



USAID
FROM THE AMERICAN PEOPLE

HEALTH POLICY
INITIATIVE



IDENTIFYING APPROPRIATE LIVELIHOOD OPTIONS FOR ADOLESCENT GIRLS

A PROGRAM DESIGN TOOL

NOVEMBER 2009

This publication was produced for review by the U.S. Agency for International Development (USAID). It was prepared by Deborah Caro of Cultural Practice, LLC for the Health Policy Initiative, Task Order 1.

Suggested citation: Caro, Deborah. 2009. *Identifying Appropriate Livelihood Options for Adolescent Girls: A Program Design Tool*. Washington, DC: Futures Group, Health Policy Initiative, Task Order I.

The USAID | Health Policy Initiative, Task Order I, is funded by the U.S. Agency for International Development under Contract No. GPO-I-01-05-00040-00, beginning September 30, 2005. HIV-related activities of the initiative are supported by the President's Emergency Plan for AIDS Relief. Task Order I is implemented by Futures Group, in collaboration with the Centre for Development and Population Activities (CEDPA), Cultural Practice, LLC, White Ribbon Alliance for Safe Motherhood (WRA), Futures Institute, and Religions for Peace.

IDENTIFYING APPROPRIATE LIVELIHOOD OPTIONS FOR ADOLESCENT GIRLS

A PROGRAM DESIGN TOOL

NOVEMBER 2009

The views expressed in this publication do not necessarily reflect the views of the U.S. Agency for International Development or the U.S. Government.

CONTENTS

Acknowledgments	iv
Abbreviations	v
Gender Terms and Definitions.....	vi
I. Introduction.....	1
II. Background on Programs for Adolescent Girls	3
What We Know about Economic Vulnerability and HIV Risk for Adolescent Girls.....	3
Knowledge Gaps Regarding Economic Vulnerability and HIV Risk for Adolescent Girls	4
Guidelines for Developing Livelihood Programs for Adolescent Girls and Rationale for the Programming Tool.....	5
III. Tool Description and How to Use It	7
Basic Structure and Content of the Tool.....	7
Instructions for Use.....	9
IV. Situational Analysis and Vulnerability Matrix	15
Appendix A: Programming Matrix.....	35
References.....	47

ACKNOWLEDGMENTS

The author would like to thank the following colleagues who gave their time to review this document at various stages in its development: Lisa An, Gretchen Bachman, Diana Prieto, and Sara Wilhemsen of USAID/Washington; Myra Betron, Ken Morrison, Terri Lukas, and Brenda Rakama of the USAID | Health Policy Initiative, Task Order 1 in Washington; Boipelo Seithamo and Moses Poloko of the Health Policy Initiative in Botswana; Jane Brown and Carol Underwood of the Johns Hopkins University Center for Communication Programs; Todd Koppenhaver, Dalene van der Westhuizen, and Sangita Patel of USAID/Namibia; Joan LaRosa, Prisca Tembo, and Dorothy Tlagae of the U.S. Embassy, Botswana; and Pankaja Panda of the Centers for Disease Control and Prevention/President's Emergency Plan for AIDS Relief, Botswana. A warm thank you also goes to Renee Liebenberg of USAID/Namibia and Tebogo Lefatshe of the Health Policy Initiative/Botswana for their in-country support. In addition, the author thanks the following people for their time and help during consultation meetings on the guide:

Namibia:

- Godfrey Tubaundule, Muhammed Lemar, and Eurydice Rodrick, Academy for Educational Development (AED)-Namibian Ministry of Education
- Elizabeth Burleigh, AED/C-Change
- Henry Platt and Nicolette Bessinger, Church Alliance for Orphans
- Catherine Walker, Community Skills Development Center
- Joseph Luchenta, Project Hope
- Liza Escultura, KAYEC Trust

Botswana:

- Joanna Kirton, Salvation Army Psycho-Social Support Initiative
- Mrs Kebitsepe and Mrs Kwape, Botswana Christian AIDS Prevention Program
- Tryphina Majuta and Boitshepo Nyathi, Youth Health Organization
- Mompoloki Moatlhodi, Bagele Mahama, and Kennie Ralekgobo, Botswana Department of Social Services
- T.C. Zulu, Ministry of Education
- Karen Romano, Project Concern International
- Dorcas Taukobong, Kushatha Mosienyane, and Segolme L. Ramthlhwa, Research Triangle Institute
- Lilian Setimela, AED
- Phenya Gaothobogwe, Nkaikela

Finally, special thanks go to Rajashree Panicker for doing the original research on the adolescent livelihood programs and to Aditi Krishna for her patience and assistance in researching and organizing the information in the guide.

ABBREVIATIONS

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

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 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 that facilitate men's or women's behavior, knowledge, attitudes, and access to resources or opportunities of any type.

I. INTRODUCTION

There are many different types of livelihood¹ programs, including microfinance, conditional cash transfers, vocational skills training, scholarship programs, financial literacy, life-skills training, and so on. These programs are often applied to adolescents without distinguishing how their specific socio-cultural (e.g., age, gender, religion, marital status, residence, and school attendance) and economic situation (employment, ownership of assets, and educational attainment) may impact the success of a given livelihood strategy. Recent evaluations have generated increasing evidence that adolescent girls have very different livelihood needs depending on a number of different socioeconomic and cultural factors that shape the contexts in which they live—all of which influence the sexual and reproductive decisions they make. New research demonstrates that social and economic factors influence the sexual and reproductive options adolescents perceive to be available and the decisions they make, often putting them at increased risk of acquiring HIV (Bruce and Joyce, 2006; Lukas, 2008; UNFPA, IPPF, and Young Positives, 2008).

Data on the effectiveness of economic strengthening interventions and their links to and impact on HIV prevention for adolescent girls ages 10–19 are limited.² Thus, HIV program implementers seeking to implement economic strengthening programs as a means to prevent HIV transmission have little guidance on how to structure and direct such programs for girls in this age group. Questions that merit further investigation and analysis include the following:

- What are the elements of an effective economic strengthening program that help to mitigate economic vulnerability and prevent HIV infection in 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 the target audience?
- 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

¹ Livelihood refers to “the capabilities, assets (including both material and social resources), and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks, maintain or enhance its capabilities and assets, while not undermining the natural resource base (Scoones 2005: p 5).” Livelihood assets include human capital which includes knowledge, health, and the capacity to work; social capital, which refers to different forms of social support through individual relationships and group affiliations; natural capital, which includes natural resources; physical resources, which include tools, infrastructure, equipment, and information technology; and financial capital, which includes savings, credit, and income (ELDIS Livelihoods website).

² The terms adolescent girls and girls are used interchangeably in this document. In both cases, unless otherwise specified, we are referring to girls ages 10–19.

adolescent girls' susceptibility to HIV infection. Second, the project designed a program document, *Livelihood Options for Girls: A Guide for Program Managers*, (Caro, 2009) to assist PEPFAR program managers with selecting and designing a general framework for appropriate livelihood programs for girls. Finally, the project prepared this tool titled *Identifying Appropriate Livelihood Options for Adolescent Girls: A Program Design Tool* to help HIV program managers conduct more in-depth design, monitoring, and evaluation of activities that reduce adolescent girls' economic vulnerabilities, which contribute to their risk of acquiring HIV.

Objectives

This tool guides users through a series of diagnostic steps to understand how particular groups of adolescent girls are put at risk of HIV infection by their lack of access to and control over social, natural, human, physical, and financial capital. By guiding the user to identify and consider various socio-economic and cultural factors in the lives of adolescent girls with which he/she intends to work, the tool helps to pinpoint particular constraints and opportunities faced by those girls, and ultimately, the type of livelihood interventions that may be most appropriate for them. More specifically, the tool offers a menu of livelihood strategies that may contribute to overcoming the identified socioeconomic constraints or utilizing the identified opportunities to strengthen adolescent girls' power to make and act on decisions that protect them from HIV infection.

Audience and Intended Users

The tool is intended for use by donors and organizations implementing HIV prevention and sexual and reproductive health programs for adolescents. The tool is particularly useful for organizations already implementing adolescent programs focused on life skills training, sexual and reproductive health education, leadership development, and HIV prevention. It can assist program managers and implementers with the following:

- Expanding their knowledge of the populations they work with.
- Identifying gender-based constraints that limit adolescent girls' livelihood options and revealing culturally appropriate opportunities that may support viable livelihood options.
- Better understanding the socioeconomic constraints that girls face in accessing and applying HIV prevention information, particularly information gained through behavior change and communication programs.
- 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.

Donors may use it to help determine which populations they will work with and what kind of programmatic responses are most appropriate for different populations of adolescents. They may also use it to select indicators to track the impact of their programs on reducing economic vulnerability of adolescent girls and on gender equality.

Applications

The tool can be used to design a new HIV prevention program for adolescents, as well as other programs related to the larger context of sexual and reproductive health (such as pregnancy prevention programs). It can be used either to collect and analyze new information or to synthesize information from existing sources on the target group/potential participants. After collection or synthesis of the information, the tool guides the user through a diagnostic process that reveals several program options. The tool can also be used during program implementation to improve the approach or to address problems arising from

previously undetected barriers to access or behavior change. Finally, the tool can be used as part of an evaluation process to identify barriers to successful implementation or unforeseen opportunities that may inform a redesigned program.

II. BACKGROUND ON PROGRAMS FOR ADOLESCENT GIRLS

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

Recent trends demonstrate particularly high HIV transmission rates among young women ages 15–24, who account for half of all new cases of HIV infections (UNAIDS, 2004). This trend highlights the importance of focusing HIV prevention efforts on adolescent girls ages 10–19. Many factors contribute to adolescent girls’ greater susceptibility to HIV transmission, including their age, sex, and gender. There is growing evidence, in addition, 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 (UNFPA and IPPF, 2008).

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 factors that contribute to adolescent girls’ increased risk of HIV transmission (UNFPA and IPPF, 2008). The socio-cultural and economic factors that contribute both to their economic insecurity and heightened risk of acquiring HIV are in large measure 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:* HIV infection rates are higher among women ages 20–24 married before the age of 18 than among their unmarried peers (Bruce, 2006). Married girls have more frequent and more unprotected sex than do unmarried adolescent girls. While pregnancy prevention may be an incentive to abstain from or to protect themselves in sexual relations for unmarried girls, married adolescents are often under extreme pressure to become pregnant, which can be a disincentive for them and their partners to initiate or accept the use of condoms. Young married adolescent girls also tend to be more isolated, less likely to be in school, and have older men as partners than their unmarried peers. These are all additional risk factors for HIV transmission, especially in contexts where married men have multiple partners before and after marriage.
- *Absence from school:* While much attention has been focused on girls who are in relationships with older men (so-called “Sugar Daddies”) for financial support for school fees and supplies, research demonstrates that adolescent girls, out of school or greatly behind in grade level, are at much more risk of HIV and other sexually transmitted diseases than their in-school and on-grade level peers 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, 2007). Girls who stay in school through their adolescence tend to have sex later than those out of school.

³ For a detailed discussion of these issues, see *Reducing Adolescent Girls’ Vulnerability to HIV Infection: Examining Microfinance and Sustainable Livelihood Approaches* (Lukas, 2008).

- *Social isolation:* Social networks (i.e., social capital) provide the basis for social support and access to productive resources and economic opportunities. Many adolescent girls, especially the poorest, have weak social networks, particularly 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, 2007, citing Hallman, 2004, 2005). Wealthier girls have broader social networks than poor girls who must rely on livelihood strategies that put them at greater risk for HIV.
- *Migration:* A study conducted in Ethiopia found that girls in domestic services were often victims of exploitation, abuse, and isolation (Erulkar et al., 2004). Less than 20 percent of the girls studied reported having a place to sleep; 16 percent said that they had someone who they could ask for money when needed; and only 13 percent said that they had a place in the neighborhood where they could associate with other girls their age (Bruce and Joyce, 2007).
- *Pressure to support or contribute support to household:* Adolescence is a period noted for little access to financial and material resources when there is high demand due to peer influence and pressure (Kaufman and Stavrou, 2002). 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, 2007). Many other 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.
- *Adults' attitudes toward adolescent girls:* Adults in a position of power to hire or lend money to adolescents may hold negative stereotypes of youth who face discrimination in the workplace, marketplace, and financial institutions. Their lack of work-related skills in combination with their limited work experience is also a serious challenge.

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. (Annex 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.

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.

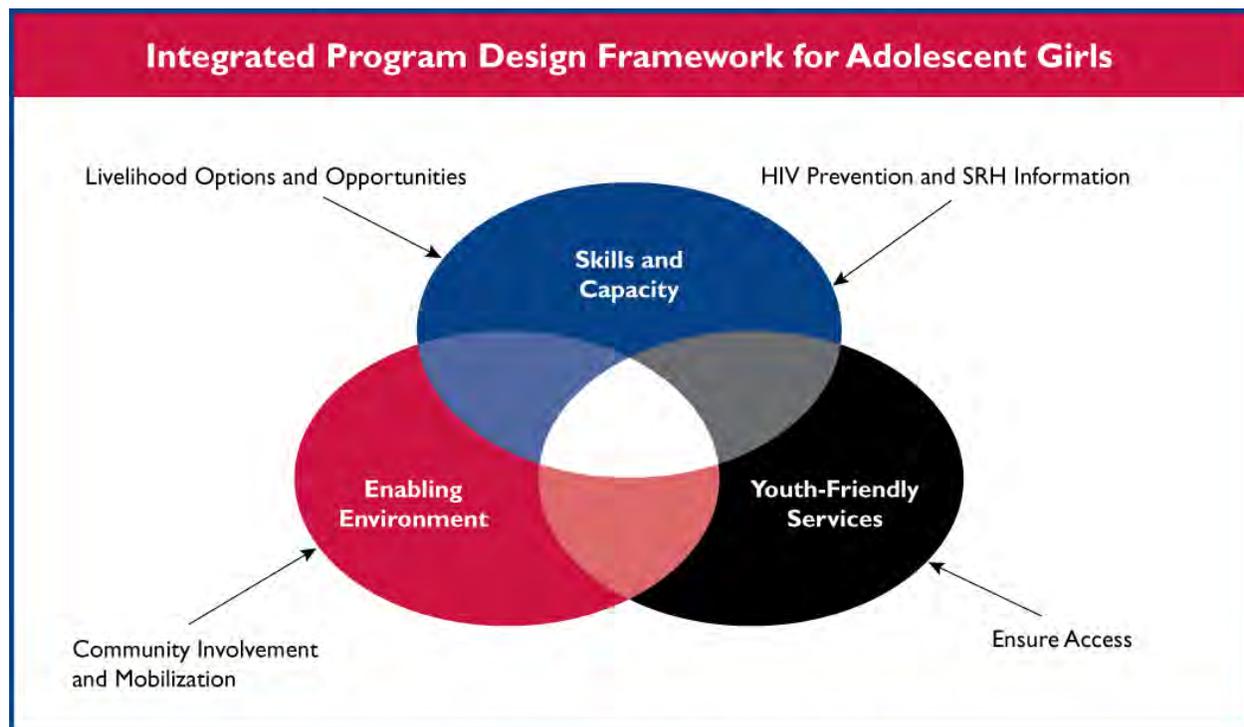
Guidelines for Developing Livelihood Programs for Adolescent Girls and Rationale for the Programming Tool

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 involves providing HIV prevention and other sexual and reproductive health (SRH) information to adolescent girls,

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).

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, 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.



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

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 tool, 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.

III. TOOL DESCRIPTION AND HOW TO USE IT



Basic Structure and Content of the Tool

The tool is designed to help program managers identify programs that are appropriate for different adolescent participants. The design enables the user to analyze how gender relations, roles, and identities are constructed in different dimensions (areas) of social life and development activities. It also helps to

identify whether there are specific gender-based political and institutional constraints that affect the relative status and opportunities open to men and women that can be addressed by development activities. In this framework, gender relations, roles, and identities are analyzed across four dimensions to identify existing gender-based constraints and potential opportunities.

To fully understand whether the constraints and opportunities identified are based on gender differences or other root causes of inequality, it is necessary to compare information on men and women and boys and girls. In this version of the tool, there is a focus on girls in particular, as previous research has demonstrated that they are more at risk of acquiring HIV than boys of the same age. However, it is recommended that the information collected on adolescent girls be compared to information about boys, as well as men and women, as other social factors such as poverty, age, residence, and religion may interact with gender inequality to contribute to economic vulnerability and HIV risk experienced by adolescent girls.

The tool includes a table for recording context-specific information on a particular group of adolescent girls. The table is designed around four dimensions of social analysis that guide the data collection and analysis process:

- Access to Assets
- Knowledge, Beliefs, and Perceptions
- Practices, Time Use, and Participation
- Power and Rights

These dimensions are described in the next section. They provide the framework for collecting and synthesizing information. Guide questions are provided under each analytical dimension in the first column to focus the user on information that will help to determine the socioeconomic vulnerability of adolescent girls. The questions are not exhaustive, and the user is invited to develop additional questions that may be of importance in their particular context or to ignore questions that may not be relevant to the focus population. Two types of questions are provided: (1) yes/no questions that provide a quick way of moving through the process and (2) open-ended questions that can be used to examine the context in greater detail. The second set of questions and any additional ones the user generates help to gain a more nuanced understanding of a specific context, which may aid in fine-tuning programmatic options to the particular needs of the focus population.

The fourth row provides space to record the answers to the open-ended questions or to enter any additional information that helps to elucidate the context and particular circumstances of the population under study. The third row provides indicators of economic vulnerability associated with HIV risk. The sixth row, divided into constraints and opportunities, provides the results of the analysis of comparing the contextual information collected (row 4) to the indicators of vulnerability (row 3).

The analysis helps to determine whether a finding constitutes a constraint to or an opportunity for strengthening livelihoods. Illustrative constraints and opportunities, based on answers to the yes/no guide questions, are listed in the sixth row. The seventh and last row points users to programming options to address constraints and opportunities faced by different subgroups of adolescent girls. Based on whether the answers constitute an opportunity or a constraint, row 7 offers a menu of possible programmatic elements designed to take advantage of opportunities or to overcome constraints.

The tool also has two appendices to further assist users in the design of appropriate livelihood program components for mitigating economic vulnerabilities of adolescent girls.

Appendix A provides the user with more in-depth guidance on the design and implementation of programs that have been identified in the matrix, including elements of success or best practices; cautionary considerations for implementers; and examples of real programs and their evaluated outcomes,

when available. The appendix also includes design guidelines based on best practices and presents the most appropriate approach for different groups of adolescent girls depending on their age, in-school or out-of-school status, poverty level, and other socioeconomic variables. Finally, it suggests topics for further investigation and research. The References section includes an extensive bibliography of the literature consulted during the tool’s development.

Instructions for Use

Program managers or other users of the tool should initially discuss and record basic information about the intended participant population, including information on their age range, ethnicity, religion, race, residence, and whether they are in or out of school. Some of the information, such as in- or out-of-school status, may not be known before using the tool. Identifying and recording this information helps tool users consider these factors while making programming decisions.

Row 1 identifies the dimension⁵ (e.g., Access to Assets), and row 2 specifies a more specific focus area within the dimension (e.g., access to financial assets). The content of the analytical dimensions help to structure the collection and synthesis of information. A brief description of each dimension is given below.

1 → **Dimension: Access to Assets**

2 → **Focus Area: Access to financial assets**

Indicators of Economic Vulnerability:

Contextual Question and Additional Information:
Q: How do adolescents gain access to shelter, clothing, and other goods?

Question (yes/no): Do girls have financial assets (income and employment) that provide access to food, clothing, housing, cash, bicycles, jewelry, and school supplies?

Opportunities:	Constraints:
Options for livelihood programs, given opportunities and indicators of economic vulnerability:	Options for livelihood programs, given constraints and indicators of economic vulnerability:

⁵ The 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).

Access to Assets refers to being able to use the resources necessary to be a fully active and productive participant (socially, economically, and politically) in society. It includes access to, but not necessarily control over, resources, income, services, employment, information, social capital, and benefits. An individual may have the right to use assets without having the power to make decisions about their use. For instance, an adolescent girl may work and earn income, which she hands over to adults in her household who decide how her income is used. The girl has access to income, but she does not have control over her income. This is an important distinction for assessing the viability of different livelihood options to substitute for economic strategies employed by teenage girls that may allow them to retain control over economic resources that they generate.

Knowledge, Beliefs, and Perceptions refer to the culturally mediated gender ideologies that shape beliefs about the qualities and life goals or aspirations appropriate to different gender categories. This dimension refers to how people interpret aspects of their lives differently according to gender categories. Men and women may have access to different types of knowledge, have diverse beliefs, perceive situations differently, and conform to gender-specific norms. In many cultural systems, some knowledge may be proprietary to only one gender category and hidden from another, limiting peoples' ability to participate in *the full range of* social experiences. Beliefs refer to those ideas and attitudes that guide what is deemed proper or normative behavior for men and women and boys and girls. Finally, perceptions, or attitudes, refer to differential interpretations of information and experience based on differences in gender identities and roles. For instance, if adolescent girls do not perceive themselves as independent, they may lack the confidence to assume responsibility for a business or to think about saving for their future.

Practices and Participation refer to peoples' behaviors and actions in life—what they actually do—and how this varies by gender. The dimension encompasses not only current patterns of action but also the way that people engage in development activities. Gender also influences the availability and allocation of time as well as where particular types of activities and practices take place. Participation includes attending meetings, training courses, accepting or seeking out services, and other development activities. Participation can be both active and passive. Passive participants may be present in a room where a meeting is taking place and thus may be aware of information transmitted but do not voice their opinions or play a leadership role. Active participation involves voicing opinions and playing an active role in the group process.

Power and Rights refer to the capacity to make decisions freely and to exercise power over ones body and within an individual's household, community, municipality, and the state. This includes the capacity to decide about the use of household and individual economic resources and income and their choice of employment. It also encompasses the right to engage in collective action, including the determination of rights to and control over community and municipal resources. Rights include the capacity to exercise one's vote, run for office, be an active legislator, and to enter into legal contracts. It also refers to how people in different gender categories are regarded and treated by both the customary and formal legal codes and judicial systems. Rights encompass access to legal documentation, such as identification cards, voter registration, and property titles, as well as capacity to inherit and own property and seek legal redress of wrong-doings.

Row 3 of the tool provides key indicators of economic vulnerability linked to HIV risk and identifies potential constraints and opportunities that arise in the particular context under analysis. The list is generated from established indicators of economic vulnerability for adolescent girls that are linked to HIV risk. The indicators help the user to decide whether the answers to the diagnostic yes/no questions (in row 5) are likely to be a constraint or an opportunity.

3 →

Dimension: Access to Assets	
Secondary area: Access to financial assets	
Indicators of Economic Vulnerability:	
Contextual Question and Additional Information:	
Q: How do adolescents gain access to shelter, clothing, and other goods?	
Question (yes/no): Do girls have financial assets (income and employment) that provide access to food, clothing, housing, cash, bicycles, jewelry, and school supplies?	
Opportunities:	Constraints:
Options for livelihood programs, given opportunities and indicators of economic vulnerability:	Options for livelihood programs, given constraints and indicators of economic vulnerability:

Rows 4 and 5 provide space for recording the answers to questions related to each secondary area. If there is more in-depth information on the participant population, or the time to collect the information, it is helpful to record answers to the additional questions (row 4). If there is little information available or if the user is pressed for time, a first level of analysis is to answer the yes/no question (row 5) and to record any additional information to support the answer. This will greatly enhance the analytical power of the tool to help the user arrive at an appropriate programmatic fit for the participant population. The questions in row 4 are open-ended questions to assist the user in gathering or synthesizing contextual information about the participant group. The questions in row 5 are yes/no questions. The yes/no responses help the user to decide whether the situation of the participant population presents a constraint or opportunity. Whether a response of yes or no indicates a constraint or opportunity depends on the question and its relation to known indicators of economic vulnerability based on findings in the research literature. If the response to the yes/no question matches an indicator of vulnerability in row 3, then the information probably indicates a constraint. Responses to the questions in row 4 will help the user to understand more fully why the finding indicates a constraint or opportunity.

Dimension: Access to Assets	
Secondary area: Access to financial assets	
Indicators of Economic Vulnerability:	
Contextual Question and Additional Information: Q: How do adolescents gain access to shelter, clothing, and other goods?	
Question (yes/no): Do girls have financial assets (income and employment) that provide access to food, clothing, housing, cash, bicycles, jewelry, and school supplies?	
Opportunities: Options for livelihood programs, given opportunities and indicators of economic vulnerability:	Constraints: Options for livelihood programs, given constraints and indicators of economic vulnerability:

Row 6 is divided into columns 6a and 6b, which contain diagnostic information that classifies the answers to the contextual question in row 4 and the yes/no question in row 5 as either constraints or opportunities. **Gender-based constraints** (6b) are factors that inhibit men’s or women’s access to resources, behavior and participation, time use, mobility, rights, and exercise of power based on their gender identity. **Gender-based opportunities** (6a) are structural and institutional factors that facilitate women’s and men’s equitable access to resources, behavior and participation, time use, mobility, rights, and exercise of power. The premise of gender-integrated programming is that it is necessary to design programmatic approaches that overcome the identified gender-based constraints or to take advantage of the identified opportunities in order to mitigate the economic vulnerability of adolescent girls.



If the answer constitutes an opportunity, the user is referred to the programmatic options in column 7a (below opportunities). If the answer constitutes a constraint, the user is directed to choose among the programmatic approaches indicated in columns 7b (directly below the constraints).

Row 7 offers a menu of livelihood programming options based on available information on best practices in the literature. The box 7a presents options that make sense in light of the opportunities identified in box 6a, in conjunction with the indicators of vulnerability presented in row 3. The box 7b offers options that respond to the constraints identified in box 6b, in relation to the indicators of economic vulnerability presented in row 3. Appendix A includes more information on the different options presented. This additional information can help the user to make more informed choices among the different options in order to arrive at an appropriate fit for the needs of the groups of adolescent girls with which they work.

Dimension: Access to Assets	
Secondary area: Access to financial assets	
Indicators of Economic Vulnerability:	
Contextual Question and Additional Information: Q: How do adolescents gain access to shelter, clothing, and other goods?	
Question (yes/no): Do girls have financial assets (income and employment) that provide access to food, clothing, housing, cash, bicycles, jewelry, and school supplies?	
Opportunities:	Constraints:
Options for livelihood programs, given opportunities and indicators of economic vulnerability:	Options for livelihood programs, given constraints and indicators of economic vulnerability:

7a →

← 7b

IV. SITUATIONAL ANALYSIS AND VULNERABILITY MATRIX

Dimension: Access to Assets

Secondary area: Productive resources: land, animals, labor, tools, machinery

Indicators of Economic Vulnerability:

- Limited or no access to productive resources

Contextual Question and Additional Information (Information: documentation of specific information for focus population):

Q: How do adolescent girls gain access to productive assets?

Question (yes/no): Do members of the target group have the ability to use resources?

Yes ▼

No ▼

Opportunities:

If yes: Access to productive assets may serve as the basis for a business or for paying for school supplies and fees.

- Through parents or other relatives

Constraints:

If no: Adolescent girls may look for other means to access resources that may put them at risk. If families lack resources, they are unlikely to send girls to school.

- Through marriage at a young age

Options for livelihood programs, given opportunities and indicators of economic vulnerability:

- Stay in school
- Business development
- Business skills training
- Micro-credit with obligatory savings

Options for livelihood programs, given constraints and indicators of economic vulnerability:

- Vocational training; business development mentoring
- Conditional cash transfer programs to encourage school attendance and health objectives
- In-kind or monetary grants and scholarships
- Asset building programs (e.g., BRAC)

Dimension: Access to Assets

Secondary area: Access to Financial Assets

Indicators of Economic Vulnerability:

- Poor-quality or unstable housing
- Few personal belongings
- Is a dependent of a food-insecure household
- Has dependents
- Lives apart from family
- Lack of employment; insecure or seasonal employment
- Lack of employable skills
- Labor market segmentation that discriminates against women and girls
- Unsafe workplaces

Contextual Question and Additional Information:

Q: How do adolescents gain access to shelter, clothing, and other goods?

Q: Is access linked or associated with particular expectations or obligations in exchange for access (labor, collateral, sexual favors, etc?)

Q: What types of employment are available to adolescent girls and under what types of conditions?

Question (yes/no): Do girls have financial assets (income and employment) that provide access to food, clothing, housing, cash, bicycles, jewelry, and school supplies?

Yes ▼

No ▼

Opportunities:

If yes: Adolescent girls can access cash or other liquid assets to invest in safe savings mechanisms or for school.

- Family support
- Secure employment

Constraints:

If no: Adolescent girls may look for other means to access resources that may put them at risk.

- Families offer little possibility of food and shelter security
- Through live-in domestic work arrangements
- Through relationships with older partners (married or unmarried)

Options for livelihood programs, given opportunities and indicators of economic vulnerability:

- Savings and financial literacy
- Rotating credit associations
- Business skills development
- Vocational training; business development mentoring

Options for livelihood programs, given constraints and indicators of economic vulnerability:

- Conditional cash transfer programs to encourage school attendance and health objectives
- In-kind or monetary grants and scholarships
- Financial literacy
- Safe deposit sites and savings clubs for domestic workers, street kids, commercial sex workers, and others with precarious living situations, or who are involved in abusive or controlling relations
- Employment and business mentoring programs to provide safer and more lucrative employment options
- Safe spaces for girls to meet in groups to receive training/ capacity building
- Business skills training

Dimension: Access to Assets

Secondary area: Access to education

Indicators of Economic Vulnerability:

- Girls not enrolled in school
- Schools are considered unsafe places for girls
- Racial, ethnic, gender, or age discrimination prevents access to education

Contextual Question and Additional Information:

Q: What factors prevent access?

Question (yes/no): Do members of the focus population have access to school?

Yes ▼

No ▼

Opportunities:

If yes: School can be a venue for life skills planning and financial literacy, in addition to HIV prevention education.

Constraints:

If no: Girls who are not in school have a harder time participating in programs and have less access to information about livelihood alternatives and health. Several factors may constrain girls access to school.

- In rural areas, distance to school
- Safety
- Cost of school fees and supplies
- Parents' preference to spend scarce resources on boys' education
- Other economic and household obligations

Options for livelihood programs, given opportunities and indicators of economic vulnerability:

- School-based programs for vocational training, employment skills, life skills planning
- School-based financial literacy and savings programs

Options for livelihood programs, given constraints and indicators of economic vulnerability:

- Greater challenges to reaching out-of-school youth and particularly girls who may be more restricted in their mobility, decisionmaking, and time availability
- In rural areas, allow girls to accompany mothers or other female relatives to microfinance or savings associations; provide savings products independent of loans
- In urban areas, provide safe spaces for meetings for training and savings
- Stipends for transportation
- Conditional cash transfers and scholarships to keep girls in school

Dimension: Access to Assets

Secondary area: Access to services

Indicators of Economic Vulnerability:

- Lack of access to youth-friendly services
- Lack of access to financial services
- Lack of access to legal services
- Racial, ethnic, gender, or age discrimination prevents access to services

Contextual Question and Additional Information:

Q: What types of services are accessible to the focus populations?

Q: Are they barred from services that may affect their livelihood options?

Question (yes/no): Do adolescents have access to services?

Yes ▼

No ▼

Opportunities:

If yes: Increases ability to save, to work, and to study.

Constraints:

If no: For instance:

- Ineligibility of adolescents under 18 years old to independently open bank accounts may limit their ability to save
- Inability to access legal services may prevent them from denouncing abuses in the workplace or in school, negatively impacting on their ability to work or study

Options for livelihood programs, given opportunities and indicators of economic vulnerability:

- Co-location of legal, health, and financial services along with other youth programs to facilitate access

Options for livelihood programs, given constraints and indicators of economic vulnerability:

- Alternative savings mechanisms and other financial services
- Identify and address policies that prevent youth from accessing different types of services
- Work with parents and other guardians to assist youth in gaining access to services

Dimension: Access to Assets

Secondary area: Social capital/Social networks

Indicators of Economic Vulnerability:

- Is an orphan
- Not socially connected
- Living outside of protective structures of family or school
- Young and married or in union
- Having few friends
- Not a member of a club or organization
- Racial, ethnic, gender, or age discrimination bars membership

Contextual Question and Additional Information:

Q: Are there barriers to membership?

Q: Do adolescents have access to friendships among their peers? Why not?

Question (yes/no): Does the focus population have access to organizations such as clubs, sports teams, religious organizations, youth groups, or community groups?

Yes ▼

No ▼

Opportunities:

If yes: Groups that provide peer support can be a source of information, individual empowerment, and group action, as well as peer-to-peer learning, mentoring, and social support for behavior change.

Constraints:

If no: The inability to associate with peers or join groups is indicative of many adolescent girls' isolation and prevents access to information, skills, assets, and income.

Options for livelihood programs, given opportunities and indicators of economic vulnerability:

- Groups serve as a venue for livelihood strengthening programs:
 - Savings clubs
 - Vocational training
 - Business skills development
- Mentoring programs
- Peer education

Options for livelihood programs, given constraints and indicators of economic vulnerability:

- Programs that provide economic incentives can provide the basis for adults to allow adolescent girls to participate in groups (transportation costs, grants, job training that leads to employment)
- Programs that demonstrate they provide girls with safe places to meet
- Programs that involve gatekeepers (parents, religious leaders, etc.) who may prevent girl adolescents' participation in group activities
- Programs that engage community members, including adolescent girls and boys, in the examination of the interrelationship among gender, livelihood security for women and adolescent girls, education, and health outcomes
- Mentoring programs

Dimension: Access to Assets

Secondary area: Access to information

Indicators of Economic Vulnerability:

- Limited access to the media
- Little exposure to financial information
- Lack of information about the benefits of staying in school
- Lack of information about economic strengthening programs

Contextual Question and Additional Information:

Question (yes/no): Do adolescent girls have access to information beyond their households about different livelihood options?

Yes ▼

No ▼

Opportunities:

If yes: Has information to make informed choices when empowered to make decisions or to provide information to parents and guardians who may make the decisions.

Constraints:

If no: Limited access to information about livelihood options is likely to encourage adolescent girls to look at familiar, if albeit high-risk, options rather than perceived alternatives: early marriage, relationships with older partners, potentially exploitative employment (e.g., domestic work or sex work).

Options for livelihood programs, given opportunities and indicators of economic vulnerability:

- Programs that strengthen adolescent girls ability to use information (e.g., life planning skills workshops, and career counseling) and strengthen their capacity to make decisions
- Educate adolescent girls on their employment and labor

Options for livelihood programs, given constraints and indicators of economic vulnerability:

- Mentoring programs that provide a safe and non-threatening process for information dissemination
- Better use of channels that adolescents use to get information or find enjoyable (peers, music, storytelling, soap operas, and drama)
- Life-planning skills workshops

Dimension: Knowledge, Beliefs, and Perceptions

Secondary area: Knowledge

Indicators of Economic Vulnerability:

- Limited access to the media
- Little exposure to financial information
- Lack of information about the benefits of staying in school
- Lack of information about economic strengthening programs

Contextual Question and Additional Information:

Q: What do they know and how accurate is it?

Q: How does girls' knowledge differ from boys' and why?

Q: Where do they get their information and from whom?

Question (yes/no): Do adolescent girls have knowledge of what livelihood opportunities are open to them beyond those which their mothers engage in?

Yes ▼

No ▼

Opportunities:

If yes: There is the opportunity to support their further education to reach their employment and professional goals. There is also the opportunity to take advantage of non-traditional livelihood options for girls and women.

Constraints:

If no: The primary task is to help to expand their knowledge of options based on realistic opportunities in the labor market, support for further education, and business opportunities. It is also important to influence the people who provide girls with information (i.e., parents, teachers, religious leaders, etc.).

Options for livelihood programs, given opportunities and indicators of economic vulnerability:

- Programs that encourage girls to stay in school, along with incentives, such as scholarships to pursue study in non-traditional as well as traditional sectors for women (as long as opportunities exist)
- Vocational training for non-traditional sectors and work with employers to support girls entry into these sectors
- Educate adolescent girls on their employment and labor
- Financial literacy training

Options for livelihood programs, given constraints and indicators of economic vulnerability:

- Outreach to girls and their families to provide information about diverse livelihood opportunities and how to take advantage of them (for both in-school and out-of-school girls)
- Vocational training for non-traditional sectors and work with employers to support girls entry into these sectors
- Educate adolescent girls on their employment and labor

Dimension: Knowledge, Beliefs, and Perceptions

Secondary area: Beliefs

Indicators of Economic Vulnerability:

- Importance of demonstrating women's fertility
- That young women are less likely to be HIV positive
- That women are solely responsible for protection against pregnancy
- That requesting use of a condom implies that the partner is unfaithful
- That it is the role of the man to set the terms for sex and that girls must be submissive
- Ignoring married adolescents

Contextual Question and Additional Information:

Q: Do adults believe that adolescent girls are potentially unreliable suppliers or customers of services and goods?

Q: Do adults believe that they should dissuade adolescent girls from working outside sectors customarily open to women?

Q: Do adults believe that adolescent girls need protection and should be accompanied whenever they are in public places?

Q: Are married girls considered to be women?

Question (yes/no): Are there beliefs that prohibit or discourage adolescent girls from working outside of the home?

Yes ▼

No ▼

Opportunities:

If yes: All of these beliefs will constrain the capacity of adolescent girls to participate in programs and services. The solutions depend on the particular beliefs in specific contexts and engaging key decisionmakers, especially parents, in discussions about the economic and health implications of the beliefs for their daughters and their households.

Constraints:

If no: Girls are more likely to be able to participate in economic strengthening programs.

Options for livelihood programs, given constraints and indicators of economic vulnerability:

- Outreach to households
- Community involvement activities to engage diverse stakeholders in support for economic strengthening activities for adolescent girls
- Outreach to business owners and mentoring programs so that they can develop trust with adolescents who might later become business owners themselves
- Educate adolescent girls on their employment and labor

Options for livelihood programs, given opportunities and indicators of economic vulnerability:

- Programs that strengthen adolescent girls ability to use information (e.g., life planning skills workshops, and career counseling), and strengthen their capacity to make decisions
- Employment services
- Micro-credit and business skills training for some groups (those that are older, have some access to assets, and are interested in running a business)
- Educate adolescent girls on their employment and labor

Dimension: Knowledge, Beliefs, and Perceptions

Secondary area: Perceptions

Indicators of Economic Vulnerability:

- Relationships with men older by 10 years or more
- Weak and non-existent social networks and support
- Being orphaned
- Isolation through domestic employment or early marriage
- Perception of low risk of pregnancy
- Perception of low risk of contracting HIV
- Girls' perception of transactional relationships as empowering

Contextual Question and Additional Information:

Q: What do girls look for in cross-generational relationships?

Q: How are these different from what they look for in relationships with their peers?

Q: What do men look for in cross-generational relationships?

Q: How do young married girls perceive their relationships with their husbands; what are their expectations?

Q: What are older men's expectations of their adolescent brides?

Question (yes/no): Is the primary motivation of a relationship with an older man for money and material support?

Yes ▼

No ▼

Opportunities:

If yes: Alternative sources of income and economic support may be sufficiently attractive to dissuade girls from entering into cross-generational relationships. Some recent research indicates that adolescent girls have considerable control over their decision to enter into relationships but less control once they are in them.

Constraints:

If no: Income-generation and economic support alternatives are less likely to persuade adolescent girls to forgo relationships with older men from whom they may seek social support, increased social status, and love.

Options for livelihood programs, given opportunities and indicators of economic vulnerability:

- Scholarships to pay for school fees and supplies
- After-school employment opportunities
- Monetary incentives or subsidies to participate in vocational training or business development programs

Options for livelihood programs, given constraints and indicators of economic vulnerability:

- Interventions that build social networks that deepen and broaden social capital
- Mentoring programs
- Peer support groups that combine social and economic support interventions
- Community-based interventions that involve both adolescents and adults
- For married adolescent girls, married girls clubs, savings mechanisms, and business development skills, including businesses they can run from home

Dimension: Practices and Participation

Secondary area: Practices

Indicators of Economic Vulnerability:

- First sexual experience was coerced
- Having multiple partners
- Having a partner who is more than 10 years older

Contextual Question and Additional Information:

Q: What kind of paid work do they engage in?

Question (yes/no): Do girls (between the ages of 10 and 19) work outside of the household for pay?

- At what age?
- In what types of activities?

Opportunities:

Perhaps: There is some evidence that urban adolescent girls in the older age range who worked for pay while enrolled in school were less likely to get pregnant. Pregnancy risk, and perhaps by extension HIV risk, may be reduced by having greater access to adult mentors, boosting self-confidence and negotiation skills, giving them more hope in the future, and curtailing their available discretionary time.

Constraints:

If no: For older adolescents who are in school, they may seek out relationships with men who can provide them with support or other forms of transactional sex.

If yes: For younger adolescents who are working instead of going to school, they might be put at increased exposure to coerced sex.

Options for livelihood programs, given opportunities and indicators of economic vulnerability:

- Employment service that provides assistance in finding part-time jobs and training on skills and know-how about working in formal sector jobs
- Works with employers to ensure that they respect and treat their young employees according to the law; establish clear understanding about work hours and terms of employment and provide training and clear expectations of their workers
- Vocational training
- Savings clubs and financial literacy
- Work with parents and other influential adults to allow teen girls to retain at least partial control over their earnings and to encourage them to save

Options for livelihood programs, given constraints and indicators of economic vulnerability:

- Incentives to keep younger girls in school: scholarships and conditional cash transfer programs
- Help with finding safe employment
- Work with parents and other influential adults to allow teen girls to retain at least partial control over their earnings and to encourage them to save
- Employment service that provides assistance in finding part-time jobs and training on skills and know-how about working in formal sector jobs

Dimension: Practices and Participation

Secondary area: Practices – Time Use

Indicators of Economic Vulnerability:

- Out of school

Contextual Question and Additional Information:

Q: How do adolescent girls spend their time?

Question (yes/no): Do adolescent girls have responsibility for a large amount of unpaid work?

Yes ▼

No ▼

Constraints:

If yes: They may not have much time available to participate in project-sponsored activities.

Opportunities:

If no: Girls and their parents may welcome the opportunity for them to engage in income-generation or educational activities.

Options for livelihood programs, given constraints and indicators of economic vulnerability:

- Time-saving interventions, such as piped water to houses, energy-saving alternative fuels, and alternative childcare arrangements
- School hours that work around girls' other responsibilities

Options for livelihood programs, given opportunities and indicators of economic vulnerability:

- Opportunities for livelihood activities that are complementary to school, such as financial literacy, savings clubs, vocational training, and job referral

Dimension: Practices and Participation

Secondary area: Participation

Indicators of Economic Vulnerability:

- Married before the age of 18
- Having a partner who is more than 10 years older
- Ignoring married adolescents
- First sexual experience was coerced

Contextual Question and Additional Information:

Question (yes/no): Is marriage a livelihood strategy for adolescent girls?

Yes ▼

No ▼

Opportunities:

If no: Girls are more likely to marry later and stay in school. Even if they do not stay in school, by virtue of delaying marriage, they are more likely to have access to an independent source of income and develop better negotiation skills before marriage.

Constraints:

If yes: There is likely to be pressure to marry early, which is a risk factor for HIV. Early marriage makes girls more vulnerable to physical, sexual, psychological, and economic abuse. It also limits development of their skills, resources, knowledge, social support, mobility, and autonomy.

Options for livelihood programs, given opportunities and indicators of economic vulnerability:

- Opportunities for livelihood activities that are complementary to school, such as financial literacy, savings clubs, vocational training, and job referral
- Higher education and post-secondary vocational training
- Scholarships to keep girls in school and to encourage them to continue their schooling at higher levels
- For out-of-school girls, vocational training, savings clubs, and perhaps for older adolescents (ages 17–19), business skills training and micro-credit

Options for livelihood programs, given constraints and indicators of economic vulnerability:

- Married girls clubs offer opportunities for girls who are married to come together in pursuit of livelihood activities, health education, and health services; in areas where there is restriction on girls' mobility, to be successful, programs must also involve adult decisionmakers, including parents and religious and political leaders (otherwise girls are unlikely to participate)
- For older married adolescent girls, micro-credit and business skills training may make sense, where there is community support and market opportunities

Dimension: Practices and Participation

Secondary area: Participation

Indicators of Economic Vulnerability:

- Migration at a young age for employment
- Social isolation

Contextual Question and Additional Information:

Q: What type of employment are they engaged in; what are the terms of their employment?

Q: Do they have family and friends who they can rely on in the city?

Question (yes/no): Is it common for relatives to take adolescent girls from villages to urban centers to find employment?

Yes ▼

No ▼

Constraints:

If yes: Rural families often take adolescent girls to work in the cities in order to supplement family income and gain access to cash. Girls often go on their own to avoid marrying young. In either case, the types of employment open to them are limited and for the most part high-risk, exposing them to exploitation and abuse. The younger they are, the more vulnerable they are. Once in the city, they are often isolated and do not know people who can provide shelter or financial support when needed.

Opportunities:

If no: Girls who remain in their families' households are more likely to be supported economically. Families can be engaged and encouraged to keep them in school or to support alternative livelihood strategies.

Options for livelihood programs, given constraints and indicators of economic vulnerability:

- Deposit services for earnings, especially those that are mobile and can reach out to girls who have restricted movement outside of their place of work
- Clubs for adolescent domestic and street workers to attend on their days off to help them build social networks for support and as a place to feel safe (safe havens)
- Outreach to their places of employment with information and training when appropriate
- Business, financial, and vocational skills training offered in time segments that correspond to the limited time that young workers have available
- Advocacy work with employers and parents to improve the conditions and terms of employment

Options for livelihood programs, given opportunities and indicators of economic vulnerability:

- Conditional cash transfer and scholarship programs to keep girls in school
- Rural savings and financial literacy clubs for young savers
- Engagement with parents and key decisionmakers to delay the age of marriage, keep girls in school, and allow them to participate in livelihood skills training programs
- School and out-of-school vocational and business training

Dimension: Practices and Participation

Secondary area: Participation

Indicators of Economic Vulnerability:

- Social isolation
- Out of school

Contextual Question and Additional Information:

Question (yes/no): Would economic incentives convince parents to allow girls to participate in a broader range of activities outside of the home and free up some of their time?

Yes ▼

No ▼

Opportunities:

If yes: Parents are likely to respond positively to programs that recognize the economic value of their daughters to the household and consider alternatives that allow them to maintain or improve their family economic security.

Constraints:

If no: Parents most likely have other concerns or beliefs that supercede economic considerations. Other types of incentives will be needed to encourage parents to allow their daughters to participate.

Options for livelihood programs, given opportunities and indicators of economic vulnerability:

- Cash transfer and scholarship programs can offset the domestic labor and other economic contributions by adolescent girls to households in order to keep them in school or allow them to participate in other livelihood activities

Options for livelihood programs, given constraints and indicators of economic vulnerability:

- Community involvement activities are necessary to problem-solve with parents and other decisionmakers to come up with alternative incentives and to address their non-economic concerns
- Additional research may be needed to ascertain why parents refuse to allow their girls to participate, such as concerns about their safety, beliefs about the impropriety of girls being out in public, or other concerns that may not be readily obvious

Dimension: Practices and Participation

Secondary area: Participation

Indicators of Economic Vulnerability:

- Low participation in clubs or other types of organizations (religious, sports, etc.)
- Social isolation
- Participation of older men in youth activities

Contextual Question and Additional Information:

Q: What kind of activities do girls participate in?

Q: What kind of activities are girls not allowed to participate in?

Q: What is the role of adults (men/women/ parents/teachers/health workers/community leaders/religious leaders) in determining whether and which kind of activities girls participate in?

Question (yes/no): Do adolescent girls participate in currently available youth-focused activities?

Yes ▼

No ▼

Opportunities:

If yes: These provide opportunities for integrating livelihood components to programs to help strengthen adolescent girls' economic security.

Constraints:

If no: It is necessary to do outreach and communication with the community and parents.

Options for livelihood programs, given opportunities and indicators of economic vulnerability:

- Add savings, financial literacy, and skills training to other types of peer group activities
- Build on existing acceptable activities to broaden into new types of activities that include a livelihood component
- Ensure that youth groups are safe places for girls and are not dominated by boys

Options for livelihood programs, given constraints and indicators of economic vulnerability:

- Undertake communication and outreach activities with key community stakeholders and parents
- Create partnerships between adults and adolescent girls to encourage participation in activities that are entertaining and informative
- Create safe social spaces where girls can congregate
- Support youth civic participation as a means of developing stronger social networks
- Involve parents and adolescent girls in the creation of youth centers and activities

Dimension: Power and Rights

Secondary area: Power

Indicators of Economic Vulnerability:

- Limited or no control over productive resources

Contextual Question and Additional Information:

Q: When they are married?

Q: When they are single?

Question (yes/no): Do adolescent girls own or control assets in their households?

Yes ▼

No ▼

Opportunities:

If yes: Support programs that help adolescent girls to manage and invest their assets more effectively.

Constraints:

If no: They are unlikely to be able to start businesses or more effectively manage resources. They are unlikely to be able to participate in livelihood programs.

Options for livelihood programs, given opportunities and indicators of economic vulnerability:

- Savings and deposit mechanisms
- Business development skills
- Life-skills planning

Options for livelihood programs, given constraints and indicators of economic vulnerability:

- Solicit support from husbands and parents for girls engagement in income-generation activities
- Leadership and negotiation skills
- Community involvement to examine gender-based decisionmaking within the community and household (parents and husbands)
- Mentoring and joint ventures with adults

Dimension: Power and Rights

Secondary area: Power

Indicators of Economic Vulnerability:

- Limited or no control over resources they generate and contribute to the household
- Engagement in covert economic strategies, such as relationships with older men or sex work

Contextual Question and Additional Information:

Question (yes/no): Do adolescent girls have ownership over assets that they generate?

Yes ▼

No ▼

Opportunities:

If yes: Support programs that help adolescent girls to manage and invest their assets more effectively.

Constraints:

If no: They are unlikely to be able to start businesses or more effectively manage resources. They are unlikely to be able to participate in livelihood programs.

Options for livelihood programs, given opportunities and indicators of economic vulnerability:

- Savings and deposit mechanisms
- Business development skills
- Life-skills planning

Options for livelihood programs, given constraints and indicators of economic vulnerability:

- Work with parents to encourage them to allow girls to manage resources, even if they are needed by the household
- Financial literacy
- Savings incentives

Dimension : Power and Rights

Secondary area: Power

Indicators of Economic Vulnerability:

- Social isolation
- Little access to information

Contextual Question and Additional Information:

Question (yes/no):

Q: Do girls have the ability to move about freely?

Q: Are girls allowed to associate freely with their peers?

Yes ▼

No ▼

Opportunities:

If yes: Programs can encourage participation in livelihood activities as an incentive to participate in HIV prevention activities as well.

Constraints:

If no: Their ability to participate in any programs will be severely restricted.

Options for livelihood programs, given opportunities and indicators of economic vulnerability:

- Provide safe activities for youth, particularly girls, in and out of school that provide adequate interest and incentives (e.g., vocational training, savings, employment services, business training)

Options for livelihood programs, given constraints and indicators of economic vulnerability:

- Work in communities to encourage support for adolescent girls to participate in safe, organized activities
- Identify livelihood opportunities that can be conducted out of their homes
- Rights education for adults and adolescents

Dimension: Power and Rights

Secondary area: Rights

Indicators of Economic Vulnerability:

- Inability to make decisions independently
- Inability to negotiate with sexual partners

Contextual Question and Additional Information:

Question (yes/no): Do adolescent girls have the right to identity cards?

Yes ▼

No ▼

Opportunities:

If yes: They are more likely to be able to find formal sector employment and to open up bank accounts, if permitted by law.

Constraints:

If no: Their access to formal employment and financial services, as well as certain educational opportunities will be limited.

Options for livelihood programs, given opportunities and indicators of economic vulnerability:

- Provide training and information on formal sector employment opportunities
- Financial literacy and information of how to use formal banking services

Options for livelihood programs, given constraints and indicators of economic vulnerability:

- Provide information on how to register for identity cards and to vote; support the registration process
- Provide access to legal services
- Educate adolescent girls on their rights
- Leadership training in conjunction with vocational and other livelihood skills training

Dimension: Power and Rights

Secondary area: Rights

Indicators of Economic Vulnerability:

- Inability to extricate themselves from exploitative or abusive relationships

Contextual Question and Additional Information:

Question (yes/no): Do adolescent girls under age 18 have the right to open bank accounts?

Yes ▼

No ▼

Opportunities:

If yes: They can be encouraged to open savings accounts.

Constraints:

If no: Their access to formal employment and financial services will be limited.

Options for livelihood programs, given opportunities and indicators of economic vulnerability:

- Financial literacy and information of how to use formal banking services

Options for livelihood programs, given constraints and indicators of economic vulnerability:

- Deposit services and savings clubs

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.

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>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.

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 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)—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.

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 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).

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 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). 	

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
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.

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
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).

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
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"> SHAZI 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,

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
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: 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.

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
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"> • SHAZI 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).

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
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).
Sports and Youth Clubs —including church-based youth groups; build social networks through participation in sports.	<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.

REFERENCES

- Adato, Michelle, and John Hoddinott. 2007. *Conditional Cash Transfer Programs: A “Magic Bullet” for Reducing Poverty?* 2020 FOCUS BRIEF on the World’s Poor and Hungry People. Washington, DC: International Food Policy Research Institute (IFPRI).
- Academy for Educational Development (AED). 2008. “Economic Strengthening for Vulnerable Children: Principles of Program Design and Technical Recommendations for Effective Field Interventions.” *FIELD Brief* No. 3. Washington, DC: AED, Save the Children, USAID.
- Alam, Aminul. No date. *Innovative Ways of Reaching and Benefiting the Most Poor and Most Vulnerable People*. Dhaka: BRAC.
- Ambler, John. 2002. *The Program Strategy Paper: A Tool for Integrating CARE’s Household Livelihood Security and Rights-Based Approaches within a Program Structure*. Atlanta, GA: CARE.
- Amin, Sajeda. 2008. “Enhancing the Benefits of Girls’ Livelihood Initiatives.” *Promoting Healthy, Safe, and Productive Transitions to Adulthood*, Brief No. 17. New York: Population Council.
- Amin, Sajeda. 2007. “Empowering Adolescent Girls in Rural Bangladesh: Kishori Abhijan.” *Promoting Healthy, Safe and Productive Transitions to Adulthood*, Brief No. 13. New York: Population Council.
- Bari, Zain. 2005. “Experimenting with New Ideas: IDF and Padakhep.” *Grameen Dialogue*, Issue 60. Dhaka: The Grameen Trust.
- Barnes, Carolyn. 2003. *Microfinance and Households: Coping with HIV/AIDS in Zimbabwe: An Exploratory Study*. New York: Population Council.
- Bidwell, Kelly, Colleen Galbraith, Linda Haddad, Rachel Hermes, Sarah Kleiner, Zaki Raheem, and Kenneth Scheffler. 2008. *Market Assessment Toolkit for Vocational Training Providers and Youth: Linking Vocational Training Programs to Market Opportunities*. New York: Women’s Commission for Refugee Women and Children.
- Bonnell, Christopher, James Hargreaves, Vicki Strange, Paul Pronyk, and John Porter. 2006. “Should Structural Interventions be Evaluated Using RCTs? The Case of HIV Prevention.” *Social Science & Medicine* 63(5): 1135–1142.
- BRAC. 2008. “Youth Financial Services: The Case of BRAC & the Adolescent Girls in Bangladesh.” Dhaka: BRAC.
- Brady, Martha. 2006. “Leveling the Playing Field: Building Girls’ Sports Programs in the Developing World.” *Promoting Healthy, Safe, and Productive Transitions to Adulthood*, Brief 1. New York: Population Council.
- Bruce, Judith. 2006. “How to Conduct a Coverage Exercise: A Rapid Assessment Tool for Programs and Services.” New York: Population Council.
- Bruce, Judith, and Kelly Hallman. 2008. “Reaching the Girls Left Behind.” *Gender and Development* 16(2): 227–245.

Bruce, Judith, Nicole Haberland, Erica Chong, Monica Grant, and Amy Joyce. 2006. "The Girls Left Behind: The Failed Reach of Current Schooling, Child Health, Youth-serving, and Livelihoods Programs for Girls Living in the Path of HIV." *Policy paper*. New York: Population Council.

Bundred, Frances, Jared Penner, and Pauline Achola. 2007. "Responding to HIV/AIDS within MFIs in Mozambique: Lessons Learned from an Action Research Project." *MicroREPORT* # 80. Washington, DC: ECIAfrica Consulting (Pty) Ltd., Mennonite Economic Development Associates.

Bundred, Frances, Jared Penner, and Pauline Achola. 2006. "Responding to HIV/AIDS within MFIs in Mozambique: Lessons Learned from an Action Research Project." *MicroREPORT* #80. Washington, DC: USAID.

"Butterflies Project: Indian NGO working with street children, empowering them to define their own needs and priorities." 2004. *Article 13*. London, UK: Corporate Social Responsibility.

Caldwell, Richard. "Essentials of Project Design: Extract from the Project Design Handbook: A Working Draft." Atlanta, GA: CARE, TANGO International.

Camfed International. 2006. "Building the Capacity of Young Rural Women: The Cama Seed Money Scheme." Cambridge: Camfed International.

Camfed International. 2004. "Camfed International: An Overview." *Media Information*, November 11. Cambridge: Camfed International.

Cardoso, Eliana, and André Portela Souza. 2003. "The Impact of Cash Transfers on Child Labor and School Attendance in Brazil." *Working Paper*. Nashville, TN: Vanderbilt University, Department of Economics.

CARE International. 2006. *Household Livelihood Security through an HIV and AIDS Lens: Uncovering and Influencing the Two-Way Link: Experiences from Angola and Mozambique*. Atlanta, GA: CARE International.

Carney, D. (ed.). 1998. "Sustainable Rural Livelihoods. What Contribution Can We Make?" Papers presented at the U.K. Department for International Development (DFID) Natural Resources Advisers' Conference, July 1998, London.

Chatterji, Minki, Nancy Murray, David London, and Philip Anglewicz. 2004. *The Factors Influencing Transactional Sex Among Young Men and Women in 12 Sub-Saharan African Countries*. Washington, DC: Futures Group, POLICY Project.

Cheston, Susy, and Lisa Kuhn. *Empowering Women through Microfinance*. New York: United Nations Fund for Women.

Cheston, Susy. "Just the Facts, Ma'am": *Gender Stories from Unexpected Sources with Morals for Microfinance*. Washington, DC: Policy Opportunity International, Microcredit Summit Campaign.

Department for International Development (DFID). 2006. "Using Social Transfers to Improve Human Development." *Social Protection Briefing Note Series*, No. 3. London, UK: DFID.

Dunbar, Megan S., Mi-Suk J. Kang, Susan M. Laver, Catherine Maternowska, Imelda Mudékunye, and Nancy S. Padian. In press. "Findings from a Pilot Micro-credit and Life Skills-based HIV Prevention

Intervention for Adolescent Orphan Females in Zimbabwe: Implications for Ongoing Intervention Design and Evaluation.”

Duflo, Esther, PASCRAline Dupas, Michael Kremer, and Samuel Sinei. 2006. “Education and HIV/AIDS Prevention: Evidence from a Randomized Evaluation in Western Kenya.” *World Bank Policy Research Working Paper* 4024. Washington, DC: World Bank.

“Economic Strengthening for Vulnerable Children: Principles of Program Design & Technical Recommendations for Effective Field Interventions.” *Field Brief* No. 3. Washington, DC: Save the Children, AED, USAID.

ELDIS Livelihoods Website <http://www.eldis.org/index.cfm?objectid=07D70938-0664-EE3F-F57D2FF787FF2F9A>.

Erulkar, Annabel S., Judith Bruce, Erica Chong, Aleke Dondo, Jennefer Sebstad, James Matheka, Arjmand Banu Khan, and Anne Gathuku. 2006. “Tap and Reposition Youth (TRY): Providing Social Support, Savings, and Microcredit Opportunities for Young Women in Areas with High HIV Prevalence.” *Promoting Healthy, Safe, and Productive Transitions to Adulthood*, Brief 15. New York: Population Council.

Erulkar, Annabel S., and Erica Chong. 2005. *Evaluation of a Savings & Micro-Credit Program for Vulnerable Young Women in Nairobi*. New York: Population Council.

Erulkar, Annabel S., Tekle-Ab Mekbib, Negussie Simie, and Tsehail Gulema. 2004. “Adolescent Life in Low-Income and Slum Areas of Addis Ababa, Ethiopia.” Accra, Ghana: Population Council.

Esim, Simel, Anju Malhotra, Sanyukta Mathur, Guadalupe Duron, and Charlotte Johnson-Welch. 2001. *Making It Work: Linking Youth Reproductive Health and Livelihoods*. Washington, DC: International Center for Research on Women.

Esim, Simel. 2000. “Questioning Boundaries: Linking Adolescent Reproductive Health and Livelihoods Programs.” Presented at Town Hall Meeting on Economic Strengthening of Household and Community Safety Nets to Mitigate the Impacts of AIDS, Washington, DC.

Frankenberger, Timothy R., Michael Drinkwater, and Dan Maxwell. 2000. *Operationalizing Household Livelihood Security: A Holistic Approach for Addressing Poverty and Vulnerability*. Atlanta, GA: CARE.

Goss, Salah, and Lauren Mitten. 2007. “Achieving a Common Understanding: What AIDS Service Organizations and Microfinance Institutions Need to Know about Working in HIV/AIDS Prevalent Communities.” *Microfinance and HIV/AIDS Note 1*. Washington, DC: Development Associates International.

Hall, Joan. 2006. “Improving Programs to Support Most Vulnerable Youth.” *Note from the Field*. Washington, DC: Chemonics International.

Hawkins, K, F. Mussa, and S. Abuxahama. 2005. “Milking the Cow’ Young Women’s Constructions of Identity, Gender, Power and Risk in Transactional and Cross-generational Sexual Relationships: Maputo, Mozambique.” London: Options/Population Services International.

Jones, Nicola, Rosana Vargas, and Eliana Villar. 2007. "Conditional Cash Transfers In Peru: Tackling The Multi-Dimensionality Of Poverty And Vulnerability." In *Social Protection Initiatives for Children, Women and Families*, edited by Minujin, Albero, Enrique Delamonica, Alejandra Davidzuik, and Elizabeth Sweet. New York: The New School Graduate Program in International Affairs, with support of UNICEF.

Kalyanwala, Shveta, Rajib Acharya, Sunetra Deshpande. 2006. *Influencing Girls' Lives: Acceptability and Effectiveness of a Livelihoods Skill Building Intervention in Gujarat*. New York: Population Council.

Kanesathasan, Anjala, Laura J. Cardinal, Erin Pearson, Sreela Das Gupta, Sushmita Mukherjee, and Anju Malhotra. 2008. *Catalyzing Change: Improving Youth Sexual and Reproductive Health through DISHA: An Integrated Program in India*. Washington, DC: International Center for Research on Women.

Kaufman, C.E., and S.E. Stavrou. 2004. "'Bus Fare Please': The Economics of Sex and Gifts Among Young People in Urban South Africa." *Culture, Health & Sexuality* 6(5): 377–391.

Kim, Julia C., and Charlotte H Watts. 2005. "Gaining a Foothold: Tackling Poverty, Gender, Inequality, and HIV in Africa." *BMJ* 331: 769–772.

Kim, Julia C., Charlotte H. Watts, James R. Hargreaves, Luceth X. Ndhlovu, Godfrey Phetla, Linda A. Morison, Joanna Busza, John D.H. Porter, and Paul Pronyk. 2007. "Understanding the Impact of a Microfinance-Based Intervention on Women's Empowerment and the Reduction of Intimate Partner Violence in South Africa." *American Journal of Public Health* 97(10): 1794–1802.

Lloyd, Cynthia B. 2007. "The Role of Schools in Promoting Sexual and Reproductive Health among Adolescents in Developing Countries." *Poverty, Gender, and Youth Working Papers* No. 6. New York: Population Council.

Longfield, K., A. Glick, M. Waithaka, and J. Berman. 2004. "Relationships Between Older Men and Younger Women: Implications for STIs/HIV in Kenya." *Studies in Family Planning* 35(2): 125–134.

Lukas, Terri. 2008. *Reducing Adolescent Girls' Vulnerability to HIV Infection: Examining Microfinance and Sustainable Livelihood Approaches: A Literature and Program Review*. Washington, DC: Futures Group, Health Policy Initiative, Task Order 1.

Luke, Nancy. 2003. "Age and Economic Asymmetries in the Sexual Relationships of Adolescent Girls in Sub-Saharan Africa." *Studies in Family Planning* 34(2): 67–68.

Luke, N. 2005. "Confronting the 'Sugar Daddy' Stereotype: Age and Economic Asymmetries and High-Risk Sexual Behavior in Urban Kenya." Providence, RI: Population Studies and Training Centre.

McNulty, Michael, and Geeta Nagarajan. 2005. "Serving Youth with Microfinance: Perspectives of Microfinance Institutions and Youth Serving Organizations." *MicroREPORT* #30. Washington, DC: Chemonics International.

Moore, Charity. 2008. *Assessing Honduras' CCT Programme PRAF, Programa de Asignacion Familiar: Expected and Unexpected Results*. Brasilia: International Poverty Centre, United Nations Development Program.

- Nagarajan, Geetha. 2005. "Microfinance, Youth and Conflict: Emerging Lessons and Issues." *MicroNOTE #4*. Washington, DC: Chemonics International.
- Okojie, Christiana E.E. 2003. "Employment Creation for Youth in Africa: The Gender Dimension." Paper presented at the Expert Group Meeting on Jobs for Youth: National Strategies for Employment Promotion, Geneva, Switzerland.
- Paruzzolo, Silvia, Sebastian Martinez, Luisa Sigrid Vivo, Linda McGinnis, Mattias Lundberg, and Paul Gertler. 2007. "Evaluating Youth Interventions." *Youth Development Notes 2(5)*. Washington, DC: World Bank, Children and Youth Unit.
- Population Council. 2006. "Adolescent Girls' Social Support and Livelihood Program Design Workshop." Report from the workshop sponsored by Population Council and University of California/San Francisco, Nairobi, Kenya.
- Population Council. 2005. *Building Assets for Safe, Productive Lives: A Report on a Workshop on Adolescent Girls' Livelihoods*. New York: Population Council.
- Poulin, Michelle. 2005. "Giving and Getting: Rethinking Sex, Money, and Agency Among Youth in Rural Malawi." Paper presented at the Princeton Institute for International and Regional Studies, Graduate Student Conference, April 8–9, 2005, Princeton, USA.
- Poulin, M. J. 2007. "Sex, Money, and Premarital Relationships in Southern Malawi." *Social Science and Medicine* 65(11): 2383–2393.
- Pronyk, Paul M., James R. Hargreaves, Julia C. Kim, Linda A. Morison, Godfrey Phetla, Charlotte Watts, Joanna Busza, and John D.H. Porter. 2006. "Effect of a Structural Intervention for the Prevention of Intimate Partner Violence and HIV in Rural South Africa: Results of a Cluster Randomized Trial." *Lancet* 368: 1973–1983.
- Pronyk, Paul, Julia Kim, James Hargreaves, Giulia Ferrari, Tanya Abramsky, Steven Jan, Linda Morison, Godfrey Phetla, Joanna Busza, John Porter, Tony Barnett, and Charlotte Watts. "The IMAGE Study: A Cluster-Randomised Controlled Trial to Measure the Impact on Domestic Violence and HIV Risk of a Combined Microfinance and Participatory Training Intervention." Washington, DC: Small Enterprise Foundation, Rural AIDS & Development Action Research Program School of Public Health, University of the Witwatersrand.
- Pronyk, P.M., J.C. Kim, J.R. Hargreaves, M.B. Makhubele, L.A. Morison, C. Watts and J.D.H. Porter. 2005. "Microfinance and HIV Prevention—Emerging Lessons from Rural South Africa." *Small Enterprise Development* 16(3): 26–38.
- Reimers, Fernando, Carol DeShano da Silva, and Ernesto Trevino. 2006. *UNESCO Institute for Statistics Working Paper*, No. 4. Montreal: United Nations Educational, Scientific, and Cultural Organization Institute for Statistics.
- "Review of Evidence for Economic Interventions to Target Groups Affected by HIV/AIDS." Accessed on November 26, 2008 from <http://www.psp-one.com/content/announcements/detail/5143/>.
- Rubin, D., C. Manfre, and K. Nichols Barrett. 2009. *Promoting Gender-Equitable Opportunities in Agricultural Value Chains: A Handbook*. Arlington, VA: USAID Greater Access to Trade Expansion Project, Development and Training Services, Inc. (dTS)

Rubin, D., C. Manfre, and K. Nichols Barrett. 2009. *Promoting Gender-Equitable Opportunities in Agricultural Value Chains: A Handbook*. Arlington, VA: USAID Greater Access to Trade Expansion Project, Development Training Services, Inc. (dTS).

“Scholarship Program for Members’ Children.” Accessed on February 27, 2009 from http://www.grameen-inyfo.org/index.php?option=com_content&task=view&id=363&Itemid=469.

Scoones, Ian. 2005. “Sustainable Rural Livelihoods: A Framework for Analysis.” *IDS Working Paper* 7(2).

Skoufias, Emmanuel. 2005. “PROGRESA and Its Impacts on the Welfare of Rural Households in Mexico.” *IFPRI Research Report* No. 139. Washington, DC: IFPRI.

Ssewamala, Fred M., Stacey Alicea, William M. Bannon, Jr., and Leyla Ismayilova. 2008. “A Novel Economic Intervention to Reduce HIV Risks Among School-Going AIDS Orphans in Rural Uganda.” *Journal of Adolescent Health* 42: 102–104.

United Nations Joint Program on HIV/AIDS (UNAIDS). 2007. *AIDS Is Everybody’s Business Partnerships with the Private Sector: A Collection of Case Studies from UNAIDS*. Geneva: UNAIDS.

UNAIDS. 2004. *Report on the Global HIV/AIDS Epidemic: 4th Global Report*. Geneva: UNAIDS.

UNICEF. 2004. *Girls, HIV/AIDS and Education*. New York: UNICEF.

United Nations Population Fund (UNFPA), International Planned Parenthood Association (IPPF), and Young Positives. 2008. *HIV Prevention for Girls and Young Women Report Cards*. New York: IPPF, UNFPA, and Young Positives.

Urdang, Stephanie. 2007. *Change, Choice and Power: Young Women and Livelihoods and HIV Prevention: Literature Review and Case Study Analysis*. New York: IPPF, UNFPA, and Young Positives.

USAID. 2003. *Unsafe Schools: A Literature Review of School-Related Gender-Based Violence in Developing Countries*. Washington, DC: USAID.

Vernon, Richard, and Estela Rivero-Fuentes. 2008. *Assessing the Need and Opportunities for Improved Linkages between Conditional Cash Transfers and Reproductive Health Programs in Latin America and the Caribbean*. Washington, DC: Population Council, Frontiers in Reproductive Health.

Watts, Charlotte. “The Image Study.” Washington, DC: Small Enterprise Foundation, Rural AIDS and Development Action Research Program School of Public Health, University of the Witwatersrand.

Weissman, Amy, Janine Cocker, Lisa Sherburne, Mary Beth Powers, Ronnie Lovich, and Mary Mukaka. 2006. *Cross-Generational Relationships: Using a ‘Continuum of Volition’ in HIV Prevention Work Among Young People*. Washington, DC: Save the Children.

White, Arlette Campbell, Tessie Catsambas, and Marguerite Monnet. 2002. “Language, Culture and Health: The Gender Divide: Using Proverbs to Tackle Gender Inequities in Health.” *Journal of Health Management* 4(2): 269–282.

Health Policy Initiative, Task Order I
Futures Group
One Thomas Circle, NW, Suite 200
Washington, DC 20005 USA
Tel: (202) 775-9680
Fax: (202) 775-9694
Email: policyinfo@futuresgroup.com
<http://ghiqc.usaid.gov>
<http://www.healthpolicyinitiative.com>