showed that TRY participants exhibited stronger financial outcomes compared to the control group, including higher incomes, more savings, and a greater tendency to keep savings in a bank, rather than at home. However, the program experienced high drop-out rates (two-thirds of the participants) which researchers attributed to delays in receiving loans and non-flexible savings schemes (Erulkar and Chong, 2005). Further exploration revealed that many girls felt the program's requirements, including the business training and microcredit loans, were unreasonable or irrelevant.

The study showed, however, that girls were specifically interested in savings accounts. The girls reported that they needed access to their own savings, a secure place to keep their savings, and financial literacy training. The study also highlighted the benefit of saving with a group for increased social support and networks (Amin, 2011). The Population Council made adjustments to the TRY model and formed "young savers clubs" that created a social space for girls to build relationships with peers and mentors (USAID, 2008). These changes resulted in a doubling of savings by young adolescents over what they had been previously (Hall, 2006; Erulkar, 2006). TRY's challenges and adjustments highlight the need to have adolescent-centered savings programs and the role of building social support in these strategies.

Financial Literacy

Financial literacy refers to programs, run mostly by civil society organizations, that promote knowledge and skills in budgeting, financial planning, and how to access and use financial services.

Key Considerations for Providing Financial Literacy Programs to Adolescent Girls:

- **Building a foundation:** Financial literacy can be an important first step in economic empowerment, laying a foundation of skills and knowledge. It is also often a key component of savings and microcredit programs targeting adolescent girls in order to increase participation in these activities.
- **Age appropriateness:** Financial literacy is relevant for adolescent girls of varying ages, but must be tailored to the specific needs of the group. Younger girls can learn important skills regarding savings and budgeting, and older adolescent girls benefit greatly from increased understanding of where and how to access available financial services and income generating activities.

Case Study #6 – Siyakha Nentsha

Siyakha Nentsha works with adolescent girls and boys in KwaZulu-Natal province South Africa to promote their economic, health, and social capabilities. The program sessions cover financial literacy topics including budgeting, saving money, accessing financial institutions, basic principles of starting a business, and identifying safe and appropriate income generating activities (Hallman and Roca, 2011; Amin, 2011). An evaluation of the program showed that compared to the



Girl at computer literacy training in Monrovia, Liberia (Photo: HOPE Liberia)

control group, program participants were more likely to have improved budgeting and planning skills and to have attempted to open a bank account (Hallman, 2011). Interestingly, the program also has interactive sessions on self-awareness, human rights, HIV/AIDS, reproductive health, and nutrition. Girls in the study group showed increased self-esteem, confidence in their ability to obtain a condom, and greater levels of social inclusion (Hallman, 2011). Financial literacy education may be a simpler approach for civil society organizations than a savings or microcredit program, and this case study shows that it can be an effective introduction to financial services for adolescent girls.

Employment Strategies

A key area of economic empowerment focuses on workforce development and increasing employment opportunities for adolescent girls. Employment strategies are important because having a solid livelihood is a priority for both adolescents and their families (Meyers and Sebstad, 2003). Adolescent girls primarily enter the workforce to help support their families and alleviate poverty. However, studies have shown that girls also value the increased mobility, opportunities for friendship, and other social factors that may come with employment (Population Council, 2000). Employment is an important economic empowerment issue because safe and appropriate work can “strengthen adolescents’ economic and social capacities, help them gain autonomy, and improve their future prospects for participation in the labor market” (Meyers and Sebstad, 2003). By contrast, non-working girls, particularly those that are poor and uneducated, have “limited control over their reproductive health, sexuality, marriage, and childbearing” (Meyers and Sebstad, 2003).

There are two main approaches to promoting employment among adolescent girls – *vocational training* and helping girls with their *school-to-work transition*.

Vocational Training Programs

In recent years, the global economic crisis has created serious challenges for youth employment in developing countries. According to the International Labor Organization’s 2012 report, the global youth unemployment rate has been rising since 2007 and medium-term projections suggest little improvement in the next few years (ILO, 2012). Macroeconomic conditions create particular challenges for adolescent girls who experience greater rates of unemployment compared to boys in nearly every region of the world (Katz, 2013). Vocational training is a common strategy used to strengthen the skill-base of the workforce and help adolescent girls enter the formal labor market.

Key Considerations for Vocational Training Programs for Adolescent Girls:

- ***Type and quality of training:*** Vocational training can cover technical, entrepreneurship, and business skills. Some training is demand-oriented and is meant to build skills tailored to prospective employers’ demands (Gonzalez-Velosa, 2012). Other trainings build a wide set of “soft-skills,” such as conflict resolution, team building, and communication, which can be applicable in a variety of settings (Katz, 2013). Trainings can occur in the classroom or on the job but their value depends on their ability to target and help girls develop actual skills needed by employers (Katz, 2013). Many employment programs rely on a wide network of vocational training centers and community-based organizations to train and implement the program.
- ***Commitment of employers:*** Some employment programs, such as the Jovenes programs in Latin America, establish formal commitments or letters of intent from prospective employers to hire program participants. Research suggests that job placement rates are higher for programs that are able to secure commitments from participating firms and other corporate partners to hire a program participant (Katz, 2013).

- **Social context:** The social norms associated with age, gender, and ethnicity can lead to a workplace environment that creates barriers for adolescent girls despite their vocational training. To most effectively increase girls' access to dignified employment, it may be necessary for programs to address gender inequality in the workplace and build the capacity of employers to create girl-friendly work environments.

Case Study #7 – Jovenes Programs

Recent research demonstrates that a number of youth employment programs in Latin America have succeeded in increasing young women's employment and earnings in a number of countries (Katz, 2013). These programs, which include the *Chile Joven* model and Mexico's *Probecat* model, provide vocational training and job placements for participants. These programs target older adolescents and young adults and provide specialized training that meets market needs. Katz finds that these programs may have enhanced benefits for young women because they promote equal access, offer training in non-traditional skills, and provide additional stipends to cover childcare (Katz, 2013).

Case Study #8 – The Adolescent Girls Initiative (AGI)

In 2008, the World Bank launched the Adolescent Girls Initiative (AGI), which aims to promote productive employment and economic empowerment among adolescent girls and young women. The initiative is currently being implemented in eight low-income countries: Afghanistan, Jordan, Haiti, Lao People's Democratic Republic, Liberia, Nepal, Rwanda, and South Sudan. The interventions include technical skills training and other services and training tailored to the context of each country. Each national intervention is currently undergoing an impact evaluation (World Bank, 2013). In Liberia, the Economic Empowerment of Adolescent Girls and Young Women (EPAG) provided classroom training and job placement for adolescent girls in areas such as catering, painting, driving, and professional cleaning (Katz, 2013; Ehrenprets, 2011). A mid-line survey of the program showed that compared to the control group, participants experienced a 50 percent increase in employment and 115 percent increase in incomes (Katz, 2013). It will be important to monitor these changes over time to examine the long term impacts of the initiative.

In contrast, results from the New Work Opportunities for Women initiative in Jordan are less positive. This initiative offered vouchers as an incentive to firms to hire young female graduates who had been trained in business and professional skills. Although 300 women were hired initially, this success was not sustained and employment rates for participants dropped just four months after the voucher program ended (Groh et al, 2012). These findings suggest that the vocational training programs may also need to address gender inequality in the workplace and work with institutions to reduce barriers to women participating in the workforce.

School-to-Work Transition

Although there has been rapid growth of girls' primary and secondary school enrollments globally, these increases have not translated to growth in young women's labor force participation (World Bank, 2010). To address this problem, some programs are helping adolescent girls transition from school to the formal labor market.

Key Considerations for School-To-Work Transition Programs for Adolescent Girls:

- **Providing information about employment options:** Some initiatives have found it valuable to provide adolescent girls and their families with information about employment opportunities. For instance, the Community-based Health Planning and Services (CHPS) initiative in Ghana guides adolescent girls on visits to local businesses to learn about income-generating opportunities available in their communities (Engebretsen and Esantsi, 2011). Other studies with youth in the Dominican Republic, India, and Kenya have shown that "providing information alone can play a powerful role in readying youth for the labor market" (Katz, 2013).
- **Addressing social and health barriers:** It is important to recognize the social and health barriers that may prevent girls from entering the formal labor market, such as a lack of social networks, limited schooling, household duties, or adolescent pregnancy. Addressing these barriers early can help a girl stay in school, return to school after dropping out, or enter the labor market.



Students in Concepción Chiquirichapa, with AGALI Program Manager Emily Teitsworth. Quetzaltenango, Guatemala (Photo: AGALI)

Case Study #9 – Camfed

Founded in 1993 as the Campaign for Female Education, Camfed works in Ghana, Malawi, Tanzania, Zambia and Zimbabwe to educate girls and help young women overcome poverty (Camfed, 2013). Camfed works with girls in poor, rural communities and provides school fees, supplies, and uniforms to support them complete primary school, secondary school, and beyond. Camfed then helps girls make the transition from school to work through a network of women, called Cama, and a socio-economic empowerment program, called the Seed Money Scheme. Through these efforts, program participants receive business and entrepreneurial training, financial support, and mentorship to start small businesses (Mak, 2010).

In 2010, the impact of Camfed’s Seed Money Scheme in Zimbabwe was evaluated using a quantitative cross-sectional survey and qualitative in-depth interviews (Mak, 2010). Study participants aged 17-44 years, with an average of 26 years. Many women in the study reported being more economically independent, able to help their household with essential expenses, and having gained greater respect in their community (Mak, 2010). These findings suggest that a program that helps girls complete their schooling and transition to employment can be helpful in promoting young women’s economic empowerment.

Life-Skills and Social Support Strategies

A critical component of promoting adolescent girls’ economic empowerment is addressing the social norms that shape their lives. Social norms such as gender inequality, lack of participation in the public sphere, early marriage, and adolescent pregnancy make adolescent girls economically vulnerable. These factors can also create barriers for girls to participate actively in economic empowerment programs. Recognizing these social challenges, many initiatives build life-skills and social support for participants to promote health and social outcomes and also help girls achieve greater economic gains.

Creating Social Networks

Helping adolescent girls establish and build their social networks is often a critical first step to increasing girls’ participation in financial service programs and the workforce. Several studies reveal that adolescent girls are often more isolated than their male peers and do not have access to the same social opportunities. For example, a study in the Kibera slum of Nairobi, Kenya showed that only 50 percent of girls had friends in the neighborhood, as compared to 70 percent of boys (Erulkar and Matheka, 2007). Strengthening the social networks of adolescent girls can lessen their vulnerability to health and economic risks (Austrian, 2011). Providing a safe space to socialize and a program infrastructure that helps build relationships can be empowering strategies for adolescent girls who are otherwise isolated and marginalized.

Case Study #10 – Population Council’s “Safe Spaces Model”

The Population Council has developed a safe spaces model that helps adolescent girls transition to adulthood. In the safe spaces model, girls are organized into groups that meet each week and discuss financial literacy and health topics (Austrian, 2012). These meetings are run by young women from the community, who receive training and support to be mentors to

the adolescent girls (Austrian, 2012). Interventions vary by country and project, but all of them provide girls a safe space to develop skills, build friendships, receive peer support, increase their social networks, and develop a mentoring relationship with a trusted adult (Brady, 2003). Creating safe spaces for girls to meet and build relationships is a key element to fostering environments that promote economic empowerment.

Variations of the safe spaces model are also found in other initiatives. For instance, BRAC's youth work began by creating literacy centers for girls who had dropped out of school. BRAC has found these safe spaces to be an important part of promoting girls' economic empowerment and the physical centers for girls are a core component of their newly expanded SoFEA program (Kashfi, 2008). Some youth savings initiatives have also developed programs that create savings clubs for adolescent girls, including Women's World Banking's project in Mongolia. The Bixby Center for Population, Health, and Sustainability at the University of California, Berkeley also utilizes safe spaces in their Girl-Child Education Initiative in Northern Nigeria. By providing social support for girls through clubs that meet weekly and engaging community stakeholders, this initiative aims to promote girls' education, delay marriage, and thereby reduce maternal mortality (Bixby, 2013). Findings from these initiatives suggest that providing a safe space for girls to gather, learn, and build relationships can provide an important foundation for economic empowerment.

Reproductive Health and Gender Equity Training

Poor reproductive health and gender inequity creates barriers for adolescent girls to achieve economic empowerment. Too many adolescent girls are stalled in the transition between school and work due to early marriage and pregnancy (World Bank, 2010). Furthermore, early pregnancy can prevent adolescent girls from entering and completing economic empowerment programs. For instance, the TRY program in Kenya found that adolescent pregnancy prevented girls from participating in savings and loan schemes (Meyers and Sebstad, 2003).

Several initiatives consider reproductive health and gender equity training to be a critical part of their economic empowerment efforts. BRAC's program in Bangladesh offers participants weekly trainings on reproductive health, early marriage, and dowry (Kashfi, 2008). Pro Mujer's program model provides participants with trainings on issues such as gender and intimate partner violence, and also offers comprehensive health services for participants (Pro Mujer, 2013). The Population Council's CHPS initiative in Ghana promotes gender equity by encouraging girls to participate in sports, games, and physical activity (Engebretsen and Esantsi, 2011).

Some initiatives, including the IMAGE program described below, have also explored the intersection between HIV prevention and economic empowerment. USAID research suggests that among older adolescents, microfinance programs can mitigate some of the risk factors associated with HIV vulnerability among youth (USAID, 2008). The World Bank's AGI initiative in South Sudan is an integrated program that engages adolescent girls aged 15 to 24 years in microcredit and savings clubs, technical and business development, and life-skills training

(Ehrenprets, 2011). The life-skills training covers topics such as rape, early pregnancy, contraception, family planning, and HIV/AIDS. While a formal evaluation has not yet been completed, informal conversations with participants have revealed high levels of engagement and increased confidence regarding reproductive health issues (World Bank, 2013). Programs that integrate economic empowerment training with reproductive health and gender equity components can promote health and social outcomes while also enhancing the economic impact of the program.

Case Study #11 – IMAGE in South Africa

The Intervention with Microfinance for AIDS and Gender Equity (IMAGE) is a combined micro-finance and health initiative to prevent HIV transmission and intimate-partner violence among adult women in South Africa. IMAGE participants join microfinance groups and a 12-month gender and HIV training program (Kim et al, 2009). Although this initiative does not target adolescent girls, its findings among adult women show the potential of combined economic and health interventions that may have important implications for adolescent girls. A 2009 program evaluation revealed that after two years, IMAGE participants showed improvements in economic well-being and empowerment, such as increased household asset value, greater ability to repay debts and to meet basic household needs (Kim, 2009).



Adolescent girl in Karonga, Malawi
(Photo: AGALI)

Compared to controls, IMAGE participants experienced lower levels of intimate partner violence. Younger participants also reported higher levels of HIV-related communication, testing, and condom use with sexual partners (Kim, 2009). Further analysis revealed that positive health outcomes were attributable to the health program components and were not achieved through a microfinance only program (Kim, 2009). Therefore, these findings suggest that it is possible to achieve both positive reproductive health and economic outcomes in a joint initiative. A successful joint initiative for adolescent girls, however, would depend on age-appropriate and relevant financial services and life-skills trainings.

Gaps in Current Economic Empowerment Programming

This review of economic empowerment programs for adolescent girls highlights a few gaps and areas for further research.

Limited Geographic Focus: Findings from this study suggest that most efforts to promote adolescent girls' economic empowerment are currently taking place in Sub-Saharan Africa, followed by South Asia. Economic empowerment initiatives for adolescent girls are very limited in Latin America, demonstrating the need for increased investment, program development, and outreach in the region. The Jovenes programs in Latin America have a wide reach, but efforts to implement an integrated approach are limited to pilot programs, as seen with Pro Mujer's experience in Bolivia. While organizations should continue to develop and implement programs for girls in Sub-Saharan Africa, expanding the regional geographic focus of economic empowerment programs will enable initiatives to reach greater numbers of girls and create a more diverse base of knowledge for the field.

Lack of Advocacy: Although several economic empowerment programs recognize the influence of the local and national political and legal environment, very few programs have successfully influenced the policies and laws that impact adolescent girls' lives. For instance, youth savings is a powerful tool for adolescents but many countries have legal barriers that prevent the private sector from delivering youth products. Advocacy initiatives are critical to making the case for public and private sector reforms that help ensure safe and appropriate financial products are available for youth. Secondly, although several economic empowerment programs have an integrated approach that incorporates life-skills training and social support, this review did not identify any economic empowerment strategies that engaged adolescent girls in advocacy. Integrating advocacy training into economic empowerment for adolescent girls has the potential to expand the program's impact, and to further increase girls' skills and capacities.

Limited Funding Opportunities: In a scan of organizations that fund programs focusing on women, adolescent girls, and/or economic empowerment, 27 funders were identified that promote adolescent girls' well-being or women's economic empowerment (Bhacker, 2013). Although several funders have gender empowerment portfolios that could integrate adolescent girls' economic empowerment, only six funders have a specific focus in this area, as described in their mission statements and websites. At the time of this report, none of the funders reviewed had open calls for proposals to support economic empowerment for adolescent girls, suggesting that opportunities to secure financial support in this field are very limited. Highlighting the need to invest in adolescent girls as a successful strategy to reduce poverty, improve health and education outcomes, and achieve global development goals is critical to expanding funding for girls' economic empowerment.

Recommendations

Below are four key recommendations for civil society organizations and funders to consider in designing and implementing economic empowerment initiatives for adolescent girls. These four recommendations are based on the principles of *effectiveness*, *customization*, and *integration*, all of which appear repeatedly throughout the literature as important criteria to consider in developing initiatives for girls' economic empowerment.

- **Effectiveness:** Programs must be based on evidence or sound theory that they will promote adolescent girls' economic advancement as well as their power and agency. Achieving these objectives requires identifying pathways to promote girls' participation in financial and labor markets for economic advancement, and also requires increasing girls' knowledge, self-confidence, and support networks so that they have the power to make and act on financial decisions.
- **Customization:** Programs must be customized to respond to girls' age, needs, and socio-economic context. Although a basic program approach may be replicable in different settings, programs must be adapted to the specific factors that shape adolescent girls' lives and economic opportunities in each environment.
- **Integration:** Programs must employ an integrated approach that promotes girls' financial, human, social, and physical capital while also working to improve the social norms and institutions that affect girls' opportunities to achieve economic empowerment.

Taking these core principles into account, below are four recommendations for program design and implementation.

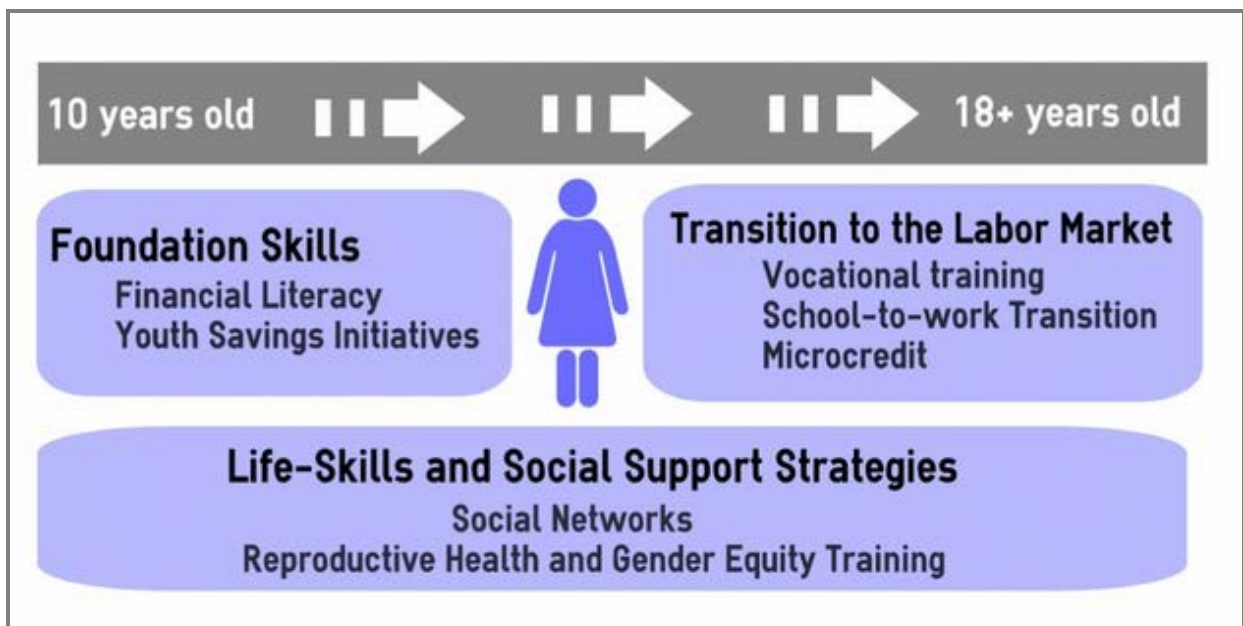
Recommendation #1: Create Age-Appropriate Financial Services

Increasing access to financial services can help promote adolescent girls' economic empowerment and lay the groundwork for a more prosperous future. However, determining which types of financial services are age-appropriate is critical for successful program implementation. Research on economic empowerment programs shows that financial literacy and youth savings initiatives can be effective strategies across age groups and settings, helping to build a foundation of knowledge and skills that girls can apply immediately and continue to use later in life. Microcredit strategies, however, appear to be most suitable for participants that have the mobility, resources, and social support to launch small businesses or entrepreneurial activities, typically older adolescents and young women. When designing an economic empowerment program, organizations should identify their target audience and design specific financial services strategies that meet their unique needs, interests, and capacities.

During implementation, organizations should:

- Identify the program’s target audience and accurately assess their specific ages, needs, interests, and capacities.
- Establish savings and earnings goals that are realistic for adolescent girls’ social and economic context.
- Create financial literacy workshops that build a foundation of skills and knowledge in the areas of budgeting, financial planning, and the access and use of financial services.
- Connect adolescent girls with existing savings programs or work with financial institutions to design formal savings opportunities.
- Customize microcredit strategies for older adolescents and young women that provide social support and reduce exposure to health and safety risks.

Figure 5: Transition in Age-Appropriate Financial Services



Recommendation #2: Link Employment Programs with Real Market Needs and Opportunities

Vocational training and employment opportunities can offer adolescent girls income, social mobility, and increased decision-making power in their lives. However, adolescent girls need support to develop the skills required to access and enter the labor market. Organizations seeking to help girls access employment opportunities must design their programs to match market needs in order to most effectively promote girls’ economic empowerment.

During implementation, organizations should:

- Identify thriving industries and promising employment opportunities for adolescent girls and young women, either with existing firms or small businesses.
- Communicate with employers to identify skills required for employees and establish agreements to hire program participants once trained.
- Identify the gaps in girls' existing skills and design a training process that enables adolescent girls to develop both soft and technical skills needed in the workplace.
- Adapt programs for girls with different needs (e.g., girls not enrolled in school, young mothers, girls with physical disabilities)

Recommendation #3: Address the Intersection of Factors that Shape Girls' Lives

Economic empowerment cannot be achieved without a thorough understanding of the social factors that shape the opportunities and barriers girls' face. Programs should integrate life-skills training and social support with strategies to promote girls' access to financial services and employment. This integrated approach will enhance the likelihood of economic gains for girls, while also helping to address their critical health and social needs.

During implementation, organizations should:

- Take the time to gain community support and investment in the program.
- In partnership with community stakeholders, identify a safe, private space for weekly meetings. Girls should be able to hold their meetings without being overheard or disrupted.
- Weekly meetings should be held by a mentor from the community to allow girls to build relationships with one another and take an active role in the program.
- Trainings should combine financial services and employment information with relevant life-skills training to provide girls with relevant information on reproductive health and other topics that impact their lives.
- Create specialized curriculum to meet the needs of especially vulnerable populations (e.g., orphans, street children, girls living with HIV).

Recommendation #4: Create Data-Driven Programs

Data must be a core component of economic empowerment programs throughout program development, implementation, and impact assessment stages. Given the need for program customization, formative research on adolescent girls' needs and preferences is critical during program development stages. Considering the unique vulnerabilities of adolescent girls, monitoring and evaluation must be an integral part of implementation to identify potential weaknesses or unintended negative consequences.

Finally, organizations should make a concerted effort to measure both short and long term program outcomes, as research is currently limited to just a handful of case studies. Although several organizations are working to promote economic empowerment, evidence on short and long term impact for adolescent girls is limited. Over time, more data will likely be available, as

evaluations are currently in place for the World Bank's Adolescent Girls Initiative and the YouthSave Consortium. These findings may be helpful in informing the field's understanding of the impacts of different strategies in various settings. As the field of economic empowerment for girls continues to grow, both quantitative and qualitative data will be important to identify effective strategies, opportunities, challenges, and long-term impact.

During implementation, organizations should:

- Conduct a needs assessment to identify context-specific needs and the state of the local financial and labor market.
- Conduct market research to identify what adolescent girls want in financial services and employment.
- Monitor and evaluate program implementation and short-term outcomes.
- Track adolescent girls over the long-term to identify program impact into young adulthood.



An adolescent girl prepares food in her home with family members - Concepción Chiquirichapa, Quetzaltenango, Guatemala. (Photo: AGALI)

Conclusion

Economic empowerment initiatives have the potential to improve the lives of adolescent girls. Through programs that respond to their unique needs, girls can advance economically, increase relevant life skills, and gain the capacity to make financial decisions. Economic empowerment programs serving adolescent girls utilize three main approaches: financial services strategies, employment strategies, and strategies that promote girls' life-skills and social supports. Well-designed and effectively implemented programs can improve girls' financial, health, and social outcomes while also creating a positive ripple effect among their families and communities.

This paper prioritizes four key recommendations to enhance the effectiveness of girls' economic empowerment initiatives. First, financial services programs must be age-appropriate to best serve the unique needs of adolescent girls across diverse age brackets. Second, it is necessary to link girls' employment programs with existing market needs to ensure that employment opportunities are available to program participants. Third, given adolescent girls' unique vulnerabilities, programs must address the intersection of social, economic, and political forces that shape girls' lives. Fourth, initiatives should leverage data from existing evaluations, and conduct ongoing program monitoring and evaluation, to maximize their own impact and build the field's knowledge of diverse approaches to foster girls' economic empowerment.

This analysis demonstrates that economic empowerment is a promising strategy to enhance adolescent girls' income-earning potential, health and education outcomes, and personal autonomy. Considering the limited funding available in this field, this research highlights the need for greater investment in girls' economic empowerment, especially in underserved regions such as Latin America.

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