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FROM THE AMERICAN PEOPLE



LIVELIHOOD OPTIONS FOR GIRLS: A GUIDE FOR PROGRAM MANAGERS



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EXECUTIVE SUMMARY

Purpose: The purpose of this guide is to strengthen the capacity of HIV/AIDS program managers to design interventions that reduce adolescents' vulnerability to HIV by offering viable and effective livelihood options to supplant high-risk behaviors motivated by economic insecurity. It is designed to help PEPFAR (President's Emergency Plan for AIDS Relief) teams encourage the development of tailored interventions that combine economic empowerment components with other activities to prevent HIV infection among the target population.

Overview and Description: The guide reflects lessons learned from a literature review the USAID | Health Policy Initiative, Task Order 1 conducted last year. The review revealed a variety of gender-related factors that contribute to the economic and social vulnerabilities of different subpopulations of adolescents and put them at increased risk of HIV infection. Although many programs respond to the needs of different groups of adolescents, there is no single source of information on the factors contributing to adolescents' increased HIV risk or to livelihood programs designed to address adolescents' economic vulnerabilities.

Following a presentation of gender terms and definitions, this guide describes what is known about economic vulnerability and HIV risk for adolescent girls, as well as gaps in our current knowledge. It then presents a menu of programming options that address the particular constraints faced by varying subpopulations of adolescent girls within the context of gender-based constraints and economic vulnerability. For example, the programmatic responses needed by young married girls may be quite different from those needed by rural, married out-of-school girls or urban girls who are unmarried and in school. Similarly, young, urban out-of-school girls who work as domestic servants may face constraints different from those of young girls in rural areas who also are out of school but provide domestic labor in their own homes. All of these groups face different gender-based constraints and opportunities.

This guide explains how to match appropriate program elements to the diverse needs and vulnerabilities that put different groups of adolescents at heightened risk of HIV transmission. A series of one- to two-page briefs summarize potential gender-based constraints and opportunities faced by different subpopulations of adolescents, depending on their residence; age; and school, marital, and employment status. The briefs also include livelihood strategies that appropriately respond to the identified constraints and opportunities. Information on actual programs that have either been documented or evaluated is included in the summaries.

A fuller description of the programs, along with the advantages and limitations indicated in the literature, appears in a matrix in Appendix A. The matrix builds on the programming guide by presenting livelihood options in more detail, identifying key elements of success or best practices, and raising cautionary considerations for program implementers. It also presents examples of specific programs and their evaluated outcomes, where available.

The Health Policy Initiative also has developed a more detailed tool—*Identifying Appropriate Livelihood Options for Adolescent Girls: A Program Design Tool* (Caro, 2009)—that enables the organizations that implement programs to conduct a gender assessment to identify and understand the specific gender-based constraints and opportunities faced by the adolescents with whom they work. This tool will help them identify the most effective programmatic interventions in addressing adolescents' specific needs and interests.

ABBREVIATIONS

AED	Academy for Educational Development	OECD	Organization for Economic Co-operation and Development
AIDS	acquired immune deficiency syndrome	PEPFAR	President's Emergency Plan for AIDS Relief
ASCRA	accumulating savings and credit association	PROGRESA	Programa de Educación, Salud, y Alimentación
CCT	conditional cash transfer	RADAR	Rural AIDS and Development Action Research (Program)
CMES	Centre for Mass Education in Science	ROSCA	rotating savings and credit association
DFID	Department for International Development (United Kingdom)	SEWA	Self-Employed Women's Association
DISHA	Development Initiative Supporting Health Adolescents	SRH	sexual and reproductive health
HIV	human immunodeficiency virus	TRY	Tap and Reposition Youth (Program)
ICRW	International Center for Research on Women	UNAIDS	Joint United Nations Program on HIV/AIDS
IFPRI	International Food Policy Research Institute	UNFPA	United Nations Population Fund
IPPF	International Planned Parenthood Federation	UNICEF	United Nations Children's Fund
MFI	microfinance institution	VSLA	village savings and loan association
MYSA	Mathare Youth Sports Association	WID	(USAID) Women in Development (Office)

GENDER TERMS AND DEFINITIONS

Sex refers to the biological differences between females and males. Sex differences are concerned with female and male physiology.

Gender refers to the economic, social, political, and cultural attributes, constraints, and opportunities associated with being women (girls) and men (boys). The social definitions of what it means to be a woman, a girl, a man, or a boy vary among cultures and change over time. Gender is a sociocultural expression of particular characteristics and roles associated with certain groups of people with reference to their sex and sexuality (OECD, 1998).

Gender-based constraints are gender relations (in different dimensions¹) that inhibit men's or women's behavior, knowledge, attitudes, and access to resources or opportunities of any type.

Gender-based opportunities are gender relations (in different dimensions) that facilitate men's or women's behavior, knowledge, attitudes, and access to resources or opportunities of any type.

¹The term "Dimension" replaces the term "Domain," which appeared previously in the Gender Analysis Framework used in the IGWG training modules. An adaptation of the gender analysis framework used "Dimension" instead of "Domain," as reviewers of the publication found it to be a more user-friendly and understandable term (Rubin et al., 2009).

INTRODUCTION

For a long time, adolescents were treated as a fairly homogeneous group without distinguishing how their specific sociocultural (e.g., age, gender, religion, marital status, residence, and school attendance) and economic (employment, ownership of assets, and educational attainment) context affects their capacity to access and use HIV prevention information to make decisions and negotiate power within relationships. In addition, recent attention to some of these questions has generated increasing evidence that adolescent girls have very different livelihood concerns, depending on the socioeconomic and cultural factors that shape the contexts in which they live. New research also demonstrates that these social and economic factors greatly affect the types of sexual and reproductive decisions that adolescents make, which in turn affect their risk of acquiring HIV (Bruce and Joyce, 2006; Lukas, 2008; Urdang, 2007).

Data on the effectiveness of livelihood² interventions and their links to and impact on HIV prevention for adolescent girls ages 10–19 are limited. Thus, HIV program managers seeking to implement economic strengthening programs as a means of preventing HIV transmission have little guidance on how to structure and direct such programs for girls in this age group. In designing effective programs, HIV program managers must address the following questions:

- What are the elements of an effective economic strengthening program that help to mitigate economic vulnerability and prevent HIV infection/transmission for adolescent girls (e.g., effective elements of risk reduction), and how can the impact of the intervention risk reduction be measured?
- What are the links between economic strengthening activities and HIV prevention activities?
- What are the best practices in this area?
- What are the objectives, approaches, and characteristics of existing economic strengthening programs for vulnerable girls and/or their families?
- Are any programs attempting to define and/or measure risk reduction?
- How are these programs defining vulnerability among their target audiences?
- What are the strengths and weaknesses of current economic strengthening programs for vulnerable girls, given these best practices, and what recommendations do we have for strengthening these programs?
- Given the effectiveness of current programs (and potential effectiveness if best practices are employed), what recommendations do we have for expanding programming?

To better address these questions in the context of the President’s Emergency Plan for AIDS Relief (PEPFAR) programming, the USAID | Health Policy Initiative, Task Order 1 produced a set of three tools to help PEPFAR Missions design appropriate economic strengthening and HIV prevention programs for the different needs of particular subgroups of adolescent girls ages 10–19. First, the project completed a literature review titled *Reducing Adolescent Girls’ Vulnerability to HIV Infection: Examining Microfinance and Sustainable Livelihood Approaches* (Lukas, 2008). The review provides a summary of published and unpublished literature on microfinance programs and their contribution to reducing adolescent girls’ susceptibility to HIV infection. Second, the project drafted this program document, *Livelihood Options for Girls: A Guide for Program Managers*, to assist PEPFAR program managers with selecting and designing a general framework for appropriate livelihood programs for girls. Finally, the project prepared a tool titled *Identifying Appropriate Livelihood Options for Adolescent Girls: A Program Design Tool* (Caro, 2009) to help HIV program managers conduct more in-depth designing, monitoring, and evaluating activities that reduce adolescent girls’ economic vulnerabilities, which contribute to their risk of acquiring HIV.

Objectives

This guide assists users with the selection of livelihood programs for adolescent girls. It profiles livelihood program options that, according to evaluations and other findings in the literature, are most appropriate for 10 common demographic profiles of adolescent girls. The guide also highlights elements of success and best practices, cautionary considerations for implementers, and examples of real programs and their evaluated outcomes, where available.

Audience and Intended Users

The guide is intended for use by donors and organizations that implement HIV prevention programs for adolescents and are interested in addressing socioeconomic factors that contribute to adolescent girls’ increased risk of HIV infection or HIV transmission. The guide can also be used to design other related programs within the larger context of reproductive and sexual health, such as pregnancy prevention programs. Donors may use it to help determine the populations with which they will work and programmatic implications. They also may use it to define indicators for tracking the impact of their programs on reducing economic vulnerability of adolescent girls and on gender equality.

²The term “livelihood” comprises the capabilities, assets—both material and social resources—and activities required for a means of living (Carney, 1998). The terms “adolescent girls” and “girls” are used interchangeably in this document. In both cases, unless otherwise specified, they refer to girls ages 10–19.

BACKGROUND ON PROGRAMS FOR ADOLESCENT GIRLS

Program implementers will find the guide useful for expanding their knowledge of the populations with which they work. It will help them to better understand the socioeconomic constraints that adolescent girls face in accessing and using HIV prevention information. In addition, it will assist them in integrating elements from livelihood programs into HIV prevention programs/activities to overcome constraints that can contribute to girls' economic vulnerabilities and risk of acquiring HIV.

What We Know about Economic Vulnerability and HIV Risk for Adolescent Girls³

Recent trends demonstrate particularly high HIV transmission rates among young women. In sub-Saharan Africa, 75 percent of young HIV-positive people are women and girls (UNAIDS, 2003). This trend highlights the importance of focusing HIV prevention efforts on adolescent girls ages 10–19. There are many factors that contribute to adolescent girls' greater susceptibility to HIV transmission, including their age and sex. There also is growing evidence of a link between some adolescent girls' economic vulnerability and their HIV risk, even though economic independence does not guarantee control over one's reproductive health and sexuality (Urdang, 2007).

While the literature is still quite limited on the link between economic security and sexual and reproductive health decisionmaking, it is increasingly apparent that the connection is complex and that addressing only economic vulnerability will not necessarily address all of the multiple factors that contribute to adolescent girls' increased risk of HIV transmission (Urdang, 2007). The sociocultural and economic factors contributing both to their economic insecurity and heightened risk of acquiring HIV are largely framed by inequitable gender relations. Unequal relations of power based on gender in combination with other bases of social exclusion—such as age, ethnicity, religion, race, and poverty—limit adolescent girls' capacity to access information and make informed decisions about their sexuality and reproduction. Their lack of control over decisions and resources is manifested in situations that put girls at increased risk of HIV, such as the following:

- *Early marriage:* According to Bruce (2006), “Married adolescent girls are the majority of sexually active girls 15–19 in the developing world—including many of the countries with mature HIV epidemics.” Married girls have more frequent and more unprotected sex than do unmarried adolescent girls. While pregnancy prevention

may be an incentive for unmarried girls to abstain from or protect themselves in sexual relations, married adolescents often are under extreme pressure to become pregnant, which can be a disincentive for their partners to initiate or accept the use of condoms. Girls also may not show interest in family planning at this stage for the same reasons. In addition, young married adolescent girls tend to be more isolated, less likely to be in school, and have older male partners than their unmarried peers. These situations all present additional risk factors for HIV transmission, especially in contexts where married men have multiple partners before and after marriage.

- *Absence from school:* While there has been a focus on girls in relationships with older men (so-called “Sugar Daddies”) for financial support for school fees and supplies, research demonstrates that adolescent girls, either out of school or in a grade below their peers in age, are at much greater risk of HIV and other sexually transmitted diseases because of their precarious economic position. Those at particular risk are girls who no longer live with their families because they have been orphaned or because of economic pressures to find employment (Bruce and Joyce, 2006). Girls who stay in school through their adolescence tend to have sex later than those out of school.
- *Social isolation:* Social networks (i.e., social capital) provide the basis for social support and access to resources. Several factors limit adolescents' access to economic opportunities. Many, especially the poorest youth, have weak social networks, especially if they are orphaned or living away from their families. Social isolation is a particular problem for girls who migrate to urban centers to work as domestic laborers. A study in South Africa documented a link between poverty, gender, orphan status, the exchange of gifts or money, and sexual coercion (Bruce and Joyce, 2006). Wealthier girls have broader social networks than girls who are poor and must rely on livelihood strategies that put them at greater risk for HIV, such as early marriage, relationships with older men, migration for work, and living apart from their parents.
- *Migration:* A study conducted in Ethiopia found that girls in domestic services were often victims of exploitation, abuse, and isolation (Erulkar et al., 2004). Fewer than 20 percent of the girls studied (n=676) reported having a place to sleep; 16 percent said that they had someone from whom they could ask for money when needed; and only 13 percent had a place in the neighborhood where they could associate with other girls their age (Bruce and Joyce, 2006).

³For a fuller discussion of these issues, see the Health Policy Initiative report, *Reducing Adolescent Girls' Vulnerability to HIV Infection: Examining Microfinance and Sustainable Livelihood Approaches* (Lukas, 2008).

- *Pressure to support or contribute support to the household:* Adolescence is a period noted for little access to financial and material resources yet high demand for such resources due to peer influence and pressure (Kaufman and Stavrou, 2004). Poor and orphaned girls are under particular pressure to generate resources for their families as well as their own needs. The exchange of gifts for sex may be one strategy employed by girls to meet their economic needs. While the exchange of gifts may be part of any romantic relationship that includes sex, when there is a great difference in age between the sex partners, the exchange is likely to include coercion and pronounced gender-based power imbalances (Bruce and Joyce, 2006). Many of the livelihood strategies open to girls with little education, such as domestic work, commercial sex work, and work in unregulated sweat shops, put them at risk of economic exploitation, sexual coercion, and HIV.
- *Attitudes of adults toward adolescent girls:* Adults in positions of power to hire, lend money, or give other types of productive resources to adolescents may patronize or be reluctant to employ youth because of their age or lack of skills or experience—therefore discriminating against them in the workplace, marketplace, and financial institutions.

Knowledge Gaps Regarding Economic Vulnerability and HIV Risk for Adolescent Girls

Although the evidence of the link between economic vulnerability of adolescent girls and HIV risk is compelling, there are few studies of livelihood programs for adolescents conclusively demonstrating that addressing adolescent economic vulnerability reduces their HIV risk. The few existing evaluations of programs reveal mixed results. Therefore, there is a need to more rigorously monitor and evaluate the economic, gender, and HIV prevention impact of livelihood interventions for girls ages 10–19. (Appendix A presents some recent research and evaluation findings for the programs.)

Another important area for further investigation is to test some of the commonly held assumptions about reasons for the associations between economic vulnerability and heightened HIV risk in teenage girls. For instance, economic motivation for engaging in high-risk practices, particularly the exchange of sex for gifts or money, may not be the sole or principal motivation for girls forming relationships with older men. They also may seek protection, companionship, and adult guidance when it is missing from their lives.

It also is difficult to tease out purely transactional dimensions of social relations.⁴ There is a question of whether all sex outside of marriage is transactional—that is, if there is an exchange of sex for money or gifts, whether sex in marriage also is transactional, and whether a woman's basis for economic support depends on her being available and willing to have sex with her partner whenever he wishes. These questions are not clearly established. The real issue is not whether gifts or money are exchanged for sex, but whether the exchange is within the context of balanced vs. unequal power between the partners involved in the exchange. A better understanding of the meaning of gift giving is needed (Kaufman and Stavrou, 2004; Poulin, 2007; Hawkins et al., 2005).

Another problem is the difficulty of ascertaining how widespread high-risk behavioral practices are among teens based on what they say, as opposed to direct observation. Trying to establish the extent of their involvement in high-risk relationships from their reports is a challenge to all who work with this age group. There is some evidence that, despite concerns about “Sugar Daddy” relationships for girls, they are not as common as sometimes believed and certainly are not the principal explanation for young women's high rates of HIV infection. The percentage of young women ages 15–24 exchanging sex for money is relatively low. The POLICY Project (Chatterji et al., 2004) analyzed data from Demographic and Health Surveys of 12 countries in Africa and estimated that the prevalence of females ages 15–24 who had exchanged sex for money in the previous 12 months ranged from just over 4 percent in Niger to almost 39 percent in Zambia. Taken as a percentage of all sexually active women, however, prevalence ranged from 1.6 percent in Niger to 11 percent in Zambia. Based on Luke (2005), Poulin (2007) reports that only about 4 percent of all sexual relationships in a sample in Kisumu, Kenya, qualified as Sugar Daddy relationships.

There also are gaps in information on particular groups of adolescent girls in the literature. There are few studies on the following:

- Adolescent girls in rural areas [with Poulin (2007), and the IMAGE study (Hargreaves et al., 2002) as the exceptions]. Yet, in some of the countries where girls experience the greatest risk, the vast majority live in rural areas.
- Young married adolescent girls or programs that focus on them; yet, they have the highest risk of contracting HIV.

⁴ Save the Children's (volition) continuum suggests that some young women engage in these relationships for emotional reasons. Although not a majority, some young women in the study by Longfield et al. (2004) identified the desire for mature partners, surrogate parents, emotional fulfillment, and supportive mentors as reasons for participating in cross-generational relationships. These types of relationships are not often highlighted in literature. Instead, we tend to homogenize relationships as purely transactional or abusive, and they therefore become demonized. However, not all cross-generational relationships fit neatly into these categories (Weissman et al., 2006).

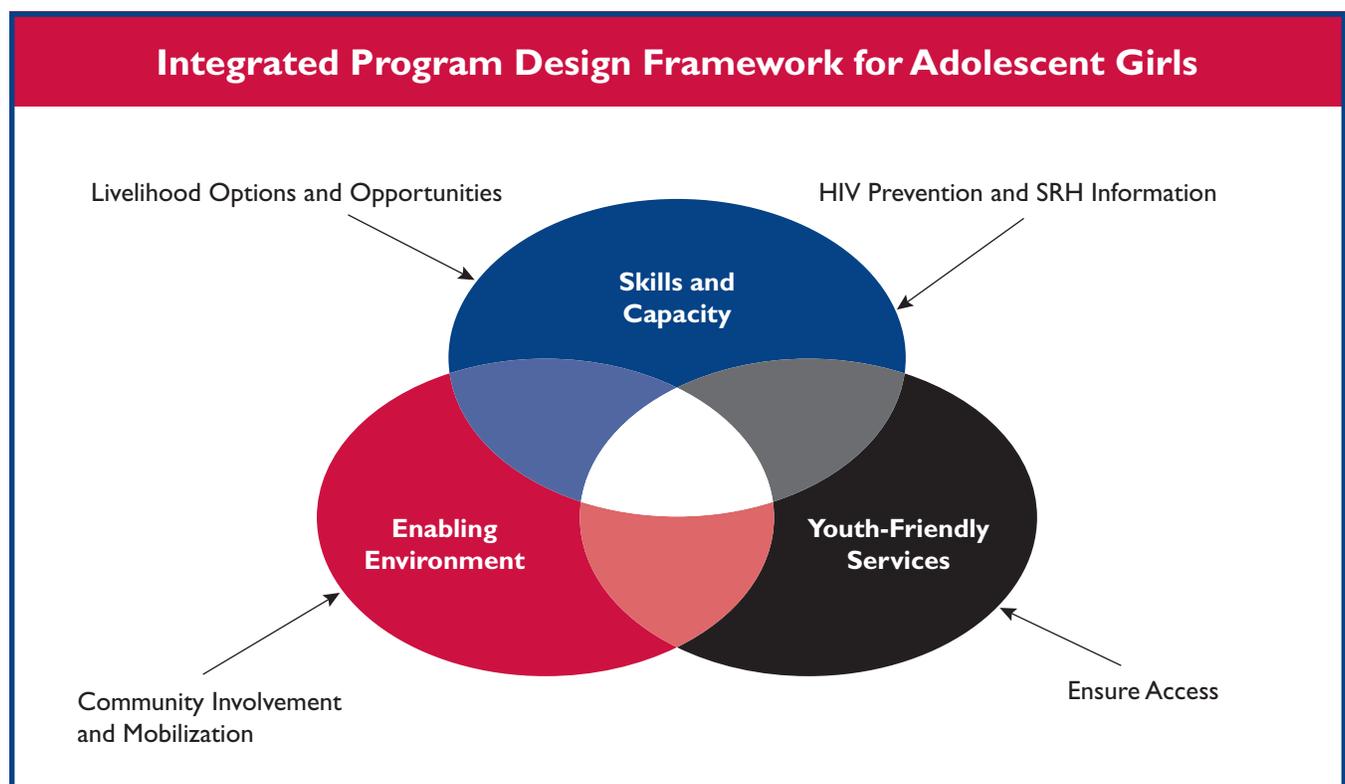
Also, few HIV prevention programs for adolescents address the ways institutions and environments affect and constrain adolescent girls' capacity to access and assimilate information and then act on informed decisions. Most programs focus almost exclusively on encouraging changes in individual choices rather than the enabling environment (Dunbar et al., in press). One of the exceptions to this finding is the Development Initiative Supporting Health Adolescents (DISHA) Project in India, which offers some guidelines for integrated programming for adolescent girls.

involves providing HIV prevention and other sexual and reproductive health (SRH) information to adolescent girls, along with increasing their livelihood options and skills development (skills and capacity). It also entails providing or connecting adolescent girls to youth-friendly SRH services (youth-friendly services). The last pillar of effective integrated youth programming is to engage the community and other principal decisionmakers in support of the program (enabling environment).

The most promising programs address girls' needs within the larger context of where they live and involve other stakeholders, such as parents, other adults, and key community and municipal decisionmakers (Dunbar, et al., in press; Kanesathasan et al., 2008). The complexity of this type of programming requires experienced implementers and the necessary infrastructure and economic opportunities (Kanesathasan et al., 2008). The International Center for Research on Women (ICRW) conducted an evaluation of the DISHA Project and found that an integrated, multipronged approach best addresses adolescent girls' vulnerabilities. The diagram below shows a model of an integrated program.

Guidelines for Developing Livelihood Programs for Adolescent Girls and the Rationale for the Programming Guide

Most evaluations of livelihood programs for youth conclude that integrated programming encompassing adolescent girls' reproductive health, educational, and livelihood needs is preferable to programs with a single focus, especially for the most vulnerable groups of girls. Integrated programming



Adapted from Kanesathasan et al. 2008. "Catalyzing Change," p.3.

TAILORING PROGRAMS TO SPECIFIC GROUPS

The evaluation of DISHA concluded that the key elements of successful integrated livelihood programming for adolescent girls are (Kanesathasan et al., 2008)

- Ensuring that the local context offers sufficient economic opportunities to support youth in their new livelihood endeavors;
- Managing the expectations of youth participants and their parents regarding realistic outcomes from participation, especially when economic opportunities are limited;
- Soliciting input for the design and implementation of the activity from the participating girls, which increases their overall interest and engagement; and
- Conducting an analysis of the financial sector prior to initiating activities to identify any barriers that may exist, such as restrictions on youth younger than 18 opening savings accounts or taking out loans.

To gain the support of the larger community for youth activities, the ICRW report recommends

- Engaging adult men, who often are the primary decisionmakers regarding their daughters' lives;
- Strengthening women's capacity—especially participants' mothers—for taking a more active role in changing social norms in support of livelihood options for their daughters. The ICRW report found that adult women often did not see themselves as agents of change because of their own limited decisionmaking power; and
- Using existing social networks and organizations to increase adult participation and support.

The key elements of successful integrated livelihood programming are at the heart of this program guide, which is intended to help program managers match livelihood options to the needs of their participants, the context in which they live, and other elements of their existing or planned programs.

This section includes brief summaries of the principal gender-based constraints and opportunities facing 10 different demographic profiles (varying by age, residence, educational status, and marital status) of adolescent girls and suggestions for programmatic responses. The first six profiles provide constraints, opportunities, and suggested programmatic responses for girls in rural areas; the last four are for urban girls. Once the user matches a program's demographic profile to the targeted population, the summary offers a set of illustrative gender-based constraints and opportunities that the target group may face. The gender-based constraints and opportunities included in each summary have been identified as influencing adolescent girl's vulnerability to HIV, based on a literature review. Subsequently, the guide offers a list of livelihood program options that may help girls to overcome the constraints or take advantage of opportunities, thereby strengthening their economic position and helping them to make more informed decisions about how to reduce their risk of acquiring HIV. Specific examples of evaluated or documented programs are listed at the end of each summary. The user must decide which constraints to address; upon which opportunities to capitalize; and ultimately, which programs can realistically be implemented, based on organizational capacity.

To further assist the user in selecting and developing a program, a more comprehensive description of the livelihood programs, as well as their advantages and limitations as indicated in the literature, appears in a matrix in Appendix A. The matrix builds on the programming guide by presenting livelihood options in more detail, identifying key elements of success or best practices, raising some cautionary considerations for program implementers, and providing examples of real programs and their evaluated outcomes, where available.

PROGRAM OPTIONS: RURAL

#1

Demographic Profile

Sex: Female

Education: Out of School

Age: 10–14

Residence: Rural

Marital Status: Married

Employed: No

Illustrative Gender-based Constraints

- Access to resources is through the husband or husband's family; there is little or no independent access to food, shelter, and productive or financial resources.
- Little or no access to education (formal or informal).
- Limited mobility outside of the home constrains access to services and financial opportunities (this varies by location but generally is the case in comparison with unmarried peers).
- Increased vulnerability to gender-based violence, which further limits independent decisionmaking, mobility, control over resources, and access to health information.
- Limited decisionmaking power within the household and community.
- Social isolation from peers, especially those who are not married, and possibly from the natal family.
- Little discretionary time due to responsibilities for household chores and childcare; girls have little control over their time.
- Pressure to have children limits ability to engage in livelihood activities outside of the home.

Illustrative Gender-based Opportunities

- Many retain strong ties with older female relatives (e.g., aunts, grandmothers), even when moving away to live with husband/husband's family; these women have the potential to mentor and provide information if engaged through programs with younger married girls.
- Maternal health services may be viewed as legitimate for married adolescent girls and may serve as appropriate settings for programs, particularly where mobility is constrained.

Livelihood Program Options

1. To delay marriage at an early age

- Conditional cash transfer programs to encourage families to keep girls in school and delay marriage
- Constructive involvement of adult men and women to support livelihood options (education, literacy

and numeracy, and financial literacy) in conjunction with HIV prevention and access to family planning/reproductive health for young women so as to delay the need to turn to marriage as an economic support strategy

2. To increase married girls' access to and control over resources and expand social support networks

- Married girls clubs
- Savings clubs

Illustrative Documented Programs

(evaluated or in written form)

Girls clubs

- PATH is working closely with several churches in Rachuonyo, Kenya, to establish married girls clubs to provide girls venues for receiving information, advice, and social support. The clubs, managed by a local faith-based organization, include livelihood and mentoring opportunities with adult married women and the periodic assembly of larger extended family groups, including husbands and in-laws.
- *Berhane Hewan* (Light for Eve) in rural Ethiopia provides functional literacy, life skills, livelihoods skills, and reproductive health education and health services for girls ages 10–19. For more information, see Erulkar et.al, 2004 and Population Council's website for the project: http://www.popcouncil.org/projects/TA_EthiopiaBerhane.html.

Programs to prevent early marriage where girls are at risk

- DISHA, in Bihar and Jharkhand, India, aimed to delay marriage by improving skills and capacity through peer education, youth groups, and livelihoods training. The project also engaged community support for increasing adolescent girls' access to SRH education and services. The project established youth-friendly SRH service delivery and access and strengthened technical and implementation capacity of participating nongovernmental organizations. After two years, it increased the average age of marriage from 15.9 years at baseline to almost 18. Information is available from ICRW. (See Kanesathasan et al., 2008. Information also is available at <http://www.icrw.org/docs/2008/DISHA.pdf>.)

PROGRAM OPTIONS: RURAL

#2

Demographic Profile

Sex: Female

Education: Out of School

Age: 15–19

Residence: Rural

Marital Status: Married

Employed: No

Illustrative Gender-based Constraints

- Access is through the husband or husband's family; there is little or no independent access to food, shelter, and productive or financial resources.
- Little or no access to education (formal or informal).
- Limited mobility outside of the home constrains access to services and financial opportunities (this varies by location but generally is the case in comparison with unmarried peers).
- Increased vulnerability to gender-based violence, which further limits independent decisionmaking, mobility, control over resources, and access to health information.
- Limited decisionmaking power within household and community.
- Social isolation from peers, especially those who are not married, and possibly from the natal family.
- Little discretionary time due to responsibilities for household chores and childcare.

Illustrative Gender-based Opportunities

- Many retain strong ties with older female relatives (e.g., aunts, grandmothers), even when moving away to live with husband/husband's family; these women have the potential to mentor and provide information if engaged through programs with younger married girls.
- Maternal health services may be viewed as legitimate for married adolescent girls and may serve as appropriate settings for programs, particularly where mobility is constrained.

Livelihood Program Options

1. To delay marriage at an early age

- Conditional cash transfer programs to encourage families to keep girls in school and delay marriage
- Constructive involvement of adult men and women to support livelihood options (education, vocational training, and business skills development) in conjunction with HIV prevention and access to family planning/

reproductive health for young women so as to delay the need to turn to marriage as an economic support strategy

2. To increase married girls' access to and control over resources and expand social support networks

- Married girls clubs
- Microcredit (when a close female relative also is involved to serve as a mentor)
- Agriculture or agribusiness paired with literacy and numeracy training linked to market opportunities
- Savings clubs

Illustrative Documented Programs

(evaluated or in written form)

Microcredit programs

- The IMAGE Project is a collaboration between the Rural AIDS and Development Action Research Program (RADAR) and the Small Enterprise Foundation in South Africa to strengthen women's capacity to make decisions and negotiate more effectively in sexual relationships for HIV prevention. IMAGE addresses gender-based violence and HIV through microfinance and community mobilization against gender-based violence. Married and unmarried adolescent girls participated; although, married adolescents were not the exclusive target audience. Information is available through RADAR at http://web.bu.edu/avl/iaen/research-library-1/docs/13435/Pronyk_et_al.pdf.

Girls clubs

- PATH is working closely with several churches in Rachuonyo, Kenya, to establish married girls clubs to provide girls venues for receiving information, advice, and social support. The clubs, managed by a local faith-based organization, include livelihood and mentoring opportunities with adult married women and the periodic assembly of larger extended family groups, including husbands and in-laws.
- *Berhane Hewan* (Light for Eve) in rural Ethiopia provides functional literacy, life skills, livelihoods skills, and reproductive health education and health services for girls ages 10–19. Information is available from the Population Council at http://www.popcouncil.org/projects/TA_EthiopiaBerhane.html.

PROGRAM OPTIONS: RURAL

#3

Demographic Profile

Sex: Female

Education: In School

Age: 10–14

Residence: Rural

Marital Status: Unmarried

Employed: No

Illustrative Gender-based Constraints

(As compared to adolescent boys and married adolescent girls of similar ages in rural areas)

- Girls generally start school later than boys and drop out earlier.
- Parents' concerns about school safety (at school and traveling to and from school), household labor demands, and pressure from the family to marry are factors that cause girls to leave school early.
- Gender-based violence at school negatively affects girls' school attendance and their capacity to learn when in school.
- When resources are scarce, families may favor boys' school attendance over girls.
- Cost of school fees, transportation, and supplies and distance to school often are more severe constraints for girls going to school than boys.

Illustrative Gender-based Opportunities

- Girls who attend school have the opportunity to build stronger peer networks than girls who drop out early.
- Girls in school are easier to reach programmatically with health education and livelihood-strengthening activities.
- Once in school, there is a greater opportunity to influence parents to keep girls in school longer to delay marriage at a young age or early employment.
- In-school adolescent girls are less at risk of HIV than their unmarried and married peers who are out of school.

Livelihood Program Options

1. To encourage parents to keep girls in school and delay marriage at an early age

- Conditional cash transfer programs to encourage families to keep girls in school and delay marriage
- Constructive involvement of adult men and women to support livelihood options (education, vocational training, and business skills development) in conjunction with HIV prevention and access to family planning/reproductive health for young women so as to delay the need to turn to marriage as an economic support strategy
- Scholarships and stipends for transportation and school fees

2. To increase girls' access to and control over resources and expand social support networks

- Girls clubs
- Agriculture or agribusiness training paired with literacy and numeracy training linked to market opportunities
- Savings clubs

3. To make schools safer and more supportive places for girls

- Involve parents, teachers, and community leaders in (1) developing ways to increase girls' safe passage between home and school; (2) providing vigilance for the safety, equality of opportunity, and respect for girls and boys at school; and (3) recognizing the value to the communities, families, and girls of keeping girls in school.

Illustrative Documented Programs

(evaluated or in written form)

Programs to increase girls' knowledge of reproductive health

- Kenya UNICEF (conditions include immunizing infants, regular growth monitoring, and Vitamin A supplementation for children ages 1–5; school attendance for children ages 6–17; and girls' attendance at awareness sessions on reproductive health and HIV).

Programs to encourage girls to stay in school

- Mexico's *PROGRESA/Oportunidades* program targeted youth ages 7–18 and focused on females by offering larger educational grants to girls, particularly those in secondary school. By increasing continuation rates from primary to secondary school, *PROGRESA* increased the enrollment of girls entering secondary school by 20 percent (Skoufias, 2005).
- The *Suubi* (Hope) Project in Uganda transfers cash into a savings account to pay for secondary school education. The project makes a 2 to 1 match of any savings deposited by an adolescent's caregiver (AED, 2008).
- The USAID/Economic Growth and Trade/Women in Development's (WID) Safe Schools Program (Ethiopia, Ghana, Malawi, and Jamaica) worked to create safe environments for girls and boys that promote gender-equitable relationships and reduce school-related gender-based violence to improve educational outcomes and reduce negative health outcomes.

PROGRAM OPTIONS: RURAL

#4

Demographic Profile

Sex: Female

Education: In School

Age: 15–19

Residence: Rural

Marital Status: Unmarried

Employed: No

Illustrative Gender-based Constraints

(As compared to adolescent boys and married adolescent girls of similar ages in rural and urban areas)

- Little or no direct control over assets.
- Beliefs that run counter to keeping girls in school in later adolescence increase drop-out rates of girls.
- Pressures on older adolescent girls to marry, assume responsibility for household tasks or agricultural work, and seek employment in urban areas are factors that negatively affect girls' ability to attend and finish secondary school.
- Gender-based violence negatively affects girls' school attendance and learning.
- Higher school fees and costs of supplies and transport for secondary schools (often located further from girls' homes than primary schools) discourage families from making the decision to support older adolescents' continued school attendance.

Illustrative Gender-based Opportunities

- Girls who remain in school delay marriage and pregnancy and are less likely to engage in employment that puts them at greater risk of HIV transmission.
- Girls in school can more easily access livelihood programs, including vocational training, financial literacy, and business skills development.

Livelihood Program Options

1. To keep girls in school

- Girls clubs
- Financial literacy
- Microcredit (when a close female relative also is involved to serve as a mentor)
- Agriculture or agribusiness paired with literacy and numeracy training linked to market opportunities
- Savings clubs
- Conditional cash transfer/scholarship programs

2. To ensure more secure post-school employment

- Vocational training

Illustrative Documented Programs

(evaluated or in written form)

Programs to keep girls in school

- *PROGRESA/Oportunidades* targeted youth ages 7–18 and focused on females by offering larger educational grants to girls, particularly those in secondary school. By increasing continuation rates from primary to secondary school, *PROGRESA* increased the enrollment of girls entering secondary school by 20 percent (Skoufias, 2005).
- Camfed supports, mentors, and pays for girls in Ghana, Tanzania, Zambia, and Zimbabwe to stay in school through the secondary level or attend vocational training. Girls become part of the Cama alumni network after completing the program (Camfed International, 2006).

Business skills, savings, and loans

- The *Suubi* (Hope) Project in Uganda transfers cash into a savings account to pay for secondary school education. The project makes a 2 to 1 match of any savings deposited by an adolescent's caregiver (AED, 2008).
- Grameen Bank (Bangladesh) provides loans for school fees of clients' children. Fifty percent of funds are earmarked for girls, and the remaining 50 percent are distributed to boys and girls according to merit. Scholarships are given annually ("Scholarship Program," 2009).
- The Tap and Reposition Youth (TRY) program in Kenya was designed to reduce adolescents' vulnerability to adverse social and reproductive health outcomes, such as HIV infection, by providing livelihood options. It provides loans, deposit services, and basic business skills to out-of-school, very poor youth (ages 15–19). The majority of the participants are older than 20 years old, however (Erulkar et al., 2006).
- BRAC and the Centre for Mass Education in Science (CMES) in Bangladesh provide livelihood skills training, business start-up credit, and loans for youth ages 12–19 (BRAC, 2008).

PROGRAM OPTIONS: RURAL

#5

Demographic Profile

Sex: Female

Education: Out of School

Age: 10–19

Residence: Rural

Marital Status: Unmarried

Employed: No

Illustrative Gender-based Constraints

- Little or no direct control over assets.
- Beliefs that run counter to sending girls to school increase drop-out rates of girls.
- The likelihood of marrying young affects girls' ability to attend and finish secondary school.
- Little or no independent decisionmaking and isolation from information and peers.
- Limited remunerated employment opportunities in rural areas for girls.
- Time constraints due to responsibilities for domestic labor in natal or other households.

Illustrative Gender-based Opportunities

- If economic constraints *deter* families from sending daughters to school, the reverse may be true—financial compensation for girls' labor may *encourage* them to send girls to school.
- Opportunities for employment in rural areas may encourage families to postpone marriage for daughters.

Livelihood Program Options

1. To increase their access to resources and social support

- Savings clubs (e.g., rotating credit programs) and financial literacy training
- Peer support groups and safe meeting places
- Mentoring relationships with older female relatives to learn market and agricultural skills (where opportunities for agribusiness or commerce exist)

2. To encourage school attendance

- Conditional cash transfers and scholarships for books, transportation, and fees
- Programs that focus on addressing non-economic constraints to school attendance, such as gender-based violence; separate facilities for girls where culturally appropriate; and separate dormitories/bathrooms

3. To delay marriage

- Girls clubs to learn literacy, numeracy, and vocational skills

- Non-formal education and vocational skills training
- Business skills training

Illustrative Documented Programs

(evaluated or in written form)

Programs to keep girls in school

- The Safe Schools and EQUATE programs financed by the USAID WID Office developed incentives to keep girls in school, including making schools safer and using multisectoral approaches to HIV/AIDS in schools, such as nutrition and health education and skills building.

Business skills, savings, and loans

- There are many rotating credit programs throughout the world; although, usually they are not sponsored by development projects but are formed by groups of adults informally. For adolescents, youth programs with an educational focus may introduce these programs as a complementary component to financial literacy, sex education, or vocational training as a way of teaching money management skills.
- Rural savings clubs for girls often are connected to microcredit programs for older women or older adolescents (e.g., IMAGE in South Africa, TRY in Kenya).
- Kishori Abhijan, a UNICEF pilot intervention in Bangladesh, provided life skills and livelihood training for girls in 14 villages. Implemented by BRAC and CMES, the program involved enhancing self-esteem and leadership skills, as well as education related to gender roles and discrimination, health and nutrition, and legislation and legal rights, particularly early marriage and girls' and women's rights. Livelihoods training included various specific vocational skills, such as poultry care, handicrafts, sewing, photography, and teacher training (Amin, 2007).
- Population Council, University of KwaZulu Natal, and Tulane University's Operational Research in KwaZulu Natal provided safe spaces for youth to gather and extended social networks by linking youth to community mentors to reduce social isolation and build positive social relationships with adults. There was also a financial management component that taught participants how to budget, save, plan their futures, and identify safe and appropriate income-generating activities. They also participated in sessions on HIV/AIDS awareness (Hallman et al., 2007).

PROGRAM OPTIONS: RURAL

#6

Demographic Profile

Sex: Female

Education: Out of School

Age: 10–19

Residence: Rural

Marital Status: Unmarried

Employed: Yes, in rural area

Illustrative Gender-based Constraints

- Little or no direct control over assets, even though employed.
- Beliefs that run counter to sending girls to school.
- Little or no independent decisionmaking and isolation from information and peers.
- Time constraints due to responsibilities for domestic labor and employment.
- Girls' workplaces may be unsafe, as may travel to and from work.
- Employment may be seasonal and insecure.
- Restrictions on girls' mobility may limit employment opportunities.

Illustrative Gender-based Opportunities

- If girls are working because of their families' economic constraints, offsetting the need for girls' income may encourage them to keep girls in school.
- Opportunities for employment in rural areas may encourage a girl's family to postpone her marriage.
- Opportunities for rural employment or income generation also may lessen the pressure for girls to migrate to urban areas, where employment may put them at greater risk.

Livelihood Program Options

1. To increase their access to resources and social support

- Savings clubs (e.g., rotating credit programs) and financial literacy training
- Peer support groups and safe meeting places
- Mentoring relationships with older female relatives to learn market and agricultural skills (where opportunities for agribusiness or commerce exist)

2. To encourage school attendance

- Conditional cash transfers and scholarships for books, transportation, and fees
- Programs that focus on addressing non-economic constraints to school attendance, such as gender-based violence, separate facilities for girls where culturally appropriate, and separate dormitories/bathrooms

3. To delay marriage

- Girls clubs to learn literacy, numeracy, and vocational skills
- Non-formal education and vocational skills training
- Business skills training

Illustrative Documented Programs

(evaluated or in written form)

Business skills, savings, and loans

- There are many rotating credit programs throughout the world, although usually they are not sponsored by development projects but are formed by groups of adults informally. For adolescents, youth programs with an educational focus may introduce these programs as a complementary component to financial literacy, sex education, or vocational training as a way of teaching money management skills.
- Rural savings clubs for girls often are connected to microcredit programs for older women or older adolescents (e.g., IMAGE in South Africa, TRY in Kenya).
- Kishori Abhijan, a UNICEF pilot intervention in Bangladesh, provided life skills and livelihood training for girls in 14 villages. Implemented by BRAC and CMES, the program involved enhancing self-esteem and leadership skills, as well as education related to gender roles and discrimination, health and nutrition, and legislation and legal rights, particularly early marriage and girls' and women's rights. Livelihoods training included various specific vocational skills, such as poultry care, handicrafts, sewing, photography, and teacher training (Amin, 2007).
- Population Council, University of KwaZulu Natal, and Tulane University's Operational Research in KwaZulu Natal provided safe spaces for youth to gather and extended social networks by linking youth to community mentors to reduce social isolation and build positive social relationships with adults. There was also a financial management component that taught participants how to budget, save, plan their futures, and identify safe and appropriate income-generating activities. They also participated in sessions on HIV/AIDS awareness (Hallman et al., 2007).

PROGRAM OPTIONS: URBAN

#7

Demographic Profile

Sex: Female

Education: In School

Age: 10–14

Residence: Urban

Marital Status: Unmarried

Employed: No

Illustrative Gender-based Constraints

- Little or no direct control over assets.
- Beliefs that run counter to sending girls to school.
- If the motivation for forming relationships with older men is for social support, alternatives must look beyond financial support to building social capital, seeking out other types of mentors, etc.
- Girls with limited social capital and support systems are more vulnerable to seeking support through relationships with older men.
- Girls may not be allowed or able to stay after school because of domestic responsibilities at home.

Illustrative Gender-based Opportunities

- For girls already in school, the challenge is to keep them enrolled and provide support so they do not engage in high-risk behaviors in exchange for economic support.
- If the primary motivation for relationships with older men is to pay school fees, the challenge is to find alternative sources of financing.

Livelihood Program Options

1. To mitigate dependency on relationships with much older men

- In-school or after-school life skills planning
- In-school or after-school savings clubs and financial literacy training
- In-school or after-school peer support groups and safe meeting places
- In-school or after-school vocational training and mentoring

2. To keep girls in school

- Conditional cash transfer programs for girls at risk of dropping out or being removed by parents
- Scholarships for school supplies and fees
- Transportation stipends

Illustrative Documented Programs

(evaluated or in written form)

Programs to encourage girls to stay in school

- The Safe Schools and EQUATE programs financed by the USAID WID Office developed incentives to keep girls in school—from making schools safer to using multisectoral approaches to HIV/AIDS in schools, including nutrition and health education and skills building.

Conditional cash transfer programs

- The Suubi (Hope) Project in Uganda transfers cash into a savings account to keep girls in secondary school. It makes a 2 to 1 match of any savings deposited by the girls. The Kenya UNICEF Program transfers funds to families who immunize their children and keep all children ages 5–17 in school (AED, 2008).

Scholarship programs

- Grameen Bank provides loans to clients for their children's school fees and supplies. Most other scholarship programs are principally aimed at keeping rural girls in school [i.e., the U.K. Department for International Development (DFID) program in Bangladesh, World Bank Punjab Program, and Peruvian Government *Juntos* Program]. Rural programs that keep girls in school can mitigate the push to seek urban-based employment at a young age (Bari, 2005).

PROGRAM OPTIONS: URBAN

#8

Demographic Profile

Sex: Female

Education: In School

Age: 15–19

Residence: Urban

Marital Status: Unmarried

Employed: No

Illustrative Gender-based Constraints

- Little or no direct control over assets.
- Beliefs that run counter to sending girls to school.
- If the motivation for forming relationships with older men is for social support, the alternatives must look beyond financial support to building social capital, seeking out other types of mentors, etc.
- Girls with limited social capital and support systems are more vulnerable to seeking out support through relationships with older men.

Illustrative Gender-based Opportunities

- For girls already in school, the challenge is to keep them enrolled and provide support so they do not engage in high-risk behaviors in exchange for economic support.
- If the primary motivation for relationships with older men is to pay school fees, the challenge is to find alternative sources of financing.

Livelihood Program Options

1. To mitigate dependency on relationships with much older men

- After-school life skills planning
- Savings clubs and financial literacy training
- Employment services
- Business skills training
- Microcredit (when a close female relative also is involved to serve as a mentor)
- Peer support groups and safe meeting places
- Apprenticeship programs

2. To keep girls in school

- Scholarships for school supplies and fees
- Transportation stipends

3. To ensure more secure post-school employment

- After-school vocational training and mentoring

Illustrative Documented Programs

(evaluated or in written form)

Programs to encourage girls to stay in school

- The Safe Schools and EQUATE programs financed by the USAID WID Office developed incentives to keep girls in school—from making schools safer to using multisectoral approaches to HIV/AIDS in schools, including nutrition and health education and skills building.

Conditional cash transfer programs

- The *Suubi* (Hope) Project in Uganda transfers cash into a savings account to keep girls in secondary school. It makes a 2 to 1 match of any savings deposited by the girls (AED, 2008). The Kenya UNICEF Program transfers funds to families who immunize their children and keep all children ages 5–17 in school.

Scholarship programs

- Grameen Bank provides loans to clients for their children's school fees and supplies. Most other scholarship programs are principally aimed at keeping rural girls in school (i.e., the DFID program in Bangladesh, World Bank Punjab Program, and Peruvian Government *Juntos* Program). Rural programs that keep girls in school can mitigate the push to seek urban-based employment at a young age.

Business skills, savings, and loans

- Other programs that allow for asset accumulation are different kinds of savings programs, such as rotating credit programs or fixed or mobile deposit services for street workers and other adolescents (TRY in Kenya, Safe-Save in Bangladesh, Butterflies in India); savings clubs for girls often are connected to microcredit programs for older women or older adolescents (e.g., IMAGE in South Africa, TRY in Kenya).

PROGRAM OPTIONS: URBAN

#9

Demographic Profile

Sex: Female

Education: In School

Age: 15–19

Residence: Urban

Marital Status: Unmarried

Employed: Yes

Illustrative Gender-based Constraints

- Little or no direct control over assets even when employed.
- Beliefs that run counter to sending girls to school beyond a certain age.
- Parents cannot or do not provide support.
- The employment situation is unsafe or exploitative.
- If the motivation for forming relationships with older men is for social support, the alternatives must look beyond financial support to building social capital, seeking out other types of mentors, etc.
- Girls with limited social capital and support systems are more vulnerable to seeking support through relationships with older men.
- Girls' time commitments at home, work, and school limit their participation in additional activities outside of school hours.

Illustrative Gender-based Opportunities

- For girls already in school, the challenge is to keep them enrolled and provide support so they do not engage in high-risk behaviors in exchange for economic support.
- If the primary motivation for relationships with older men is to pay school fees, the challenge is to find alternative sources of financing.
- These girls have some access to income.
- Livelihood activities can be incorporated into the girl's school day.

Livelihood Program Options

1. To mitigate dependency on relationships with much older men

- In-school life skills planning
- Savings clubs and financial literacy training
- Employment services
- Business skills training
- Microcredit (when a close female relative also is involved to serve as a mentor)

- Peer support groups and safe meeting places
- Vocational training

2. To keep girls in school

- Scholarships for school supplies and fees
- Transportation stipends

3. To ensure more secure post-school employment

- After-school vocational training and mentoring

Illustrative Documented Programs

(evaluated or in written form)

Programs to encourage girls to stay in school

- The Safe Schools and EQUATE programs financed by the USAID WID Office developed incentives to keep girls in school—from making schools safer to using multisectoral approaches to HIV/AIDS in schools, including nutrition and health education and skills building.

Scholarship programs

- Grameen Bank provides loans to clients for their children's school fees and supplies. Most other scholarship programs are principally aimed at keeping rural girls in school (i.e., the DFID program in Bangladesh, World Bank Punjab Program, and Peruvian Government *Juntos* Program). Rural programs that keep girls in school can mitigate the push to seek urban-based employment at a young age.

Business skills, savings, and loans

- Other programs that allow for asset accumulation are different kinds of savings programs, such as rotating credit programs or fixed or mobile deposit services for street workers and other adolescents (TRY in Kenya, Safe-Save in Bangladesh; Butterflies in India); savings clubs for girls often are connected to microcredit programs for older women or older adolescents (e.g., IMAGE in South Africa, TRY in Kenya).

PROGRAM OPTIONS: URBAN

#10

Demographic Profile

Sex: Female

Education: Out of School

Age: 10–19

Residence: Urban

Marital Status: Unmarried

Employed: Yes

Illustrative Gender-based Constraints

(As compared to adolescent boys and married adolescent girls of similar ages in rural and urban areas)

- Little access to assets, either independently or through their families, keeps girls out of school. (Although they are working, they may not have control over their income.)
- Laws may limit adolescents' capacity to open savings accounts or access other banking services under age 18; this restricts their ability to save earnings in a safe place.
- Little or no access to financial services because hours of operation conflict with work hours or the institutions are inaccessible (restrictions on girls' mobility may further restrict access).
- Poor literacy and vocational skills confine them to high-risk and poorly paid jobs.
- Limited social capital or relationships with peers hamper their capacity to access information and social support.
- Girls' workplaces, especially in the case of domestic service and street work, may be particularly unsafe and isolating.
- Girls may be living apart from parents and family, with little contact with them or anyone outside of their place of employment.

Illustrative Gender-based Opportunities

- Employment may generate some funds that are directly controlled by girls and may be saved and invested in education, job training, or a business.
- Some places of employment may offer girls a chance to associate with peers and serve as a meeting place after work for programs to support vocational training, savings, and financial literacy (e.g., assembly plants and factories, processing plants, and markets).

Livelihood Program Options

1. To mitigate dependency on relationships with much older men or abuse by employers

- Alternatives savings clubs or mobile deposit programs to help employed girls accumulate assets
- Asset building programs

- Financial literacy
- Safe spaces for girls to meet in groups for training, capacity building, and social support
- Incentives for parents and employers to allow girls, especially those working in domestic labor (in own home or as employees), to associate with their peers and other adult mentors
- Life skills planning

2. To support participation in school or other livelihood programs

- Conditional cash transfer programs for families of younger girls (ages 10–14) to encourage families to send girls to school, and in-kind or monetary scholarships for older girls (ages 15–19) to encourage them to go to vocational training, apprenticeships, or literacy training
- Stipends for transportation to attend school or livelihood programs

3. To ensure more secure post-school employment

- Literacy and vocational training to improve job opportunities
- Business development skills (ages 15 and above)
- Alternative employment and mentoring programs
- Co-location of legal, health, and financial services to enhance access
- Outreach to employers to employ adolescents or offer vocational training leading to employment
- Enforcement or advocacy for employment laws that protect domestic workers
- 24-hour hotlines staffed by trained personnel who can extract girls from abusive employment situations

Illustrative Documented Programs

(evaluated or in written form)

Conditional cash transfer programs

- The *Suubi* (Hope) Project in Uganda transfers cash into a savings account to keep girls in secondary school. It makes a 2 to 1 match of any savings deposited by the girls. Kenya UNICEF Program transfers funds to families who immunize their children and keep all children ages 5–17 in school.

PROGRAM OPTIONS: URBAN

#10

Demographic Profile

Sex: Female

Education: Out of School

Age: 10–19

Residence: Urban

Marital Status: Unmarried

Employed: Yes

continued

Scholarship programs

- Grameen Bank provides loans to clients for their children's school fees and supplies. Most other scholarship programs are principally aimed at keeping rural girls in school (i.e., the DFID program in Bangladesh, World Bank Punjab Program, and Peruvian Government *Juntos* Program). Rural programs that keep girls in school can mitigate the push to seek urban-based employment at a young age.

Vocational programs with stipends

- SHAZ! in Zimbabwe combines HIV/AIDS, reproductive health, and life skills training with vocational training. Girls receive a stipend to attend training and during their internship/apprentice period. CMES/BRAC in Bangladesh provide livelihood skills training, business start-up credit, and loans for youth ages 12–19 who have gone through training. The American Refugee Committee provided grants to local artisans to hire former child combatants (mostly boys, but this also may be a model that could be adapted for girls under other circumstances) for a year of training. Upon completion, apprentices were either hired by their mentors or given a loan to begin their own businesses.

Asset endowments

- BRAC has a special investment program for the ultra poor. The program provides productive assets and stipends to start businesses. This has not been adapted for adolescents but might be a way to capitalize new businesses for older adolescents.

Business skills, savings, and loans

- Other programs that allow for asset accumulation are savings programs, such as rotating credit programs or fixed or mobile deposit services for street workers and other adolescents (TRY in Kenya, Safe-Save in Bangladesh, Butterflies in India); savings clubs for girls often are connected to microcredit programs for older women or older adolescents (e.g., IMAGE in South Africa, TRY in Kenya).

For girls in domestic service

- The *Biruh Tesfa* (Bright Future) program is designed to protect the rights of girls in domestic service by reducing their social isolation and providing them with health information, including HIV prevention, and services to address sexual exploitation and abuse. *Biruh Tesfa* promotes single-sex and age-specific safe spaces for out-of-school girls ages 10–19. It is a joint effort of the Ethiopia Ministry of Youth and Sports, the Population Council, the Addis Ababa Youth and Sport Commission, the Bahir Dar Youth and Sport Office, and local administrations in low-income and slum areas of Addis Ababa and Bahir Dar.

APPENDIX A: PROGRAMMING MATRIX

Programming Framework for Livelihood Program and Economic Strengthening Options for Adolescents¹

Type and Description of Program	Elements of Success	Cautions	Participant Socioeconomic ² Profile	Sample Programs and Brief Description ³	Evaluations of Actual Programs
Asset Transfers					
<p>Conditional Cash Transfers (CCTs)—monetary grants to poor families in exchange for demonstrable actions that benefit children, such as regular school attendance or basic preventative healthcare.</p> <ul style="list-style-type: none"> • Unconditional Cash Transfers—same as above but without conditionality. 	<ul style="list-style-type: none"> • Target the neediest households. • Link conditionalities to desired outcomes for adolescents (e.g., staying in school, attendance at vocational and life skills training, etc.). • Give adolescents some control over funds (e.g., money for transport to and from school, books, school supplies, etc.). • Provide incentives for graduation and future-oriented investments. • For effective monitoring, collect baseline information before payments are made. 	<ul style="list-style-type: none"> • Some studies show that lump sum payments can lead to investments in productive assets; others show that a large pay-out may not benefit the child. • Some cash transfer programs have led communities to hide their capacity to function independently of outside resources. • Avoid conditional cash transfer programs when the supply of services and implementation capacity are insufficient. • Avoid providing benefits to families that already receive assistance through other projects or agencies. • Monitor regularly beginning immediately after the distribution to get accurate information on its use. • Assess the impact on local economic dynamics (intra- and inter-household) before providing cash resources, with particular focus on whether adolescents have some discretionary control over the resources. 	<ul style="list-style-type: none"> • Youth ages 10–19 at risk of dropping out of school—especially secondary school—because of economic pressures to generate income for the household. 	<ul style="list-style-type: none"> • The Kenya UNICEF program conditions include immunizing infants; regular growth monitoring, and Vitamin A supplementation of children ages 1–5; school attendance for children ages 6–17; and attending awareness sessions on reproductive health and HIV for adolescents. • The Mexican Government Program <i>PROGRESA/Oportunidades</i> similarly allocated cash payments to poor rural families who participated in health and nutritional services and education and kept their children in school. <i>PROGRESA/Oportunidades</i> targeted youth ages 7–18 and focused on females by offering larger educational grants to them, particularly those in secondary school. By increasing continuation rates from primary to secondary school, <i>PROGRESA</i> increased the enrollment of girls entering secondary school by 20% (Skoufias, 2005). • The <i>Suubi</i> (Hope) Project in Uganda transfers cash into a savings account to pay for secondary school education. The project makes a 2 to 1 match of any savings deposited by an adolescent’s caregiver (AED, 2008). 	<ul style="list-style-type: none"> • Programs that keep girls in school have been shown to be particularly effective at delaying marriage and preventing pregnancy; there is evidence that in-school adolescent girls are less at risk of HIV than their unmarried and married peers who are out of school. • A study of a cash transfer program in Brazil showed that while these programs did not significantly decrease child labor, they did have a positive effect on school attendance (Cardoso and Souza, 2003). • A study of cash transfer programs in Honduras concluded that externally financed programs that enforce human capital-related co-responsibilities for just a few years should not expect to induce major long-term behavioral changes (Moore, 2008).

¹ Columns one through three are adapted from “USAID Field Brief No. 3: Economic Strengthening for Vulnerable Children,” developed by AED and Save the Children under the Leader with Associates mechanism (Cooperative Agreement No. EEM-A-00-06-00001-00).

² “Socioeconomic” refers to social and economic identifiers such as age, sex, gender, ethnicity, race, education, residential locality, and class.

³ Almost all projects cited here are linked or multisectoral projects that combine some dimension of economic/livelihood strengthening with HIV/AIDS/reproductive health education, life skills training, and gender/girls’ empowerment.

APPENDIX A: PROGRAMMING MATRIX

Programming Framework for Livelihood Program and Economic Strengthening Options for Adolescents

Type and Description of Program	Elements of Success	Cautions	Participant Socioeconomic Profile	Sample Programs and Brief Description	Evaluations of Actual Programs
Asset Transfers (continued)					
<p>Scholarship Programs for Girls—differ slightly from CCT programs in that the scholarship is provided to offset school fees, books, and related educational cost for girls who otherwise would not attend school. Some of these programs are similar to CCTs, as they specifically transfer funds to the girl’s family to offset the loss of her labor in addition to paying for educational costs.</p>	<ul style="list-style-type: none"> • Similar to CCT programs (see above). 	<ul style="list-style-type: none"> • Similar to CCT programs (see above). • Scholarship programs may not provide sufficient economic incentives directly to adolescents if the adolescents are not also given some direct control over a part of the resources for costs not usually included, such as pocket money, transport money, and even clothing, which prevent really poor children from attending school, even if their direct school fees are paid. • For families, where adolescents either provide income or substitute labor for adults who work outside of the household, scholarships might have to be combined with some offset payment to the family to compensate for the lost wages or labor of the youth attending school. 	<ul style="list-style-type: none"> • Particularly for girls ages 10–19, with an emphasis on girls of this age in rural areas; and girls 12–19 in urban areas who are unlikely either to finish elementary school or go on to secondary school. • These programs are usually for unmarried girls. It would be worthwhile to push the envelope by trying to see if direct compensation for their labor to married girls’ husbands or in-laws might provide incentives to allow them to attend school. 	<ul style="list-style-type: none"> • Camfed supports, mentors, and pays for girls in Tanzania, Ghana, Zambia, and Zimbabwe to stay in school through the secondary level or attend vocational training. Girls become part of the Cama alumni network after completing the program (Camfed International, 2006). • Grameen Bank (Bangladesh) provides loans for school fees of clients’ children. Fifty percent of funds are earmarked for girls and the remaining 50% are distributed to boys and girls according to merit. Scholarships are given annually (“Scholarship Program,” 2009). • Through the <i>Juntos</i> program in Peru, women must sign a four-year agreement to maintain 85% attendance for their children in return for conditional cash transfers (Jones et al., 2007). • The Bangladesh Female Secondary School Stipend Program provides girls with scholarships and offers financial incentives for at least 85% school attendance, remaining unmarried until at least age 18, and passing exams (DFID, 2006). 	<ul style="list-style-type: none"> • In regions where the <i>Juntos</i> program has been implemented, there has been a marked increase in school attendance, change in parents’ attitudes toward education, and increased involvement of parents in children’s education (Jones, 2007). • The Bangladesh Female Stipend Program has increased school attendance by 12 percentage points in rural areas (DFID, 2006). • Scholarships and cash transfers must be accompanied by efforts that make schools safe for girls. For more information on safe schools, see the USAID Safe Schools Program, which includes program assessments in Malawi, Ethiopia, Ghana, and Jamaica (USAID, 2003). Also see UNICEF, 2004.

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Programming Framework for Livelihood Program and Economic Strengthening Options for Adolescents

Type and Description of Program	Elements of Success	Cautions	Participant Socioeconomic Profile	Sample Programs and Brief Description	Evaluations of Actual Programs
Asset Transfers (continued)					
<p>In-kind Nonmonetary Grants or Asset Transfers</p>	<ul style="list-style-type: none"> • When tied to clear conditionality, such as attendance in vocational training programs, school, or meeting regularly with a mentor. • When also paired with savings programs to provide working capital to complement the productive asset. • When accompanied by counseling or mentorship. • Link types of assets and training to market demand. • Involve adolescents in identifying opportunities and doing market research. 	<ul style="list-style-type: none"> • Avoid promoting and distributing capital assets for types of businesses already operating in a saturated market. • Avoid gender-based segmentation of opportunities, and where this is the choice of the adolescents themselves, engage them in reflection on gender stereotypes, their causes, and consequences. 	<ul style="list-style-type: none"> • Adolescent boys and girls, ages 14–24. Appropriate in rural and urban contexts, and for married and unmarried youth. 	<ul style="list-style-type: none"> • SHAZ! in Zimbabwe, the SHAZ project combines HIV/AIDS, reproductive health, and gender and relations education with life skills and vocational education for girls 16–19. Throughout the process, the participants are supported by an adult relative who serves as a mentor. Once participants finish the vocational training part of the program, they receive a grant of an asset to start a business or for equipment needed for a job. Outcomes are evaluated 6 months and 1 year after receiving their in-kind grants (Bruce and Hallman, 2008). • BRAC's Special Investment Program for the Ultra Poor component involves asset transfer and stipend support to the ultra poor. Members receive assets to begin an income-generating activity, such as poultry rearing, livestock, agriculture, horticulture nursery, and non-farm activities. They also receive a monthly subsistence allowance as temporary support (BRAC, 2008). 	<ul style="list-style-type: none"> • Both programs emphasize the importance of counseling, monitoring, and social support.

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Programming Framework for Livelihood Program and Economic Strengthening Options for Adolescents

Type and Description of Program	Elements of Success	Cautions	Participant Socioeconomic Profile	Sample Programs and Brief Description	Evaluations of Actual Programs
Asset Growth and Protection					
<p>Rotating Savings and Credit Associations (ROSCAs)—groups that collect monthly deposits, which are pooled and given to one person in the group to use each month on a rotating basis. There is no accumulation of value or interest paid. The advantage for the participants is that it is a way to access a large sum of money at one time.</p> <ul style="list-style-type: none"> • Accumulating Savings and Credit Associations (ASCRA)s—if the fund of a ROSCA is not distributed regularly but accumulates, it is called an ASCRA. The members save collectively. The capital is “invested” in loans to one or more members of the ASCRA. As they redeem the loan and pay interest, the available capital grows so that more new loans can be given to the members. 	<ul style="list-style-type: none"> • These savings groups allow the participation of people who do not fit standard microfinance, such as youth, as a means of building assets for the future, covering periodic expenses, and weathering economic shocks. • Ensure that the cycle of savings and lending in ASCRAs is time-bound (usually between 6 and 12 months). At the end of this period, the accumulated savings, interest earnings, and income should be returned to members to maximize transparency and accountability. • Allow each group to make its own decisions as part of its formation, including how group members will save and lend out funds; meeting frequency; and other bylaws. Financial services must match the needs and capacity of the community. • Verify that groups operate simple and transparent systems—managed by a small elected committee—with all activities carried out in front of members. 	<ul style="list-style-type: none"> • A key concept of a ROSCA/ASCRA is strong social cohesion and mutual trust. Groups must be self-selected, not externally convened. • Groups of youth need adult support only. • Loans to ROSCA/ASCRA structures from outside the group weaken cohesion, with the quality of repayment declining as participants no longer see the funds as their own.⁴ • Facilitators should be motivated to develop strong, independent, high-functioning groups that can manage their own decisions and transactions. 	<ul style="list-style-type: none"> • Unmarried and married, in-school and out of school, rural and urban boys and girls, 15 years and older. • Group or individual savings and deposit services described below are probably more appropriate in urban areas, where there are formal banks, than either ROSCAs or Village Savings and Loan Associations, which function where there are no formal financial services available. There are, however, many examples of urban ROSCAs. 	<ul style="list-style-type: none"> • There are many throughout the world; although, these usually are not sponsored by development projects but rather are formed informally by groups of adults. In the case of adolescents, youth programs with an educational focus may introduce them as a complementary component to financial literacy, sex education, or vocational training as a way of teaching money management skills. • Worth Model (East Africa)—women pool their savings as a prerequisite to taking out a loan. 	<ul style="list-style-type: none"> • ROSCAs may not be the ideal mechanism for accumulating funds for educational expenses; almost all members will need funds at the same time. They may be more useful for making capital investments or for paying for non-formal educational courses that are not on a strict academic schedule. They also may be useful for covering adolescents’ personal items that otherwise might be sought through gifts in their romantic/sexual relationships. • Married girls who have little access to assets would benefit if a ROSCA was part of a program that also supported investment in productive assets. The social dimension of the ROSCAs is also an advantage for extending social networks (see examples under the Social Capital Formation table below).

⁴ If loans are made to ASCRAs, they should be to the group rather than to individuals.

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Programming Framework for Livelihood Program and Economic Strengthening Options for Adolescents

Type and Description of Program	Elements of Success	Cautions	Participant Socioeconomic Profile	Sample Programs and Brief Description	Evaluations of Actual Programs
Asset Growth and Protection (continued)					
<p>Village Savings and Loan Associations (VSLAs)—also called Accumulating Savings and Loan Associations—are self-selected and self-managed groups of rural villagers who pool their savings, set terms of operation, and lend out their savings to earn interest on them and create a source of credit. At the end of a specified period, the accumulated funds are redistributed among the group in proportion to their contributions. Unlike externally financed microfinance programs, all interest remains in the community and benefits the group members.</p>	<ul style="list-style-type: none"> • Similar to ASCRA programs (See above). 	<ul style="list-style-type: none"> • Similar to ASCRA programs (See above). 	<ul style="list-style-type: none"> • Rural married and urban unmarried out-of-school employed adolescents, 15 years old and older, who can generate some funds for savings but do not have access to formal banks or microfinance programs. 		
<p>Deposit Services and Other Group and Individual Savings Programs</p>	<ul style="list-style-type: none"> • Promote accounts with children and allow them to participate in deposits. • Provide incentives to save and regular reports on the growth of savings balances. However, the incentives should not be such that households divert needed resources for day-to-day life to the savings account at the expense of the child's welfare. • Add education or financial literacy to the savings promotion to build confidence and motivate households to save for children's needs. 	<ul style="list-style-type: none"> • Trying to convince formal financial institutions to open an account in the child's name only. (An adult must be involved to create a "contractual relationship" with the institution.) • Requiring significant fees or bank charges that erode the savings balance faster than it can accumulate. • To prevent mismanagement or abuse, account holders should be linked directly to formal deposit mechanisms that ensure transaction transparency. 	<ul style="list-style-type: none"> • Youth living on the street or in slums, children whose parents are affected by HIV/AIDS, and other youth who want a safe place to put their savings. 	<ul style="list-style-type: none"> • The TRY program in Kenya provides loans and deposit services for youth, along with basic business management and life skills training as a condition for accessing loans (Erulkar et al., 2006). • SafeSave (Bangladesh) provides deposit services for street children and supervised loans for youth older than 14 years old. 	<ul style="list-style-type: none"> • Some microfinance institutions (MFIs), such as the Self-Employed Women's Association (SEWA) in India, are encouraging girls as young as 10 years old to accompany their mothers to programs with the idea of teaching them financial literacy before they save or take out loans. There are indications that pairing financial literacy with a savings program increases adolescents' commitment to savings, particularly if goal setting is part of the savings education curriculum (Kalyanwala, 2006).

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Programming Framework for Livelihood Program and Economic Strengthening Options for Adolescents

Type and Description of Program	Elements of Success	Cautions	Participant Socioeconomic Profile	Sample Programs and Brief Description	Evaluations of Actual Programs
Asset Growth and Protection (continued)					
<p>Deposit Services and Other Group and Individual Savings Programs (continued)</p>	<ul style="list-style-type: none"> • Help youth to set one or more savings goals so that guardians and children can work toward a tangible outcome. • Use institutions that the caregiver and child trust to protect their deposits. Likewise, build capacity and confidence on the side of formal financial institutions to work with low-income and young populations. • Pair safe deposit sites with safe havens for youth. 	<ul style="list-style-type: none"> • Avoid setting arbitrary savings goals for adolescents; allow them to set their own goals but ensure that they follow through. • If savings programs are based on opening up individual savings accounts, note that, in many countries, those youth under 18 years old are not allowed to open accounts independently. 		<ul style="list-style-type: none"> • <i>Padakhp Manabik Unnaya Kendra</i> (Bangladesh) provides savings and closely supervised loans for street children. <i>Padakhp</i> targets youth ages 11–18, who are organized into peer groups of 15–20 individuals. It includes weekly meetings to discuss social problems, reproductive health, HIV/AIDS, personal hygiene, and savings and credit management; counseling sessions on social and psychological issues; livelihood training; and a credit and savings program (Bari, 2005). • Butterflies (India) provides savings and loans for street children. The savings program is supplemented with healthcare and education, alternative education, and counseling. Youth also are encouraged to participate in a youth council (Butterflies, 2004). 	

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Programming Framework for Livelihood Program and Economic Strengthening Options for Adolescents

Type and Description of Program	Elements of Success	Cautions	Participant Socioeconomic Profile	Sample Programs and Brief Description	Evaluations of Actual Programs
Income Growth, including Human Capital Formation					
<p>Microcredit with Obligatory and Voluntary Savings—include group loans; individual loans; and compulsory and voluntary savings.</p>	<ul style="list-style-type: none"> Individual loans are more flexible in adjusting to the frequent life-cycle changes of youth, but only if the adolescent has an established business. Microcredit programs that focus on older women also may be effective at reducing the vulnerability of young women and adolescent girls, particularly if they include a specific focus on HIV and gender in the educational curriculum. Women, as cultural and social gatekeepers in communities, are likely to transmit information to their children. 	<ul style="list-style-type: none"> Reasons that adolescent clients may be perceived as more high-risk borrowers are that they have higher mobility, less business experience, and a greater propensity to spend their loans nonproductively. In many countries, youth less than 18 years old cannot enter into a legally binding contract and therefore are barred from participating in some microfinance programs. Some MFIs forbid family members to participate in the same microfinance group, thus preventing adolescent children of MFI participants from joining. Some MFIs may limit youth to smaller loans than adults or require an adult guarantor. Make sure that the economic instability of a country does not present additional barriers to new, and especially young, budding entrepreneurs. 	<ul style="list-style-type: none"> Older married and unmarried young adults. The majority of youthful microfinance borrowers are ages 21–35. Those between 18 and 20 represent 5% of MFI borrowers. In Africa, 65% of youth participants are young women. This compares with 74% in Latin America and the Caribbean, 19% in Middle East and North Africa, and 25% in Eastern Europe and Central Asia. 	<ul style="list-style-type: none"> The IMAGE Project (rural South Africa) was designed specifically to examine the interrelationships among gender, HIV prevention, and microcredit. The premise of IMAGE was that older women who were the initial direct participants in the project would exert more direct influence over the sexual behavior of their adolescent children if they had more access to resources and information. The Small Enterprise Foundation provided loans through a village banking/ solidarity group model to women clients only. The program also developed a gender and HIV prevention curriculum called Sisters for Life, consisting of 10 one-hour training sessions. The first phase focuses on women only; the second phase focused on youth and men at first but found that younger adolescents in particular were more interested in savings as a safe place to put their earnings and allowing them to withdraw them at will (Urdang, 2007). 	<ul style="list-style-type: none"> The evaluation of IMAGE revealed a 55% reduction in the risk of intimate partner violence among participants but did not demonstrate a reduction in HIV risk for adolescents. There was an indirect effect on participants' children who remained in school, as HIV risk was considerably less among in-school adolescents. Preliminary evaluation results of pilot efforts indicated that deviating considerably from microcredit best practices to accommodate adolescents' unique circumstances does not improve outcomes. There are some accommodations that might make sense, such as giving them a longer lead time to get a business established; providing an initial grant rather than a loan (often paying on a loan is dependent on having income from another source, as a business takes some time to begin to generate income); starting with financial education and business skills training before making loans; and restricting loans to adolescents who have a supportive mentor who can provide business advice.

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Type and Description of Program	Elements of Success	Cautions	Participant Socioeconomic Profile	Sample Programs and Brief Description	Evaluations of Actual Programs
Income Growth, including Human Capital Formation (continued)					
<p>Microcredit with Obligatory and Voluntary Savings—include group loans; individual loans; and compulsory and voluntary savings (continued).</p>				<ul style="list-style-type: none"> • Camfed’s vocational training is often a prerequisite for adolescents prior to taking out a loan. • The TRY program in Kenya is designed to reduce adolescents’ vulnerability to adverse social and reproductive health outcomes, such as HIV infection, by providing livelihood options. It provides loans, deposit services, and basic business skills to out-of-school, very poor youth (15–19 years old). The majority of the participants, however, are older than 20 (Erulkar et al., 2006). • BRAC and CMES (Bangladesh) provide livelihood skills training, business start-up credit, and loans for youth ages 12–19 who have gone through training. 	<ul style="list-style-type: none"> • The evaluation revealed that accumulating savings was of much more interest, especially to younger girls. The self-help groups formed as part of TRY provided a significant amount of social support to the participants—many of whom said that it was their only source of social contact and support. The evaluation showed mixed results in terms of HIV prevention and did not measure changes in empowerment, such as changes in decisionmaking about reproduction and sexuality, finances, self-esteem, confidence, or agency. (Erulkar et al., 2006).

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Type and Description of Program	Elements of Success	Cautions	Participant Socioeconomic Profile	Sample Programs and Brief Description	Evaluations of Actual Programs
Income Growth, including Human Capital Formation (continued)					
<p>Microcredit with Obligatory and Voluntary Savings—include group loans; individual loans; and compulsory and voluntary savings (continued).</p>				<ul style="list-style-type: none"> • A collaboration between a youth training organization, Mali Enjineu, and an MFI, Kato Jiginew in Mali, produced mixed results. They combined savings, credit, and education for a select group of adolescents, who were mostly children of Kato Jiginew clients. The adolescents responded well to the savings component but were unable to meet the payment requirements of the short-term loans and the required frequent meetings. They needed more time to get their businesses up and running. Most of the youth participants had to rely on family members to repay their loans (Nagarajan, 2005). 	
<p>Vocational/Skills Training and Counseling—includes training adolescents in vocational skills and small business management skills.</p>	<ul style="list-style-type: none"> • Identifying a viable market for a skill or trade before training begins. Extensive market research is needed to understand clearly how a skill can be linked to income-earning potential, the barriers to entry, and how the project will overcome these. • Selecting individuals with interest or experience in managing a business (e.g., who know how to price, market effectively, etc.). • Complementing skills training with other needed inputs, such as credit, business services, etc. 	<ul style="list-style-type: none"> • Ensure that training is linked to the realities of the labor market—that is, availability of jobs and entry requirements. • Flooding the market with the same skill (e.g., training 20 tailors for a small town does not work). • Requiring written business plans, financial statements, or formal record-keeping systems if they are inappropriate for the business and participant. It is more important that the entrepreneur be able to develop a viable business strategy based on the skills 	<ul style="list-style-type: none"> • Urban girls and boys ages 15–24. These types of programs are less available in rural areas, unless offered by an MFI or other organization working in such an area, where they are more likely to be associated with agricultural development and credit programs. Youth often are not a specific focus of agricultural development programs. 	<ul style="list-style-type: none"> • SHAZ! in Zimbabwe was designed to test the hypothesis that increasing the economic power of out-of-school girls ages 16–19, in connection with life skills and sexual and reproductive health education, will enhance their decisionmaking about sexual relations and increase their ability to protect themselves from HIV. 	<ul style="list-style-type: none"> • In some instances, girls with increased assets found themselves at increased risk of exploitation by older men, who now saw them as sources of income in addition to sex. • After three years of implementation of Kishori Abhijan, 2,500 girls were interviewed for a follow-up survey. The program significantly increased self-employment and part-time employment opportunities for participating girls of all ages. All participants demonstrated increased knowledge about health,

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Type and Description of Program	Elements of Success	Cautions	Participant Socioeconomic Profile	Sample Programs and Brief Description	Evaluations of Actual Programs
Income Growth, including Human Capital Formation (continued)					
<p>Vocational/Skills Training and Counseling—includes training adolescents in vocational skills and small business management skills (continued).</p>	<ul style="list-style-type: none"> Tracking performance of graduates and use of skills after training. This can improve the quality of programs in the future if adjustments are made based on graduate feedback and also allows for better impact assessment of the skills intervention. Employing high-quality facilitators or instructors for training and ensuring that needed materials are available for demonstration, practice, and modeling excellence. Linking trainees with the private sector for future employment opportunities. 	<p>developed, often using extensive market research to develop an idea of how the business will operate viably, as well as its market potential.</p> <ul style="list-style-type: none"> Establishing large vocational training centers without clear career paths for the graduates. These schools are expensive to open and maintain and will not serve the attendees if they are unable to establish viable businesses or secure jobs from the training received. Providing all training and inputs for free. Requiring cost recovery or cost sharing (in cash or in-kind) by participants generally leads to better application and use of the learning. It also improves project sustainability. 		<ul style="list-style-type: none"> Kishori Abhijan, a UNICEF pilot intervention in Bangladesh, provided life skills and livelihood training for girls in 14 villages. Implemented by BRAC and CMES, the program involved enhancing self-esteem and leadership skills, as well as education related to gender roles and discrimination, health and nutrition, and legislation and legal rights, particularly early marriage and girls' and women's rights. Livelihood training included various specific vocational skills, such as poultry care, handicrafts, sewing, photography, and teacher training (Amin, 2007). 	<p>family planning, nutrition, and the causes of disease. They enjoyed greater mobility, as measured by reported activities. Overall, the program evaluation suggests that future programs to delay marriage should focus on younger adolescents (ages 12–14) in the poorest families and districts of rural Bangladesh (Amin, 2007).</p>
<p>Financial Literacy—personal, household, and/or business financial management; personal tax and pay slip education.</p>	<ul style="list-style-type: none"> Should be linked to a practical intervention, such as savings, grants, or credit programs, even if that link is sequential. Goal setting and planning are important dimensions to include in financial education. 	<ul style="list-style-type: none"> Ensure that training is practical and not overly abstract. 	<ul style="list-style-type: none"> Girls and boys ages 10–19, single and married, young married and unmarried women and men ages 20–24, in school and out of school, urban and rural 	<ul style="list-style-type: none"> The Population Council, University of KwaZulu Natal, and Tulane University's Operational Research in KwaZulu Natal provided safe spaces for youth to gather and extended social networks by linking youth to community mentors to reduce social isolation and build positive social relationships with adults. There was also a financial management component that taught participants 	<ul style="list-style-type: none"> Preliminary findings from Pop Council research: <ul style="list-style-type: none"> Participants had higher rates of talking about financial decisionmaking and savings than nonparticipants. Young women participants reported increased autonomy in financial decisions about spending. Voluntary HIV testing increased.

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Type and Description of Program	Elements of Success	Cautions	Participant Socioeconomic Profile	Sample Programs and Brief Description	Evaluations of Actual Programs
Income Growth, including Human Capital Formation (continued)					
<p>Financial Literacy—personal, household, and/or business financial management; personal tax and pay slip education (continued).</p>				<p>how to budget, save, plan their futures, and identify safe and appropriate income-generating activities. Finally, they also participated in sessions on HIV/AIDS awareness.</p>	<ul style="list-style-type: none"> • Parents of participants said that their children's participation also improved their own management of money. • Participants, more than nonparticipants, were aware of and open to mass media messages about HIV/AIDS. • Condom use went up by 16% among participants, while it declined by 11% among nonparticipants.
Social Capital Formation					
<p>Mentoring Programs—include matching young people up with caring adults through apprenticeships, internships, job shadowing, counseling, networking, and supportive companionship. The programs listed under this section are aimed at reducing social isolation of youth, especially those that are poor and from HIV/AIDS-affected families. Social networks are key to accessing and being successful at livelihood activities. Many of the livelihood strengthening mechanisms listed above rely on strong social networks. Pairing youth with adult mentors is one way to build and strengthen their social networks, and to make adults more able to provide youth with the necessary social support.</p>	<ul style="list-style-type: none"> • Mentorship from close relatives or guardians appears to be more effective in supporting economic activities of youth than mentorship from unrelated persons. • Mentors should have skills in business, health, social work, or community development. • Aunts and other close relatives may be more effective in transmitting information to girls about HIV prevention, reproductive health, and sexuality than their mothers (finding from TRY). 	<ul style="list-style-type: none"> • A credit officer cannot also assume the role of mentor to a borrower. • Mentorship should not substitute for or replace youth leadership. Both are important. • Community mentors, or “Aunties,” may work better for younger adolescents than older ones, who might consider themselves old enough to make their own decisions (finding of SAVE Malawi). 	<ul style="list-style-type: none"> • Youth ages 10–19. 	<ul style="list-style-type: none"> • SHAZ! in Zimbabwe combines HIV/AIDS and reproductive health and gender and relations education with life skills and vocational education for girls ages 16–19. Throughout the process, participants are supported by an adult relative, who serves as a mentor. Once participants finish the vocational training part of the program, they receive the grant of an asset to start a business or for equipment needed for a job (Bruce and Hallman, 2008). • SEWA in India is encouraging girls as young as 10 years old to accompany their mothers to programs, with the idea of teaching them financial literacy before they save or take out loans. 	<ul style="list-style-type: none"> • There are indications that pairing financial literacy with a savings program increases adolescents' commitment to savings, particularly if goal setting is part of the savings education curriculum (Kalyanwala et al., 2006).

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Type and Description of Program	Elements of Success	Cautions	Participant Socioeconomic Profile	Sample Programs and Brief Description	Evaluations of Actual Programs
Social Capital Formation (continued)					
Peer Education	<ul style="list-style-type: none"> • Include a focus on gender equality as part of HIV prevention education and life skills training. 	<ul style="list-style-type: none"> • Be aware that youth often are highly mobile and may not be present for the duration of interventions. 	<ul style="list-style-type: none"> • Boys and girls ages 15–24. 		<ul style="list-style-type: none"> • There are indications that pairing financial literacy with a savings program increases adolescents' commitment to savings, particularly if goal setting is part of the savings education curriculum (Kalyanwala et al., 2006).
<p>Sports and Youth Clubs—including church-based youth groups; build social networks through participation in sports.</p>	<ul style="list-style-type: none"> • Involve vulnerable girls in mapping exercises to identify who is being reached. • Creating a safe space for all participants may mean focusing on the most vulnerable groups' needs and constraints. • Identify what adolescents of different ages and circumstances perceive as their needs by involving them in participatory activities, such as sociodramas, dialogue, and interviews. • Find ways to reach adolescents (i.e., find vulnerable spaces, such as through contact with employers of domestic workers, husbands of adolescent girls, pimps/brokers of sex workers, and older boyfriends). • Create safe havens and girls-only spaces and offer a variety of livelihood options. 	<ul style="list-style-type: none"> • Avoid creating programs that are inaccessible to girls, who may be constrained in their mobility due to gender and cultural norms or conditions of employment. • Avoid programming activities when youth have conflicting obligations. 	<ul style="list-style-type: none"> • Boys and girls ages 10–24. These programs tend to be attended by boys more than girls. 	<ul style="list-style-type: none"> • The Mathare Youth Sports Association (MYSA) is a large-scale, community-based, co-ed organization based in the urban slums of Nairobi, Kenya. For more than two decades, MYSA has offered programs for civic engagement, environmental activism, and its predominant activity, sports (Brady, 2006). • The Ishraq program in Egypt challenges traditional concepts of gender-appropriate behavior by incorporating sports and recreational activities with literacy, life-skills training, and health awareness (Brady, 2006). 	<ul style="list-style-type: none"> • These programs tend to be heavily dominated by boys. Girls, particularly the most vulnerable, have very weak social networks. More girls-only sports programs might encourage greater participation by girls. A study by UNICEF presented in Dar es Salaam in June 2006 revealed that youth groups and peer education programs in Ethiopia and South Africa rarely were attended by the most vulnerable girls. In Ethiopia, attendees represented only 7.2% of the total attending programs. Fewer than 1% were girls employed in domestic service, and fewer than 0.5% were girls ages 10–14 living apart from their parents, even though in Addis, 37% of girls of that age group live apart from their parents. There were no programs in rural areas.

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