

# Interventions promoting adolescent girls' economic capabilities: what works?

A rapid evidence review

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# Acronyms

AGEP	Adolescent Girls Empowerment Programme
AGI	Adolescent Girls Initiative
AGI-K	Adolescent Girls Initiative – Kenya
AIDS	Acquired Immune Deficiency Syndrome
BALIKA	Bangladeshi Association for Life Skills, Income, and Knowledge for Adolescents
CEDPA	Centre for Development and Population Activities
CRS	Catholic Relief Services
DISHA	Development Initiative Supporting Healthy Adolescents
ELA	Empowerment and Livelihood for Adolescents
EPAG	Economic Empowerment of Adolescent Girls and Young Women
FGD	Focus Group Discussion
FGM/C	Female Genital Mutilation/Cutting
GAGE	Gender and Adolescence: Global Evidence
HIV	Human Immunodeficiency Virus
ICT	Information and Communications Technology
IDI	In-depth Interview
ILO	International Labour Organization
IMAGE	Intervention with Microfinance for AIDS and Gender Equity
KII	Key Informant Interview
KYEP	Kenya Youth Empowerment Project
LMIC	Low- and middle-income country
MCI	Making Cents International
MENA	Middle East and North Africa
NGO	Non-governmental Organisation
RCT	Randomised Control Trial
SEWA	Self Employed Women Association
SHAZ	Shaping the Health of Adolescents in Zimbabwe
SILC	Savings and Internal Lending Community
SoFEA	Social and Financial Empowerment of Adolescents
SRH	Sexual and Reproductive Health
SSSPVAG	Safe and Smart Savings Products for Vulnerable Adolescent Girls
STI	Sexually Transmitted Infection
TESFA	Towards Improved Economic and Sexual/Reproductive Health Outcomes for Adolescent Girls
TRY	Tap and Reposition Youth
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNICEF	United Nations Children’s Fund
USAID	United States Agency for International Development
WWB	Women’s World Banking

# Executive summary

Investing in adolescent girls and intervening to empower them at this pivotal time of their life and help them realise their full potential has become a priority in development policy and practice. Given their persistent economic disadvantage and inequality of opportunity, interventions for the economic empowerment of adolescent girls in low- and middle-income countries (LMICs) are vital to reduce youth unemployment, poverty and vulnerability, and enable adolescent girls to improve their capabilities, transition into a productive adulthood and contribute to economic growth and social development. While the importance of these interventions is well-understood, what works to strengthen girls' economic capabilities is much less well-known.

This rapid evidence review focuses on interventions that target adolescent girls in LMICs with economic strategies that seek to promote their economic capabilities and empower them. Based on 74 primary studies yielded by literature searches, the review examined 57 interventions, grouped into three categories: those that provided financial education and/or assets as their core component; those that provided vocational and/or business skills training interventions; and integrated interventions that provided a combination of support services, including at least one economic component such as financial or skills training.

All three groups of interventions demonstrated a promising and multiple potential to improve girls' economic capabilities. In line with their stated objectives, most interventions increased girls' access to employment (most often self-employment), enabled them to generate their own income, improved their financial literacy, helped them develop good savings habits and increase their formal and informal savings, and facilitated their access to and ownership of assets, be it poultry, small livestock or jewellery. Apart from improving girls' economic capabilities, these interventions also led to positive changes in other interlinked and mutually reinforcing capability domains, indirectly further improving girls' economic advancement: they thus enabled girls to invest in further skills training, improve their sexual and reproductive health, better protect themselves against violence, expand their social networks, enhance their self-esteem and voice, increase

their mobility, and develop more gender-egalitarian attitudes, including towards female employment.

Evidence also identified certain components that can play a critical role in enabling girls' participation and contributing to positive effects. These include: enabling peer groups to meet in safe spaces; using well-trained and trusted female mentors; offering life skills training; mobilising families and communities to create an enabling environment; prioritising safety, including locating training venues close to girls' homes; holding activities at flexible and convenient times; providing stipends to meet basic participation costs; and offering childcare arrangements for young mothers.

However, some critical knowledge and evidence gaps remain:

- More evidence is needed to clarify the relationship between girls' economic empowerment and their vulnerability to violence and early marriage, as well as their agency and civic participation.
- While early adolescence provides a better window of opportunity to intervene, most of the reviewed interventions – especially those providing vocational or livelihoods training – targeted older adolescent girls. A more nuanced analysis considering the intersection of age, location and education level could provide better evidence.
- Girls from marginalised groups are difficult to reach and girls with disabilities are almost invisible in the evidence base.
- Little is known about the optimal duration and intensity of interventions.
- While integrated interventions have more promising potential, more evidence is needed to identify which components work best and most effectively together, shedding light on how the provision of several components can multiply and reinforce economic outcomes and lead to girls' broader empowerment.
- Evaluations tend to focus on measuring what changes or not, but not why and for how long. Methodologically rigorous longitudinal evaluations are scarce and intervention legacy effects remain largely unknown.

- Despite its critical role, the quality of training provided – for participants and for trainers – is also under-researched.
- The role of context is also neglected and there is a need for more evidence on how successful interventions can be replicated in other settings.
- There is much less evidence from some regions, such as the Middle East and North Africa (MENA), and about successful strategies for strongly conservative cultural settings, wherein girls face pervasive disadvantage.

# 1 Introduction

## 1.1 Setting the scene

Adolescence is a critical period of human life during which girls and boys undergo dramatic physical, cognitive and emotional changes and build their capabilities, aspirations and goals for the rest of their lives (UNICEF, 2011). However, in many developing countries, the onset of puberty entails heightened risks and vulnerabilities for adolescent girls. In settings where poverty and gender inequality intersect, low educational attainment, economic insecurity, limited sexual and reproductive health (SRH) knowledge, social isolation, early marriage and motherhood, exposure to violence, and weak voice and agency, all have detrimental and long-lasting effects on girls' wellbeing and hinder their transition into a healthy, safe and productive adulthood (Hallman, 2016). Investing in girls and intervening to empower them at this pivotal time and help them realise their full potential has become a priority in development policy and practice. Not only does empowering girls have intrinsic value as an issue of human dignity and social justice, but it is also important to effectively address the intergenerational transmission of poverty and contribute to economic growth, also known as the 'girl effect dividend' (UNICEF, 2011; Chaaban and Cunningham, 2011).

Interest in adolescent girls' economic empowerment is gaining momentum. The latest data paints an alarming picture of girls' persistent economic disadvantage and inequality of opportunity compared to their male peers: they are involved in hazardous child labour, have to spend considerable amounts of their time on household chores, and face greater difficulty to attend training, participate in economic activities when they reach the legal working age, and access financial services. Globally, there are 64 million girls aged 5–17 years in child labour, including 17 million girls aged 12–14 and 13.5 million aged 15–17. Of that total, 27.7 million are engaged in hazardous work, including 6 million younger girls and 13.6 million older girls. While girls account for 42% of all children in child labour, the International Labour Organization (ILO) recognises that these figures understate the extent of girls' work as girls may be more likely to be doing less visible and thus under-reported forms of child labour such as domestic

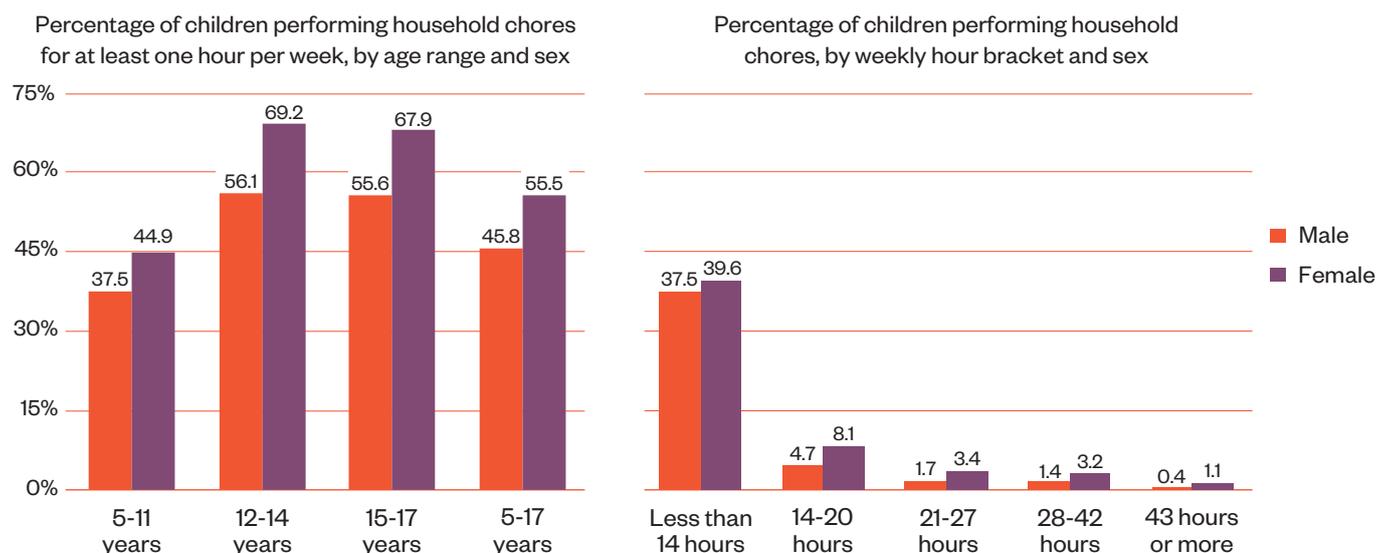
work. Indeed, many girls engaged in child labour are likely to work in the services sector (ILO, 2017a).

Girls are also much more likely than boys to perform household chores at home – a form of work not included in child labour estimates. Data shows that girls account for two-thirds of the 54 million children aged 5–14 years who spend at least 21 hours weekly on household chores – the threshold that is suggested to have a negative impact on a child's ability to attend and benefit from school. Girls account for a similar share of the 29 million children (aged 5–14) who perform chores for more than 28 hours weekly, and of the 7 million who perform chores for 43 hours or more weekly (see Figure 1). Furthermore, girls are more likely than boys to have 'double work duty', that is, doing both household chores and other forms of employment (ibid.).

Although the global youth population has grown in the past decade, their participation in the labour force has declined. Older adolescents and youth of legal working age (15–24 years) face high unemployment, low-quality jobs, longer and more insecure school-to-work transitions, and increased detachment from the labour market. Older adolescent girls and young women face greater disadvantage and exclusion than their male peers. In 2017, the labour force participation rate for young men aged 15–24 was 54% compared to 37% for young women, with larger and persistent gender gaps in South Asia and the Middle East and North Africa (MENA) (see Figure 2). Most young women and men who are employed work in the informal economy; in low-income countries, 19 out of 20 working youth are in informal employment. In low- and middle-income countries (LMICs), nearly 17% of young workers (nearly 70 million, most of them in sub-Saharan Africa) live on incomes below the extreme poverty threshold of \$1.90 per day. If one includes those living in moderate poverty, then 39% of youth in these countries are working poor – young men slightly more so than women, although in some regions and countries young female workers are more disadvantaged (ILO, 2017b).

Girls and young women aged 15–24 also account for the majority of youth who are neither in employment nor in education or training (NEET). They comprise 3 out of every 4 young NEETs, with the gender gap increasing in

**Figure 1: Involvement in household chores by gender and age**



Source: ILO, 2017a

**Figure 2: Youth labour force participation and gender gaps by region and gender, 1997-2017**

Region	Subregion	LFPR 1997 (%)			LFPR 2017 (%)			Gender gap (male-female, pp)	
		Total	Male	Female	Total	Male	Female	1997	2017
Africa	Northern Africa	37.0	52.5	21.1	31.9	46.6	16.6	31.4	30.0
	Sub-Saharan Africa	53.9	57.3	50.6	54.3	56.9	51.6	6.7	5.3
Americas	Latin America and the Caribbean	55.6	69.4	41.7	49.8	59.3	40.1	27.7	19.2
	Northern America	62.5	65.0	59.9	52.3	53.4	51.2	5.1	2.2
Arab States		33.1	51.0	13.9	30.6	46.2	13.5	37.1	32.7
Asia and the Pacific	Eastern Asia	69.7	70.0	69.4	51.4	52.6	50.0	0.6	2.6
	South-Eastern Asia and the Pacific	56.5	63.3	49.7	51.3	58.4	43.8	13.6	14.6
	Southern Asia	48.2	66.2	29.0	37.2	52.9	20.1	37.2	32.8
Europe and Central Asia	Northern, Southern and Western Europe	47.7	51.6	43.6	44.4	46.7	41.9	8.0	4.8
	Eastern Europe	42.1	45.5	38.7	35.6	40.0	31.0	6.8	9.0
	Central and Western Asia	47.5	58.3	36.6	43.3	53.6	32.4	21.7	21.2
World		55.0	63.5	46.2	45.7	53.7	37.1	17.3	16.6

Note: LFPR = labour force participation rate. pp = percentage points. ILO calculations based on ILO Trends Economic Models, April 2017  
Source: ILO, 2017b.

middle-income countries where 4 out of 5 young NEETs are women, and reaching its highest in South Asia, where 9 out of 10 young NEETs are female (ILO, 2017b). While in almost all regions, older adolescent girls and young women are overall much less likely than their male peers to have completed their school-to-work transition, recent analysis of survey data from 29 developing countries indicated that older adolescent girls in some low-income

countries<sup>1</sup> are more likely than boys to have already completed this transition early (Elder and Kring, 2016). However, early marriage and motherhood constrain female access to education and employment, and as adolescent girls become adults, many move from school to official economic inactivity. Thus Elder and Kring point out that 'being young and female can serve as a double strike for those seeking to find productive employment' (ibid: 2).

<sup>1</sup> Elder and Kring (2016) note that girls aged 15-19 in Benin, Cambodia, Malawi, Togo and Uganda were more likely than their male peers to have completed their labour market transition. In particular in Cambodia more than one in four girls of that age has already completed the transition.

Given the limited ability of the public and private sectors to create adequate numbers of decent jobs, entrepreneurship is widely perceived as the solution to tackle youth unemployment. Young people could be provided with financial education and credit to invest in training and/or start their own business. However, young people in developing countries have very limited access to appropriate financial services such as savings and credit. Research by the ILO in 29 countries shows that less than 6% of adolescents aged 15–19 have access to formal financial services, and 8% have access to informal services, with even lower rates in some regions and countries. There are also considerable gender disparities in access to formal financial services, once again most pronounced in the MENA region, where young men are nearly twice as likely to access such services as young women – 8% compared to 4.5% (see Figure 3). The most typical financial product offered to older adolescents is a savings account, while access to other financial services requires the signature of a legal guardian or other conditions. Financial providers may also be reluctant to serve this age group due to perceptions about risk or cost (Sykes et al., 2016).

To improve their potential of finding paid employment or starting a successful business, young people need to develop skills that they often do not acquire at school (or never acquired because they dropped out). Research in 59 countries by UNESCO pointed out that at least half of older adolescents in most countries, especially in sub-

Saharan Africa, lack foundation skills, with girls even less likely to have such skills than boys. It estimated that there are around 200 million young people aged 15–24, 58% of whom are female, who lack the most basic skills. Over half of these 200 million live in Bangladesh, Ethiopia, India, Nigeria and Pakistan (UNESCO, 2012).

Apart from lack of access to financial services and skills, other key determinants of labour and financial market disadvantages among adolescent girls and young women include lower educational attainment, early marriage and motherhood, unpaid care work, limited access to productive resources (including information), and restrictive gender norms that lead to gender discrimination, labour market segregation, gender wage gaps or economic inactivity. The impact of norms and attitudes towards female mobility and employment is increasingly attracting attention. One notable outcome of this is that even when young women obtain a higher educational qualification, they do not always improve their chances of making a successful transition into the labour market, as is the case in the MENA region (Elder and Kring, 2016; ILO, 2017c).

Interventions that provide demand-oriented skills training and promote financial inclusion (including the provision of savings and microfinance) thus appear to be vital in reducing youth unemployment, poverty and vulnerability, and enabling adolescents and young people to improve their lives and contribute to growth and development (Elder and Kring, 2016; Sykes et al.,

**Figure 3: Youth access to formal and informal financial services by region and gender (%)**

Region	No personal financial services used	Financial services used			No personal financial services used	Financial services used		
		Formal provider	Informal provider	Undefined provider		Formal provider	Informal provider	Undefined provider
	Male				Female			
<b>Total</b>	<b>75.9</b>	<b>14.0</b>	<b>11.1</b>	<b>4.3</b>	<b>76.8</b>	<b>13.4</b>	<b>11.5</b>	<b>3.8</b>
East Asia	82.8	10.7	7.1	0.9	79.3	12.8	8.6	1.3
South Asia	62.6	26.4	22.9	1.5	64.8	25.8	19.3	1.7
Eastern Europe and Central Asia	65.1	27.1	16.8	4.9	64.3	27.4	17.6	5.5
Latin America and Caribbean	76.6	15.5	4.7	3.8	79.5	14.7	4.8	2.9
Middle East and North Africa	86.5	8.0	2.9	3.2	91.3	4.5	2.0	2.6
Sub-Saharan Africa	77.3	6.1	13.2	6.2	77.4	5.9	14.3	4.8

Notes: Authors' calculations based on ILO SWTS 2012-13 and 2014-15 in 29 countries (42 surveys in total)

Source: Sykes et al., 2016.

2016; UNESCO, 2012). This is particularly true for older adolescent girls and young women who, as we have seen, typically face greater disadvantage in labour and financial markets. A growing literature has identified the multiple potential and interacting benefits of interventions to promote girls' economic capabilities and to empower adolescent girls, including access to employment and income, savings and asset accumulation, delayed marriage and motherhood, improved physical and mental health, and better protection against violence (Fulu et al., 2014; Dickson and Bangpan, 2012; Sebstad, 2011; Katz, 2008). There can also be wider positive effects: enabling girls to improve their economic capabilities will impact on the achievement not only of the Sustainable Development Goal (SDG) on gender equality (SDG 5), but also of those related to poverty (SDG 1), decent work and inclusive growth (SDG 8) and reducing inequality (SDG 10).

Girls' economic capabilities and economic empowerment comprise one of the six domains of the conceptual framework that guides the Gender and Adolescence: Global Evidence (GAGE) programme (see Box 1). Each of these domains has been selected because it holds significant transformative potential, preventing the deprivations and discriminations of earlier childhood from hardening into lifelong disadvantage; they can also enable girls to negotiate their transition into adulthood with a stronger sense of self-worth and greater confidence in their own abilities. In order to distinguish from other capabilities, economic capabilities can be defined as those resources and competencies that are likely to improve the terms on which adolescent girls and young women participate in the economy so that they can enjoy a productive, independent and fulfilling life.

The development of these capabilities is an integral part of economic empowerment. According to Kabeer, empowerment '*refers to the expansion in people's ability to make strategic life choices [our emphasis] in a context where this ability was previously denied to them*' (Kabeer, 1999: 437). Changes in the ability to exercise choice can be thought of in terms of changes in three dimensions: resources (which form the preconditions under which choices are made); agency (the process by which choices are made); and achievements (the outcomes of choices). These dimensions are inter-related because changes in each contributes to, and benefits from, changes in the others (ibid.).

Kabeer clarifies that resources can be economic (finance, equipment, start-up capital, etc.), human (knowledge and skills), and social (relationships, networks

and connections), with all serving to enhance one's ability to exercise choice, while empowerment entails change in accessing and acquiring these resources. The second dimension of empowerment, agency, means '*the ability to define one's goals and act upon them*' (Kabeer, 1999: 438). Although often perceived to mean individual decision-making, agency encompasses a wider range of actions such as bargaining, negotiating, resistance and reflection, both individually and collectively. Resources and agency together constitute capabilities, defined by Sen as the potential that people have for living the lives they want, of achieving valued individual ways of '*being and doing*', of '*functioning achievements*'. These achievements constitute the third dimension of empowerment (Kabeer, 1999) (see Figure 4).

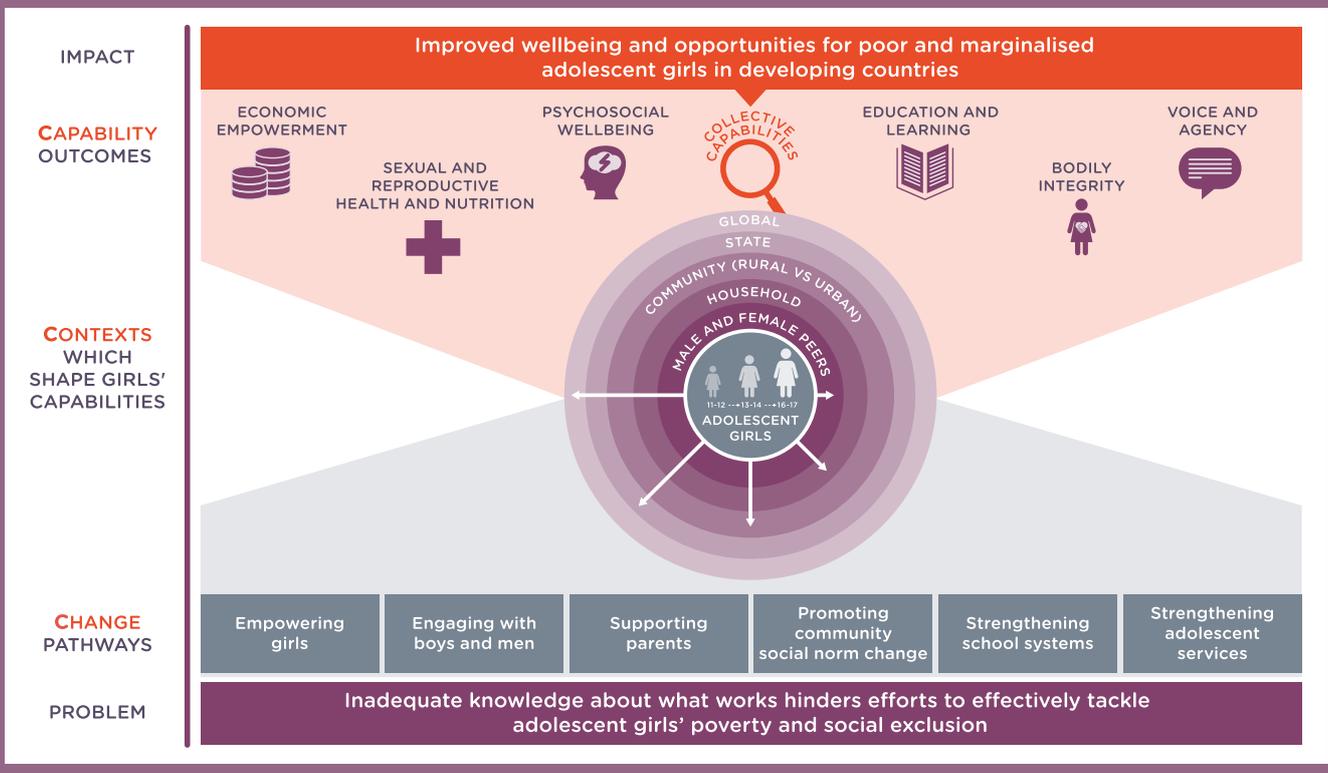
Therefore, interventions for the economic empowerment of adolescent girls can promote their economic capabilities if they improve their access to economic, human and social resources, and enhance their ability to set goals and act upon them. Such interventions can provide girls with technical knowledge and skills, savings and microfinance, equipment, social networks and information but also help them develop their ability to strategise and act so that they can improve their access to the labour market, generate their own income and accumulate assets, and consequently improve their economic security. Beyond their economic effects, these interventions may also influence other capability areas and thus further strengthen girls' economic engagement by: enabling them to invest in more skills development; improving their self-efficacy, aspirations and outlook on life; enabling them to reduce risk-taking behaviours such as transactional sex and improve their health; enabling them to better protect themselves against violence and leave abusive relationships; increasing their social status and bargaining power in family/partner relationships and decision-making over life choices such as marriage or childbearing; increasing their mobility and community participation; and enabling them to develop more gender-egalitarian attitudes, including towards female employment.

These interventions are thus critical to ensure girls' successful transition into a productive and fulfilling adulthood. They appear to carry considerable transformative potential as they help to expand the opportunities available to girls at that critical time and reduce the likelihood of making life choices that undermine their economic and overall wellbeing and restrict the realisation of their full potential. While the need

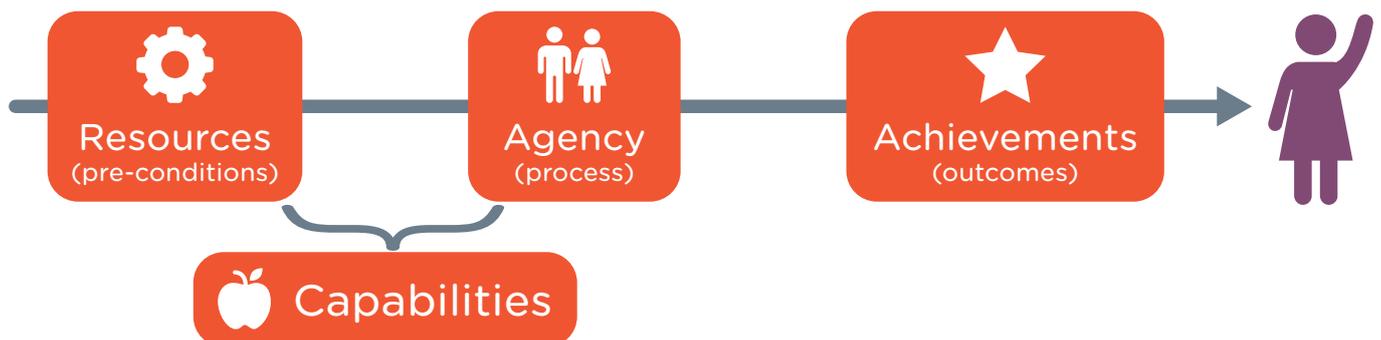
**Box 1: Gender and Adolescence: Global Evidence (GAGE) programme**

GAGE is a nine-year (2015–2024) mixed-methods longitudinal research and evaluation programme following the lives of 18,000 adolescents in six diverse developing country contexts: Bangladesh, Ethiopia, Jordan, Lebanon, Nepal and Rwanda. GAGE aims to generate new evidence on ‘what works’ to empower adolescent girls in the global South and to support them to transition into adulthoods as purposive actors in their own right.

Based on the capabilities approach championed by Amartya Sen and nuanced by Martha Nussbaum and Naila Kabeer, GAGE’s conceptual framework takes a holistic approach and focuses on six individual and collective capability domains: education and learning; bodily integrity and freedom from violence; health, sexual and reproductive health (SRH), and nutrition; psychosocial wellbeing; voice and agency; and economic empowerment. These six capabilities underpin adolescent wellbeing and are required for a successful transition into adulthood. Regarding economic empowerment, GAGE research seeks to explore the types of interventions – ranging from financial education to savings groups and skills training – that can help girls to: cultivate their economic aspirations towards decent, productive and age-appropriate employment; improve their numeracy and financial literacy; support their access to market-responsive technical, vocational and business skills; and help them access equitable resource endowments, savings and credit.



**Figure 4: The three key dimensions of empowerment**



Source: Based on Kabeer, 1999

to empower adolescent girls economically is increasingly well-understood, we still know little about how best to do so. This rapid evidence review aims to contribute to addressing this gap. It focuses on interventions targeting adolescent girls with several economic-related strategies that seek to promote their economic capabilities, synthesising evidence on ‘what works’.

## 1.2 Review aim, questions, methodology and limitations

The aim of this rapid evidence review is to identify and bring together available evidence on effective interventions targeting adolescent girls (aged 10–19) in LMICs and seeking to promote girls’ economic capabilities. As promoting economic capabilities can produce significant effects on both economic and non-economic domains of life, the review looks at both the economic and non-economic outcomes of interventions. It also aims to address three key GAGE research questions on age-specific effectiveness of interventions, the significance of an intervention’s duration and intensity or of specific components, and its legacy effects for participants (see Box 2).

In line with GAGE review principles and protocol, we used a multi-faceted search strategy using systematic review principles to identify relevant studies. The search included academic databases and academic journals as well as key development databases and organisational websites along with consulting experts for advice and conducting reference snowballing. Search strings were composed of keywords referring to four areas: adolescence and gender; economic capabilities; intervention; and focus on LMICs at the time of the study. Studies had to be published in English between 2000 and 2016. A more stringent criterion on intervention type was set to exclude cash transfer programmes seeking to promote school enrolment and attendance, and interventions explicitly aimed at changing discriminatory social norms, as these areas are addressed by other components of the GAGE programme. The searches of academic databases, academic journals and grey literature returned 1,579 results, which were screened on title and abstract and later read in full when a definitive decision could not be made based on the information contained in the title and abstract. Additional studies were searched using reference snowballing and expert advice.

The screening process identified 74 primary studies to include in the review (see Annex 3 for a summary table of

### Box 2. Key review questions

**This rapid review aims to answer the following questions:**

*Which interventions promoting adolescent girls’ economic capabilities are effective?*

**Age-specific effectiveness:** *What do we know about influences on girls’ capabilities at different ages/life stages and which interventions are most appropriate at what ages? (younger adolescent girls aged 10–14, older adolescent girls aged 15–19)*

**Duration and intensity to maximise effectiveness:** *How long do interventions (or specific components) need to be sustained for maximum effectiveness?*

**Legacy effects:** *What are the legacy effects of interventions aiming to support adolescent girls’ capability development?*

key characteristics of each study). We also found 14 thematic or programme reviews with relevant information – yet only one systematic review on interventions targeting girls and young women in LMICs and providing them with access to economic assets. The evidence provided by the reviews was used to extend or support the analysis developed for each intervention type, as appropriate (see Annex 4 for a summary table with information about each review included).

Due to the rapid scope of this review, the quality of studies was not assessed. We acknowledge this as a significant limitation, although we do consider the evaluation methodology used in the studies included. To partially address concerns about rigour of the evidence, we tried to include literature published in peer-reviewed journals and grey literature produced by well-respected research institutes and development organisations. We also acknowledge that the searches were not exhaustive; therefore, some relevant literature may not have been captured. Some other relevant studies may have also been discarded because inclusion and exclusion decisions were made by a single researcher, as is common in rapid evidence assessments (See Annex 1 for details of the search methodology, the search strings used, and the inclusion and exclusion criteria).

## 1.3 Overview of reviewed interventions

Our search generated 74 primary studies assessing 57 relevant interventions. One analytical challenge posed by this body of literature is that the majority of interventions

that seek to promote adolescent girls' economic capabilities are multicomponent – an issue recognised by the available literature (see, for instance, Quisumbing and Kovarik, 2013). Based on the characteristics of the identified interventions, we thus decided to cluster them, whether they are standalone or integrated, according to the type of their only or core component. Consequently, this review examines three groups of interventions:

1. Interventions providing financial education and/or assets as their core component.
2. Interventions providing vocational and/or business skills training as their core component.
3. Integrated interventions which include at least one economic component, be it financial literacy, financial asset or skills training, along with several other support services, such as peer groups, life skills training, SRH education, and community awareness activities, with the aim to empower adolescent girls in general.

Table 1 provides a list of all reviewed interventions, organised into these three clusters. Some key information on their geographical distribution, target group by location, age and particular vulnerability, as well as their evaluation methodology are also provided below, as well as in the sections that follow.

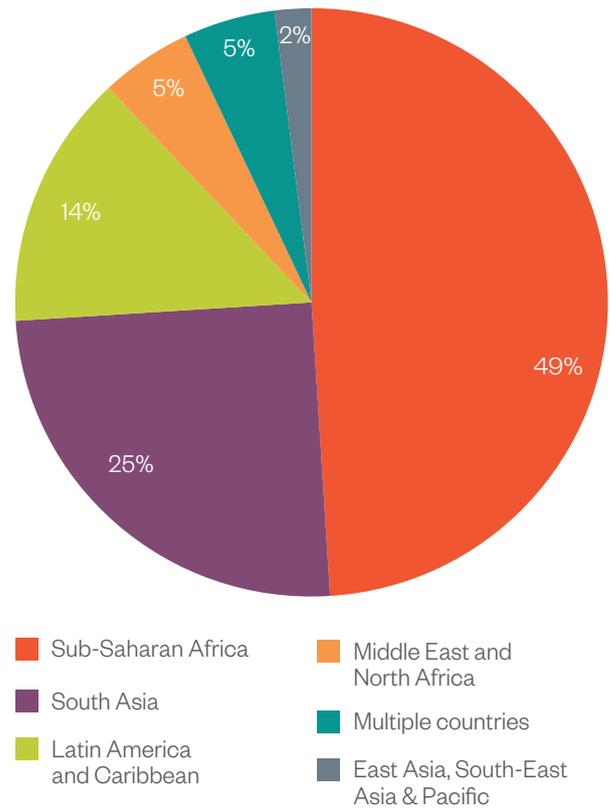
**Geographical distribution:** Most of these 57 interventions were implemented in sub-Saharan Africa (especially in Ethiopia, Kenya and Uganda), followed by South Asia (especially in India and Bangladesh). We found three evaluated interventions implemented in North Africa and only one in East Asia, Southeast Asia and the Pacific (see Figure 5).

**Targeted group by location:** More than one-third of interventions targeted adolescent girls in rural areas. A considerable number of interventions also targeted girls in both urban and rural areas. Seven interventions also included girls living in urban slums.

**Targeted age group:** Most interventions targeted older adolescent girls (aged 15–19), followed by interventions targeting the whole adolescent age range (10–19 years); only four focused on younger adolescent girls. None of the interventions in the vocational and business skills training group focused on younger adolescent girls, while most of the integrated interventions targeted both younger and older adolescent girls.

**Targeted groups with specific vulnerabilities:** While all interventions targeted disadvantaged adolescent girls, most (33) explicitly targeted groups of girls with particular vulnerabilities, in line with their objectives. Thus, nearly

Figure 5: Regional distribution of interventions



one-third explicitly targeted out-of-school girls, while 10 interventions also included married adolescent girls and five worked with orphaned girls; only one intervention targeted girls with disabilities, yet its evaluation does not provide any information on programme impacts on those girls.

**Evaluation methodologies used:** 32 interventions were evaluated using a combination of quantitative and qualitative methods, while 19 others used only quantitative techniques and six relied exclusively on qualitative methods (such as focus group discussions (FGDs), in-depth interviews (IDIs) and key informant interviews (KIs)). Three-quarters were evaluated using experimental or quasi-experimental designs: 25 used a randomised control trial (RCT) and 17 a quasi-experimental design with an intervention group and a control group.

In the following sections we examine the effects of each intervention. Sections 2–4 present the findings from the three intervention types respectively. For each, we look at economic as well as non-economic outcomes, and highlight the main findings and key evidence gaps. Section 5 presents findings on what we know about the age-specific effectiveness of interventions and the optimal age to intervene, the significance of intervention duration and intensity or of specific components, and the legacy effects for participants. Section 6 presents our conclusions.

**Table 1: Interventions examined in this review**

Financial education and/or assets interventions	<ol style="list-style-type: none"> <li>1. Adolescent Girls Empowerment Programme (AGEP)</li> <li>2. Adolescent Girls Initiative – Kenya (AGI-K)</li> <li>3. Intervention with Microfinance for AIDS and Gender Equity (IMAGE)</li> <li>4. Ishaka</li> <li>5. Learning Games for Adolescent Girls and their Mothers</li> <li>6. Mia</li> <li>7. Pilot Financial Literacy Project for Adolescent Girls</li> <li>8. Safe and Smart Savings Products for Vulnerable Adolescent Girls (SSSPVAG)</li> <li>9. Siyakha Nentsha</li> <li>10. Social and Financial Empowerment of Adolescents (SoFEA)</li> <li>11. Suubi Research Programme</li> <li>12. Tap and Reposition Youth (TRY) Savings and Micro-Credit for Adolescent Girls</li> <li>13. Temuulel</li> <li>14. YouthSave</li> <li>15. YouthStart</li> </ol>
Vocational and/or business skills training interventions	<ol style="list-style-type: none"> <li>1. Adolescent Girl Initiative (AGI), Haiti</li> <li>2. Adolescent Girl Initiative (AGI), Rwanda</li> <li>3. Adolescent Girl Initiative (AGI), South Sudan</li> <li>4. Adolescent Livelihood and Reproductive Health Programme</li> <li>5. Akazi Kanoze</li> <li>6. Economic Empowerment of Adolescent Girls and Young Women (EPAG)</li> <li>7. Employment Fund and Adolescent Girls Employment Initiative (AGEI)</li> <li>8. Employment and Livelihood for Adolescents (ELA), Bangladesh</li> <li>9. Empowerment and Livelihood for Adolescents (ELA), Tanzania</li> <li>10. Empowerment and Livelihood for Adolescents (ELA), Uganda</li> <li>11. Jóvenes en Acción</li> <li>12. Juventud y Empleo</li> <li>13. Kenya Youth Empowerment Project (KYEP)</li> <li>14. Kenya Youth Empowerment project/Ninaweza</li> <li>15. Neqdar Nesharek</li> <li>16. Por un Manana</li> <li>17. Programa Joven</li> <li>18. ProJoven</li> <li>19. SATYA-Pratham Programme</li> <li>20. SEWA-livelihoods skill building intervention for adolescent girls</li> <li>21. Technical Education and Vocational Education and Training Authority (TEVETA) programme</li> <li>22. Technical and Vocational Vouchers Programme</li> <li>23. Towards Improved Economic and Sexual/Reproductive Health Outcomes for Adolescent Girls (TESFA)</li> <li>24. Youth Opportunities Programme (YOP)</li> <li>25. 100 Hours to Success</li> </ol>
Integrated interventions with an economic component	<ol style="list-style-type: none"> <li>1. Bangladeshi Association for Life Skills, Income, and Knowledge for Adolescents (BALIKA)</li> <li>2. Berhane Hewan</li> <li>3. Better Life Options</li> <li>4. Biruh Tesfa</li> <li>5. Development Initiative Supporting Healthy Adolescents (DISHA)</li> <li>6. Empowering Adolescent Girls project</li> <li>7. Filles Éveillées</li> <li>8. Ishraq</li> <li>9. Kishori Abhijan</li> <li>10. Kishoree Konta</li> <li>11. Meseret Hiwott</li> <li>12. Out-of-School Adolescents Support project</li> <li>13. Powering Up Biruh Tesfa</li> <li>14. Rajiv Gandhi Scheme for Empowerment of Adolescent Girls-SABLA (RGSEAG-SABLA)</li> <li>15. SHAZI! (Shaping the Health of Adolescents in Zimbabwe)</li> <li>16. Security for Girls through Land project</li> <li>17. Support for Orphans and Vulnerable Children Affected by HIV/AIDS</li> </ol>

## 2 Financial education and/or assets interventions

### Key points

- Fifteen interventions provided financial education and/or financial assets to adolescent girls. They include both youth microfinance programmes and integrated interventions that combined a core financial component with other support services.
- Almost all evaluations reported some positive changes in girls' financial and economic capabilities: improved financial literacy, increased savings and use of formal and informal financial services, increased access to credit, involvement in income-generation activities and ownership of assets.
- Interventions also led to positive changes in other capability areas: girls invested their savings or income in education, improved their SRH knowledge and practices, enhanced their self-confidence, increased their mobility, and developed more gender-egalitarian attitudes.
- Interventions that combined financial literacy with a savings product demonstrated stronger financial effects, while life skills training enabled girls to better protect themselves from gender-based violence.
- Participants' age and location may have a considerable effect, yet there is mixed evidence on whether younger adolescent girls or rural girls can benefit more from this intervention type.

### 2.1 Overview

Given the increasing importance that financial products and services have in people's lives in LMICs, development actors see various potential benefits in programmes that target vulnerable youth, especially adolescent girls and young women, and offer them some form of financial education and/or assets (WWB, 2014b; Sebstad, 2011). Access to finance may be desirable per se to expand the financial inclusion agenda, or to achieve youth development outcomes via financial and economic empowerment (Deshpande and Zimmerman, 2010; Hirschland, 2009). For instance, several studies have investigated the role of microfinance in reducing HIV infection rates among adolescent girls (USAID, 2008).

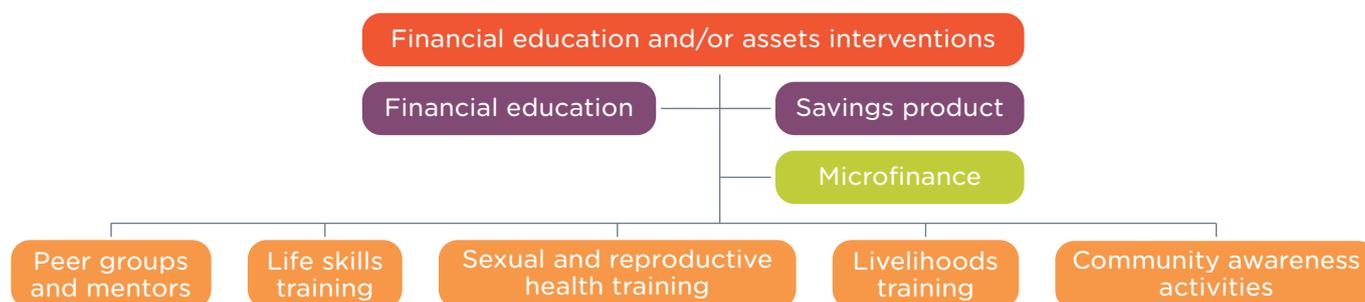
Programmes included in this group provided financial education and/or financial assets as either standalone interventions (as is the case with some youth microfinance programmes) or as integrated interventions that offer financial education and/or a financial product as their main component, combined with several other support services. These programmes thus have two types of objective: (1) to promote adolescent girls' access to and effective use of financial services; and/or (2) to provide adolescent girls with financial means that have the potential to create

benefits that are not only financial or economic, but also improve girls' broader wellbeing.

In this group, we included 15 interventions and 20 evaluation studies. All these programmes provided adolescent girls with some form of financial training and/or a savings account or participation in a microfinance scheme. Most interventions also combined at least one financial component with other activities involving peer groups and mentors, training in life skills, SRH or livelihoods, and community awareness (see Figure 6).

A summary of the key characteristics of these interventions and evaluation studies is provided in Annexes 2 and 3. Two-thirds of programmes were evaluated using a combination of quantitative and qualitative methods, while nearly one-third used an RCT and one-fifth a quasi-experimental design. Most programmes were implemented in sub-Saharan Africa (particularly in Kenya and Uganda), and targeted girls in both urban and rural areas, with most also targeting adolescent girls as a broad group (without distinguishing between younger and older adolescents). Although all programmes targeted disadvantaged and low-income girls, only a few paid attention to groups of girls with particular vulnerabilities by explicitly including out-of-school, married or orphaned girls.

**Figure 6: Structure of financial education and/or assets interventions**



## 2.2 Economic outcomes

We first present the direct programme outcomes in terms of girls’ financial and economic capabilities, which include enhanced financial knowledge, increased savings and use of formal financial services but also informal groups for saving purposes, increased access to credit and involvement in economic activities, income generation and ownership of assets (such as poultry and small livestock).

The Tap and Reposition Youth (TRY) programme in Kenya targeted out-of-school girls and young women aged 16–22 in low-income and slum areas of Nairobi with high HIV prevalence, and provided them with group-based microfinance. As only a small number of older participants wanted to access microloans for their business, the initial microfinance approach (with its focus on credit and loan repayment) evolved to accommodate younger girls’ needs, including their ability to save money in a safe, accessible place and not at home where it could be found and misused by parents or partners. Thus TRY introduced a voluntary savings scheme for younger, more vulnerable and risk-averse girls, along with peer groups with mentors, life skills and business training. At end line, participants were more likely to have savings and to have significantly larger savings than the control group. They were also significantly more likely to save in the bank compared to the baseline and the control group. While girls aged 16–19 had greater savings and incomes compared to the control group, this difference was only marginally significant. Those older than 20 years showed stronger effects as they were significantly more likely than those in the control group to have more savings, larger incomes and more household assets, and to keep their savings in a financial institution (Erulkar and Chong, 2005).

A few years later, the Safe and Smart Savings Products for Vulnerable Adolescent Girls (SSSPVAG) in Kenya and Uganda combined the safe spaces model with financial products for low-income clients. The programme targeted

girls aged 10–19 years in urban slums, giving them access to peer groups, female mentors, financial education and SRH information. Girls were also assisted to open a savings account, which they could operate independently of their parents. At end line, most participants answered financial literacy questions correctly. Although participants in Kenya were less likely to report having a savings plan compared to baseline and the control group, they significantly improved their savings behaviour and the use of bank services compared to the control group. Overall, more than two-thirds of participants in Kenya and Uganda saved money using not only their account but through a mix of formal and informal means (Austrian and Muthengi, 2013).

However, financial effects were stronger in Uganda, with significantly more participants having a saving plan, using a bank service and saving money at end line compared to the control group. They were actually more than twice as likely to have saved any money in the previous six months and eight times more likely to have saved using a formal method. The evaluation noted that this country difference may be related to participants’ age difference, as most Kenyan girls were young adolescents, while half of Ugandan participants were older than 14 years (Austrian and Muthengi, 2013). Programme design in Uganda also enabled the comparison of girls who only opened a savings account with girls who also participated in groups and received financial education. While all girls significantly reduced the use of informal savings methods, those in groups were significantly more likely to have better financial knowledge and greater improvement in saving (Austrian and Muthengi, 2014).

Using a similar model, the Adolescent Girls Empowerment Programme (AGEP) in Zambia targeted vulnerable girls aged 10–19 years in urban and rural areas with three distinct interventions: the core intervention (basic package) consisting of safe spaces groups, mentors, life skills training, SRH information and financial education;

the basic package plus a health voucher; and the basic package plus health voucher and a savings account. Findings from the midline showed positive financial effects for all participants compared to the control group. However, girls in the third intervention arm, which included all activities, had higher financial literacy scores, and those who opened an account – even if they did not use it much – were more likely to save both in that formal account and informally, and in higher amounts compared to those without an account. Interestingly, evidence indicated that younger adolescent girls in rural areas, who were also more engaged in the programme, were significantly more likely to open an account (Austrian et al., 2016).

Similarly, the Adolescent Girls' Initiative – Kenya (AGI-K) supported girls aged 11–14 years in the urban slums of Nairobi and in the north-east of the country with four interventions: school assistance; girls' groups in safe spaces; community conversations for violence prevention; and financial education combined with assistance in opening a bank account (in urban areas) or a home bank (to use at home). Preliminary findings showed that girls who received the financial education intervention reported improved financial literacy, and a notable increase in savings and financial responsibility (Muthengi et al., 2016).

The Ishaka (meaning 'Courage for the future') project in Burundi targeted in-school and out-of-school girls and young women aged 14–22 years in urban and rural areas with financial education and microfinance, vocational training, SRH education and life skills training; it also included community awareness-raising and advocacy activities to create a supportive environment for participants, who were mostly aged 15–19. Ishaka enabled girls to improve their money management skills, save and access credit in order to engage in income-generating activities. However, it did not link them to microfinance institutions which could provide services more tailored to their particular financial needs. In line with AGEP midline findings, Ishaka was also more successful in rural areas, where the non-governmental organisation (NGO) involved had an established presence and participants had fewer distractions affecting their recruitment and participation. The evaluation also found that while out-of-school girls were mostly interested in income-generation skills, school girls were more attracted to the life skills training (Rushdy, 2012).

Within South Asia, the Social and Financial Empowerment of Adolescents (SoFEA) programme provided rural Bangladeshi girls and young women aged 11–21, both married and unmarried, with girls' clubs, financial

literacy, livelihoods and life skills training, microfinance and community sensitisation. Participants were encouraged to save a minimum amount weekly, while those aged 15 and over could access a loan on condition that they saved more for a month. Participants reported having improved their financial literacy between baseline and end line, yet they were afraid of taking loans and not being able to repay them successfully. They also improved their planning skills and increased their involvement in economic activities and their ownership of assets such as poultry and small livestock. The programme was also found to have spill-over effects as non-participating girls were influenced by those who did participate and also got involved in productive activities (Kamruzzaman et al., 2012).

Nevertheless, other programmes had rather limited effects. Implemented in five Indian states, the Learning Games for Adolescent Girls and their Mothers project targeted poor women, members of self-help groups and their adolescent daughters, providing health, social and financial education to improve their wellbeing. While participation improved girls' confidence about their ability to manage money and their appreciation of savings, it did not increase their actual savings as girls were not provided with a mechanism to save. Qualitative research revealed that about half of girls who participated noted that they had not saved because they did not have their own money. Girls were more interested in health than financial education – a finding that the evaluation attributed to the fact that participants could easily put their health knowledge into daily practice, while they had limited opportunities to do so with the financial knowledge they gained (Gray and Chanani, 2010). In the state of West Bengal, the financial education had minimal effects and participants did not demonstrate statistically significant differences in their savings-related knowledge, attitudes and behaviours, partly due to the deteriorating financial context (Spielberg et al., 2010).

Apart from programmes targeting only adolescent girls (along with young women in some cases), a number of evaluated programmes have provided disadvantaged youth with a combination of support services, including financial education and savings accounts. The Suubi (meaning 'Hope') research programme in rural Uganda provided adolescents aged 12–16 who had been orphaned due to AIDS with counselling and educational material, financial education, peer mentors and a matched child savings account to be used for post-primary education. Both boys and girls were able to save comparable amounts

in their bank accounts and no statistically significant gender differences were identified (Ssewamala et al., 2010).

The Siyakha Nentsha (meaning 'Building with young people') programme in peri-urban KwaZulu-Natal, South Africa, targeted school-going adolescents and offered life skills training and health and financial education delivered by recent school graduates. Compared to the control group, participating boys and girls were more likely to have improved their budgeting and planning skills and to have attempted to open (and succeeded in opening) a bank account. They were also significantly more likely to discuss financial decision-making, looking for work, saving, social grants and starting a business (Govender et al., n.d.). Moreover, boys who received the financial education were more likely to report undertaking an income-generating activity between baseline and end line compared to those who received only the life skills and health education (Hallman and Roca, 2011).

Older adolescent girls can also participate in microfinance programmes targeting women. For instance, the Intervention with Microfinance for AIDS and Gender Equity (IMAGE) project in rural Limpopo province, South Africa, provided women aged 18 years and older with microfinance and training on issues including sexuality, HIV, gender norms and domestic violence. As a result, participants increased their household assets, expenditures and membership in informal savings groups (Kim et al., 2007).

There are also a growing number of initiatives that target low-income youth or girls and primarily seek to promote their financial inclusion. The Temuulel (meaning 'Aspire') programme in Mongolia provided school girls aged 14–17 from low-income families with financial education and a savings product. Participants showed higher levels of knowledge of banking and savings than the control group, and by opening an account and depositing their saved money, succeeded in increasing their financial autonomy, while those in the control group were more likely to spend or lose their savings or have them stolen. However, participants did not increase their ability to plan for the future, either financially or otherwise. Interestingly, girls who received both the financial education and the account showed slightly higher levels of financial knowledge, saved more and more frequently, and opened more accounts compared to the control group and to girls who only received a savings account. They also developed teamwork skills, which were highly valued in the workplace but not acquired at school. The potential of financial

education to improve the effects of a savings account is emphasised by the fact that girls who received both the training and the account exhibited equal or even slightly higher levels of financial management and savings than the savings-only girls who were one year older, and the majority had summer jobs that offered them some independent income. On the other hand, the latter were also more likely to contribute to their household income and to do so in larger amounts – mostly to meet daily needs (Tower and McGuinness, 2011).

The Mia (meaning 'Mine') project in the Dominican Republic targeted low-income girls and young women aged 7–24 with two savings products – one for those aged 7–15 and another for older youth – and a financial education programme run through schools. According to research undertaken by the participating bank, most account-holders were girls under the age of 16, and most depended on their parents to make the transactions although they could legally do so themselves; in addition, most girls lived far from bank branches and had to spend time and money on public transport to get to them. A small-scale assessment focused on two groups of participating girls aged 10–15 living in the capital city: those who were successfully saving in their accounts and those who were not. The study found that almost all girls were saving through various mechanisms (formal and informal), including hiding money at home. Younger girls aged 10–12 reported having more longer-term savings goals, while those aged 12–15 saved more for short-term consumption; girls who saved for the future aimed to cover their university expenses linked to a better life, while those who reported saving for emergencies were concerned with family welfare (WWB, 2014a).

Overall, girls who used the Mia account showed more self-control, had a clearer vision about the future and were better able to set savings goals. Successful savers acknowledged the difficulty involved in saving money, yet they also expressed confidence and optimism about their ability to do so and deposit their money in the bank where it could not be withdrawn without parental approval and presence. They also reported discussing their savings habit and trying to influence their peers. In line with the bank's research findings, the ability to save in the bank account was indeed shaped by distance to the bank branch and girls' dependency on parents. All those who saved in the bank depended on their parents to make a deposit and had parents who regularly visited the bank for their own needs. Girls who did go to the bank to deposit savings

were actually living close to a bank branch. The study also found that most girls who saved were members of female-headed households, with lower income, stronger savings attitudes and expectations that children should contribute to household expenses. Parents emphasised that as girls tend to be more responsible than boys and think more about household needs, they saved more (WWB, 2014a).

A similar financial initiative in Haiti targeted vulnerable girls aged 10–14 with financial education along with hygiene and protection training, provided by mentors in safe spaces. However, young girls aged 8–11 struggled to understand the material. Overall, participants started to save and manage their money more effectively, asking their parents for money less often and even contributing to household expenses occasionally; some girls also joined savings groups. Most parents reported that girls shared what they had learnt with them and in some cases their daughters helped them improve the household budget or their small business account (MCI and Save the Children, 2012).

The YouthSave programme was a large savings initiative that targeted low-income youth aged 12–18 years in Colombia, Ghana, Kenya and Nepal, offering financial education and account opening services. Its evaluation concluded that when offered safe and affordable accounts, youth will open savings accounts. Once again, participants younger than 13 years saved more than older youth, partly because they withdrew less. When parents were the co-signatory, youth saved significantly more. No gender differentials in savings behaviour were identified; girls saved as much as boys and sometimes even more. The greater obstacle girls faced was not saving in itself, but access to financial institutions. The situation was even more difficult for out-of-school youth, including girls, who were harder to reach and perhaps needed more tailored products and services to ensure their inclusion in formal financial services (Johnson et al., 2015).

YouthStart was another large multi-country financial inclusion programme for youth aged 12–24 years in eight sub-Saharan African countries,<sup>2</sup> which provided them with financial education and services (mainly savings accounts and credit). Participants valued the financial training most, followed by savings, and reported that the programme improved their financial capabilities and enabled them to save more and generate more income. Most reported that programme services had a positive impact on their economic situation and life, and asked

for more entrepreneurship training, refresher sessions and mobile banking services. Adolescent girls and young women were a key target group and accounted for half of all clients reached. However, most found it hard to meet programme targets, and overall YouthStart lacked a clear strategy to reach out to them. In particular, involving adolescent girls was a major challenge for most financial service providers, while NGOs with a gender focus had more effective strategies for doing so. There were also problems in reaching (and promoting savings products among) rural populations (Microfinanza, 2015).

### 2.3 Non-economic outcomes

Apart from directly improving girls' financial and economic capabilities, several of the programmes also led to positive changes in other areas, including the remaining five GAGE domains (education, bodily integrity, physical health and nutrition, psychosocial wellbeing, and voice and agency).

#### Education and learning

The main education-related issue in the evaluations included in this review was whether programme participation had affected – positively or not – girls' education. Indeed, participants in the SSSPVAG, especially in Kenya, commonly mentioned saving in order to cover education costs when their parents were unable to help them (Austrian and Muthengi, 2013). Ishaka participants in Burundi also used their earnings to cover their school costs (Rushdy, 2012). In Bangladesh, SoFEA girls reported that their school performance was not affected by programme participation; many girls actually pointed out that time constraints linked to studying hindered their regular attendance in SoFEA clubs, especially during school exams and harvest season (Kamruzzaman et al., 2012). In Kenya, AGI-K participants who received school assistance reported improved school enrolment and attendance (Muthengi et al., 2016).

#### Bodily integrity and freedom from violence

There is a large body of literature on the effects of microfinance programmes on women's empowerment and wellbeing, including their vulnerability to violence. As the relation between the two is complex, evidence is inconclusive, with some studies suggesting that microfinance can reduce the risk of violence and others

<sup>2</sup> Burkina Faso, Democratic Republic of Congo, Ethiopia, Malawi, Rwanda, Senegal, Togo and Uganda.

arguing that it exacerbates it (Kim et al., 2007). Two of the evaluations<sup>3</sup> contributed to the discussion and highlighted the importance of combining savings and credit with training for participants' protection against violence.

Girls in the SSSPVAG programme in Uganda who received the savings account along with participation in groups and training by mentors were able to protect themselves better against violence and exploitation compared to the control group. On the other hand, those who only opened savings accounts reported an increase in having been sexually harassed within the previous six months compared to the baseline and the control group (Austrian and Muthengi, 2014; 2013).

The IMAGE research project in South Africa, which combined microfinance with training, explicitly aimed to address the issue of intimate partner violence. After two years, the levels of intimate partner violence experienced by participants in the past year had declined by more than half, while those levels either stayed the same or increased in the control group. Participants also developed more progressive, non-tolerant attitudes towards violence against women and girls. Qualitative data indicated that the reduction was the result of several factors, including shifts in women's attitudes towards the acceptability of violence, expectations about better treatment from partners, improved spousal communication, reduced tensions over household finances, confidence to leave abusive relationships, solidarity and support to women survivors, speaking openly about abuse, collective action (such as organising public marches), mobilisation of community groups and activities raising community awareness of violence and HIV, with women's overall economic and social empowerment potentially contributing to the decline in violence (Kim et al., 2007).

Most importantly, the study design explored programme effects among three distinct groups: participants who received only the microfinance services, those who received the microfinance services and the training, and the control group. IMAGE participants who had received the full package showed not only improvements in their economic and social wellbeing, but also a decrease in intimate partner violence compared to the control group. On the other hand, those who had received only the microfinance support improved their

economic wellbeing indicators compared to the control group, but they did not reduce their risk of intimate partner violence (Kim et al., 2009). Although participants were on average middle-aged women, they also included older adolescent girls; the findings provide invaluable evidence that needs to be considered, given that young IMAGE participants also reported higher levels of partner communication related to HIV and sexuality as a result of the programme (Pronyk et al., 2008).

### Physical health and nutrition

In line with programme stated objectives and provision of reproductive health information, evaluations of three-fifths of programmes also investigated effects on participants' SRH knowledge and practices. Most noted improved relevant knowledge and behaviours, but as evaluations tended to take place shortly after programme completion, the sustainability of the observed or self-reported change remains unknown.

In Uganda, participants of SSSPVAG girls' groups had significantly greater knowledge about HIV and contraception at end line compared to girls who only received the savings account. Some evidence also indicated that girls who saved regularly were less likely to engage in transactional sex compared to those with irregular savings (Austrian and Muthengi, 2013). Midline findings from AGEP in Zambia also showed that participants significantly increased their contraception knowledge, were more likely to use a condom during their first sexual experience, and were less likely to engage in transactional sex compared to the control group (Austrian et al., 2016). Preliminary findings from AGI-K also suggest improved knowledge about SRH issues, including menstrual hygiene and management, along with adopting a more balanced diet (Muthengi et al., 2016).

In Burundi, not only did Ishaka participants improve their SRH knowledge but there was also a sharp increase in their contraceptive use and a decrease in unwanted pregnancies. Participants were also more willing to undertake regular voluntary testing for HIV and sexually transmitted infections (STIs) (Rushdy, 2012). After taking part in the Siyakha Nentsha programme in South Africa, girls reported being more confident to obtain a condom, while those already engaged in sexual intercourse reported

<sup>3</sup> The evaluation of AGI-K which compares four distinct interventions (violence prevention only; violence prevention and education assistance; violence prevention, education assistance and health; and violence prevention, education, health and financial education along with a savings product) is also expected to provide valuable evidence.

using condoms more consistently than those in the control group (Govender et al., n.d.). On the other hand, boys who took part in the programme reported sexual abstinence or having fewer sexual partners than the control group (Hallman and Roca, 2011). The IMAGE research project in South Africa, which combined microfinance with HIV training, contributed to a reduction in HIV-risk behaviour among female participants aged 14–35. This finding was attributed to increased levels of spousal communication about sexual issues and HIV, lower likelihood of having unprotected sex with a non-spousal partner and increased likelihood of using voluntary counselling and testing than the control group (Pronyk et al., 2008).

The Learning Games for Girls intervention in West Bengal, India, which also provided health education sessions, significantly increased participants' HIV knowledge, attitudes and prevention behaviour. Nonetheless, the evaluation noted that several questions about sexual behaviour had to be removed due to community sensitivity about that issue. In addition, when the intervention was delivered to mixed groups of mothers and daughters, participants expressed difficulty engaging in discussions, while those in girls-only groups admitted feeling comfortable and free among their peers to talk about SRH issues. The evaluation also found that the programme did not significantly improve the health, nutrition and hygiene of participants compared to the control group due to financial constraints to consume foods high in protein and iron, and to purchase soap (Gray and Chanani, 2010).

In some cases, programme effects were largely insignificant. At end line, participants in the TRY programme in Kenya were less knowledgeable about SRH issues than the control group. And although they were more likely to be able to negotiate condom use and refuse sex, condom use was not statistically significantly higher compared to the control group (Erulkar and Chong, 2005). Boys in the Suubi programme in Uganda reported a significant decrease in approval of risky sexual behaviours at end line compared to the control group, yet scores remained unchanged for girls (Ssewamala et al., 2010). Midline findings from AGEF in Zambia also showed no change in rates of STIs or unwanted pregnancies and in age of sexual initiation (Austrian et al., 2016).

### Psychosocial wellbeing

The evaluations of eight programmes noted that participation enabled adolescent girls to break their social isolation, to access a safe space in which they made

friends and were supported to acquire new skills, and to improve their self-esteem. Indeed, half of participants in the SSSPVAG in Kenya and Uganda reported having made a new friend, having a place to meet friends and having a female mentor who provided guidance and counselling (Austrian and Muthengi, 2013). Likewise, Ishaka participants in Burundi increased their number of friends and had a space to talk about personal experiences and access support (Rushdy, 2012). Similar experiences were reported by participants in the Temuulel project in Mongolia (Tower and McGuinness, 2011), in AGEF in Zambia (Austrian et al., 2016), and in AGI-K in Kenya (Muthengi et al., 2016). A group with special vulnerabilities – married girls in rural areas – appreciated that the SoFEA programme in Bangladesh enabled them to socialise and interact with peers; girls also enjoyed the opportunity to participate in recreational activities. Participants also noted improved relationships with family, relatives and community members (Kamruzzaman et al., 2012). In South Africa, girls who received the full Siyakha Nentsha intervention (combining health with financial education) reported greater levels of social inclusion in their communities than girls who received the standard life skills training (Hallman and Roca, 2011).

Participants in these programmes also reported increased self-esteem. Most girls in the SSSPVAG programme in Kenya and Uganda showed high levels of self-esteem at end line and were optimistic about the future, and feeling happier and safer in their neighbourhoods. An interesting finding was that girls who felt confident deciding about their money were also significantly more likely to say they had hope for the future (Austrian and Muthengi, 2013). Girls in AGEF in Zambia also reported increased confidence and reduced social isolation, with younger adolescent girls in rural areas showing stronger impact, potentially as they had higher participation rates (Austrian et al., 2016). Girls and boys in Siyakha Nentsha in South Africa were more likely to be optimistic about the future and to have increased their self-esteem compared to the control group, with boys showing a greater and statistically significant increase compared to girls (Govender et al., n.d.). Participants in IMAGE in South Africa (Kim et al., 2007) and AGI-K in Kenya (Muthengi et al., 2016) also reported increased self-confidence. Girls in Ishaka in Burundi significantly reduced their engagement in sex work or begging and thus enhanced their sense of dignity and self-respect (Rushdy, 2012).

## Voice and agency

The evaluations of 11 programmes also investigated effects on girls' voice and agency. They reported positive changes in girls' communication skills and confidence to interact and speak up, their mobility, their relationships and their social status in their households and communities. Participants in two programmes were also able to develop more gender-egalitarian attitudes.

Participation in SSSPVAG in Kenya was associated with increased mobility and independence. Compared to baseline, at end line, more girls reported being able to attend group meetings or visit a local clinic alone, and fewer girls had to seek permission before looking for a job. Older girls aged 15–19 were significantly more likely to be independent than girls aged 10–14 years. Having a savings account and knowing how to manage money also made girls feel less vulnerable and more independent, as they could refuse sexual advances from men and meet their own and their household's needs without having to depend on sexual relationships (Austrian and Muthengi, 2013). Always in Kenya, girls in AGI-K who participated in safe spaces reported improved communication skills, including their ability to express themselves and state their wish not to marry early but to continue their education (Muthengi et al., 2016). Boys and girls in Siyakha Nentsha in South Africa increased their ability to express their ideas to others compared to the control group, with boys showing a statistically significant increase. Boys and girls alike were significantly more likely to have discussed self-esteem, attitudes and values, sexuality, violence and sexual abuse, and gender relations than the control group (Govender et al., n.d.).

Participants in the Ishaka project in Burundi improved their communication and conflict resolution skills, with subsequent improvements in their family and community relationships. As girls generated their own income and contributed to household needs, they also increased their household status (Rushdy, 2012). Girls in the SoFEA programme in Bangladesh also reported that their participation in groups improved their communication skills and enabled them to overcome their shyness and express their opinion. Parents and husbands agreed that participation in group activities led to positive changes as girls acquired new skills and knowledge, which they shared with their families and relatives, and made them value their girls more and believe in their abilities (Kamruzzaman et al., 2012).

Girls in Temuulel in Mongolia reported that their participation in the savings project and the bank account

made them feel they were no longer children but were growing up, as they were doing something associated with adulthood. Nearly all participants in the financial education classes talked to their parents about what they had learnt and received praise about their interest in financial issues, which further enhanced their self-esteem and raised their status within the family. Girls also discussed what they had learnt with their friends and some even tried to convince them to open their own account (Tower and McGuinness, 2011). Participants in Mia in the Dominican Republic also reported discussing their savings habit and trying to influence their peers (WWB, 2014a).

Girls in the financial initiative in Haiti improved their communication skills and public speaking, and felt more confident speaking up and participating actively in school. Parents also commented that the project helped their daughters gain confidence and become more responsible (MCI and Save the Children, 2012).

The IMAGE project in South Africa also enabled participants to increase their autonomy, improve their spousal communication and increase their status as they contributed to household needs. This is also the only evaluation in which participants (though only a small proportion of them were adolescent girls and young women) reported higher levels of participation in social groups and collective action, speaking in public and joining a range of social groups (formal and informal) (Kim et al., 2007).

Participants in the IMAGE project also reported more gender-egalitarian attitudes (Kim et al., 2007). Similarly, TRY participants in Kenya reported more egalitarian views on three issues: that a wife should be able to refuse to have sex with her husband; that marriage is not the best option for an unschooled girl; and that having a husband is not necessary to be happy. Overall, at end line, girls who had participated in TRY scored marginally higher on the gender attitudes score compared to the control group, which had higher scores at baseline (Erulkar and Chong, 2005). Midline findings from AGEP in Zambia also showed no significant change in attitudes towards gender roles and gender-based violence (Austrian et al., 2016).

## 2.4 Discussion of findings and evidence gaps

The reviewed evidence provides useful insights into the effectiveness of financial education and financial asset interventions targeting disadvantaged adolescent girls in LMICs. Almost all of the evaluation studies highlighted how these programmes can directly build or strengthen

girls' financial and economic capabilities by enhancing their financial knowledge, improving their money management skills, guiding them to develop good savings habits, increasing their savings and use of both formal and informal savings institutions, facilitating their access to credit and their involvement in income-generating activities, and increasing their income and ownership of assets such as small livestock.

Those programmes also had positive effects in other capability areas. There is some evidence that girls from low-income households were able to use their savings or generated income to cover their school fees, while at the same time programme participation did not negatively affect their school attendance and performance. Participants were also able to improve their SRH knowledge and some related behaviours, and to better protect themselves against violence and exploitation – for instance, girls with savings were less likely to adopt risky sexual behaviours and engage in transactional sex. Programmes also had positive psychosocial effects, as girls felt confident about managing their money and setting goals, and optimistic about their future. They also reported becoming more independent and less vulnerable, overcoming their shyness, and beginning to interact and speak up, as well as increasing their mobility, enhancing their social status by contributing to household needs, and developing more gender-egalitarian attitudes.

Interestingly, this review also found that combining financial education with a savings product and further training on a range of key issues affecting girls' daily lives can clearly enhance the potential of such interventions to generate multiple positive effects. This finding confirms established understanding in current policy and research that integrated interventions are likely to be more effective than standalone ones. In particular, several of the studies reviewed here emphasised the need to combine financial training with a savings product. Girls who received group-based (in schools or in community-based girls' groups) financial education along with a savings account demonstrated stronger savings effects compared to those who only opened an account, including greater financial knowledge and saving more regularly and in higher amounts (Austrian and Muthengi, 2014; Tower and McGuinness, 2011). On the contrary, providing financial education without a savings product appears to have more limited financial effects as it does not allow participants to put their newly acquired knowledge into practice (Austrian et al., 2016; Gray and Chanani, 2010).

Given that girls' financial vulnerability is closely linked to SRH vulnerabilities, programmes that included training on SRH were also quite successful in improving relevant knowledge and behaviours. Although evidence is still limited, compared to participants who only received a savings account or microfinance support, girls who also received training on SRH issues were less likely to resort to negative coping strategies and risky sexual behaviours, and more likely to take better care of their sexual health and even improve communication with their partners about sexual issues (Austrian and Muthengi, 2014; 2013; Kim et al., 2009; Pronyk et al., 2008).

Support for the provision of training and integrated programmes is also based on the potential harmful consequences of interventions that provide girls and young women with access to savings or microfinance only, in the absence of any other support service. Indeed, some evidence indicates that participants who only opened savings accounts experienced increased levels of sexual harassment compared to girls who also received training (Austrian and Muthengi, 2014; 2013), whereas those who were only provided with microfinance continued to experience high levels of intimate partner violence compared to participants who also received training and reported that levels of violence declined significantly (Kim et al., 2009). Promoting girls' financial capabilities while also preventing any unintended negative outcomes (such as increased violence) is critical for girls' wellbeing and is an area where more research is urgently needed.

Although most of the programmes did not consider participants' age, location or socioeconomic status, a more nuanced analysis of outcomes could suggest that programmes may need to be tailored to the particular needs of targeted girls. Regarding age, some evidence suggested that standard microfinance interventions may not be suitable for adolescents, who could benefit more from peer groups and savings than access to credit for income-generating activities (USAID, 2008; Erulkar and Chong, 2005). In the case of savings interventions, one study found that a savings programme had stronger effects among older adolescent girls aged 15–19 than among younger girls aged 10–14 (Austrian and Muthengi, 2013). However, three other evaluations – including a study of a large-scale financial inclusion intervention in four countries – pointed out that younger (less than 13 years) adolescent girls showed better savings outcomes, as they saved more and withdrew less money (Austrian et al., 2016; Johnson et al., 2015; WWB, 2014a). In another study, younger girls who

were given financial training were more successful than older girls who were already involved in seasonal economic activities (Tower and McGuinness, 2011).

Participants' location may also have a considerable effect, yet evidence is still inconclusive: girls in rural areas, including younger girls, may have fewer distractions affecting their programme recruitment and regular participation and thus demonstrate stronger financial effects (Austrian et al., 2016; Rushdy, 2012). On the other hand, youth financial inclusion interventions face greater difficulty to reach adolescents in rural areas compared to urban populations (Microfinanza, 2015). However, even within urban areas, girls from disadvantaged households often live far from facilities and financial service providers, and cannot afford to use public transport (Austrian et al., 2016; WWB, 2014a). Overall, girls are harder to reach than boys (Johnson et al., 2015) and thus financial providers need more tailored strategies such as those used by NGOs working on girls' empowerment (Microfinanza, 2015). Particularly hard-to-reach groups include out-of-school girls (Johnson et al., 2015).

Finally, we note significant evidence gaps on programme intensity, legacy and quality. While several evaluations collected some information on girls' attendance, there was usually no attempt to link attendance to particular programme effects. We were also unable to

find any follow-up study to assess the sustainability of the observed positive changes at programme end line. There is also very limited information on quality issues. The centrality of training would suggest that the selection, motivation and professionalism of trainers and mentors are important factors to consider. While several studies provided some basic information about the selection and training of mentors, only one noted difficulty recruiting the best mentors from within the community, whose capacities critically shaped what girls learnt in terms of understanding training content, communicating well with participants, gaining their trust, creating a relaxed atmosphere, and motivating participants to learn and practise their new skills (MCI and Save the Children, 2012). A second ongoing evaluation included an assessment of mentor quality and its impact on the programme's SRH outcomes (Austrian et al., 2016). In the absence of adequate information, it is difficult to assess whether an intervention was successful due to the combination of different components or to the quality of the intervention (and its human resources) itself. In addition, finance-focused interventions often establish partnerships with formal financial institutions, such as banks, to offer a savings product or microcredit. However, the studies reviewed also said nothing about the role that these institutions play in ensuring that a programme meets its goals.

## 3 Vocational and/or business skills training interventions

### Key points

- Twenty five interventions provided vocational and/or business skills training to older adolescent girls. They include both youth training programmes and integrated livelihoods interventions with a core training component and other support services.
- These interventions had several positive economic outcomes, enabling girls to acquire technical or business skills and access employment (mostly self-employment), generate income, increase their earnings, improve their financial literacy and access credit, and acquire economic assets.
- Interventions also led to positive changes in other capability areas: further skills acquisition, improved SRH knowledge and practices (including lower fertility), lower anxiety, higher aspirations and optimism about the future, enhanced self-esteem and decision-making power, improved communication skills and social relationships, and more gender-egalitarian attitudes towards female employment.
- Provision of life skills training and mentors alongside access to start-up capital contributed to effectiveness, while provision of stipends and childcare services for young mothers contributed to programme uptake and completion.
- Girls in urban areas, those with higher education and those with more family support were more likely to benefit, while girls from marginalised groups remain hardest to reach.

### 3.1 Overview

Although access to formal education is increasing, low literacy and schooling levels remain common in many LMICs. Thus youth often enter the labour market too early and unprepared. Girls and young women are particularly disadvantaged as they have fewer opportunities for education or training, lack contacts to help them with job search, carry a disproportionate share of unpaid domestic labour, and have less control over their lives. Contrary to their male peers, they also often encounter opposition from their family or partners (Katz, 2008). Skills training programmes aiming to provide the necessary skills for wage employment or business development are considered to be an integral part of the solution to the problem of lack of skills for youth outside the formal education system (UNESCO, 2012; Attanasio et al., 2011). Many interventions have thus targeted male and female youth with vocational and business skills training.

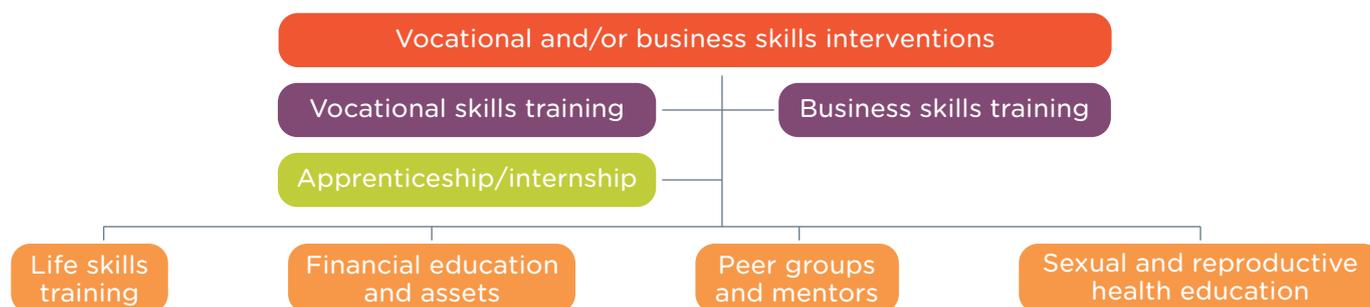
An alternative approach has also emerged, with interventions targeting adolescent girls with a package of services, including vocational and business skills training, to empower them and enable them to make a successful transition into a productive adulthood (Baird and Ozler,

2016; Chakravarty et al., 2016b; Katz, 2008). Interventions in this group have thus included those that provide vocational and/or business skills training as standalone interventions, and integrated livelihoods interventions that include such training as their core component but combine it with several other support services.

In this group, we included 25 programmes and 29 evaluation studies. All programmes provided adolescent girls with vocational and/or business skills training, sometimes followed by an apprenticeship or internship. Many programmes also combined the technical skills component with life skills training, while others also offered financial education and assets, peer groups and mentors, or SRH education (see Figure 7).

A summary of the key characteristics of each intervention and evaluation study is provided in Annexes 2 and 3. Mixed quantitative and qualitative methods were used to evaluate 14 programmes, while 9 programmes used only quantitative approaches and 2 only qualitative approaches. Evaluation design was rather rigorous, with 16 programmes using an RCT, and 6 others a quasi-experimental design. Nearly half of the reviewed programmes were implemented in sub-Saharan

**Figure 7: Structure of vocational and/or business skills training interventions**



Africa (mostly Kenya, Rwanda and Uganda), followed by programmes in Latin America and the Caribbean, where a considerable number of youth training interventions have been implemented and assessed. The reviewed programmes targeted girls living mostly in urban areas, and all targeted older adolescents. While all targeted disadvantaged youth – often described as low-income with limited education – nearly a third explicitly targeted out-of-school girls and one-fifth targeted married girls.

### 3.2 Economic outcomes

The reviewed evaluations of both youth training and girls' economic empowerment interventions provide a wealth of information on economic outcomes for participants, often identifying age and gender differentials. Overall, these interventions enabled older adolescent girls to acquire technical and business skills and to access employment (mostly off-farm self-employment), thus reducing casual labour. They also enabled older girls to increase their earnings, improve their financial literacy and access to credit, and increase their assets (e.g. small livestock and capital goods).

#### Access to employment

Given the considerable number of interventions implemented in diverse contexts, evidence on programme effects on participants' wage and self-employment will be presented by type of intervention: first, the large youth training programmes in Latin America known as Jóvenes (meaning 'Youth'); second, other youth training programmes, including two that targeted only females; third, the Adolescent Girls Initiative (AGI) interventions for the economic empowerment of adolescent girls; and finally, integrated programmes with a core economic component seeking to empower girls. The vast majority of programmes – all but two – led to positive changes, with participants

(many of them older adolescent girls) more likely to obtain and retain employment than non-participants.

The Jóvenes programmes in Latin America provide disadvantaged youth with skills and internships to facilitate their access to the labour market and increase their likelihood of employment. An evaluation of the Programa Jóven in Argentina, which provided vocational training and internships to disadvantaged youth aged 16 and over, found that it had a statistically significant effect on the employment rates of adult female participants (Aedo and Nuñez, 2004). In Colombia, Jóvenes en Acción (meaning 'Youth in action') targeted disadvantaged urban youth with vocational training and unpaid internships offering on-the-job training. Compared to the control group, participants had a higher probability of getting paid employment, mostly in the formal sector. In particular, female trainees demonstrated a higher probability of getting a contract and formal employment; yet this finding should be interpreted cautiously due to high attrition and initial imbalance issues for the male sample (Attanasio et al., 2011).

Similarly, the Peruvian Youth Labour Training Programme ProJoven provided young people aged 16–24 from poor households with vocational training, followed by three-month paid internships. Using four-year data, Diaz and Jaramillo (2006) found that participants had increased their employment rates at 6 and 12 months after training, and demonstrated higher and statistically significant formal employment rates compared to the control group, even 18 months post-training – an indication that the training and internship increased the probability of getting formal employment later on. Employment effects were particularly significant for two groups: for women (compared to both the control group and male participants), as the programme enabled them to move from unpaid family work into formal employment; and for adolescents (aged 16–20), who usually had lower levels of paid employment and thus exhibited larger

effects than older trainees (*ibid.*). Nopo et al. (2007) also pointed out that employment rates improved 18 months after programme completion, with women again showing larger employment effects. In addition, as the programme encouraged female participation in traditionally male-dominated trades, it also contributed to a decline in gender occupational segregation. Combining follow-up data with administrative data from the national payroll system, Diaz and Rosas (2016) also found a long-term positive programme impact on formal employment. Depending on the data source, significant effects were once again found, particularly for adolescent trainees (self-reported employment in the follow-up survey), and for women (based on electronic payroll data).

The *Juventud y Empleo* (meaning 'Youth and employment') programme in the Dominican Republic provided job training to low-income youth aged 16–29 who had not finished secondary education, with a special emphasis on young women. Although two programme evaluations did not find any overall significant employment effect, they both noted that male trainees were more likely to get formal employment compared to the control group (Ibarrarán et al., 2014; Card et al., 2011). Participants also spent more time searching for a job and remained unemployed for longer as they were looking for better-quality jobs and wages (Ibarrarán et al., 2014). A third evaluation, carried out six years after training, was also unable to find any significant employment effect in the long run, while it also highlighted that the programme increased and sustained access to formal employment over time more for male participants than for those in the control group. Benefits appear to be larger for those in the capital city – a finding which suggests that such skills development projects may be relevant for more dynamic labour market conditions where actual demand for such skills is higher (Ibarrarán et al., 2015).

Apart from the *Jóvenes* programmes, a range of other youth training programmes have also been implemented in Latin America and elsewhere. An assessment of a small-scale programme for disadvantaged youth in Argentina emphasised that graduates continued having difficulty to realise the plans they had prepared and to search and apply for jobs. They encountered strong discrimination on the part of employers, because they were indigenous and lived in poor neighbourhoods (Hamilton et al., 2013).

In sub-Saharan Africa, the Kenya Youth Empowerment Project (KYEP) provided vulnerable youth aged 15–29 with vocational and life skills training followed by internships.

Honorati (2015) found that both female and male participants were more likely than the control group to find employment. In particular, women with internships in the tourism sector were more likely to find paid employment. Interestingly, the evaluation noted that those women who only completed the two-week life skills training did not show significant differences in any employment outcome from the women in the control group. Yet results for women need to be interpreted with caution due to the high attrition rate. Compared to the control group, male participants were also more likely to find formal employment. Despite its initial aim to reach the most vulnerable, the project benefited more-educated youth, as evidenced by the fact that most participants had some tertiary education (*ibid.*).

A similar programme in Kenya provided out-of-school youth aged 17–28 with vocational training vouchers. The Technical and Vocational Vouchers programme provided vouchers that covered tuition, materials and test fees, but not the costs of accommodation, transport or meals. Hicks et al. (2015) found that vouchers enabled participants to enrol in vocational training and to nearly double their educational attainment, while they also increased the likelihood of getting wage employment for those who had been out of school longer. However, female trainees were less likely to start a business compared to male trainees. The programme also included an information intervention about the actual returns to training: female participants were informed about the discrepancy between expected earnings for graduates of traditionally male-dominated trades compared to traditionally female ones, and were encouraged to enrol in the better-paid male trades. The evaluation found that women exposed to this information were indeed more likely to express a preference and to actually enrol in non-traditional female trades; more-educated women were particularly likely to prefer traditionally male-dominated trades (Hicks et al., 2015).

The *Akazi Kanoze* (meaning 'Work well done') programme in Rwanda targeted youth aged 14–35 with work readiness and entrepreneurship training along with internships providing on-the-job training. Alcid (2014) found that graduates in rural areas were more likely to be employed or to have started their own business, and to find employment faster than the control group. Graduates improved their work readiness skills – that is, they improved their ability to apply for a job or find employment when a job ended, understood business plan development better, and felt more comfortable with marketing and attracting customers than those in the control group. They also

reported statistically significant increases in mentorship compared to the baseline, with mentors encouraging and helping them build confidence in their abilities. Female participants showed larger gains as they had started much further behind male participants and almost completely caught up over the course of a year. They also reported significantly higher gains in two work readiness skills (their ability to apply for a job and having the skills to find a job) compared to men, while no such differences were found in the control group.

In Uganda, the Youth Opportunities Programme targeted poor and unemployed rural youth aged 16–35, and invited them to form groups and submit grant proposals for vocational training and business start-up, with the aim of becoming self-employed artisans. Indeed, four years after programme completion, half of grant recipients were practising a skilled trade, while trainees were more likely than the control group to have formalised their businesses in terms of keeping records, registering their business and paying taxes, and using hired labour. However, trainees continued being involved in agriculture and used their trade as a side profession to supplement their income (Blattman et al., 2014).

The Technical Education and Vocational Education and Training Authority (TEVETA) apprenticeship programme targeted vulnerable youth in Malawi, and benefited boys more than girls. Trainees reported improving the skills required to start a business compared to the control group. While self-reported experiences from training were similar among female and male trainees, women faced greater constraints in participating and were more likely to have missed days of training and to drop out. On the other hand, men were more likely to get paid work from their trainers after completing the apprenticeship (Cho et al., 2015).

The 100 Hours to Success intervention targeted youth aged 15–25 in Morocco, delivering financial literacy, business and life skills training. Kluve et al. (2016) found that participants (particularly those who were male, older, and from more affluent households) were more likely to reduce their labour market participation and invest more in formal education and further training; the study authors attributed this finding to the long and difficult school-to-work transition Moroccan youth face, and noted that the training potentially led them to consider investing more in education than entering a difficult labour market with fewer skills. Nonetheless, qualitative research revealed that

participants felt that the programme provided them with useful skills for their daily lives, including working as part of a team, knowing how to succeed in an interview and how to present themselves to the employer (ibid.).

Two training programmes for female youth also reported positive changes. The Kenya Youth Empowerment Programme (also known as 'Ninaweza') provided disadvantaged young women in informal settlements in Nairobi with life skills and information and communications technology (ICT) training along with internships and job placement support. De Azevedo et al. (2013) found that graduates were more likely to search and apply for a job using job advertisements, recruitment agencies, networking and internships, and to have a full-time job, compared to the control group who were more likely to work as casual labourers. In particular, those participants who attended both the technical and life skills training were far more likely to obtain a job than those who had done the technical skills training only; respondents actually reported that the life skills training was very important for preparing and helping them to search for and secure a job (ibid.). Similarly, the SATYA-Pratham programme in India offered subsidised vocational training to women aged 18–39 who had at least five grades of schooling and lived in two slums in Delhi. Maitra and Mani (2014) found that participants were more likely to be employed compared to the control group, and this effect was sustained 18 months post-intervention.

Between 2008 and 2015, the World Bank led the Adolescent Girls Initiative, an eight-country<sup>4</sup> initiative to promote the economic empowerment of adolescent girls. The Economic Empowerment of Adolescent Girls and Young Women (EPAG) project targeted urban out-of-school Liberian girls and young women aged 16–27 and provided them with technical or business development skills along with life skills training. The evaluation found that trainees were significantly more likely to find employment compared to non-participants, particularly self-employment in the informal economy. Impact was also greater among older adolescent girls than among young women aged 20 and over (Adoho et al., 2014).

Likewise, the Employment Fund in Nepal, which integrated the Adolescent Girls Employment Initiative (AGEI) targeting girls and young women aged 16–24, provided vocational training courses for three months followed by a six-month employment placement support.

4 Afghanistan, Haiti, Jordan, Lao PDR, Liberia, Nepal, Rwanda and South Sudan.

Chakravarty et al. (2016a) concluded that the programme significantly increased trainees' participation in the labour market and particularly in non-farm employment. Most importantly, trainees were more likely to find employment in the trade they had received training for than the control group, with some trades having stronger employment and earnings effects. Once again, younger women aged 16–24 demonstrated larger gains on obtaining work outside the home than older women. Interestingly, female participants increased their overall employment and non-farm employment more than male participants. While the evaluation does not provide any explanation of the age-differential effect, it attributes gender difference to a number of factors, including: greater female diligence in class attendance; the provision of life skills training to women; a higher level of male non-farm employment at baseline; and gender segregation in the labour market and higher female participation in trades which proved to have the largest employment effects (*ibid.*).

The AGI programme in Rwanda targeted disadvantaged girls and young women aged 16–24 and provided them with skills development and business support. Participants increased their non-farm employment between baseline and end line, with most of this increase being driven by higher rates of self-employment, especially small-scale trading in rural areas. Business ownership more than doubled and business practices reportedly improved, with graduates more likely to keep written records. However, only a third of trainees were engaged in an income-generating activity related to the trade they had studied (Botea et al., 2015). In South Sudan, the AGI programme provided girls and young women aged 15–24 with safe spaces, livelihoods and financial literacy training, savings and credit services, life skills and community sensitisation. While the skills training was based on local market demands, trainers and employers noted that it was often insufficient, as trainees lacked the capital they needed to access the equipment and tools to start their business (Jurgens et al., 2013).

In Afghanistan, the Female Youth Employment Initiative provided female high-school graduates aged 18–30 with training in computers, English and life skills for seven months, followed by six-month employment assistance, including internships. Most graduates reported that all courses were very or extremely useful for finding employment, and a study that took place during the internship phase found that a small proportion were employed in schools or the private sector. In Lao PDR, AGI targeted youth aged 18–35 – mostly women – in

three provincial capitals with two different packages: young entrepreneurs were provided with business skills training, mentorship and seed grants, while students received job placement services in the private sector. Project monitoring data showed that the majority of young entrepreneurs started or expanded a small business, while a significant number of students found employment within the first year after graduating (World Bank, 2015).

Aiming to promote formal employment, AGI in Haiti also targeted vulnerable out-of-school young women aged 17–21 in the capital city and provided them with technical and life skills training along with a one-month internship. However, three months after programme completion, not only did participants not increase their employment rates, but they were actually less likely to be working than non-participants. While the short time frame of the evaluation needs to be emphasised, the authors also pointed out that participants increased their aspirations for more education and their expectations for better employment in the future, and thus were delaying entering the labour market or changing the type of work they were doing, transitioning towards higher-skilled jobs that required the technical skills the training provided them with. Although some employment opportunities did emerge, accessing information about them proved a key barrier to trainees applying for such jobs (Rodella et al., 2015).

Several integrated programmes seeking to empower adolescent girls also included a core economic component. In rural Bangladesh, the NGO BRAC implemented the Empowerment and Livelihood for Adolescents (ELA) programme, providing girls and young women aged 10–24 with safe spaces, livelihoods training and microfinance. Compared to the control group, participants were more likely to take a loan and increase their involvement in income-generating activities and their earnings (Shahnaz and Karim, 2008).

Based on that intervention model, BRAC also implemented the ELA programme in Uganda and Tanzania. In Uganda, it targeted girls aged 14–20 with vocational and life skills training in safe spaces to help them address the interlinked economic and health challenges they faced and to improve their future life opportunities. Although the technical training provided skills applicable for both wage and self-employment, the focus was on the development of business skills. Indeed, Bandiera et al. (2015) found that participants significantly increased their employment – mostly entrepreneurial self-employment – between baseline and end line, and were more likely

to be employed than girls in control communities. Girls themselves reported that the programme enhanced their business skills. In general, girls get more involved in income-generating activities as they grow older and work more, yet the programme accelerated the transition into self-employment for participants (ibid.). While BRAC also implemented the programme in Tanzania, its evaluation did not find any significant employment effects there (Buehren et al., 2015).

Similarly, the Neqdar Nesharek (meaning ‘We can participate’) programme in rural Upper Egypt targeted marginalised girls and women aged 16–29 and sought to empower them economically and socially. Nearly 40% of participants found employment; most started their own small business in their village as this activity enabled them to combine work with childcare responsibilities. Many graduates rejected employment opportunities outside the village and some accepted local jobs at lower pay. Unmarried girls with fewer household responsibilities who also wanted to save up for their marriage were more willing to get higher-paying jobs outside the locality. Despite planning, many participants were unable to start their business due to high start-up costs and inability to obtain low-interest loans locally (Ramadan et al., 2014).

The Towards Improved Economic and Sexual/Reproductive Health Outcomes for Adolescent Girls (TESFA) programme targeted married girls aged 14–19 years in rural Ethiopia, providing girls’ clubs, life skills training, access to health information and services, financial and livelihoods training, and community mobilisation. The programme included three intervention groups: girls in the first group received economic information and guidance based on an adapted Village Savings and Loan Association (VSLA) model, encouraging them to save and find income-generating activities; girls in the second group received SRH information and services; and girls in the third group received both components. While the proportion of girls in paid employment and income-generating activities increased across all three groups, girls who received the combined package showed the largest increase, while the control group recorded the lowest. Edmeades et al. (2014) concluded that TESFA was successful in economically empowering married girls, but also stressed that overall, there was no area in which the combined intervention

group outperformed the economic empowerment group consistently; thus the combination of the two strategies did not apparently generate better outcomes. On the other hand, the combined curriculum may have improved both economic and health outcomes for participating girls.

The Adolescent Livelihood and Reproductive Health programme in the urban slums of Allahabad, India, targeted girls aged 14–19 with peer groups, peer educators, reproductive health education, vocational training and savings accounts. While most girls who attended a vocational course reported that they used their skills after programme completion, only 10% were able to earn money as a result and girls did not increase the time spent on income-generating activities. The evaluation also found that the number of respondents expecting to work for pay in 10 years’ time declined from baseline to end line for both intervention and control groups, with more girls noting that youth experienced great difficulty to find a good job in the city. Qualitative research confirmed that girls had great difficulty in finding work and were often unable to assert themselves enough to get paid for what they did (Sebastian et al., 2005).

A livelihoods programme initiated by the Self Employed Women’s Association (SEWA)<sup>5</sup> in rural Gujarat, India, targeted in-school and out-of-school girls (married and unmarried) aged 13–19 years with girls’ groups (kishori mandals), life skills and vocational training, financial literacy, and opportunities to visit places such as banks, universities and places of historic interest to broaden girls’ horizons and experiences beyond their villages. The girls also received basic training in forestry, agriculture and animal husbandry and water management, and were encouraged to attend training in traditional and non-traditional trades in institutions outside the village to expand their livelihoods options. While participants were not interested in some of the programme topics, they wished to have more on livelihoods options and appreciated learning vocational skills (SEWA et al., 2006).

### Working hours

As youth underemployment – the underutilisation of youth working capacities<sup>6</sup> – is a large problem globally, evaluations of five programmes also examined whether vocational training not only enabled participants to

<sup>5</sup> The Self Employed Women’s Association (SEWA) is a trade union of poor, self-employed women workers in India.

<sup>6</sup> ILO (2003) notes that underemployment refers to worker’s time and willingness in relation to an alternative work situation in which this person is willing and available to engage in adequate employment for sufficient hours of work.

access employment but also increased the number of hours they spent working. Indeed, both Jóvenes en Acción in Colombia and ProJoven in Peru increased hours worked weekly – the former by three hours and the latter especially for male participants (Attanasio et al., 2011; Nopo et al., 2007). The Youth Opportunities Programme in Uganda also increased participants' working hours by 17% compared to the control group, with this increase almost entirely being in skilled trades (Blattman et al., 2014). The Employment Fund in Nepal increased the hours graduates spent on income-generating activities between 28% and 30% (that is, between 19 and 21 hours) monthly (Chakravarty et al., 2016a). And participants in the SATYA–Pratham project in India also worked 2.5 additional hours weekly, an effect that was sustained 18 months after programme completion (Maitra and Mani, 2014).

## Earnings

Twelve programmes had positive effects on participants' earnings. Evidence indicates that graduates of vocational and business training programmes are likely to improve their employment and business opportunities and increase their earnings compared to the control group. The Programa Joven in Argentina significantly increased earnings for young men and adult women, a finding which Aedo and Nuñez (2004) attributed to labour market conditions. Jóvenes en Acción in Colombia increased participants' earnings as it enabled them to get better jobs. In particular, female participants increased their earnings by nearly 20% compared to the control group; women also increased their formal wages more than men (Attanasio et al., 2011). Similarly, the ProJoven programme in Peru increased average monthly earnings, with women benefiting more: Nopo et al. (2007) found that female participants increased their income by 93% compared to 11% for men. Diaz and Rosas (2016) noted that payroll data showed that women and young adults benefited more, while the follow-up survey indicated that men and adolescents earned more income. A previous evaluation of the programme found higher and statistically significant effects for female participants (who in almost all cases doubled their monthly income compared to the control group) and for adolescents (Diaz and Jaramillo, 2006).

On the other hand, the Juventud y Empleo programme in the Dominican Republic led to a modest increase in participants' monthly earnings compared to the control group. However, effects were larger for the better-educated and those living in the capital city, who actually

accounted for all the positive impact on earnings (Card et al., 2011). An evaluation six years after programme completion also found that it increased earnings for those in the capital city and had a statistically significant impact in the long run, particularly on earnings for women in the capital compared to those in the control group (Ibarrarán et al., 2015).

Women in the SATYA–Pratham project in India earned 150% more monthly than those in the control group, with this effect being sustained 18 months after programme completion (Maitra and Mani, 2014). The Ninaweza programme in Kenya also increased participants' weekly income, especially those who did not receive the life skills training (de Azevedo et al., 2013).

The impact evaluation of the Youth Opportunities Programme in Uganda found that four years after completion, female graduates were earning incomes 73% higher than those of women in the control group. Male graduates showed a 29% increase in income compared to men in the control group (Blattman et al., 2014). Blattman et al. (2014) stressed that during this time, the gap between the cash earnings of women and men in the control group widened, as women's earnings stagnated while men's rose by nearly 50%. Thus, in the absence of the programme, women would have probably been unable to increase their earnings at all, while men would have continued doing so as their businesses grew. Another possible explanation for this finding is that group structure and periodic meetings provided members with support but also pressure to invest their grant and generate higher income. This is contrary to existing evidence that women are often forced to share their own resources with fathers and husbands and thus unable to invest them.

KYEP in Kenya increased labour earnings for older male youth and those with higher education. On the contrary, less-educated women benefited more from the project compared to women with better education. Women in the tourism sector had higher earnings. Female trainees increased their wage earnings compared to the control group, but this finding should be interpreted cautiously due to a high attrition rate in the end line survey (Honorati, 2015). On the other hand, the Vocational Training Vouchers programme in Kenya did not increase participants' overall earnings, though some evidence suggests that it did significantly increase hourly earnings for those in wage employment. Yet female trainees had lower earnings than male trainees (Hicks et al., 2015).

AGI in Rwanda doubled girls' average earnings between baseline and end line (Botea et al., 2015). EPAG in Liberia also increased participants' earnings by 80% compared to the control group. Older adolescent girls benefited more than young women, and those who attended the business skills training more than doubled their earnings (Adoho et al., 2014). The Employment Fund in Nepal also increased participants' monthly earnings by 72%, including increasing the rate of those earning a monthly amount showing gainful employment. Those who attended beautician and tailoring courses had higher earnings than others in the Nepali labour market (Chakravarty et al., 2016a). Participants in the ELA programme in Uganda, and particularly those in self-employment, also increased their earnings between baseline and end line (Bandiera et al., 2015).

### Financial literacy and assets

Most programmes also provided financial education and assets such as savings accounts or microcredit. The evaluations of 16 programmes examined their effects and several reported positive changes, helping participants to start or increase their savings (through formal and informal structures), start their own business, manage their budget successfully, and even increase their assets.

The Neqdar Nesharek programme in Egypt helped participants open more than 3,800 savings accounts (Ramadan et al., 2014). Similarly, AGI in Rwanda assisted trainees to open individual savings accounts and save part of the daily stipend in their account, with savings considerably increasing over the course of the project (Botea et al., 2015). Participation in KYEP in Kenya increased the probability that participants opened a bank account in order to access their stipends, with female participants in particular starting to accumulate savings (Honorati, 2015). EPAG in Liberia also helped girls to open savings accounts at local banks. Thus trainees were significantly more likely to have savings and to save more than the control group (Adoho et al., 2014).

Participation in the Akazi Kanoze programme in Rwanda was strongly associated with increased savings. Graduates were more likely to save and to save more frequently than the control group, with the primary aim to start a business (Alcid, 2014). The Employment Fund in Nepal also increased individual total savings (Chakravarty et al., 2016a). The microcredit services provided by ELA in Tanzania to older participants led to a significant increase in savings among girls as well as increased participation

in informal savings groups for participants and non-participants in targeted communities (Buehren et al., 2015).

The 100 Hours to Success intervention in Morocco aimed to enable participants to open savings accounts and access other financial services such as loans. Indeed, participants improved their financial knowledge and were more likely to open a savings account and to maintain it more than two years after the training was completed. However, there was no statistically significant increase in their savings or accessed loans compared to the control group. Thus Kluge et al. (2016) concluded that the programme improved financial literacy but not actual financial behaviour. Some evidence indicates that those aged 20 years and older benefited more from the financial literacy training. Effects were also stronger for better-off male participants, perhaps because they may already have been familiar with the use of financial services. On the other hand, female participants demonstrated stronger financial literacy results and were more likely to hold an independent savings account than men; although these findings were not statistically significant, gender differentials were smaller among participants compared to the control group. Kluge et al. stressed the role of traditional social norms, highlighting that the programme enabled women to realise the importance of having their own savings account.

The evaluations of two other interventions also noted less positive outcomes. The impact evaluation of an apprenticeship programme targeting vulnerable youth in Malawi found that participation in training actually led to a decline in savings, particularly for female participants, who used them to meet training-related transport and accommodation costs (Cho et al., 2015).

The livelihoods programme in the urban slums of Allahabad, India, also included opening a savings account for girls. Many girls succeeded in opening a savings account in their name at the local post office, yet they faced significant barriers to continue using those accounts. Post office staff were male and frequently expressed reluctance to work with adolescent girls; they often reprimanded girls for disturbing them and sometimes asked them to come back another day. Many girls were fearful of the staff and were reluctant to spend money on repeated trips to the post office to manage their account. Friends' unwillingness to accompany them when they wanted to deposit money was cited as an additional barrier. Project staff acknowledged the problem and tried to improve communication between girls and post office staff and to sensitise the latter (Sebastian et al., 2005).

The TESFA programme for married adolescent girls in rural Ethiopia enabled participants who had earned money to start saving part of their earnings; girls who had received livelihoods training and support were more likely to do so. Most importantly, girls in the livelihoods group and those who received the combined livelihoods and reproductive health training – i.e., the two groups which received financial training – significantly increased the use of savings for productive investment compared to girls who received only the SRH component. Girls in those two groups also considerably increased their access to loans; again, the largest increase was recorded among girls in the livelihoods group, followed by the group that received the combined package (Edmeades et al., 2014).

AGI in Rwanda also assisted trainees to open cooperative accounts and encouraged them to use their deposits as start-up capital for the cooperatives (Botea et al., 2015). However, EPAG in Liberia did not improve access to credit for those girls who chose the business development track (Adoho et al., 2014).

The financial literacy training provided by AGI in South Sudan enabled participating girls to improve their financial and business management and increase their financial independence. The programme also helped over 80% of participants to apply for a small business loan. However, some girls encountered problems with repayment and others had to hide money from their husbands to avoid having them misusing the money (Jurgens et al., 2013).

The ELA programme in Bangladesh did not significantly improve girls' financial literacy compared to the control group. Yet participants were more likely to take a loan. In particular, most girls who received the livelihoods training and a loan were able to maintain control over the money, use it and repay on time. On the contrary, some girls who received the microfinance support only (without skills training) gave the money to their parents or husbands. A potential negative relationship was also identified between schooling, loan intake and earning activities, as some adolescent girls – afraid that their involvement in income-generating activities would have a negative impact on their studies – did not use available loans to fund their education. Also, those from very poor households feared not being able to repay a loan, so reported no future plans to take one (Shahnaz and Karim, 2008).

On the other hand, the Kenyan programme that provided vouchers for vocational training did not offer start-up capital to graduates. Thus, most of those who wanted to use their newly acquired skills and start their

own business reported lack of capital as the main barrier, emphasising their inability to purchase the necessary tools for their trade (Hicks et al., 2015).

In Uganda, participants in the Young Opportunities Programme used the grant to invest in tools and materials. Therefore, they increased the value of their business assets significantly compared to the control group. In particular, female participants increased their stocks more than 100% compared to women in the control group, while for men this increase was 50% compared to those in the control group (Blattman et al., 2014). Likewise, the SATYA–Pratham programme in India improved ownership of capital goods, with participants more likely to own a sewing machine 18 months after completion (Maitra and Mani, 2014). In Rwanda, many AGI participants reported using part of the daily stipend to purchase small animals, such that livestock ownership tripled. Girls also increased ownership of mobile phones. Owners of assets reported increased control over them at end line (Botea et al., 2015).

### Time use

Two evaluations also assessed time use management. The livelihoods intervention in the slums of Allahabad, India, aimed to improve girls' time management skills so that they would be able to engage in economic activities but also spend more time with friends. Sebastian et al. (2005) found that girls increased their leisure time between baseline and end line, but not the time spent on income-generating activities, partly due to difficulties translating their newly acquired skills into productive activities. The Neqdar Nesharek programme in Egypt also enabled participants to better manage their time as they had to combine attending the programme with their daily household tasks. Indeed, trainees realised that time is a valuable resource and they learnt how to plan and make best use of it (Ramadan et al., 2014).

## 3.3 Non-economic outcomes

Apart from directly improving girls' economic capabilities, most of these interventions (in line with their stated objectives and provided services) also led to positive changes in all five remaining GAGE domains: education, bodily integrity, physical health, psychosocial wellbeing, and voice and agency.

### Education and learning

Participation in income-generating activities may have adverse effects on girls' schooling. However, livelihoods

programmes targeting disadvantaged out-of-school youth often make them realise the importance of education and prompt them to return to school or invest more in skills training. Eight evaluated programmes examined education-related outcomes and reported mostly positive findings.

Two years after the Youth Opportunities Programme ended in Uganda, Blattman et al. (2014) found that 68% of graduates were enrolled in vocational training compared to 15% of the control group, spending on average 340 hours more on training. No gender differentials were identified. However, men benefited more than women in two other programmes. The 100 Hours to Success in Morocco aimed to help participating youth invest in quality education and build their human capital. Indeed, Kluve et al. (2016) found that when confronted with a difficult labour market, men, younger participants and those from more affluent households were more likely to invest in post-secondary education and postpone their entry into the labour market. Male graduates of an apprenticeship programme in Malawi also continued investing in their human capital and spent around 3–6 hours weekly in additional skills development activities (Cho et al., 2015).

Graduates of a small-scale intervention in Argentina reported that they would like to re-enrol and complete their secondary education (Hamilton et al., 2013). Participants in the Colombian Jóvenes en Acción were encouraged to complete their schooling and continue to tertiary education, up to four years after training (Kugler et al., 2015 cited in Honorati, 2015). On the other hand, KYEP graduates in Kenya also increased their participation in certified skills training or internship programmes compared to the control group, but not the probability of holding a tertiary education or college degree (Honorati, 2015).

Girls-only programmes also led to similar improvements. AGI in Haiti raised out-of-school girls' aspirations for further education and subsequently afforded them better opportunities in the labour market. Three months after programme completion, graduates were 14 percentage points more likely to expect to enrol in school than the control group (Rodella et al., 2015). Girls' participation in ELA in Uganda did not affect their schooling, with no differences measured between girls in rural and urban areas, those from affluent and poor households, and younger and older girls. In addition, girls who had dropped out of school were more likely to want to re-enrol (Bandiera et al., 2015).

Some evidence from ELA in Bangladesh indicated that participants aimed to use their earnings to finance their

education, while those who only received microfinance support without training did not express any such motivation. As we have already noted, girls who were afraid that getting involved in economic activities would negatively affect their schooling, did not use available loans to fund their education. Although the evaluation did not assess the effects of long-term economic engagement, it did not find any immediate change in girls' enrolment rates (Shahnaz and Karim, 2008).

### **Bodily integrity and freedom from violence**

The evaluations of six interventions that explicitly targeted adolescent girls also examined whether participation improved their attitudes and exposure to gender-based violence within their household and the community. While acceptance of violent partner behaviour declined and spousal relationships improved, programme participation may have also unintentionally increased girls' exposure to sexual harassment and abuse.

Evidence from AGI in Haiti showed that participating girls increased their self-control, capacity for anger management in intimate relationships, and non-acceptance of intimate partner violence under some circumstances. They were less likely to accept that a husband/partner can hit his wife when she questions him about cheating, cheats on him with another man or refuses to have sex with him. However, attitudes to violence under other conditions (such as arguing with or insulting her partner) remained unchanged among both participating girls and those in the control group. Rodella et al. (2015) estimated that the programme led to an overall decline in the violence score, signalling that acceptance of violent behaviour fell.

The AGI intervention in South Sudan also aimed to make participants less vulnerable to violence by encouraging girls to leave abusive relationships and report acts of violence, and teaching them ways to avoid dangerous situations such as travelling alone or taking rides from people unknown to them (Jurgens et al., 2013). On the other hand, evidence from the TESFA programme in Ethiopia indicated improved communication between married girls and their husbands and a decrease in gender-based violence (Edmeades et al., 2014). Some qualitative evidence from ELA in Bangladesh noted that many girls reported turning down proposals to marry early – yet quantitative data does not confirm this finding (Shahnaz and Karim, 2008).

Programme participation may have also unintentionally exposed girls to violence. Access to loans made some participants in AGI in South Sudan vulnerable to domestic violence as their partners tried to get hold of the money and threatened girls or even used violence against them (Jurgens et al., 2013). Graduates of AGI in Haiti repeatedly faced sexual advances in their job searches and were asked for sexual favours in exchange for having their job application considered (Rodella et al., 2015). Similarly, reports of gender-based violence, and especially sexual harassment, increased at the end line of AGI in Rwanda. Although Botea et al. (2015) clarified that available data did not allow them to determine when and whether this harassment was associated with programme participation, they also noted the possibility that respondents became more comfortable or better able to recognise and report harassment at end line as a result of the training they received. Some of the few girls that started working after attending the livelihoods programme in Allahabad, India, also mentioned being sexually harassed by men and boys on their way to and from work (Sebastian et al., 2005).

### Physical health and nutrition

Several integrated livelihoods programmes targeting adolescent girls also included a reproductive health component to improve girls' knowledge and behaviour. The evaluations of five such programmes, along with the evaluations of four technical and vocational training programmes, investigated their health and nutrition effects. In most cases, adolescent girls demonstrated increased knowledge, improved practices, lower fertility rates, and improved nutrition.

ELA in Uganda, which explicitly aimed to empower girls to overcome the economic and health challenges they faced, improved their knowledge of HIV, pregnancy and risky sexual behaviour: the fertility rate among participating adolescents fell by 26% over a two-year period and early entry into marriage/cohabitation fell by 58% compared to baseline, while marriage rates for girls in the control group rose. Girls who reported being sexually active also increased self-reported condom use compared to baseline, while the share of girls reporting having had sex against their will declined and was lower among participants than in the control group (Bandiera et al., 2015).

In rural Ethiopia, all participants in TESFA improved their SRH knowledge, yet girls who received the SRH training showed the highest gains, including the largest

increase in the use of modern family planning methods and taking up HIV testing. Girls receiving the combined health and livelihoods intervention showed the second largest effects (Edmeades et al., 2014). The life skills training provided by AGI in South Sudan also focused on health issues, giving girls information on family planning and empowering them to discuss issues with their partners; as a result, the programme contributed to a reduction in early pregnancy rates (Jurgens et al., 2013).

Female participants in the *Juventud y Empleo* programme in the Dominican Republic were less likely to get pregnant compared to women in the control group. This effect was mostly driven by adolescent girls aged 16–19, for whom the pregnancy rate fell by 45% between baseline and follow-up survey compared to girls in the control group (Ibarrarán et al., 2014). Female trainees in an apprenticeship programme in Malawi were also significantly less likely to have given birth in the past year compared to women in the control group (Cho et al., 2015).

While the livelihoods and reproductive health programme in the urban slums of Allahabad, India, provided reproductive health classes for targeted participants and a control group, such knowledge increased more among the former. Sebastian et al. (2005) attributed this difference to higher class attendance in intervention areas, as girls' participation in vocational training was conditional on good attendance at those classes. They also attributed it to the time girls spent in peer groups where they could continue discussing and improving their knowledge. However, whether this knowledge was translated into practice remained unexplored (ibid.). On the other hand, ELA participants in Bangladesh did not improve their HIV and STI knowledge compared to the control group, with qualitative data showing that girls with higher education and socioeconomic status had better HIV awareness and hygiene practices (Shahnaz and Karim, 2008). Neither EPAG in Liberia nor the Employment Fund in Nepal had any impact on fertility, sexual behaviour or HIV knowledge (Adoho et al., 2014; Chakravarty et al., 2016a).

Two impact evaluations also investigated programme effects on nutrition. While the Employment Fund in Nepal did not have any considerable impact on household food security or protein consumption (Chakravarty et al., 2016a), the evaluation of EPAG in Liberia found evidence of improved household food security as girls' participation increased weekly consumption of meat and fish in their households (Adoho et al., 2014).

## Psychosocial wellbeing

Evidence from 15 programmes suggests that participation in vocational or business skills training or in livelihoods programmes can also lead to improved psychosocial wellbeing. Participants reported lower stress and anxiety levels, greater sense of control over their life, greater optimism about the future, enhanced self-esteem and improved social relationships. Only the evaluations of two other programmes did not find any such change: the evaluation of ProJoven in Peru emphasised that the programme had no significant impact on participants' self-esteem, perhaps because such modules were not included in the training provided (Diaz and Rosas, 2016). The evaluation of the SATYA-Pratham programme in India also found no effect on happiness at home (Maitra and Mani, 2014).

Participants in AGI in Haiti spoke about reduced mental stress as they felt less overwhelmed and more in control of their lives (Rodella et al., 2015). Likewise, EPAG participants in Liberia reported an increased sense of control, worrying less than non-participants about their job and their personal relationships, and being more satisfied with their job or business (Adoho et al., 2014). Participation in the Juventud y Empleo programme in the Dominican Republic improved young people's perceptions about their current situation and expectations about the future. Graduates were more likely to perceive being in very good health (Ibarrarán et al., 2014).

In Rwanda, AGI participants reported higher life satisfaction, especially in terms of employment and income, and greater optimism about the future. Anxieties about obtaining a job in the future fell, along with worries of not having enough money to meet basic family needs (Botea et al., 2015). In Kenya, girls in Ninaweza, especially those who attended life skills training, were more optimistic than those in the control group about finding quality employment (de Azevedo et al., 2013). In Uganda, ELA graduates reported lower anxiety about finding a good job in adulthood compared to baseline (Bandiera et al., 2015).

In Malawi, trainees in an apprenticeship project reported increased happiness and life satisfaction and agreed that their life improved during the past year. Male trainees were twice as likely as female trainees to report improvements in wellbeing, yet gender differences were not statistically significant (Cho et al., 2015). In Uganda, the Youth Opportunities Programme increased subjective wellbeing among participants compared to the control group (Blattman et al., 2014).

In Egypt, Neqdar Nesharek participants reported having experienced a transformative process and emphasised that the life skills component helped them understand themselves better. Overall, the programme increased their self-confidence, made them develop a sense of self-worth and the notion that they were able to find a purpose in life, and to set and reach goals (Ramadan et al., 2014). Although the quantitative survey of AGI in Rwanda showed that self-esteem scores for participants increased modestly, qualitative research suggested that girls became much more confident and secure as the training helped them improve their self-esteem by offering support and teaching them self-acceptance, restoring a sense of dignity and making '*all feel valuable*' (Botea et al., 2015).

In Rwanda, Akazi Kanoze participants reported greater confidence and optimism about their skills and employment opportunities (Alcid, 2014). In Nepal, female participants in the Employment Fund reported increased self-confidence in life and business activities (Chakravarty et al., 2016a). Adolescent girls in three programmes (AGI in Haiti, ELA in Bangladesh, and the SEWA-led livelihoods programme in Gujarat, India) also reported increased levels of self-esteem or self-confidence as a result of programme participation (Rodella et al., 2015; Shahnaz and Karim, 2008; SEWA et al., 2006).

Participation in these programmes also provided adolescent girls and young women with the opportunity to break their isolation and expand their social networks and potential resources to draw upon, while also improving their personal relationships. AGI in Haiti and Rwanda enabled girls to expand their support network (Rodella et al., 2015; Botea et al., 2015). For instance, by the end of the programme in Rwanda, trainees reported gaining one new friend of the same age (Botea et al., 2015). In the livelihoods programme in Allahabad, India, six times as many participants belonged to a group at end line compared to the control group (Sebastian et al., 2005). Apart from making new friends, participants in ELA in Bangladesh felt that attending groups and interacting with peers released the stress of daily life and made them feel supported (Shahnaz and Karim, 2008). Girls in TESFA in Ethiopia reported increased social capital and support (Edmeades et al., 2014).

Two evaluations paid particular attention to the importance of having access to mentors. In Rwanda, participants in Akazi Kanoze reported significant increases in having mentors who believed in and encouraged them (Alcid, 2014). Similarly, in Nepal, the Employment Fund

provided girls with mentors who could advise and support them on work-related issues; having a mentor had a significantly larger impact on empowerment outcomes for female than male participants (Chakravarty et al., 2016a).

Apart from having supportive mentors, participants also reported improved household relationships. Participation in AGI in Haiti was associated with increased parental support of wage employment and relevant opportunities for their daughters, despite initial doubts about girls working outside of the home (Rodella et al., 2015). Similarly, most participants in AGI in Rwanda felt that their parents were supportive of their new activities – yet rates were already high at baseline (Botea et al., 2015).

### Voice and agency

Apart from providing skills and improving economic outcomes for adolescent girls, some interventions also improved gender attitudes towards female employment, increased girls' mobility, made them develop higher aspirations, enhanced their autonomy and self-efficacy, and increased their involvement in decision-making. Overall, 13 programmes led to positive changes, while the evaluations of two others reported no relevant change.

In Uganda, ELA participants were more likely to feel that both women and men should equally participate in work, education and household tasks, compared to the control group. They also reported significantly higher ideal age at marriage for women, and lower preferred number of children, while they expressed an aspiration for their daughters (and not their sons) to marry five years later, close to the average age at first marriage in developed countries (Bandiera et al., 2015). In Liberia, EPAG participation also led to a small but significant shift in gender attitudes on the division of household labour such as cooking, washing, cleaning and caring for children (Adoho et al., 2014). The SEWA-led livelihoods programme in Gujarat, India, led to participants questioning traditional gender roles and adopting more gender-egalitarian attitudes, including being significantly more likely to disapprove of wife-beating at end line compared to the control group (SEWA et al., 2006).

In Haiti, AGI participants increased the belief that women and men should be equally responsible for income generation; yet they continued to believe that women were still responsible for childcare, cooking and housework (Rodella et al., 2015). The livelihoods intervention in the urban slums of Allahabad, India, did not improve attitudes around the acceptability of female wage labour, shared

domestic responsibilities and recognition of women's value. No significant differences were measured between baseline and end line or between the intervention and the control group – a finding that the authors attributed to the short duration of project activities and lack of an explicit module on gender roles (Sebastian et al., 2005). The evaluation of AGI in Rwanda noted that while graduates increased their employment, they did not reduce the hours spent on household chores, with particularly young mothers continuing to spend more time than any other group on such chores (Botea et al., 2015).

On the other hand, participation in such programmes also enabled girls to increase their mobility. In Haiti, AGI participants were more likely to go to the training centres, NGOs and health centres than the control group (Rodella et al., 2015). In South Sudan, AGI participants also increased their mobility, visiting girls' clubs and engaging in community events (Jurgens et al., 2013). Girls in the ELA programme in Bangladesh also reported increased mobility and participation in recreational activities compared to non-participants who spent more time at home (Shahnaz and Karim, 2008). Girls in the SEWA-led livelihoods programme in Gujarat, India, increased their mobility, but they did not significantly increase their freedom of movement, which remained supervised (SEWA et al., 2006).

The livelihoods intervention in Allahabad, India, increased participants' mobility as girls became members of peer groups and travelled to attend vocational courses. The vast majority of participating girls also significantly increased their knowledge of a safe space where they could meet, between baseline and end line and compared to the control group. Qualitative research indicated that parents accepted and allowed girls to make visits unaccompanied (Sebastian et al., 2005). Likewise, Neqdar Nesharek graduates in Egypt increased their mobility as those who started their business often had to travel to purchase raw materials and interact with providers and customers, while a few also found employment outside their villages (Ramadan et al., 2014).

While the evaluation of the Employment Fund in Nepal did not find any increase in female out-migration (Chakravarty et al., 2016a), a follow-up of ELA in Uganda noted that four years post-intervention, graduates with the highest scores in the 'economic empowerment' and 'control over the body' indices were most likely to migrate away from their villages (Bandiera et al., 2015).

Programme participation also enabled participants to develop higher life aspirations. Girls in AGI in Haiti started to believe that their situation was not the result of luck or fate but of their actions, and thus they could try to change and manage their lives better. In particular, participants enhanced their education and employment aspirations compared to the control group (Rodella et al., 2015). Similarly, Adoho et al. (2014) pointed out that the '*most striking*' empowerment finding was the high aspirations of EPAG participants who expressed their goal to use their training to acquire more skills and move into medicine, business and politics. Graduates from the Juventud y Empleo programme in the Dominican Republic were more likely to have higher expectations about the future in terms of education, business, professional aspirations, a better life and higher social status. The evaluation found that those effects were actually stronger for women and adolescent participants (Ibarrarán et al., 2014). In Bangladesh, ELA participants questioned traditional women's roles and reported higher aspirations about the future such as improving their skills, getting a good job and marrying later (Shahnaz and Karim, 2008).

Several programmes also aimed to increase girls' agency and involvement in decision-making so that they could start transforming their lives. Evaluations used self-assessed measures to assess relevant change. The Employment Fund in Nepal significantly increased girls' self-confidence in life and entrepreneurial activities, with positive impacts measured in six out of ten empowerment indicators for self-reported individual self-regulation ability (Chakravarty et al., 2016a). Similarly, EPAG graduates in Liberia reported increased confidence in terms of starting and managing a business compared to the control group (Adoho et al., 2014). In Rwanda, AGI improved entrepreneurial self-confidence, with girls reporting being more confident of their ability to identify business opportunities, run their business or interview for a job (Botea et al., 2015). Both female and male trainees of the apprenticeship intervention in Malawi reported increased self-confidence in their ability to change their economic activities, and move from agriculture into income-generating activities in other sectors (Cho et al., 2015).

The livelihoods programme in the slums of Allahabad, India, also improved girls' social skills – those related to communicating ideas and working with others in a group. In particular, girls reported improved skills in negotiating and getting better prices for their products (Sebastian et al., 2005). In Bangladesh, girls who attended ELA livelihoods

training and accessed a loan were more valued by their families and communities and were able to express themselves and voice their opinions on family issues. As already mentioned, most of those who received training were able to have significant control over the loan they had taken (Shahnaz and Karim, 2008). In Liberia, EPAG participation was linked with a small but statistically significant impact on control over girls' own resources and earnings (Adoho et al., 2014).

In South Sudan, AGI participants reported increased levels of confidence to talk about family planning and sensitive issues with their partners and a greater role in decision-making on SRH issues. Girls who received a loan also reported being able to make their own decisions about the business and how to invest their money (Jurgens et al., 2013). In Rwanda, increased engagement of AGI trainees in income-generating activities was associated with increased ability to make decisions about their work, training and household tasks. At the same time, individual decision-making about childbearing fell, reflecting more joint decision-making between girls and their partners (Botea et al., 2015).

Married participants in the TESFA programme in Ethiopia who generated their own income increased their participation in household economic decision-making, with the exception of loans, which most girls shared with their husbands. Qualitative research clarified that this was linked to girls feeling closer to their partners and thus should not be interpreted as a loss of autonomy. In terms of control over assets, girls reported greater control over less valuable property such as poultry, yet no change in control over larger (more valuable) livestock, where girls again collaborated with their husbands. Participants also improved their communication skills and increased their involvement in decision-making about family planning. While this improvement was significant in all three intervention groups, husbands and families continued to have the final say on family planning (Edmeades et al., 2014).

AGI in Haiti improved participants' agency, defined as the capacity to make choices and pursue desired actions. Compared to the control group, girls demonstrated increased autonomy in decision-making and enhanced social status (Rodella et al., 2015). Young participants in the Neqdar Nesharek programme in Egypt improved their communication skills and thus were able to negotiate and persuade others to support them. Being able to use their new skills, earn an income and provide for their families made them feel empowered (Ramadan et al., 2014).

The Juventud y Empleo programme in the Dominican Republic and its life skills training also had positive effects on participants' non-cognitive and emotional skills, especially for young female participants. Compared to the control group, adolescents, those with higher education and those in the capital city achieved the highest scores in leadership skills, conflict resolution, self-organisation and persistency of effort (Ibarrarán et al., 2014).

Girls in the SEWA-led livelihoods programme in Gujarat, India, improved their communication skills and started voicing their wishes and participating in decision-making. Despite the measured positive change, overall, girls' agency continued to be limited (SEWA et al., 2006). The evaluation of the 100 Hours to Success in Morocco did not find any significant changes in self-efficacy or participants' engagement in the community (Kluve et al., 2016). Similarly, the Youth Opportunities Programme in Uganda did not have any effect on community involvement, social cohesion or protest (Blattman et al., 2014).

### 3.4 Discussion of findings and evidence gaps

By bringing together different types of youth programming, this section has provided valuable insights into the effectiveness of vocational and/or business skills training interventions targeting adolescent girls. The reviewed evidence has clearly showed that both youth training interventions focusing on the provision of technical and/or business skills, and integrated programmes for the economic empowerment of adolescent girls, can improve their technical skills, facilitate entry into the labour market, and help them generate their own income and acquire assets. In addition, these interventions also led to positive changes in key non-economic domains such as further skills acquisition, increased SRH knowledge, lower fertility, improved nutrition, non-acceptance of intimate partner violence and improved partner communication, a greater sense of control in life and optimism for the future, increased social capital, progressive gender attitudes towards female employment, increased autonomy and mobility, and enhanced self-esteem and decision-making power. While valuable in their own right, each one of these changes is also instrumental to further enhancing girls' labour market access and performance, and their overall economic capabilities.

The high-quality evaluations of the Latin American youth training programmes emphasised that female and in some cases adolescent participants often benefited

more as the intervention enabled them to move either from unpaid family work or low labour force participation into formal employment, and increase their earnings (Diaz and Rosas, 2016; Ibarrarán et al., 2015; Attanasio et al., 2011; Nopo et al., 2007; Diaz and Jaramillo, 2006; Aedo and Nuñez, 2004). Similarly, youth training programmes elsewhere also enabled disadvantaged low-skilled youth to access technical and soft skills training, leave casual labour, find better employment and increase their income. Once again, female participants showed larger gains than males, as due to gender discrimination they had typically started from a more disadvantaged position than male participants (Chakravarty et al., 2016a; Honorati, 2015; Alcid, 2014; Blattman et al., 2014). Integrated interventions targeting adolescent girls and young women also enabled them to increase their off-farm self-employment, earnings and assets (Bandiera et al., 2015; Botea et al., 2015; Adoho et al., 2014; Edmeades et al., 2014; Ramadan et al., 2014).

Although rarely acknowledged, let alone analysed, the economic context also shaped girls' employment opportunities post-intervention. While programme participation helped girls and young women access formal employment in Latin America, participants in programmes in other regions and countries were not able to significantly increase their wage employment, increasing their entrepreneurial self-employment in the informal economy instead (Bandiera et al., 2015; Botea et al., 2015; Adoho et al., 2014). Evaluations of programmes with weak effects – where participants were more likely to reduce their labour market participation or faced great difficulty in finding employment – attributed this finding to the difficult school-to-work transition and youth integration in the local labour market, prompting participants to delay entry into the labour market and invest more in training (Kluve et al., 2016; Rodella et al., 2015).

The evidence presented has also indicated that effective programmes were those that conducted labour market assessments and provided skills training rooted in local realities. In some cases, trainees were able to find employment in the trade they had studied, yet in others, only a small proportion were able to do so (Blattman et al., 2014; Botea et al., 2015). A few programmes also encouraged female participants to enrol in non-traditional trades for women, with varying levels of success. In particular, one vocational programme in Kenya provided female participants with information about the higher earnings of traditionally male-dominated trades; indeed,

those exposed to this information (especially more-educated young women) were more likely to enrol in a typically male trade (Hicks et al., 2015). In Peru, female participation in traditionally male-dominated trades also contributed to a decline of the gender occupational segregation (Nopo et al., 2007). Interestingly though, two studies noted that some trades and related courses (such as tourism, tailoring or beautician) had larger employment and earnings effects for girls (Chakravarty et al., 2016a; Honorati, 2015). However, those trades were the ones traditionally preferred by girls and women. For instance, girls dominated beautician and tailoring training in Nepal, which showed the strongest employment effects (Chakravarty et al., 2016a).

The provision of mentors and life skills training also emerged as factors potentially contributing to programme effectiveness. Participants in Akazi Kanoze in Rwanda stressed that mentors encouraged and helped them build confidence in their abilities and persist in their search for employment (Alcid, 2014); female participants of the Employment Fund in Nepal also reported having more access than the control group to mentors who could provide valuable advice on work-related issues (Chakravarty et al., 2016a). An evaluation of Ninaweza in Kenya that compared girls who attended both technical and life skills training with those who received only technical training found that the former were more likely to obtain a job, and more optimistic about finding quality employment (de Azevedo et al., 2013). However, another study assessing KYEP in Kenya noted that female participants who only completed a short life skills training did not improve their employment outcomes (Honorati, 2015). This issue needs to be further investigated, but as the emerging literature has suggested, such training may critically strengthen participants' cognitive and non-cognitive skills, such as workplace readiness and emotional regulation, which influence labour market outcomes (Chakravarty et al., 2016b).

The reviewed evaluations also pointed out the need to consider a few other factors that influence girls' participation in vocational and business skills programmes and their employment effects. Business skills training should thus be coupled with access to credit so that trainees are able to purchase the necessary equipment and tools for their trade and start their desired business; in several cases, girls' wish to start a business was compromised by lack of start-up capital or inability to access low-interest loans (Hicks et al., 2015; Ramadan et

al., 2014; Jurgens et al., 2013); and according to existing evidence, access to formal credit is particularly difficult for low-income women. Adolescent girls and young women also faced additional constraints to participate in training, and although they may be more diligent than men (Chakravarty et al., 2016a), they were also more likely to attend irregularly and drop out from the training course compared to male peers, owing to the greater constraints they faced (Cho et al., 2015); these include greater credit constraints with participants often having to use their own savings to meet the costs of training or accommodation, meals and transport, as well as time constraints arising from their household and childcare responsibilities (Cho et al., 2015; Maitra and Mani, 2014).

Provision of stipends and childcare services, used in the Latin American youth training programmes and in the AGI projects, can contribute to programme uptake and completion. Some integrated girls' empowerment programmes also included community awareness activities to convince parents and husbands to allow their daughters and wives to participate and to address traditional gender norms regulating women's activities and mobility, particularly in conservative settings. Effects were encouraging, yet those norms continued to affect programme outcomes and employment effects for participants, with most married girls and young mothers deciding to start their own small business close to their home in line with their household and childcare responsibilities, especially if they lived in rural areas, instead of finding wage employment outside the locality (Ramadan et al., 2014). In another context, the effects of a livelihoods programme that also provided girls with savings accounts could have been compromised by the attitudes of the (male) post office staff who were reluctant to work with girls (Sebastian et al., 2005).

Although most programmes did not consider differentials in the location, education or socioeconomic status of participants, some evaluations noted different outcomes, thus suggesting the need for more tailored approaches. Evidence from Latin America indicated that those living in the capital city showed larger employment gains, as there was perhaps, a higher demand for their skills in urban areas with dynamic labour market conditions (Ibarrarán et al., 2015; 2014; Card et al., 2011). Similarly, despite aiming to help the most vulnerable adolescent girls enter the labour market, some programmes may have benefited more-educated youth (Honorati, 2015; Maitra and Mani, 2014; Card et al., 2011) or those from better-

off households who could afford to reduce their labour market participation and attend training (Kluve et al., 2016), while those from the most marginalised groups remained hardest to reach (Edmeades et al., 2014). Identifying innovative approaches to reach and involve the most vulnerable adolescent girls, including girls with disabilities, is a key evidence gap.

Finally, we note significant evidence gaps on programme intensity, legacy and quality. Only two evaluations noted that girls with better programme attendance showed larger increases in reproductive health knowledge, self-esteem, participation in decision-

making and gender-egalitarian attitudes (SEWA et al., 2006; Sebastian et al., 2005). On programme legacy, two evaluations of the Jóvenes programmes in Latin America investigated longer-term effects and confirmed sustainable changes (Diaz and Rosas, 2016; Ibararán et al., 2015), while an empowerment programme in Egypt planned to provide participants with spaces to continue meeting up and supporting each other after programme completion (Ramadan et al., 2014). A few evaluations also assessed the quality of training institutions, yet there are concerns that many developing countries lack the necessary vocational training infrastructure (Katz, 2008).

# 4 Integrated interventions with an economic component

## Key points

- Seventeen integrated interventions seeking to empower adolescent girls also combined several different strategies with an economic component, such as provision of financial literacy or vocational/livelihoods training.
- The evaluations of 11 interventions reported some positive economic outcomes: acquisition of livelihoods skills, increased involvement in income-generating activities, improved financial literacy, increased savings and access to economic assets.
- Interventions also led to positive changes in other capability domains: improved education and learning, increased SRH knowledge, enhanced self-esteem, improved social capital and relationships, and more gender-egalitarian attitudes.
- Evaluations suggested that intensive family and community mobilisation can enhance intervention effectiveness.
- The linkages between livelihoods interventions and vulnerability to early marriage need further investigation.
- Effective integration of economic components into a broader empowerment intervention may prove challenging in some settings, especially if programme design and implementation are weak.

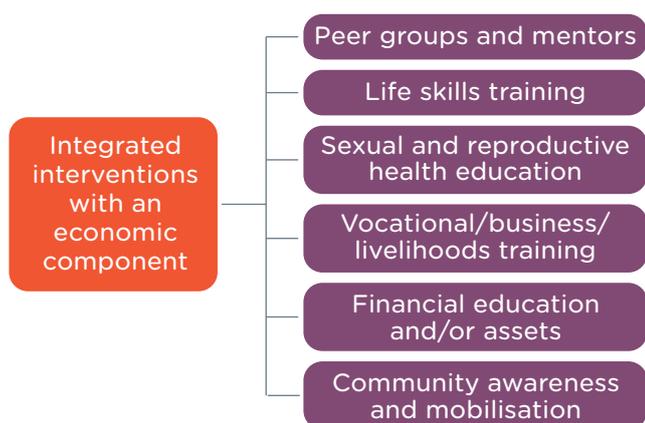
As the roots of gender inequality begin in the early phases of girls' lives, many interventions are concerned with addressing the numerous disadvantages adolescent girls face in different domains of their lives – education, health and wellbeing, violence, early marriage, and access to economic assets (Blanc et al., 2013). The interventions in this group reflect these broad concerns around the lives of disadvantaged adolescent girls, especially the most vulnerable among them – for example, those at risk of early marriage or contracting HIV. These interventions have several core components combined in a variety of ways. There may be a higher degree of homogeneity in their objectives – for instance, their goal may be to delay marriage or to improve girls' sexual and reproductive health – than in their content. These programmes embody the principle that strengthening adolescent girls' economic capabilities alongside other skills and domains can bring about various beneficial effects on girls' lives (Hallman, 2016). Although they recognise the interaction or interdependence of outcomes, these programmes are largely concerned with non-economic outcomes – especially age at first marriage and reproductive health knowledge and behaviours – than with economic ones.

## 4.1 Overview

This group includes 17 interventions and 25 evaluation studies. These interventions combine different components, such as setting up peer groups with mentors in safe spaces, provision of life skills training, SRH education, and community awareness and mobilisation activities. Due to the focus of this review on economic capabilities, our requirement is that at least one component must be economic, by which we mean financial literacy, financial or economic asset provision, or vocational/livelihoods training (see Figure 8).

A summary of the key characteristics of each intervention and evaluation study is provided in Annexes 2 and 3. Almost half of the programmes were evaluated using quantitative and qualitative methods. Nearly half used a quasi-experimental design and only three used an RCT. The reviewed programmes are geographically concentrated in sub-Saharan Africa (particularly Ethiopia) and South Asia (particularly India and Bangladesh). Most programmes targeted girls in rural areas and did not distinguish between younger and older adolescents. All programmes targeted disadvantaged and low-income girls, but eight explicitly targeted out-of-school girls, three

**Figure 8: Structure of integrated interventions with an economic component**



targeted married adolescent girls and three targeted orphaned girls; only one paid attention to girls with disabilities, yet without providing any more information on its specific effects on their lives.

## 4.2 Economic outcomes

Although all interventions had an economic component, not all evaluations assessed relevant outcomes. Only the evaluations of 12 interventions did so, with most reporting some positive outcomes in terms of increasing girls' access to employment and income, improving their financial literacy and increasing their savings, or facilitating their access to economic assets (including small livestock and jewellery).

### Access to employment

The evaluations of 11 integrated programmes with objectives ranging from delaying early marriage or improving youth reproductive health to empowering girls, reported programme effects on girls' employment – mostly self-employment – and earnings. While seven programmes led to some positive outcomes, the remaining four encountered considerable implementation problems that compromised their impact.

Aiming to empower girls and delay early marriage in rural Bangladesh, Kishori Abhijan (meaning 'Adolescent girls' adventure') targeted girls and young women aged 13–22 years with safe spaces, female mentors and life skills training. Older girls (aged 15–18) also received livelihoods training. Compared to the control group, participants were more likely to work for pay and to increase their earnings, especially when programme activities facilitated microcredit provision. However, girls from better-off households, those enrolled in school and those already

married were less likely to have worked for pay (Amin and Suran, 2005; Amin, 2011).

Having the same aim, the Bangladeshi Association for Life Skills, Income and Knowledge for Adolescents (BALIKA) programme provided rural girls aged 12–18 with safe spaces, female mentors, community mobilisation and three distinct interventions: educational support, gender rights training and livelihoods training. Overall, BALIKA had a limited impact on girls' livelihoods activities as few girls were working – either as tutors or in agriculture – in programme areas. However, significantly more girls in all intervention areas reported working and earning a higher income, while the percentage of girls working as day labourers decreased between baseline and end line. In particular, girls in communities with livelihoods training were 35% more likely to earn an income compared to the control group. Programme impact was found to be significantly higher among out-of-school girls who participated in the livelihoods and gender rights interventions, and among in-school girls in the gender rights intervention. Nonetheless, out-of-school girls were more likely to work in own-farm or home-based production, while in-school girls were more likely to report being tutors (Amin et al., 2016).

The Better Life Options programme implemented in India, in rural Gujarat and Madhya Pradesh and the peri-urban slums of Delhi, provided low-income girls and young women aged 15–26 with literacy classes and support to stay in school, as well as vocational training, family life education, reproductive health services and social mobilisation. The provision of vocational training proved to be critical for the participation and attendance of girls. The evaluation found that participants were more likely to have learnt a vocational skill and to be employed, either in regular employment or self-employment, compared to the control group, who were more engaged in daily wage labour (CEDPA, 2001).

Linked to the Better Life Options programme, a project in rural Uttar Pradesh to empower unmarried adolescent girls aged 13–17 years also provided them with safe spaces and peer groups, life skills education and livelihoods training. Once again, the opportunity to learn a livelihoods skill was the main factor motivating girls to join the programme. After the training finished, almost two in five participants used their new skills to generate an income, while almost all reported intending to use it in the future. Although the intervention did enable participants to build a skill, less than one in three trainees felt confident enough

to use it without help – an interesting finding on the quality of training provided (Acharya et al., 2009).

The Ishraq (meaning 'Sunrise') programme in rural Upper Egypt targeted out-of-school adolescent girls aged 11–15 with safe spaces, female mentors, literacy classes, financial literacy, life skills training, sports, and community sensitisation, including a separate life skills component for adolescent boys to improve their gender equality awareness (Sieverding and Elbadawy, 2016). Most Ishraq girls reported learning new practical and vocational skills (Brady et al., 2007). Overall, they were more confident than non-participants about starting their own business and a few – a higher proportion than non-participants – planned to or had already started their business at end line (Selim et al., 2013).

Aiming to empower girls through improving their education, economic opportunities, leadership and voice, and health and social opportunities, the Empowering Adolescent Girls project in rural Ethiopia targeted in-school and out-of-school girls aged 10–19 years with a comprehensive package of interventions, including safe spaces, life skills training, scholarships and school supplies, vocational training, health education, savings groups and community mobilisation. Its economic empowerment component included skills training and financial literacy, girls' access to land, provision of ruminants and stipends, girls' engagement in agricultural enterprises and petty trade, creation of savings and lending groups and cooperatives, and sensitisation activities with parents, boys, community leaders and district officials. Indeed, girls started getting increasingly involved in agro-enterprises, selling agricultural products and earning their own income. Nearly one in three girls generated their own income, which they used to meet the costs of schooling and improve their nutrition. Girls who could access a plot of land cultivated it jointly with family members and thus shared their profits with their family. Vulnerable girls who received ruminants or stipends invested in small livestock, got involved in animal breeding and doubled or tripled their profits (CRS, 2009).

The SHAZ! (Shaping the Health of Adolescents in Zimbabwe) project in Zimbabwe targeted orphaned adolescent girls aged 16–19 at high risk of contracting HIV and offered life skills-based HIV education, reproductive health services, livelihoods training and integrated social support. The livelihoods component consisted of financial literacy, vocational training and a small grant. Participants were found to be more likely to generate their own income compared to the control group (Dunbar et al., 2014).

Security for Girls through Land was a pilot project in rural West Bengal, India. It collaborated with the Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG)-SABLA government programme but had a particular emphasis on land-based livelihoods and land rights for girls. The project included three intervention groups: girls' groups; girls' groups and community awareness meetings; and girls' groups and more intense community conversations, including activities for adolescent boys. Girls who learnt land-based livelihoods skills which they could apply at home (such as growing vegetables) were more likely to earn their own income; in particular, those who cultivated at home were more likely to keep part of the income they generated as their own. Girls in the third group demonstrated the largest effects (Landesa RDI, 2013).

On the other hand, the RGSEAG-SABLA programme experienced serious challenges in enabling girls to build their vocational skills and generate their own income. SABLA is a large-scale programme of the Indian government to empower in-school and out-of-school girls aged 11–18 years and improve their nutrition, health, education and employment. It has two key components (nutrition, and non-nutrition), planned differently for younger and older girls. The former includes take-home rations or hot cooked meals, while the latter includes peer groups, health check-ups, adolescent reproductive health counselling, life skills training, exposure visits and vocational training. An evaluation study noted that the vocational training component faced the greater challenges. Less than half of eligible girls aged 15–18 received information about vocational training, and only half of them attended training. Distance and gender norms were identified as part of the problem: while training had to be provided close to the girls' homes, this was impossible due to a shortage of vocational training providers. Inaccessibility, alongside gender norms about girls' mobility, meant that many parents did not allow their daughters to attend the training. Another problem was low and irregular attendance, as poor girls who were already working were not given a cash incentive to attend in order to compensate for their lost earnings. Many of the girls also lacked the credit necessary to purchase the required material to start their own business. Those who did receive training reported being unable to find relevant employment opportunities, while others emphasised their inability to assert themselves enough so as to get paid for their services (ASCI, 2013).

The Development Initiative Supporting Healthy Adolescents (DISHA) in rural India was an integrated programme that targeted married and unmarried youth aged 14–24, aiming to address their SRH needs and to empower them to make better life choices. It provided peer groups, livelihoods support as an alternative to early marriage, youth-friendly reproductive health services, and community mobilisation. As was the case with SABLA, the number of participants in the livelihoods component was small due to the complexity of such activities and limited partner NGO experience. However, female participants felt that the acquired livelihoods skills increased their value and decision-making power in the household and the community (Kanesathasan et al., 2008).

Two programmes in sub-Saharan Africa that explicitly targeted orphaned adolescent girls also encountered difficulties implementing their economic component. The Support for Orphans and Vulnerable Children affected by HIV/AIDS programme in Rwanda targeted those up to 17 years old with a comprehensive package of services, including vocational training and savings and lending groups. Most participants lived in rural areas and some were in urban and peri-urban areas; most were also adolescents. Participating girls were able to choose from a range of vocational skills courses in line with the availability of a training facility close to their homes. They also received training in basic business development, financial planning and life skills. After the training was completed, participants received the equipment necessary to start their own small business. While girls were able to acquire vocational skills, they faced greater constraints than male participants as they often had to choose a training facility close to home in order to combine training with their household and farm responsibilities; if there was no such facility close by, their inability to pay for transportation forced them to walk long distances, often in the dark, increasing their vulnerability to harassment and abuse; many experienced difficulty to find employment after graduating in traditionally male trades; and lack of access to start-up capital further prevented girls from starting their own business (Rowe and Miller, 2011).

Implemented by the same NGO, the Out-of-School Adolescents Support project in Zimbabwe targeted adolescents aged 10–19 (either out of school or at risk of being out of school) and their families with a package of services, including vocational training and savings and lending groups. The majority of participants were girls. Those aged 16–19 years were offered vocational training followed by an apprenticeship. Trainees were also provided

with health and hygiene education, sanitary pads, life skills and rights education, and recreational activities to support their psychosocial wellbeing. Once again, trainees faced several challenges, including that the training provided was largely determined by the availability of trainers and equipment rather than market demand, and that inability to obtain a loan or save to purchase the necessary equipment made the desired self-employment difficult for girls and boys alike. However, many trainees were able to engage in economic activities and generate their own income, thus being less likely to engage in transactional sex (Miller et al., 2011).

### Financial literacy and assets

Several integrated interventions aiming to empower adolescent girls provided them with financial education and/or assisted them to access formal or informal financial services. For instance, Meseret Hiwott (meaning 'Base of life') targeted married adolescent girls aged 10–24 in rural Ethiopia and provided them with safe spaces and female mentors, life skills training and financial literacy (Erulkar and Tamrat, 2014). Participants were also provided with a youth savings scheme to promote their financial inclusion (WWB, 2014b), yet no further information is available. Only six programmes reported relevant outcomes: all enabled participants to develop a savings habit, increase their savings and access credit or other financial products.

Participants in the Better Life Options programme in India were more likely than the control group to have an individual or joint savings account (CEDPA, 2001). The linked project to empower adolescent girls in rural Uttar Pradesh also enabled significantly more participants to save, particularly girls who had participated regularly, compared to the control group (Acharya et al., 2009).

Likewise, the Empowering Adolescent Girls project in rural Ethiopia increased the proportion of girls with savings and also enabled them to access small loans for off-farm income-generating activities. Those who did not invest their savings used them at critical times such as during the school registration period, dry season or at times of household hardship (CRS, 2009).

Participants in the Security for Girls through Land project in rural West Bengal, India, were more likely to have a financial asset such as a savings account in their name: at end line, more than one in five girls reported having created assets for themselves – mostly savings. A few girls also reported investing in a life insurance policy, poultry or jewellery. Girls in the group that received intensive

community sensitisation were more likely than those in the control areas to have assets in their name created by their parents. Parents of participating girls reported that their daughters were more likely to inherit land compared to those in the control area. However, the study clarifies that this was reported, and whether it was realised or not remained to be seen. Parents of participants were also expected to make a bequest directly to the girl at the time of marriage (Landesa RDI, 2013).

A few programmes explicitly targeted more vulnerable groups of girls such as domestic workers in urban areas, or orphaned girls, and provided them with a package of services, including financial education and participation in savings groups, with positive effects. The Filles Éveillées (meaning 'Girls awakened') programme in urban Burkina Faso provided adolescent girls aged 11–19 years who had migrated to cities and worked as domestic workers with safe spaces, mentors, financial literacy, health and life skills training. Participants in the first cohort (who were aged 11–16 years) showed improved savings behaviour at end line, with more girls reporting saving in a bank or an informal savings group, and having savings goals (Engebretsen, 2012). Participants in the second cohort (who were aged 15–18 years) also reported that they improved their savings significantly between baseline and end line. Most girls continued saving in informal institutions for both short- and longer-term reasons (Engebretsen, 2013a). A follow-up was conducted one year after programme completion to assess the sustainability of girls' knowledge, attitudes and behaviours. The proportion of girls saving between end line and follow-up increased slightly. Four out of five girls reported saving money – more than half doing so regularly – for short- and longer-term reasons such as to prepare for their marriage, pay for training or buy supplies for income-generating activities. While knowledge of formal savings mechanisms improved, it was still low (Engebretsen, 2013b).

The Support to Orphans and Vulnerable Children Affected by HIV/AIDS programme in Rwanda included among its services microfinance groups known as Savings and Internal Lending Communities (SILCs). Members had to contribute on a weekly basis small sums that were pooled and provided as a loan, thus enabling participating adolescents to save safely and access financing when needed. Initially, girls were included in adult SILC groups where they often received support and mentorship, but gradually youth-only groups emerged. Adolescents found it easier to access and repay a loan through youth-only groups as no adults could challenge their participation;

yet those groups offered smaller loans, as youth members had more limited earning capacity, and thus inhibited girls' ability to grow their business. Overall, participants were able to improve their financial capabilities and girls used loans to invest in their small businesses and meet household needs. Despite its positive effects, participation in those groups was inadequate for sustainable livelihoods (Rowe and Miller, 2011).

The Out-of-School Adolescents Support project in Zimbabwe targeted adolescents (mostly girls) and also provided them with SILC groups for adolescents where they were offered training for money management but also life skills education and psychosocial support. A primary objective of those groups was to support participants to return or remain in school by teaching them to save, access loans, and invest in small businesses to earn enough money for school fees and basic daily needs, while also enabling them to build their social skills and become self-reliant young adults. Indeed, participation in those groups enabled many girls to develop their business skills, start a small business, earn an income and pay their school fees (Miller et al., 2011).

### 4.3 Non-economic outcomes

Apart from directly improving girls' financial and economic capabilities and in line with their particular objectives, these interventions also led to positive changes in the five remaining GAGE domains: education, bodily integrity, physical health, psychosocial wellbeing, and voice and agency.

#### Education and learning

A common objective of programmes targeting adolescent girls is to improve their school enrolment and attendance rates. Accordingly, ten interventions led to reported positive relevant changes; a few also enabled girls to realise the importance of education and use part of their savings or earnings to cover school costs.

The Kishoree Kontha (meaning 'Adolescent girls' voices') programme targeted girls aged 10–19 in rural Bangladesh with four distinct interventions: a basic empowerment package of safe spaces and life skills training; this basic package augmented with a financial component; cooking oil as an incentive for older girls aged 15–17 to remain unmarried; and a combination of all three main components. The oil incentive had a positive impact on girls' education with girls in the oil incentive-only group being 18% more likely to be in school at end

line (19% more likely for those who received both the oil and the empowerment package) (Field et al., 2016).

Also in rural Bangladesh, BALIKA increased the proportion of girls in school. Girls who received the livelihoods training were 22% more likely to be in school, while those who received educational support in safe spaces particularly improved their maths skills. The programme also significantly increased girls' exposure to information, with participants (especially those in the livelihoods training) more likely to listen to the radio, watch television and read a newspaper than the control group (Amin et al., 2016). Another programme in rural Bangladesh, Kishori Abhijan, contributed to improved enrolment rates only for younger girls aged 12–14 living in the poorest districts. Participants also increased their exposure to information. Most importantly, older girls' involvement in paid work did not lead to them dropping out of school, but working girls reported spending fewer hours studying outside the classroom (Amin and Suran, 2005; Amin, 2011).

As was the case with Kishori Abhijan, younger girls aged 10–14 in the Berhane Hewan (meaning 'Light for Eve') programme in rural Ethiopia were more likely to be in school and to delay their marriage compared to the control group. The programme targeted girls aged 10–19 years, both unmarried and those already married, with safe spaces and mentors, educational support, livelihoods training, an economic incentive, and community mobilisation and sensitisation in order to delay early marriage and empower girls. Participants also improved their literacy levels between baseline and end line (Erulkar and Muthengi, 2009). When asked to identify the programme components that were more important to keep girls in school, girls' fathers, mothers and husbands emphasised the role of educational support in the form of school supplies, followed by the provision of an economic incentive and girls' groups (Mekbib and Molla, 2010).

Another programme in rural Ethiopia, Empowering Adolescent Girls, also increased their school enrolment and reduced dropout rates. Girls used the stipends provided to purchase books, rent a room to stay close to their secondary school or meet their basic needs. In addition, fuel-saving stoves greatly reduced the time girls spent on firewood collection and cooking time, and thus enabled them to spend more time studying. The project also constructed water points and latrines, enabling girls to be on time in class and to increase their enrolment and performance during menstruation (CRS, 2009).

Better Life Options graduates in India were significantly more likely than the control group to be literate and to have completed secondary education (CEDPA, 2001). Participants in the Ishraq programme in Egypt also increased their literacy and numeracy compared to non-participants, and more than two-thirds of participants were able to enter or re-enter formal education (Brady et al., 2007; Sieverding and Elbadawy, 2016). However, continued academic and social support to those girls, especially during their first year back to school, was considered to be critical as their transition to a formal learning environment was not easy and could lead them to drop out (Selim et al., 2013).

Two programmes targeting vulnerable girls in marginalised urban spaces also showed positive effects. The Powering Up Biruh Tesfa (meaning 'Bright future') project in the capital of Ethiopia provided out-of-school girls aged 7–18 (many of whom were migrants and domestic workers) with safe spaces and female mentors, life skills and HIV training, financial literacy and a voucher for health services. Participants significantly increased their participation in non-formal education compared to the control group, while those girls who had never been in school improved their literacy and numeracy scores (Erulkar and Medhin, 2014).

Filles Éveillées in urban Burkina Faso, which also targeted domestic workers, contributed to a decrease in the proportion of girls who had never been to school by supporting those interested to enrol in evening classes. It also increased the proportion of girls who could read (Engebretsen, 2012). Girls in the second cohort also reported investing their earnings in education and training (Engebretsen, 2013a). Likewise, the Out-of-School Adolescents Support project in Zimbabwe and particularly adolescents' involvement in savings and lending groups enabled them to access loans and use earnings from their small business to pay school fees and stay or return to school. Teachers supported the programme and ensured that participation in microfinance groups did not interfere with learning (Miller et al., 2011).

## **Bodily integrity and freedom from violence**

Many interventions implemented in countries where early marriage continues to be a significant problem for adolescent girls have an explicit objective to empower girls and delay their marriage by enabling them to remain in school or engage in economic activities and build their agency to act. The evaluations of eight programmes

focused on bodily integrity outcomes linked to early marriage and provided mixed results. In addition, the evaluations of three programmes investigated impact on girls' exposure to physical and sexual violence; two of them reported positive change.

In rural Bangladesh, BALIKA was successful in delaying early marriage: Amin et al. (2016) found that in all three intervention groups, adolescent girls were less likely to be married early compared to those in control communities. In particular, girls who received the educational support and the gender rights training were more likely not to marry early than girls who received the livelihoods training. Age-differentiated data also shows that BALIKA was particularly successful in delaying marriage among those aged 16 and 17, and in the case of the educational intervention among those under age 16. The evaluation of Kishoree Kontha indicated that older girls aged 15–17 years who received the cooking oil incentive were less likely to be married than the control group. In particular, girls who only received the oil incentive were 21% less likely to marry early, while those who also received the empowerment training were 14% less likely (Field et al., 2016). On the other hand, Kishori Abhijan enabled only younger girls residing in the poorest districts and attending school to delay their marriage. One particular challenge that the programme encountered was that it did not consider the economic importance of dowry and thus its early marriage impact was compromised as girls who delayed their marriage had to provide higher dowry payments (Amin, 2011).

In India, graduates of the Better Life Options programme were less likely than the control group to get married before age 18 (CEDPA, 2001). Its later version implemented in rural Uttar Pradesh also sought to delay girls' marriage by making them aware of their rights and the minimum legal age at marriage, enhancing their ability to decide and negotiate when to get married, and providing them with an income-generating alternative to early marriage. Acharya et al. (2009) found that the proportion of participants who were aware of the legal minimum age at marriage increased as well as their preferred age at marriage. However, the overall percentage of those who married did not decline significantly, although age at marriage increased modestly among participants compared to the control group. The DISHA programme

also increased participants' awareness of the legal age at marriage for girls and their belief that girls should not be married until they are 18 or older. Most importantly, participating girls were more likely to marry nearly two years later between baseline and end line, with age at marriage increasing to nearly 18 years (Kanesathasan et al., 2008). Participants in the Security for Girls through Land project in rural West Bengal were also expected to marry nearly one and a half year later, and their parents to pay less cash dowry (Landesa RDI, 2013).

In Ethiopia, younger participants in Berhane Hewan were more likely to delay their marriage: the proportion of married girls aged 10–14 fell in the intervention area, while it increased in the control area; on the other hand, older girls aged 15–19 in the intervention area were more likely to be married at end line and that percentage remained the same over the study period, while it declined among the control group (Erulkar and Muthengi, 2009). The fathers, mothers and husbands of participants reported that community awareness activities, followed by girls' groups and mentors' house-to-house visits, were the three most effective strategies to tackle early marriage (Mekbib and Molla, 2010).

In Egypt, the proportion of Ishraq participants preferring to marry before age 18 dropped substantially from baseline to end line, especially among girls with longer exposure to the programme. In addition, although experience of violence did not change, participants showed a statistically significant decline in attitudes accepting violence and controlling behaviours; greater programme exposure was associated with a stronger decline (Brady et al., 2007).

Two programmes provided promising evidence about reduced levels of violence. Participants in the SHAZI project in Zimbabwe showed a greater reduction in the experience of violence compared to the control group (Dunbar et al., 2014). Married girls who participated in the Meseret Hiwott programme in Ethiopia, while their husbands joined the parallel programme Addis Birhan<sup>7</sup> for men, reported lower levels of domestic violence compared to non-participants and girls whose partners did not participate in the men's programme. However, girls in the wives-only group reported higher levels of sexual and physical violence than the other two groups (Erulkar and Tamrat, 2014).

<sup>7</sup> The Meseret Hiwott programme in rural Ethiopia, which targeted married adolescent girls aged 10–24, also introduced in response to their husbands' requests a parallel programme, Addis Birhan (meaning 'New light'), for husbands of all ages to improve their communication and support skills, and enable them to contribute to the wellbeing of their wives and families.

## Physical health and nutrition

The evaluations of 12 programmes presented evidence on programme effects on the SRH knowledge, attitudes and behaviours of participating girls. However, evidence about whether this improved knowledge was sustained and translated into lasting behavioural change remains inconclusive. On the other hand, evidence on improvements in other health areas or nutrition was rather limited.

In rural Bangladesh, Kishoree Kontha's oil incentive reduced the likelihood of early motherhood. Girls who only received the cooking oil were 6% less likely to have given birth before age 18, while those receiving the combined oil and empowerment intervention were 19% less likely to do so compared to the control group (Field et al., 2016). Girls in all three intervention groups of BALIKA significantly improved their reproductive health knowledge and behaviour compared to the control group. They were thus more likely to know about family planning methods, HIV transmission and menstruation; they were also significantly more likely to receive treatment for reproductive health problems (Amin et al., 2016). Similarly, participants in Kishori Abhijan improved their SRH knowledge (Amin, 2011).

In India, girls of the Better Life Options programme had higher HIV awareness. Effects were stronger among married participants who were more likely than the control group to have discussed family planning with their husband, to use contraceptives, to deliver in a health institution and receive antenatal and postnatal care. Those girls also reported higher child survival practices (CEDPA, 2001). Participants in the linked intervention in Uttar Pradesh also reported increased awareness of SRH issues, including sex and pregnancy, contraception and HIV (Acharya et al., 2009). DISHA participants – girls more so than boys – significantly increased their knowledge of modern contraception and were more likely to know where to access it compared to non-participants. Married participants were also significantly more likely to report modern contraceptive use compared to non-participants (Kanesathasan et al., 2008).

In rural Ethiopia, girls in Berhane Hewan were more likely than the control group to know about condoms and oral contraception. They also improved their knowledge of STIs and discussed reproductive health issues more with their friends at end line. Almost three-quarters of sexually experienced participants had used a contraception method at end line compared to less than half of girls in the control group (Erulkar and Muthengi, 2009). When asked to identify the programme components

that contributed to the increased use of family planning methods, girls' fathers, mothers and husbands reported that community awareness activities positively affected family planning behaviour, followed by group meetings and house-to-house visits by mentors (Mekbib and Molla, 2010). Participants in Meseret Hiwott were more likely to report increased use of family planning and voluntary counselling and testing. Interestingly, reported increases were higher among girls whose husbands also participated in the parallel men's intervention, and lower among non-participating girls (Erulkar and Tamrat, 2014).

Interventions that targeted girls with particular vulnerabilities, such as orphaned girls, out-of-school girls, those in domestic work and urban migrants, also found positive changes. Participants in SHAZI in Zimbabwe were more likely to use a condom and less likely to engage in transactional sex compared to the baseline; they also had significantly reduced unintended pregnancy rates compared to the control group. They were also more likely to improve their food security compared to the control group (Dunbar et al., 2014). Girls in the Ishraq programme in Egypt improved their knowledge about nutrition, anaemia, smoking and SRH issues. However, they were not much more likely than non-participants to seek professional health care when sick (Brady et al., 2007; Sieverding and Elbadawy, 2016).

Participants in Biruh Tesfa in urban Ethiopia were more likely than the control group to have improved their HIV knowledge, awareness of relevant services and intention to use them. Biruh Tesfa targeted marginalised out-of-school girls aged 10–19 living in slum areas – most of whom were migrants and domestic workers, but also included girls with disabilities. Girls were provided with safe spaces, mentors, financial literacy, HIV education and life skills training (Erulkar et al., 2013). Its expansion in the capital of Ethiopia, the Powering Up Biruh Tesfa, which also included a voucher subsidising the cost of basic health services, enabled participating girls to be significantly more likely to have visited a health facility compared to the control group (Erulkar and Medhin, 2014).

Girls in the first cohort of Filles Éveillées in Burkina Faso also improved their overall health and SRH knowledge and attitudes towards use of local health services. Almost all girls reported that programme participation enabled them to manage their health better (Engebretsen, 2012). Likewise, participants in the second cohort also improved their SRH awareness, including knowledge of modern family planning methods, and more girls visited a health

centre while fewer girls used self-medication at end line. Over time, girls' knowledge of positive health behaviours during pregnancy also improved (Engebretsen, 2013a). One year after programme completion, girls continued to improve their overall health awareness. However, changes in pregnancy knowledge were inconsistent, and awareness of when and how a woman can get pregnant decreased over time. In addition, family planning knowledge also declined and knowledge about STIs, including HIV, was also inconsistent (Engebretsen, 2013b).

## Psychosocial wellbeing

Participation in integrated empowerment programmes with safe spaces, female mentors and life skills training enabled girls to expand their social network, acquire new friends, discuss their experiences and access support. This was particularly important for girls with increased vulnerability such as domestic workers in urban areas, out-of-school or orphaned girls.

Almost all participants in the first cohort of Filles Éveillées in urban Burkina Faso reported having more friends as a result of the programme and all reported being able to talk to their mentors about the problems they faced (Engebretsen, 2012). Girls in the second cohort (who were older adolescents) were also able to increase their social capital in terms of having friends, a place to meet them and someone to turn to for advice (Engebretsen, 2013a). A follow-up with a subsample one year after programme completion found that those girls continued expanding their social network even more between end line and follow-up (Engebretsen, 2013b).

Likewise, girls in Berhane Hewan and Biruh Tesfa in Ethiopia, in Better Life Options and the linked girls' empowerment programme in India, in Ishraq in Egypt, in Kishori Abhijan in Bangladesh, and in the Out-of-School Adolescents Support project and SHAZ! in Zimbabwe, reported expanding their network of friends, participating more in local groups, and increasing their access to social support (Erulkar and Muthengi, 2009; Erulkar et al., 2013; CEDPA, 2001; Acharya et al., 2009; Brady et al., 2007; Selim et al., 2013; Amin, 2011; Miller et al., 2011; Dunbar et al., 2014).

In addition, participants increased their self-confidence. In Bangladesh, Kishori Abhijan girls reported improved sense of self-worth (Amin, 2011), and in Egypt, regular participants in Ishraq reported higher levels of self-confidence than non-participants (Brady et al., 2007). In Burkina Faso, fewer girls in Filles Éveillées continued

feeling weak and vulnerable at end line (Engebretsen, 2012; 2013a), while vulnerable and orphaned girls in the Out-of-School Adolescents Support project in Zimbabwe also reported improved self-image and enhanced self-esteem (Miller et al., 2011).

## Voice and agency

In line with their stated objective to empower girls, nine empowerment programmes increased participants' knowledge about their rights, enhanced their confidence and communication skills to express their opinion about issues that affected their lives, improved their relationships with their parents and husbands, increased their mobility and decision-making power, and helped them develop more progressive gender attitudes.

In rural Bangladesh, Kishori Abhijan enabled participants to improve their mobility, with girls reporting being more likely to visit their friends or go to the movies compared to the control group (Amin, 2011). Similarly, girls in BALIKA increased their mobility and held more gender-equitable attitudes than the control group (Amin et al., 2016). Kishoree Kontha participants who received the oil incentive were more likely than any other group to enjoy increased mobility and attend community events outside their village alone. They were also more likely to say that they would negotiate with their parents if they were to receive a marriage proposal (Field et al., 2016).

Better Life Options participants in India were more likely than the control group to increase their mobility, use public transport, go alone to the market, travel outside their village and visit a health centre. They were also more likely to be involved in decision-making about going to the market, spending their own earnings, continuing their education and getting married, with girls feeling more confident to speak in a group and in front of elders. Participants also developed more gender-egalitarian attitudes, while almost one in four were community volunteers and involved in organising community events (CEDPA, 2001).

Participation in the linked girls' empowerment project in Uttar Pradesh, India, also enabled girls to develop more gender-egalitarian attitudes, particularly towards work, such as the view that it is important for both men and women to work. The evaluation attributed this finding to the inclusion of the livelihoods training component, which emphasised the importance of girls learning a skill and becoming economically independent. Once again, girls also improved their decision-making ability and mobility: they reported being less afraid to go out alone, increasing

their confidence and becoming more able to speak without fear, and being more likely to speak out if they disagreed with another opinion. They also reported becoming better informed about their rights (Acharya et al., 2009). The Security for Girls through Land project in West Bengal, India, also significantly improved participants' knowledge about their legal rights and increased their confidence to exercise those rights (Landesa RDI, 2013).

The DISHA programme in India enabled unmarried girls to talk to their parents about getting married, and to feel that their marriage wishes were being considered by their parents. Irrespective of their marital status, female participants also increased their mobility at end line. In addition, spousal communication improved, with significantly more married girls and women reporting being able to talk to their husband about contraception at end line (Kanesathasan et al., 2008). Married girls in the Meseret Hiwott in Ethiopia were also more likely to report increased spousal help with domestic work, accompaniment to the clinic, family planning, and voluntary counselling and testing compared to non-participants. Erulkar and Tamrat (2014) noted that the programme enabled girls to build their confidence, communication skills and awareness of gender-equitable relationships. When both spouses participated in the two related interventions, increases were even higher. On the other hand, girls who did not participate in the programme were more likely to need permission to leave the house than girls who did (ibid.).

The first cohort of Filles Éveillées participants in Burkina Faso reported feeling more confident to express themselves, make decisions and resolve conflicts with others. Participants also improved their gender-egalitarian attitudes (Engebretsen, 2012). Likewise, girls in the second cohort improved their confidence and ability to decide for themselves. More girls reported deciding alone on how to spend their money – yet the difference was not statistically significant. A statistically significant increase was found in gender-egalitarian attitudes (Engebretsen, 2013a). Two-thirds of participants continued to decide alone how to spend their earnings between end line and the follow-up (Engebretsen, 2013b). Employers and community members also reported that participants were more respectful and stable in their behaviours, learnt new skills and were willing to share their new knowledge with others (Jarvis and Kabore, 2012).

Girls in the Ishraq programme in Egypt also adopted more gender-egalitarian attitudes as more agreed that

girls should be allowed to play sports like boys, that the appropriate age for marriage was 18 or older, and that they should be involved in the decision over whom to marry (Brady et al., 2007; Selim et al., 2013; Sieverding and Elbadawy, 2016). Girls also expressed the desire to have fewer children and their intention not to perform female genital mutilation/cutting (FGM/C) on their daughters (Brady et al., 2007; Sieverding and Elbadawy, 2016). Overall, the programme did not have an effect on girls' empowerment as measured by self-esteem, attitudes towards violence against girls, and mobility, and had only a marginally significant effect on their decision-making. Sieverding and Elbadawy (2016) attribute this finding to the fact that behavioural change among young women can only take place when interventions effectively address the underlying gender unequal relations and sufficiently engage with family and community members that restrict girls' control over their life. For instance, Ishraq did not succeed in changing the attitudes of mothers or brothers.

#### 4.4 Discussion of findings and evidence gaps

Despite being a rather diverse set, the interventions in this group offer interesting insights into what works when economic and non-economic components are bundled together to improve adolescent girls' capabilities – most often by delaying their marriage, improving their SRH knowledge and practices, strengthening their skills and enhancing their economic outcomes. It is thus clear that these programmes have the potential to increase girls' access to employment and particularly involvement in income-generating activities, their earnings, savings and economic assets. They also appear to be effective at inducing positive change in a number of non-economic domains, such as girls' schooling and learning outcomes, psychosocial wellbeing, voice, mobility, relationships with significant others, gender attitudes (including towards women's work) and SRH knowledge and practices, which further strengthen and reinforce girls' economic capabilities. With regard to programme effectiveness at delaying marriage, the evidence is less clear-cut, with younger girls apparently benefiting more (Amin, 2011; Erulkar and Muthengi, 2009) or economic incentives holding a promising potential (Field et al., 2016). However, the particular effects of livelihoods training and involvement in income-generating activities as an alternative to early marriage are not well analysed.

If the development of strong economic capabilities is critical for girls' empowerment and wellbeing, as the literature claims, then it would be analytically important that all studies of integrated multi-component interventions measure economic outcomes alongside the other outcomes they currently tend to focus on and which are more in line with their broader objectives. Moreover, indicators measuring change should be refined to help capture actual change, as improved knowledge or self-reported intention does not automatically translate into better, let alone sustainable, practice. The evaluation design of these interventions should also become more rigorous in order to identify the relative effectiveness of different components and the key pathways through which change occurs. Despite its critical importance, this is an area where information is still very limited but (encouragingly) growing, as indicated by the inclusion of different intervention groups and the comparison of their outcomes.

Apart from not being always measured and analysed, the integration of economic components into a broader empowerment programme targeting disadvantaged girls in settings with scarce resources may experience a number of challenges, largely due to weak programme design and implementation. This is particularly true with the provision of vocational training, despite evidence that it can be used as an entry point motivating girls to join and attend an intervention (Acharya et al., 2009; CEDPA, 2001). Limited implementation experience, shortage of professional providers and trainers, lack of market assessments to align technical skills with market demand, lack of access to credit upon graduation to start a small business, along with limited attention to issues such as distance to the training facility, safety concerns, girls' household responsibilities or lost earnings, and restrictive gender norms – all of these factors compromised the effectiveness of the vocational training component of an integrated empowerment intervention in several cases. This highlights the need to consider not only which services are provided but also their quality (ASCI, 2013; Rowe and Miller, 2011; Miller et al., 2011; Acharya et al., 2009; Kanesathasan et al., 2008).

On the other hand, community engagement and intensive mobilisation activities that include parents, partners, brothers and other stakeholders appear promising in terms of enabling girls to practise their newly acquired knowledge and skills and become agents of change in a supportive environment. Emerging evidence suggests that when significant others are also targeted and participate in programme activities, effects are stronger,

as indicated by decreased rates of early marriage, girls' greater control over their own income and probability to have financial assets created by their parents in their name, or increased use of reproductive health services, spousal assistance with household chores, and lower levels of domestic violence for married girls (Erulkar and Tamrat, 2014; Landesa RDI, 2013; Mekbib and Molla, 2010). However, when programming focused primarily on girls and paid inadequate attention to the close interdependence of the individual with the group, not investing in regular community activities to transform traditional gender norms and attitudes in conservative settings, there was a lack of effects signalling some promising change in the underlying gender unequal relations such as more egalitarian attitudes and non-acceptance of gender-based violence (Sieverding and Elbadawy, 2016).

Integrated interventions aiming to empower girls tend to work across a wide adolescent age range and may target girls with different components. A few programmes divided girls in different groups depending on their age or marital status and adjusted the services provided accordingly. Thus only older girls received livelihoods training or married girls met less often in safe spaces in recognition of their greater time constraints (Amin, 2011; Erulkar and Muthengi, 2009). However, most evaluation studies did not specify which components or activities targeted which age groups or with which age groups outcomes were measured. Nonetheless, the few that did so offer some useful insights. Young adolescent girls had difficulty understanding sexuality and reproduction issues, and thus needed age-appropriate SRH curricula (Erulkar and Medhin, 2014; Jarvis and Kabore, 2012). A number of evaluations also found that younger girls benefited more from early marriage and education interventions (Amin 2011; Erulkar and Muthengi, 2009; Amin and Suran, 2005), while a recent study suggested that when targeting out-of-school girls, younger is better, as older girls with more household responsibilities are less likely to enrol and more likely to drop out of the programme (Sieverding and Elbadawy, 2016).

Finally, there are significant evidence gaps on programme length, intensity and legacy effects. While many evaluations provided some basic information about programme length and intensity, only three studies provided interesting information on intervention length and intensity. Assessing a girls' empowerment programme in Egypt, the first study found that those exposed to the programme for a longer period of time showed the greatest

change in attitudes about early marriage and decision-making, about childbearing, about gender roles, health knowledge, FGM/C, and in their level of self-confidence (Brady et al., 2007). The second study of another girls' empowerment programme in India noted that those who attended regularly and were more exposed to the programme increased their awareness of rights and of reproductive health issues, their agency (including savings behaviour), and progressive gender role attitudes much more so than irregular programme participants (Acharya et al., 2009). Similarly, the third study of a youth SRH programme in India reported that participants with intensive exposure showed greater attitude and knowledge change (Kanesathasan et al., 2008).

In addition, five studies offered some evidence on programme legacy effects. A tracer study of a long-term intervention suggested that graduates continued to experience the benefits of the programme even years after its completion, mostly due to the skills and knowledge they acquired (CEDPA, 2001). The second study reported

that in order to support girls who had completed the programme, graduates' groups were created in each village where girls could continue to meet every week and access additional livelihoods training (Acharya et al., 2009). The need to enable girls to maintain support was also highlighted by another evaluation with regards to girls who succeeded in re-entering formal education, yet also continued to be in need of social and academic support during the first year so that they did not drop out (Selim et al., 2013). Depending on their educational needs and wishes, girls in another intervention were allowed to remain in programme groups and to continue receiving training after completion of the basic curriculum (Erulkar et al., 2013). The final study, a small-scale follow-up conducted one year after programme completion, showed that while girls continued expanding their social network and sustaining their self-confidence and general health awareness, their SRH knowledge and financial behaviour deteriorated over time, indicating the need for refresher training (Engebretsen, 2013b).

# 5 Addressing issues of age-specific intervention effectiveness, duration and intensity, and legacy effects

## Key points

- Few evaluations distinguished outcomes by age group, so clear evidence on age-specific effectiveness is limited. Younger adolescent girls may experience difficulty participating in financial interventions or understanding the themes of sexuality and reproduction. Older girls – especially married and working girls – often have increased responsibilities and are thus less likely to attend and complete a programme.
- Most evaluations do not assess the effectiveness of an intervention's duration and intensity. Some evidence suggests that increased programme exposure generates stronger effects.
- Integrated interventions appear more promising and able to achieve a broader set of interlinked and mutually strengthening outcomes to empower girls compared to standalone interventions.
- A number of intervention components, including mentors and life skills training, can play a critical role in enabling girls' participation and contributing to positive programme effects.
- Evidence on the legacy effects and the sustainability of reported change is scarce. Yet it is increasingly recognised that girls may need to continue accessing some support after programme completion.

The analysis of these 57 interventions seeking to improve adolescent girls' economic capabilities provides interesting findings on three key issues: age-specific effectiveness and optimal age to intervene; the significance of intervention duration and intensity (or of specific components) to maximise effectiveness; and legacy effects for participants. While several studies have started investigating these issues and offer the evidence that follows, significant gaps remain to be addressed.

## 5.1 Timing of intervention and age-specific effectiveness

Out of 57 interventions, only four focused exclusively on younger adolescent girls, while most targeted older adolescent girls. Most programmes targeting older girls provided vocational and/or business skills training to disadvantaged female and male youth aged 16–24, with mixed results: a few measured more positive effects for older adolescents than young adults, and for girls more than

boys, in terms of increasing their likelihood of finding paid employment or improving their earnings; yet other such interventions have benefited young adults more. Evidence also suggests that effects may also be different in the short run as opposed to the medium or long run. Two studies of the same Latin American youth training intervention – the Peruvian ProJoven – which used data from different follow-up surveys conducted 6, 12 or 18 months after programme completion, identified considerable changes in effects, with those aged 16–20 years initially benefiting more but young adults benefiting later on (Diaz and Jaramillo, 2006), and female participants benefiting more than their male peers in the long run in terms of employment and total monthly earnings (Nopo et al., 2007). Multi-component programmes explicitly targeting adolescent girls and young women with vocational and/or business skills training and other support services also targeted older adolescents; we did not find any such programme that included girls aged 10–13.

Integrated interventions seeking to empower adolescent girls targeted the whole adolescent age range – that is, girls aged 10–19. Clear evidence on their age-specific effectiveness is again limited as very few distinguish key outcomes – largely non-economic – by age group. For instance, younger girls appear to benefit more from interventions aiming to keep them in school and delay their marriage (Amin, 2011; Erulkar and Muthengi, 2009; Amin and Suran, 2005). On the other hand, younger girls, especially those aged 10–12, may experience difficulty understanding the themes of sexuality and reproduction (Muthengi et al., 2016; Erulkar and Medhin, 2014; Jarvis and Kabore, 2012). This may also be related to mentors' difficulty teaching these themes and their tendency to avoid them, alongside the need for a more age-appropriate and less technical curriculum (ibid.).

One recent evaluation of Ishraq in Egypt that targeted rural out-of-school girls recommended intervening early, as younger girls are more likely to participate and complete the programme with fewer distractions and household responsibilities (Sieverding and Elbadawy, 2016). Similarly, the ongoing evaluation of AGEP in Zambia emphasised that it was more challenging to ensure older girls' participation and attendance, as they have more responsibilities and competing demands than their younger peers (Austrian et al., 2016).

On the other hand, a more nuanced analysis of available participation data from two interventions suggested that even when programmes target both younger and older adolescent girls, younger adolescents and particularly those aged 10–12 may benefit less. For instance, the BALIKA evaluation in Bangladesh found that participation was highest among girls aged 14–15 (Amin et al., 2016). Likewise, data from Biruh Tesfa in Ethiopia also showed that girls aged 15–19 accounted for the majority, while those aged 11–14 comprised only 18% of participants (Erulkar et al., 2013).

Similar conflicting evidence emerged from a number of programmes providing financial literacy and assets. Younger participants across diverse settings showed higher and more regular programme participation and savings and thus stronger financial effects (Austrian et al., 2016; Johnson et al., 2015; WWB, 2014a). However, other studies indicated that such interventions, especially those with microfinance support, work better with older adolescents and young adults, whereas safe spaces and voluntary savings schemes may indeed be more suitable for younger girls (Austrian and Muthengi, 2013; USAID, 2008; Erulkar and Chong, 2005).

## 5.2 Intervention duration and intensity to maximise effectiveness

Most studies provided information on the length of the assessed interventions and of specific activities within them. For instance, integrated interventions with several components tend to last one year and include meetings where a female mentor provides training once or twice a week. Similarly, vocational training programmes typically last for almost a year and provide technical training for three to six months followed by a three-month internship. Several studies also mentioned the particular number of hours of training: the Employment Fund in Nepal, AGI in Rwanda and Ninaweza in Kenya, all provided girls and young women with 40 hours of life skills training (Chakravarty et al., 2016a; Botea et al., 2015; de Azevedo et al., 2013), while the Juventud y Empleo programme in the Dominican Republic provided 75 hours of such training (Ibarrarán et al., 2015). Both the aforementioned programmes in Kenya and the Dominican Republic also provided 150 hours of technical training (de Azevedo et al., 2013; Ibarrarán et al., 2015). However, they did not generate the same employment outcomes for participating youth. Most importantly, their impact evaluations did not assess the effectiveness of different intervention length and intensity. Thus even when such information is mentioned, it is rarely linked to programme effectiveness.

Overall, intervention intensity needs to be compatible with the daily lives and time demands of participants. Failure to consider these aspects may lead to the exclusion of particular groups of adolescent girls or poorer outcomes for those who are unable to attend regularly. We actually found only six studies with some relevant information. An evaluation of Ishraq that compared different lengths of programme participation found that full-term participants (those who participated for 30 months) showed the greatest increase in academic skills and improvement in attitudes towards early marriage, lower fertility, FGM/C and gender roles (Brady et al., 2007). The evaluation of an intervention for unmarried adolescent girls in India measured programme effects for regular and non-regular participants and pointed out that the intervention was more effective for participants who took part in the activities regularly (defined as attending half or more of the sessions); these were the ones to demonstrate the greatest positive changes in agency, attitudes and awareness (Acharya et al., 2009). Likewise, participants who attended regularly (defined as three to four times a week) in a

SEWA-led livelihoods programme in India showed larger increases in their decision-making, mobility, reproductive health knowledge and gender-egalitarian attitudes compared to girls in both the control group and those with irregular attendance (SEWA et al., 2006). Those with higher attendance in another livelihoods and reproductive health intervention in India demonstrated larger increases in reproductive health knowledge (Sebastian et al., 2005). The evaluation of an Indian integrated intervention with a reproductive health focus also reported that those with more intense exposure showed greater changes in their gender attitudes (Kanesathasan et al., 2008). Finally, the ongoing evaluation of AGEP in Zambia has noted that younger girls in rural areas who have fewer distractions and are most likely to participate are those showing better outcomes (Austrian et al., 2016).

### 5.3 Standalone or integrated interventions

The majority of the interventions included in this report are integrated programmes targeting adolescent girls and offering them several support services, including mentoring, life skills training, reproductive health awareness sessions, financial literacy, and technical or business skills training. Only some youth training programmes provided just vocational skills training and an internship, while other programmes of this type increasingly also include life skills training. Evidence indicates that interventions integrating a range of activities are more effective than standalone interventions as they operate at various levels and are able to address the various and complex constraints adolescent girls and young women face in their daily lives. As one of the reviews on female youth employment emphasised, girls' and young women's disadvantage in the labour market is not simply the result of lack of relevant vocational skills (Katz, 2008); thus it can only be successfully addressed through a more holistic approach.

Integrated interventions appear more promising and able to achieve a broader set of interlinked and mutually strengthening outcomes to empower participants instead of just increasing girls' employment, earnings or savings, which are the outcomes commonly measured in evaluations of skills training programmes. To an extent, this is due to the limited focus of those evaluations. Evaluations of interventions aiming to improve youth financial assets or vocational skills tend to focus on a narrow set of economic outcomes, namely financial knowledge, savings, access to loans, employment, income

and assets. On the other hand, evaluations of integrated empowerment programmes measure various outcomes, both economic and non-economic ones; a few studies even prioritise girls' overall empowerment and combine several indicators of agency, while economic outcomes attract limited analytical attention.

Overall, evidence suggests that it is appropriate to combine economic activities with other components, especially life skills training and SRH education, as there are positive synergies between economic and non-economic outcomes such as improved self-esteem, increased mobility and decision-making, lower fertility, and protection against violence, which can maximise programme effectiveness. For instance, studies of two different programmes in Uganda and South Africa noted that the combined provision of microfinance or savings accounts with SRH and gender training in peer groups enabled participants to reduce their risky sexual behaviours, take better care of their sexual health, improve communication with their partners about sexual issues, and even experience significantly lower levels of intimate partner violence (Austrian and Muthengi, 2014; 2013; Kim et al., 2009; Pronyk et al., 2008). On the contrary, those participants who only received the microfinance support without the training did not show any change, or in the case of those who only received the savings accounts, they were exposed to increased sexual harassment (Austrian and Muthengi, 2014; Kim et al., 2009).

### 5.4 Intervention components most supportive of positive change

Our knowledge about promising intervention components largely depends on the evaluation design and rigour. A small but growing number of studies have attempted to assess the relative effectiveness of different programme components, using an experimental design with intervention arms. Participants receive different sets of services and this design provides some insights on the effects of a specific package or activity vis-à-vis others. For instance, the aforementioned evaluation of the SSSPVAG intervention in Uganda found that a savings-only scheme increased participants' experience of sexual harassment compared to a savings plus mentor-led meetings and financial education, which offered better protection (Austrian and Muthengi, 2014).

On the other hand, the evaluation of TESFA in Ethiopia, which used a similar design to assess the

relative effectiveness of three distinct intervention strategies – economic empowerment, SRH education, and a combination of the two – found rather little evidence that the combined arm resulted in better outcomes. Yet the study noted that although there is no evidence of a synergistic effect, girls who received the combined package may have overall experienced the largest gains in terms of improving both their economic and health outcomes; and thus concludes that we still have much more to learn about what specifically works to empower girls (Edmeades et al., 2014).

It is worth clarifying that due to the almost complete absence of any information on the quality of training provided by the reviewed interventions, it may be inaccurate to ascribe all effects to the combination of particular components, rather than to the quality of the overall programme or some of its components, including the quality of training or the capacity of trainers/mentors. Again, very few studies discussed this issue (Austrian et al., 2016; MCI and Save the Children, 2012; Hicks et al., 2015; Acharya et al., 2009).

One significant cross-cutting finding highlights the promising potential of the safe space model, providing adolescent girls with spaces where they can safely meet peers, expand their social networks, gain knowledge, exchange experiences, support each other and feel empowered (see, for instance, Muthengi et al., 2016; Austrian and Muthengi, 2013). Female mentors are also a promising intervention component with a key role in supporting girls to believe in their abilities and persevere to reach their employment and life goals. Across different settings and intervention types, girls and youth stress how much they value the ability to discuss issues and receive guidance from a trusted mentor (Chakravarty et al., 2016a; Alcid, 2014; Austrian and Muthengi, 2013; Engebretsen, 2012). Female mentors are particularly important for girls, not only because of the support they provide, but also because they can become positive role models for girls to follow (Rowe and Miller, 2011).

Although its content may vary, life skills training is a key component of many interventions with allegedly positive outcomes. Life skills, also known as soft skills, which combine cognitive, communication, social and emotional skills, are increasingly deemed important for successful economic and life outcomes (Chakravarty et al., 2016b). Indeed, a youth employment programme with two treatment groups in Kenya found that participants who received additional life skills training were far more likely

to find employment and experience greater economic, social and psychosocial gains than those who only received technical training (de Azevedo et al., 2013). The Employment Fund in Nepal provided life skills training only to female participants, with the evaluation emphasising that this training could have contributed to the significantly larger employment impact the programme had for women than for men (Chakravarty et al., 2016a). Qualitative research also confirms the importance of life skills training for participants. For example, girls and young women who participated in a social and economic empowerment programme in rural Upper Egypt reported that this training enabled them to better understand themselves, set and reach life goals, and improve their communication skills (Ramadan et al., 2014). Similarly, life skills training appeared to be the most popular activity among participants of the Rwandan AGI (Botea et al., 2015). However, the rigorous evaluation of another Kenyan youth empowerment programme found that life skills training on its own without vocational training had no actual employment effect. Interestingly, participants and employers provided positive feedback on the usefulness and relevance of the life skills component in building trainees' confidence and improving their behaviour (Honorati, 2015).

There is also evidence on the importance of family support and community mobilisation to allow girls to participate, address restrictive social norms and create an enabling environment within which girls and young women can put into practice their newly acquired knowledge. In several studies, girls reported that the main reason for not participating or not attending regularly was parental disapproval. Therefore, Neqdar Nesharek in Egypt worked with families and communities to make women's employment and engagement in the public sphere more acceptable and convince reluctant parents and spouses to allow their daughters and wives to attend training and start a business in their village (Ramadan et al., 2014). Similarly, girls who participated in Meseret Hiwott in Ethiopia experienced improved spousal communication, assistance with household chores and reduced levels of domestic violence when their husbands participated in a parallel intervention (Erulkar and Tamrat, 2014).

Studies also point out that as interventions target vulnerable girls and young women, they need to pay attention to a few issues that are critical for girls' participation and programme completion. They should thus consider carefully safety issues and seek to limit relevant risks, including physical assault and sexual

violence. Therefore, AGI in Haiti sought to reduce commuting time to training centres, schedule sessions in the morning, provide gender-sensitive training to trainers, sensitise and support participants, and offer mobile phones to them for security alerts and stipend payment (Rodella et al., 2015).

The location of and distance to training facilities is not only a safety issue, but is also linked to time demands and transportation costs. Some girls in a vocational skills project in Rwanda reported having to walk up to four hours a day to reach the training centre as they could not afford to pay for transport (Rowe and Miller, 2011). The evaluation of a vocational training programme in India found that a 10-minute increase in the time required to walk to the training centre was associated with a 14 percentage point reduction in the likelihood of programme completion (Maitra and Mani, 2014). Similarly, female trainees in Malawi were more likely than their male peers to drop out due to distance – they were actually four times as likely to report transportation problems (Cho et al., 2015).

Provision of a small stipend to cover transportation and other basic participation costs (usually meal expenses) also appears to be significant, as girls often face higher financial constraints than boys (Cho et al., 2015). Indeed, several interventions, including AGI and the Latin American youth training programmes, did provide financial assistance to participants to ensure attendance and completion (Hicks et al., 2015; Honorati, 2015; Rodella et al., 2015; Adoho et al., 2014; Attanasio et al., 2011; Card et al., 2011; Diaz and Jaramillo, 2006; Aedo and Nuñez, 2004).

Timing of training sessions is also important and interventions need to ensure that targeted participants have the required time to attend. Older adolescent girls, working girls, married girls and young mothers may face significant time constraints and thus participation barriers (Sieverding and Elbadawy, 2016; Engebretsen, 2012; Erulkar and Muthengi, 2009).

This is directly linked to the domestic and care responsibilities that adolescent girls and young women often have. A girls' empowerment programme in rural Egypt found that availability of other female household labour in the household influenced girls' ability to enrol and attend the programme (Sieverding and Elbadawy, 2016). One-third of girls in a livelihoods intervention in India attributed their irregular attendance to their household responsibilities (Acharya et al., 2009). In Malawi, women were twice as likely as men to report family obligations as the reason preventing them from taking advantage of vocational

training opportunities (Cho et al., 2015). The evaluation of a subsidised vocational training programme in urban India found that married participants with a mother-in-law in their household were 29 percentage points more likely to complete training (Maitra and Mani, 2014).

Interventions should thus explicitly address this issue, especially those which seek to transform gender attitudes towards female employment and equal division of labour in the household. Indeed, several youth training interventions paid particular attention to the care needs of female trainees with young children: AGI in Liberia and Rwanda provided free childcare facilities at training sites (Botea et al., 2015; Adoho et al., 2014), while the Latin American Jóvenes provided stipends to assist with childcare (Attanasio et al., 2011; Diaz and Jaramillo, 2006; Aedo and Nuñez, 2004). In addition, a livelihoods intervention in Zimbabwe included community gender-awareness training so that girls could have fewer household responsibilities and thus be able to participate in vocational training (Miller et al., 2011).

## 5.5 Legacy effects

Evidence on longer-term intervention effects is very thin, as most of the evaluations reviewed took place within the first 6 or 12 months after programme completion. There are, however, a few exceptions, with some follow-up surveys taking place after 2, 3 or 4 years (Diaz and Rosas, 2016; Bandiera et al., 2015; Blattman et al., 2014). These tend to be rigorous evaluations of vocational training programmes, which compared effects at different times and found that programme impact on employment and earnings of graduates may increase, decline and then rebound and grow (Diaz and Jaramillo, 2006), yet without explaining these changes. We even found the evaluation of a youth training programme in the Dominican Republic, which included a follow-up survey 6 years post-intervention to examine whether effects were sustained or even grew over time (Ibarrarán et al., 2015).

Thus very little is known about intervention legacy and the sustainability of measured or self-reported changes. The evaluations of two Jóvenes programmes in Latin America, which investigated longer-term effects, confirmed a sustained improvement in quality of employment (Diaz and Rosas, 2016; Ibarrarán et al., 2015). One tracer study in India suggested that programme graduates continued to experience positive effects even years after the end of the intervention (CEDPA, 2001). On the other hand, a small-scale follow-up study conducted

one year after the completion of an intervention in Burkina Faso found that while girls continued expanding their social network and sustaining their self-confidence and general health awareness, their SRH knowledge and financial behaviour deteriorated over time, requiring refresher training (Engebretsen, 2013b).

Five studies actually highlighted the need to continue supporting girls after programme completion, at least in the short run. While participants in Egypt succeeded in re-entering formal education, the evaluation notes that they continued being in need of social and academic support during the first year to ensure they did not drop out (Selim et al., 2013). Another intervention in Ethiopia allowed participants to remain in girls' groups and continue receiving training in order to meet their needs (Erulkar et al., 2013). A study of a livelihoods intervention in India described the high level of attendance of informal

groups of graduates (Acharya et al., 2009), indicating that implementers should consider activities for graduates to create continuity and allow former participants to maintain and nurture their social networks. Indeed, evaluators increasingly note that girls feel overwhelmed when they lose their peer and mentor support after graduation, and stress the need to maintain spaces at local level, potentially through working with existing youth clubs or women's groups so that graduates can continue to meet and support each other (Ramadan et al., 2014). As one of the studies characteristically stated, '*the program does not end when the program ends*' (Hamilton et al., 2013: 168). While we need more and better evidence of the longer-term effects of interventions, the need to continue assisting graduates when '*leaving the programme bubble*' (ibid.) to put into practice what they learnt and to strengthen their empowering potential is also increasingly acknowledged.

# 6 Conclusions

This rapid evidence review has provided a representative picture of the growing landscape of interventions seeking to promote and strengthen the economic capabilities of adolescent girls in LMICs. A range of different interventions have been implemented over the past 20 years or so, with a predominance of integrated interventions with multiple components. Some intervention models – such as that designed and used by the Population Council with safe spaces, female mentors and soft skills training (Hallman, 2016) or the Latin American youth training approach (Katz, 2008) – have been tested more than others and, to an extent, have come to shape programmes in their respective areas. Based on the 74 results yielded by literature searches, we have grouped and analysed the identified 57 interventions into three categories: interventions that provided financial education and/or assets as their core component; vocational and/or business skills training interventions; and integrated interventions providing a combination of support services, including an economic component such as financial or skills training. Most of these 57 interventions were actually integrated programmes targeting adolescent girls with the aim to empower them through the combination of three or more components – most often provision of technical or business skills, financial training and assets, mentor-led peer groups, life skills training, reproductive health education and, increasingly, the inclusion of community awareness activities.

## 6.1 Key findings

All three groups of interventions demonstrated their promising and multiple potential to improve girls' economic capabilities. Indeed, most interventions, in line with their stated objective, increased girls' access to employment (most often self-employment), enabled them to generate their own income, improved their financial literacy, helped them develop good savings habits and increase their formal and informal savings, and facilitated their access to and ownership of assets, be it poultry, small livestock or jewellery.

Apart from improving their economic capabilities, these interventions also led to positive changes in all five remaining but interlinked and mutually reinforcing GAGE

capability domains, indirectly further improving girls' economic advancement. They enabled girls to: realise the importance of education and return to school or invest in further skills training; decrease the use of transactional sex and risky sexual behaviours and thus improve their sexual and reproductive health; establish some control over their bodies, access contraception and reduce their fertility rate; and protect themselves better against exploitation and violence, leaving abusive relationships, not tolerating partner violence or improving intimate relationships. Interventions also had positive psychosocial effects as girls broke their social isolation and started interacting with peers in groups where they received training, made friends and accessed support. As they were able to learn new skills, generate some income or acquire economic or financial assets, girls felt more independent and less vulnerable; their increased self-esteem and improved communication skills (through interactions with peers and mentors in training spaces) also enabled them to voice their concerns on issues that affected their lives, including work and marriage, to increase their mobility and develop more gender-egalitarian attitudes, including towards female employment. Their achievements made their parents, husbands, employers and communities value them more, and improved their family and social interactions.

Evidence indicated that a number of specific programme components played a critical role in enabling girls' participation and bringing about positive changes. While each intervention should pay attention to the particular target group and context, promising components include provision of:

- peer groups in safe spaces
- well-trained and trusted female mentors
- life skills training
- family and community mobilisation to create an enabling environment
- safety arrangements, including training centres in safe locations close to girls' homes
- timing of activities at flexible and convenient times
- stipends to meet basic participation costs
- childcare arrangements or relevant facilities for young mothers.

## 6.2 Knowledge and evidence gaps

Despite the proliferation of interventions for adolescent girls, considerable knowledge and evidence gaps remain. Regarding programme effects and the interacting potential of key capabilities, more evidence is needed to clarify the potential of involving girls in income-generating activities as an alternative to early marriage.

Similarly, we found very little indication that participation in such programmes enabled girls to enhance their agency and increase their civic participation; only two studies of two different programmes noted an increase in civic participation, with the first mentioning girls' involvement as community volunteers and organisers of public events, and the second having mostly older participants who rallied against domestic violence.

More evidence is also necessary to clarify the critical but complex relationship between girls' economic empowerment interventions and their vulnerability to violence, as current evidence is inconclusive, with some studies indicating a decrease and others highlighting increased exposure to violence as an unintended intervention effect. As is often the case, what is needed is a more nuanced analysis, as some emerging evidence has suggested that when participating girls are provided with appropriate training and their partners are also targeted, the likelihood of violence can be reduced.

While it is currently suggested that early adolescence provides a better window of opportunity to intervene, as younger girls have not yet experienced irreversible outcomes, only 4 of the 57 reviewed interventions exclusively targeted this age group. Most interventions targeted older adolescent girls, followed by those working with the whole adolescent age range. In particular, vocational or livelihoods skills interventions tend to focus on older girls. There is some conflicting evidence on whether financial interventions are effective with younger girls. Most importantly, few evaluations specify which age groups were used to measure outcomes.

Age-appropriate training and a more nuanced analysis will probably generate useful insights. Such an analysis also involves considering the intersection of girls' age with location, education, marital and disability status, as evidence increasingly notes the difficulty in reaching rural and particularly out-of-school girls and marginalised girls, including those with disabilities. Only one intervention mentioned the inclusion of girls with disabilities, without providing any further information about tailored activities

and outcomes. The reviewed interventions actually targeted a nearly equal number of rural and urban populations, but it was the intersection of age and location that affected programme effects in some cases. In the case of vocational skills training programmes, better-educated girls and young women appear to benefit more.

There are also critical evidence gaps on optimal intervention duration and intensity. Only six studies of different rigour assessed the impact of regular attendance on some intervention outcomes.

And while integrated programmes have more promising potential as they combine a range of activities to address the various constraints girls face and can thus achieve a broader set of interactive and mutually reinforcing outcomes, more evidence is needed to identify which components work best and most effectively together.

This calls for robust evaluation design, enabling us to assess the relative effectiveness of different strategies, and the generation of data to analyse the causal pathways of change – something that is currently missing. While it is increasingly well-understood that economic empowerment interventions can lead to changes in economic and other interlinked capability areas, more research and analysis is necessary to identify how this synergy occurs, and how the provision of several components can multiply and reinforce economic outcomes and lead to girls' broader empowerment. In addition, most of the reviewed studies measured what changes or not, but not why, and for how long.

Longitudinal studies are scarce so the legacy effects, and whether intervention effects continue into adulthood, remain un-researched and unknown. Depending on the indicators used to measure change, even what changes is questionable in several cases, including self-reported attitude or behavioural change, which may not be sustainable post-intervention.

The quality of training provided, for participants and for trainers, is also identified as an evidence gap and attracting attention as potentially critical for programme effectiveness.

The role of context is also neglected, despite its critical importance. Even when an intervention works in one setting, it does not mean that it will work in another. The ELA intervention in Uganda is widely cited as a successful empowerment programme. Yet it proved less successful in Tanzania, because contextual factors and available resources influenced and weakened the quality of programme implementation and led to

different outcomes. While girls in Uganda focused on the programme's economic components, girls in Tanzania had different priorities and were more interested in receiving educational support. Resource constraints also hindered implementation, mainly the inability to provide permanent club spaces, poor quality of club materials and repetitive activities unable to keep members' interest, inadequate provisions for training of new mentors, and non-frequent monitoring and supervision visits (Buehren et al., 2015).

This is linked to another considerable evidence gap. Most of the reviewed studies assessed interventions implemented in sub-Saharan Africa and South Asia, particularly in India, Ethiopia, Kenya, Uganda and Bangladesh. We found only three studies of interventions in the Middle East and North Africa – actually none in the Middle East – despite the persistent disadvantage that adolescent girls and young women face in the labour and financial markets in that region. Moreover, two of the three interventions had limited effects, either economic (due to difficult labour market conditions) or non-economic (particularly regarding girls' agency due to restrictive

gender norms). More evidence is thus necessary from some regions such as the Middle East and North Africa and about how to work effectively in conservative cultural settings, wherein girls face pervasive and persistent economic disadvantage and limited agency.

To conclude, this review has provided evidence that interventions with economic components have promising potential to improve, directly and indirectly, the economic capabilities of adolescent girls in diverse settings. However, there are significant evidence gaps and thus we cannot claim that we know beyond doubt what works effectively. These gaps are closely linked to weak quality of evidence and lack of methodologically rigorous longitudinal evaluations that investigate short- and long-term effects, differentiate effects by age and location, assess the relative effectiveness of different intervention strategies, and identify the pathways of change, while considering the importance of context. GAGE thus provides a critical opportunity to fill these evidence and knowledge gaps and move the research and policy agenda forward.

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# Annex 1: Search strategy

The search strategy included:

- academic databases and academic journals
- grey literature
- expert advice and reference snowballing.

Search strings were composed of keywords referring to four areas: a) adolescence and gender; b) economic capabilities; c) intervention; and d) focus on low- and middle-income countries (LMICs).

## Search terms

(adolescen\* OR girl\* OR teenage\* OR youth\*) AND (land OR livestock OR asset\* OR homestead plot\* OR transfer\* OR loan\* OR credit OR saving\* OR skill\* OR training OR employment) AND (approach\* OR evaluat\* OR initiative\* OR intervention\* OR model\* OR package\* OR pilot\* OR program\* OR project\* OR provision\* OR trial\* OR scheme\* OR strategy\*) AND (developing countr\* OR middle income OR low\* income)

## Academic databases and academic journals

- EBSCOhost
- Web of Science
- Journal of Development Effectiveness

## Grey literature

- BRAC Evaluation Database
- CARE International
- Catholic Relief Services (CRS)
- International Labour Organization (ILO)
- International Center for Research on Women (ICRW)
- Overseas Development Institute (ODI)
- Population Council
- UN Women
- United States Agency for International Development (USAID)
- World Bank Open Knowledge Repository
- 3ie Evaluation Database

## Expert advice and reference snowballing

We asked experts with knowledge of the programming landscape in this area to indicate relevant studies that previous searches had not captured. Expert advice as well as reference snowballing have led us to include additional studies, mostly grey literature, from various sources, including BRAC Bangladesh, the UN Capital Development Fund and WWB (Women's World Banking).

Table A1.1: Search strings

All databases		All databases		All databases		All databases	
1. Adolescent Terms	AND	2. Economic Capabilities Terms	AND	3. Intervention/Study Type Terms	AND	4. Developing Countries Terms	
adolescen*		land		approach*		developing countr*	
girl*		livestock		evaluat*		middle income	
teenage*		asset*		initiative*		low* income	
youth*		homestead plot*		intervention*			
		transfer*		model*			
		loan*		package*			
		credit		pilot*			
		saving*		program*			
		skill*		project*			
		training		provision*			
		employment		trial*			
				scheme*			
				strateg*			

**Table A1.2: Inclusion and exclusion criteria**

Parameters	Inclusion criteria	Exclusion criteria
Location	LMICs in Africa, Asia, Latin American and the Caribbean	High-income countries Any country in Europe, North America and Oceania
Language	English	Any language other than English
Timeframe	Published between 2000 and 2016	Published before 2000 and after 2016
Population	Adolescent girls aged 10–19	Every person who is not an adolescent girl aged 10–19
Type of intervention	Any intervention that aims to strengthen the economic capabilities of adolescent girls where economic capabilities refer to forms of capabilities which improve their livelihoods opportunities during relevant periods of their life-course. They include land and other economic assets, life skills and other forms of market-related training and education, cash transfers, loans and savings and livelihoods opportunities.	Any intervention not aimed at strengthening adolescent girls' economic capabilities AND <ul style="list-style-type: none"> <li>• cash transfers for education</li> <li>• interventions explicitly aimed at changing social norms</li> </ul>
Type of study	Primary research: experimental, quasi-experimental, observational; Secondary research: systematic reviews, other reviews	Theoretical or conceptual

# Annex 2: Key characteristics of intervention groups

## A2.1 Financial education and/or assets interventions

Figure A2.1: Regional distribution of interventions

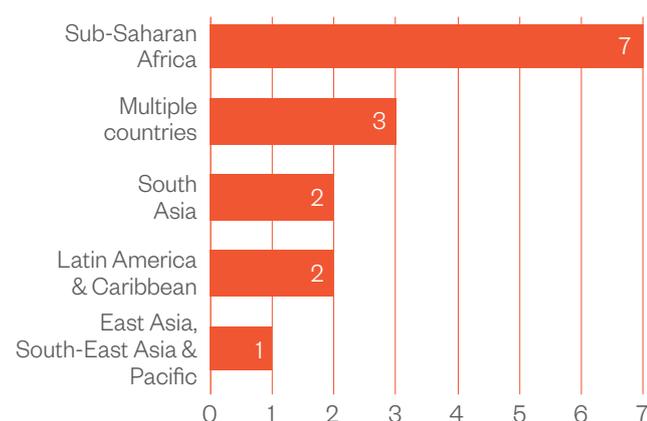


Table A2.1: Evaluation methodology

Evaluation methodology	Number of interventions (15)
Mixed methods	11
Quantitative	2
Qualitative	2
RCT	6
Quasi-experimental	3

Table A2.2: Target group by location

Location	Number of interventions (15)
Urban	2
Urban and rural	6
Urban slums	2
Rural	4
Not specified	1

Table A2.3: Target group by age

Age group	Number of interventions (15)
Younger adolescent girls (aged 10–14)	3
Older adolescents girls (aged 15–19)	5
Adolescent girls (aged 10–19)	7

Table A2.4: Target group by type of vulnerability

Vulnerable group	Number of interventions (15)
Married adolescent girls	2
Orphaned girls	1
Out-of-school girls	2

## A2.2 Vocational and/or business skills training interventions

Figure A2.2: Regional distribution of interventions

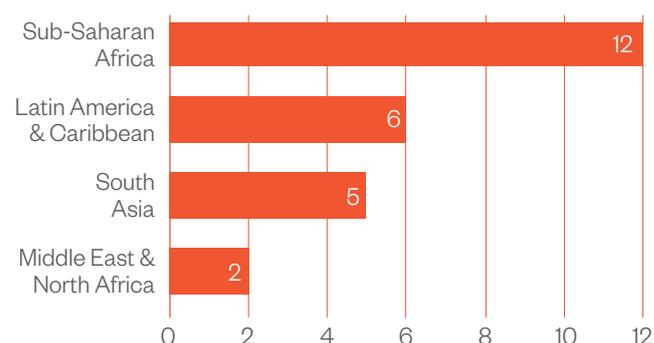


Table A2.5: Evaluation methodology

Evaluation methodology	Number of interventions (25)
Mixed methods	14
Quantitative	9
Qualitative	2
RCT	16
Quasi-experimental	6

Table A2.6: Target group by location

Location	Number of interventions (25)
Urban	6
Urban and rural	7
Urban slums	3
Rural	5
Not specified	4

**Table A2.7: Target group by age**

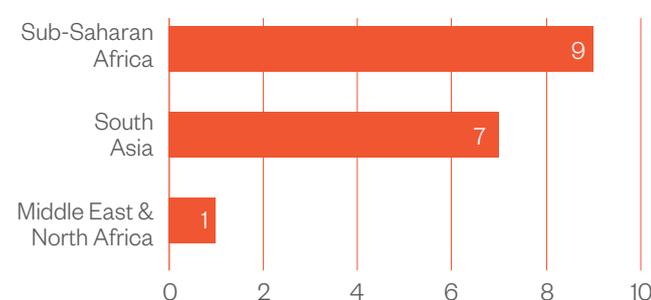
Age group	Number of interventions (25)
Younger adolescent girls (aged 10–14)	0
Older adolescents girls (aged 15–19)	22
Adolescent girls (aged 10–19)	2
Not specified	1

**Table A2.8: Target group by type of vulnerability**

Vulnerable group	Number of interventions (25)
Married adolescent girls	5
Orphaned girls	1
Out-of-school girls	8

## A2.3 Integrated interventions with an economic component

**Figure A2.3: Regional distribution of interventions**



**Table A2.9: Evaluation methodology**

Evaluation methodology	Number of interventions (17)
Mixed methods	7
Quantitative	8
Qualitative	2
RCT	3
Quasi-experimental	8

**Table A2.10: Target group by location**

Location	Number of interventions (17)
Urban	3
Urban and rural	4
Urban slums	2
Rural	9

*Please note that 1 intervention was implemented in both rural and urban slum areas, thus it is counted twice.*

**Table A2.11: Target group by age**

Age group	Number of interventions (17)
Younger adolescent girls (aged 10–14)	1
Older adolescents girls (aged 15–19)	4
Adolescent girls (aged 10–19)	12

**Table A2.12: Target group by type of vulnerability**

Vulnerable group	Number of interventions (17)
Married adolescent girls	3
Orphaned girls	3
Out-of-school girls	8

# Annex 3: Overview of interventions

Table A3.1: Overview of interventions, evaluation methodology and key findings

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Financial education and/or assets interventions</b>					
<b>Adolescent Girls Empowerment Programme (AGEP)</b>  <b>Zambia</b>	Vulnerable girls aged 10–19 in urban and rural areas.	The 2-year programme had 3 distinct components: the core intervention consisting of safe spaces groups, trained mentors, life skills training, sexual and reproductive health (SRH) information and financial education; this basic package and a health voucher; and the basic package with the health voucher and a savings bank account.	Austrian et al. (2016).	RCT with 4 arms: the 3 intervention arms and the control arm. Qualitative research was also used. AGEP also conducted a mentor quality assessment. This study presents findings from the midline.	<p><b>Economic outcomes:</b> Positive financial effects for all participants compared to the control group, but girls in the third arm had higher financial literacy scores, and those who opened an account – even if they did not use it much – were more likely to save both in their account and informally, and in higher amounts compared to those without an account. Younger girls in rural areas, who were also more engaged in the programme, were significantly more likely to open an account, followed by younger urban girls. Older urban girls were significantly more likely to have worked for cash or in-kind.</p> <p><b>Bodily integrity:</b> No change in norms about gender-based violence.</p> <p><b>Health:</b> Participants increased their SRH knowledge – statistically significant increase in contraceptive knowledge. They were also more likely to use a condom during their first sexual experience, and were less likely to engage in transactional sex compared to the control group (a statistically significant finding). Yet there was no change in rates of sexually transmitted infections (STIs) or unwanted pregnancies and in age of sexual initiation. Only 1 in 5 girls used the voucher and one-third of girls who used it did so for SRH services.</p> <p><b>Psychosocial wellbeing:</b> Participants improved their self-confidence, and reduced their social isolation. Younger, rural adolescent girls showed stronger impact, perhaps as they had higher participation rates.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Adolescent Girls Initiative – Kenya (AGI-K)</b>  <b>Kenya</b>	Adolescent girls aged 11–14 in the urban slums of Kibera, Nairobi and in Wajir county in the north east of the country.	AGI-K is a 2-year programme with 4 components: schooling kits (including sanitary pads), school fees, monetary school incentive and a household cash transfer conditional on at least 80% school attendance; weekly meetings in safe spaces and health education by trained mentors; community conversations for violence prevention; and financial and savings education in the safe spaces, including assistance to open bank accounts and a minimum deposit or a home bank (piggy bank) to use at home.	Muthengi et al. (2016).	RCT comparing the impact of 4 different packages: 1) violence prevention; 2) violence prevention plus education; 3) violence prevention, education and health; and 4) violence prevention, education, health and wealth creation. Individual randomisation and a control group were used in Nairobi, while cluster-level randomisation was used in Wajir. A qualitative study with FGDs and IDIs with girls, parents, mentors, facilitators and community gatekeepers also took place in both sites. This report provides findings from the first round of qualitative data collection.	<p><b>Economic outcomes:</b> Girls in the relevant arm reported improved financial literacy and a notable increase in savings and financial responsibility.</p> <p><b>Education:</b> Participants in the relevant arm reported improved school enrolment and attendance, and satisfaction with the programme, including the provision of sanitary pads.</p> <p><b>Bodily integrity:</b> Indication of some changes in attitudes towards early marriage. Improved knowledge about protection from abuse.</p> <p><b>Health:</b> Improved knowledge about menstrual hygiene and management, SRH issues and having a balanced diet.</p> <p><b>Psychosocial wellbeing:</b> Girls enrolled in school reported increased self-esteem and confidence. Girls participating in safe spaces also reported increased self-esteem and aspirations. They also expanded their peer networks.</p> <p><b>Voice and agency:</b> Girls in safe spaces reported improved communication skills, including the ability to express oneself and state their wish not to marry early but to continue with their education.</p>
<b>Intervention with Microfinance for AIDS and Gender Equity (IMAGE)</b>  <b>South Africa</b>	Adolescent girls and women aged 18 years and older in rural Limpopo province.	The programme provided microfinance and participatory training on sexuality, HIV, gender norms and domestic violence.	Kim et al. (2007).	RCT. Quantitative data collected at baseline and 2 years after exposure to the intervention. The intervention was implemented in control communities after study completion. Qualitative data was also collected.	<p><b>Economic outcomes:</b> Participants increased their household assets, expenditures and membership in informal savings groups.</p> <p><b>Bodily integrity:</b> After 2 years, levels of intimate partner violence (IPV) experienced by participants in the past year declined by more than half, while levels either stayed the same or increased among the control group. Participants also developed more progressive, non-tolerant attitudes towards violence against women and girls.</p> <p><b>Psychosocial wellbeing:</b> Participants increased their self-confidence.</p> <p><b>Voice and agency:</b> Participants increased their autonomy, improved spousal communication and increased their status as they contributed to household needs. Most participants (middle-aged women) also reported more gender-egalitarian attitudes and higher levels of participation in social groups and collective action, speaking in public and joining a range of formal and informal social groups.</p>

Interventions promoting adolescent girls' economic capabilities: what works?

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
			Kim et al. (2009).	Cross-sectional data from 3 randomly selected matched clusters: 4 villages with 2-year exposure to combined microfinance–health training intervention; 4 villages with 2-year exposure to micro-finance services alone; and 4 control villages not targeted by any intervention. Qualitative data was also collected.	<b>Bodily integrity:</b> Participants who received the full package showed not only improvements in their economic and social wellbeing, but also decline in their HIV-risk behaviour and IPV compared to the control group. On the other hand, those who had received only the microfinance support improved their economic wellbeing indicators compared to the control group, but did not reduce the risk of IPV.
			Pronyk et al. (2008).	RCT. 8 villages were pair-matched and randomly allocated to receive the intervention. Data collected at baseline and after 2 years, among female participants aged 14–35 and compared with women of the same age and poverty group from control villages. Qualitative data was also collected.	<b>Health:</b> A reduction in HIV-risk behaviour among female participants aged 14–35 due to increased levels of spousal communication about sexual issues and HIV, lower likelihood of having unprotected sex with a non-spousal partner and increased likelihood of using voluntary counselling and testing than the control group.

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Ishaka ('Courage for the Future')</b>  <b>Burundi</b>	Girls and young women, aged 14–22, in-school and out-of-school in urban and rural areas.	Ishaka provided financial education and microfinance, vocational training, SRH education and life skills training; it also included community awareness-raising and advocacy activities.	Rushdy (2012).	Mixed methods with an emphasis on qualitative components such as FGDs and interviews.	<p><b>Economic outcomes:</b> Girls improved their money management skills, saved and accessed credit for income-generating activities, and earned an income. Yet the programme did not link them to microfinance institutions which could better meet their needs. The programme was more successful in rural areas, where the NGO involved had established presence and participants had fewer distractions affecting their recruitment and participation. Out-of-school girls were mostly interested in income-generation skills, while school girls were more attracted to the life skills training.</p> <p><b>Education:</b> Girls used their earnings to cover school costs.</p> <p><b>Health:</b> Improved SRH knowledge, increased contraceptive use, decreased unwanted pregnancies and increased willingness to undertake regular voluntary testing for HIV and STIs.</p> <p><b>Psychosocial wellbeing:</b> Girls increased their number of friends and had a space to talk about their personal experiences and to access support. They also significantly reduced their engagement in sex work or begging and thus enhanced their sense of dignity and self-respect.</p> <p><b>Voice and agency:</b> Girls improved their communication and conflict resolution skills and their relationships. As they generated their own income and contributed to household needs, they also increased their social status.</p>
<b>Learning Games for Adolescent Girls and their Mothers</b>  <b>India</b>	Women and/or adolescent daughters aged 10–19 years.	The programme provided financial and health education for adolescent girls, through self-help groups with mothers, self-help groups with girls only, school and after-school programmes. Financial education became the key component because of the financial difficulties facing the community at implementation time.	Gray and Chanani (2010).  Spielberg et al. (2010).	RCT (baseline, 6- and 12-month follow-ups); and qualitative interviews with family and community members, mothers and daughters (participants). Financial and health games were assessed separately.  Community-based RCT.	<p><b>Economic outcomes:</b> Qualitative evidence that girls tried to increase their savings; no significant changes in financial knowledge and attitudes, no significant changes in saving behaviours – the girls were not given a mechanism to save, thus programme encouragement to save was likely to be less effective.</p> <p><b>Health:</b> Insignificant changes for hand-washing, diarrhoea and nutrition, but improved knowledge of HIV.</p> <p><b>Economic outcomes:</b> Little to no impact of savings education after 12 months, possibly due to general worsening economic situation of the community.</p> <p><b>Health:</b> HIV education had a significant impact on most measures of knowledge, attitudes and behaviour.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Mia ('Mine')</b> <b>Dominican Republic</b>	Low-income girls and young women aged 7–24, urban and rural areas.	Mia provided participants with two savings products (one for those aged 7–15 and another for older youth) and a financial education programme run through schools.	WWB (2014a).	Qualitative study with two groups of girls aged 10–15 residing in the capital city and participating in Mia: those successfully saving in their accounts and those who were not.	<p><b>Economic outcomes:</b> Almost all girls were saving through various mechanisms, including hiding money at home. Younger girls aged 10–12 reported having more longer-term savings goals, while those aged 12–15 saved more for short-term consumption; girls who saved for the future aimed to cover their university expenses linked to a better life, while those who reported saving for emergencies were concerned with family welfare. Girls who used the Mia account showed more self-control and had a clearer vision about the future and setting savings goals. Successful savers expressed confidence and optimism about their ability to do so and deposit their money in the bank where it could not be withdrawn without parental approval and presence.</p> <p><b>Voice and agency:</b> Participants reported discussing their savings habit and trying to influence their peers.</p> <p><b>Problems:</b> The ability to save in the bank account was shaped by distance to the bank branch and girls' dependency on parents. All those who saved in the bank depended on their parents to make a deposit and had parents who regularly visited the bank for their own needs. Girls who did go to the bank were living close to the bank branch. Most girls who saved were members of female-headed households, with lower income, stronger savings attitudes and expectations that children should contribute to household expenses.</p>
<b>Pilot Financial Literacy Project for Adolescent Girls</b> <b>Haiti</b>	Vulnerable girls aged 10–14.	The project provided financial education along with hygiene and protection training by mentors in safe spaces.	MCI and Save the Children (2012).	Survey and FGDs.	<p><b>Economic outcomes:</b> Participants started to save and manage their money more effectively, asking their parents for money less often and even contributing to household expenses occasionally; some girls also joined savings groups. Most parents reported that girls shared what they had learnt with them and in some cases they helped them improve the household budget or their small business account.</p> <p><b>Voice and agency:</b> Girls improved their communication skills and public speaking, and felt more confident speaking up and participating actively in school. Parents also commented that the initiative helped their daughters gain confidence and become more responsible.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Safe and Smart Savings Products for Vulnerable Adolescent Girls (SSSP-VAG)</b>  <b>Kenya and Uganda</b>	Adolescent girls aged 10–19 in urban slums.	SSSPVAG consisted of three main activities: girls' groups that met weekly with a female mentor in safe spaces; financial education; and an individual savings account.	Austrian and Muthengi (2013).	Mixed methods: quasi-experiment and qualitative study (FGDs and IDIs).	<p><b>Economic outcomes:</b> Significant increase in savings – financial assets described as very important to feel less vulnerable and dependent on men. Participants, especially in Uganda, increased their savings, using formal methods. Older participants aged 15–19 were significantly more likely to have used a bank service and to have a specific reason for saving and budgeting.</p> <p><b>Bodily integrity:</b> Participants in Uganda, especially those who did not participate in safe spaces groups, were significantly more likely to report having been touched indecently at end line and compared to the control group. There was also some evidence that girls who saved regularly were less likely to have received gifts or money in exchange for sex compared to irregular savers.</p> <p><b>Health:</b> Participants in safe spaces groups in Uganda were significantly more likely to have improved their SRH knowledge than the control group.</p> <p><b>Psychosocial wellbeing:</b> At least half of participants at end line reported having a new friend and a safe place to meet their friends. The majority also improved their self-esteem. Compared to the control group, participants felt happier and safer in their neighbourhoods.</p> <p><b>Voice and agency:</b> Increased independence and mobility for participants in Kenya at end line, but not in Uganda.</p>
	Adolescent girls aged 10–19 in low-income areas in Kampala, Uganda.	The programme included: girls' groups meeting weekly in safe spaces and life skills training; financial education; and a savings account.	Austrian and Muthengi (2014).	The study focuses on Uganda. Quasi-experiment with 2 treatment and 1 control group. The first treatment group received the full intervention with group participation and training, while the second received only a savings account. Data was collected at baseline and after approximately a year.	<p><b>Economic outcomes:</b> All girls with savings accounts increased their financial assets. Participants in the full intervention showed greater improvement in savings than savings-only girls.</p> <p><b>Bodily integrity:</b> Savings-only girls experienced significant increase in sexual harassment from baseline to end line, while this was not the case for girls who received the full intervention and the control group.</p> <p><b>Health:</b> Girls in the full intervention showed greater increase in SRH knowledge than savings-only girls.</p> <p><b>Psychosocial wellbeing:</b> No significant differences between treatment and control groups.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Siyakha Nentsha ('Building with young people')</b>  <b>South Africa</b>	School going (grades 10–12) vulnerable youth in peri-urban KwaZulu Natal.	The programme uses trained facilitators from the community to deliver 1-hour training sessions 2–3 times weekly in classrooms during school hours. Sessions include life skills, SRH, and financial education.	Govender et al. (n.d.).	Randomised experiment with 3 arms: basic version with life skills; full version with life skills and financial education; and control group, which received a delayed intervention.	<p><b>Economic outcomes:</b> Male and female participants were more likely to try to open and more successful in opening a bank account than the control group. And they were significantly more likely to discuss financial decision-making, looking for work, career guidance, saving, social grants and starting a business. Girls started to save for the future.</p> <p><b>Health:</b> Boys were less likely to begin sexual activity than the control group. Girls also reported a significant increase in confidence in the ability to use a condom after programme completion. Girls already having sex used condoms more consistently than those in the control group.</p> <p><b>Psychosocial wellbeing:</b> Participants increased their self-esteem, with boys showing a greater and statistically significant increase than girls. Both boys and girls were more likely to be optimistic about the future.</p> <p><b>Voice and agency:</b> Participants increased their reported ability to express their ideas to others compared to the control group, with boys showing a significant increase. Both boys and girls were more likely to have discussed self-esteem, attitudes and values, sexuality, violence and sexual abuse and gender relations than the control group (statistically significant increase).</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
			Hallman and Roca (2011).	Two rounds of panel survey before programme start and 18 months thereafter; also qualitative interviews with participants. Two versions of the programme were tested – one focused on the basic package addressing social and health capabilities; the other was an enhanced version with the added financial training, both compared against a control group, which received standard life skills training.	<p><b>Economic outcomes:</b> All programme participants (regardless of gender or programme version) reported a large increase in knowledge of social grants requirements and criteria, and improved budgeting and planning skills. They were also more likely to have attempted to open a bank account compared to the control group. Boys who received the enhanced package were more likely to report undertaking an income-generating activity compared to those who received the standard package.</p> <p><b>Health:</b> All programme participants were more likely than the control group to know a place to get condoms. Boys were more likely to have remained sexually abstinent and reported having fewer sexual partners. Girls reported feeling higher self-esteem and greater confidence in their ability to find a condom.</p> <p><b>Psychosocial wellbeing:</b> Girls who received the full package (health + finance) felt greater levels of social inclusion in their communities than girls who received the standard package.</p>
<p><b>Social and Financial Empowerment of Adolescents (SoFEA)</b></p> <p><b>Bangladesh</b></p>	Adolescent girls aged 11–21, including married girls, in rural areas.	The programme provided: a secure place for adolescents to socialise; life skills training, including financial education; savings and credit facilities; and community sensitisation.	Kamruzaman et al. (2012).	Qualitative IDIs and FGDs with participants.	<p><b>Economic outcomes:</b> Girls reported improved financial literacy at and line, and increased involvement in economic activities and ownership of small livestock.</p> <p><b>Education:</b> Programme participation did not affect girls' school performance.</p> <p><b>Psychosocial wellbeing:</b> Participants reported improved relationships with family and relatives; value given to having a space where they could interact with their peers and make new friends.</p> <p><b>Voice and agency:</b> Participants became more confident to express their opinion.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Suubi ('Hope') Research Programme</b>  <b>Uganda</b>	Adolescents who had lost one or both of their parents due to HIV/AIDS, average age 13.7, rural areas.	The overall aim was to develop and test the feasibility of an intervention for improving the health outcomes and life chances of AIDS-orphaned adolescents through the use of microfinance—in the form of Child Savings Accounts (CSAs). CSA programmes, including Suubi, involved youth in basic financial education, introduced them to formal financial institutions, and incentivised them to save small amounts by offering a subsidised match rate.	Ssewamala et al. (2010).	RCT. Participants assigned to the control condition received the usual care for orphaned children – counselling and education-related supplies. By virtue of being in school, all participants received health education. Participants assigned to the experimental condition (Suubi) received the usual care plus an economic empowerment intervention consisting of 3 components: 1) twelve 1–2-hour workshops over a 10-month period, on asset building and financial planning. The workshops introduced the participants to asset-building strategies, including saving, education, and small business development; 2) a monthly mentorship programme with peer mentors; and 3) a matched CSA, dedicated to paying for post-primary schooling.	<b>Economic outcomes:</b> Girls and boys saved comparable amounts. This may indicate that caregivers perceived both saving money and pursuit of secondary education to be as desirable for girls as for boys. <b>Health:</b> Girls did not experience equally protective improvements in attitudes toward sexual risk-taking behaviours. Boys benefited more from the intervention than girls.

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Tap and Reposition Youth (TRY) Savings and Micro-Credit for Adolescent Girls</b>  <b>Kenya</b>	Out-of-school girls and young women aged 16–22 in Nairobi.	The programme included savings, microcredit, training in business and life skills, reproductive health education, and mentoring by adults from the community.	Erulkar and Chong (2005).	Quasi-experiment. Structured interviews at baseline and end line.	<p><b>Economic outcomes:</b> Participants increased household assets at end line, increased their proportion of working for pay, increased their weekly earnings, had significantly more savings and were more likely to keep savings in a safer place than the control group.</p> <p><b>Health:</b> No significant effect on reproductive health knowledge, which increased among both TRY girls and control groups, likely due to age. Yet some evidence indicating that participants had greater ability to refuse sex and insist on condom use than the control group.</p> <p><b>Voice and agency:</b> Participants showed positive improvements in gender attitudes.</p> <p><b>Problems:</b> High levels of drop-out with younger girls more likely to do so than older ones. Programme has worked better for young women aged 20 and over.</p>
<b>Temuulel ('Aspire') programme</b>  <b>Mongolia</b>	Adolescent girls aged 13–17 years.	Temuulel included financial education classes and a savings product.	Tower et al. (2011).	Quasi-experiment, comparison of 3 groups: savings-only girls, who had an account; financial education + savings girls, who completed the financial education training programme and opened an account; and a control group of girls who did not have an account or financial education training. Also, qualitative interviews.	<p><b>Economic outcomes:</b> Positive effects on knowledge of financial services, increased control of savings, more open attitudes towards money and financial products. Increased savings, with varied patterns of contribution to the families.</p> <p><b>Psychosocial wellbeing:</b> Temuulel provided girls with the opportunity to make new friends.</p>
<b>YouthSave</b>  <b>Colombia, Ghana, Kenya and Nepal</b>	Low-income youth aged 12–18.	A large savings initiative that provided financial education and account opening services.	Johnson et al. (2015).	Mixed methods using quantitative and qualitative techniques.	<p><b>Economic outcomes:</b> Participants younger than 13 years saved more than older youth, partly because they withdrew less. When parents were the co-signatory, youth saved significantly more. No gender differentials in savings behaviour were identified; girls saved as much as boys and sometimes even more. The greater obstacle girls faced was not saving itself, but access to financial institutions. The situation was even more difficult for out-of-school youth, including girls, who were harder to reach and perhaps needed more tailored products and services to ensure their formal financial inclusion.</p>

Interventions promoting adolescent girls' economic capabilities: what works?

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>YouthStart</b> <b>Burkina Faso, Democratic Republic of Congo, Ethiopia, Malawi, Rwanda, Senegal, Togo, and Uganda</b>	Young people aged 12–24.	YouthStart provided capacity-building and information-sharing to promote financial services for youth – current savings accounts and individual/group credit.	Micro-fianza (2015).	Quantitative and qualitative assessment (interviews with finance providers and clients).	<b>Economic outcomes:</b> Programme aimed to reach girls and young women, yet no strategy was developed to do so – no best practice to reach female clients can be identified and thus replicated in other contexts and/or countries. Market studies, staff interviews and FGDs with clients all showed that female youth had the same needs as male youth around financial products and financial literacy training – i.e. the differentiation of product/service characteristics according to gender does not seem to have been perceived as necessary. Very limited programme influence. No evidence of YouthStart having affected the youth financial inclusion environment in any of the countries. Possible positive impacts on girls'/women's financial capabilities and savings.

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Vocational and/or business skills training interventions</b>					
<b>Adolescent Girls Initiative (AGI)</b>  <b>Haiti</b>	Vulnerable women aged 17–21 years, out of school for over a year, with basic literacy and numeracy, living in Port-au-Prince.	AGI provided soft skills and technical skills training in sectors not traditionally associated with women. Also provided a stipend to cover transportation costs and other attendance-related expenses.	Rodella et al. (2015).	The programme was evaluated through an RCT and qualitative studies. The RCT included eligible women randomly assigned to participate in 1 of 2 cohorts: the first included trainees, while the second was the control group, which received training in the second round. A baseline was conducted before cohort assignment, while 3 months after completion of the training of the first round of the treatment group, a follow-up survey took place. This study used data from these two surveys. The impact evaluation was completed with 2 more rounds of data collection.	<p><b>Economic outcomes:</b> 3 months after programme completion, the share of graduates engaged in income-generating activities declined and their earnings did not change. Yet graduates were changing the type of work they did, transitioning towards higher-skilled jobs related to their training. Graduates faced various challenges in their job search, including limited relevant job openings, which had already been filled or were publicised mainly through word-to-mouth and social networks.</p> <p><b>Education:</b> Participants developed higher expectations towards school enrolment than the control group.</p> <p><b>Bodily integrity:</b> Graduates faced sexual advances during job search.</p> <p><b>Psychosocial wellbeing:</b> Mental stress levels declined and graduates managed their lives better. They also benefited from expanding their support network and increased parental support of wage employment. Graduates also increased their self-assertiveness and self-esteem.</p> <p><b>Voice and agency:</b> Graduates experienced increased personal mobility compared to the control group. They also reported that the training helped make them more in control of employment choices. They were also less likely to accept IPV. Trainees showed an increase of 7 percentage points in the belief that income generation is a shared responsibility between women and men. Yet no change was recorded on beliefs of co-responsibility for domestic tasks and childcare. Their aspirations for more education and better future employment increased compared to the control group. They also increased their decision-making and social status.</p> <p><b>Success factors:</b> AGI paid attention to gender safety and security issues, including the need to limit trainees' travel time to reduce risk of assault.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Adolescent Girls Initiative (AGI) Rwanda</b>	Vulnerable girls and young women, aged 16–24, out of school for at least 1 year, with some primary education, urban and rural areas.	AGI Rwanda had 2 main components: provision of scholarships for formal education; and vocational training and entrepreneurship support. The latter included 2-week induction (including 40 hours of life skills training), 6-month technical skills training, and 5.5 month placement and mentoring support. Girls were also assisted to open individual accounts, and were provided with a stipend and childcare facilities.	Botea et al. (2015).	The skills and entrepreneurship support component was evaluated using a tracer methodology following 160 trainees before, during and after the programme and combining quantitative and qualitative research tools, such as surveys, FGDs and semi-structured interviews.	<p><b>Economic outcomes:</b> Graduates were 1.5 times more likely to have non-farm employment – a 25 percentage point increase driven mainly by higher self-employment, including small businesses. Those who attended arts and crafts training were less likely to use their training. Participants also increased their earnings significantly. They were also more likely to be members of savings groups, to save up, and save large amounts. Many used part of their savings to buy livestock (livestock ownership tripled). Ownership of mobile phones also increased.</p> <p><b>Bodily integrity:</b> Participants reported increased sexual harassment.</p> <p><b>Psychosocial wellbeing:</b> Participants reported increased social capital and moderate improvements in their relationships with family, friends and community members. They reported higher satisfaction with their lives and greater optimism for the future. They also spoke about increased self-esteem and self-acceptance.</p> <p><b>Voice and agency:</b> No change in time spent on household chores. Improved entrepreneurial self-confidence. Increased ability to make decisions about their work, training and household tasks. Increased joint decision-making between girls and their partners.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Adolescent Girls Initiative (AGI)</b>  <b>South Sudan</b>	Girls and young women aged 15–24.	AGI South Sudan provided safe spaces, livelihoods and financial literacy training, savings and credit services, life skills and community sensitisation.	Jurgens et al. (2013).	Qualitative methodology with FGDs and KIs.	<p><b>Economic outcomes:</b> Skills training was based on local market demands, but trainers and employers noted that it was often insufficient as trainees lacked the capital they needed to access the equipment to start their business. Girls improved their financial literacy, and financial and business management, and increased their financial independence. The programme helped over 80% of participants to apply for a small business loan. Yet some girls encountered problems with repayment and others had to hide money from their husbands to avoid having them misuse it.</p> <p><b>Bodily integrity:</b> Access to loans made some participants vulnerable to domestic violence as their partners tried to get hold of the money and threatened girls or even used violence.</p> <p><b>Health:</b> Reduction in early pregnancy rates.</p> <p><b>Voice and agency:</b> Girls increased their mobility, visiting girls' clubs and engaging in community events. They also reported increased levels of confidence to talk about family planning and sensitive issues with their partners and enhanced decision-making ability for SRH issues. Girls who received a loan also reported being able to decide themselves for their business and how to invest their money.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Adolescent Livelihood and Reproductive Health Programme</b>  <b>India</b>	Adolescent girls aged 14–19 in urban slums of Allahabad, Uttar Pradesh.	The 19-month intervention provided groups of girls with reproductive health education from a trained peer educator at her home for 7–10 weeks, followed by livelihoods counselling, vocational training, assistance with savings formation and follow-up counselling and support.	Sebastian et al. (2005).	Quasi-experimental design with girls in treatment areas receiving all components, while girls in control areas received only the reproductive health education. Both girls and boys in study areas participated in baseline and end line surveys, but the analysis focused on 3 groups of girls: those in control areas; those in treatment areas who did not attend the livelihoods component; and those who did so. A survey of parents also took place. IDIs with adolescents and 1 adult in the household (often the parent) were also conducted to supplement the end line survey.	<p><b>Economic outcomes:</b> More than 80% of participants in the treatment group continued to use their vocational skills after programme completion. Yet only 10% were able to earn an income using those skills. More than half opened savings accounts in their name.</p> <p><b>Bodily integrity:</b> The few girls who started working noted being harassed by boys and men.</p> <p><b>Health:</b> Improved reproductive health knowledge compared to the control group.</p> <p><b>Psychosocial wellbeing:</b> There was no significant change in girls' self-esteem. Yet at end line, 6 times as many participants belonged to a group compared to the control group.</p> <p><b>Voice and agency:</b> Compared to the control group, girls in treatment areas who attended the intervention were significantly more likely to know about safe locations where unmarried girls could meet, which was used as a proxy for girls' mobility and its acceptability. They were thus more likely to increase their mobility, be members of a group at end line, and attain higher social skill scores (including communication skills). They improved their skills in negotiating and getting better prices for their products. Yet attitudes around the acceptability of female wage labour, shared domestic responsibilities and recognition of women's value did not improve.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Akazi Kanoze ('Work well done')</b>  <b>Rwanda</b>	Youth aged 14–35, with low education levels, in urban and rural areas.	The programme provided 5-month work readiness training and technical skills training along with 3-month internships.	Alcid (2014).	RCT and qualitative research (case studies and FGDs). The RCT included eligible rural youth who were randomly assigned to a treatment and control group. Follow-up survey took place 4 months after programme completion.	<p><b>Economic outcomes:</b> Although employment rates overall declined, programme graduates in rural areas showed a smaller fall and were 12% more likely to be employed than the control group. The programme also improved their competency in major work readiness skills: graduates were better at finding new employment faster; knew how to apply for a job or improve their current position; understood business plan development; and felt comfortable using marketing techniques. Although female participants started further behind men, they almost completely caught up over the course of a year. Women reported significantly greater increases in knowledge about applying for and finding work. No other significant gender differences were identified. Graduates were more likely to save and significantly increased their frequency of saving compared to the control group.</p> <p><b>Psychosocial wellbeing:</b> Participants reported greater confidence and optimism about their job and business opportunities. They also reported statistically significant increases in having mentors who encouraged them and believed in their skills.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Economic Empowerment of Adolescent Girls and Young Women (EPAG)</b>  <b>Liberia</b>	Adolescent girls and young women aged 16–27 with basic literacy and numeracy skills, out of school, in target communities in and around Monrovia.	<p>EPAG provided 6-month technical and life skills training and 6-month placement and support for self or wage employment.</p> <p>The programme had 2 tracks: job skills (which provided training in 6 areas); and business development services (focused on business creation and management).</p> <p>Trainees were also provided with a small stipend, a completion bonus, free childcare at each training site, assistance to open a savings account, and a mentor.</p>	Adoho et al. (2014).	The impact evaluation of the first round of training used an RCT: girls who were assigned by lottery to the first cohort/round of training were the treatment group, and those assigned to the second cohort/round served as the control group. Data was collected using 3 quantitative surveys and 2 sets of qualitative FGDs. This study was based on panel data from the baseline and the midline surveys and monitoring data from programme implementation.	<p><b>Economic outcomes:</b> 47% increase in employment and 80% growth in earnings of trainees compared to the control group. The programme was more successful in promoting self-employment than wage employment, with those in the business skills track nearly twice as likely to find employment as those in the job skills track due to fewer wage opportunities available. Moreover, business development trainees more than doubled their earnings. Programme economic impact was greater for older adolescent girls (aged 16–19) than for younger girls. Trainees were also nearly 50 percentage points more likely to have savings and save more than the control group.</p> <p><b>Health:</b> No net impact on fertility or sexual behaviour, but improved food security and dietary composition in trainees' households.</p> <p><b>Psychosocial wellbeing:</b> Trainees reported increased sense of control and confidence in personal business ability along with lower anxiety about jobs, income and relationships, and improved satisfaction with one's job or business.</p> <p><b>Voice and agency:</b> A small but significant impact on control over resources and earnings. Trainees also reported high aspirations, and increased entrepreneurial self-efficacy. There was also a small but significant change in gender-egalitarian attitudes (on the division of household chores) among the heads of participating households.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Employment Fund (EF) and Adolescent Girls Employment Initiative (AGEI)</b>  <b>Nepal</b>	Youth (men and women) aged 16–35, with less than 10 years of formal education. AGEI explicitly targeted adolescent girls and young women aged 16–24 years.	The programme, which expanded after 1 year to include AGEI, provided vocational training (from 4 weeks to 3 months) and employment placement services. All female participants received 40 hours of life skills training and a subset of trainees received a short course in basic business skills.	Chakravarty et al. (2016a).	Evaluation used a quasi-experimental design, with participants as the treatment group and those eligible but not selected serving as the control group.	<p><b>Economic outcomes:</b> After 3 years, the programme increased non-farm employment by 15 to 16 percentage points. Participants were also more likely to find employment in the trade they received training for – impacts ranged from 18 to 19 percentage points. The programme also significantly increased average monthly earnings by about 72% and individual total savings. Some trades (particularly beautician and tailoring training) showed large impact on employment and earnings. Although female participation in non-traditional female trades was encouraged, most training courses were gender-segregated. Employment and non-farm employment outcomes were significantly greater for women than men. Adolescent girls and young women aged 16–24 experienced the same improvements as older women, but saw larger gains on obtaining work outside the home.</p> <p><b>Health:</b> No impact was found on desired fertility, HIV knowledge, household food security or protein consumption.</p> <p><b>Psychosocial wellbeing:</b> Female participants reported having more access to mentors who could advise them on work-related issues.</p> <p><b>Voice and agency:</b> Increased self-confidence in life and business activities; positive impacts measured in 6 out of 10 empowerment indicators for self-reported individual self-regulation ability.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Employment and Livelihood for Adolescents (ELA)</b>  <b>Bangladesh</b>	Girls aged 10–24, rural areas.	ELA Bangladesh provided girls with safe spaces, life skills education, microfinance, income-generation skills and community meetings.	Shahnaz and Karim (2008).	Quasi experiment and qualitative interviews.	<p><b>Economic outcomes:</b> Participation was not associated with financial literacy. Participants increased their income-generating activities. Some evidence on tensions between participation in income-generating activities and education.</p> <p><b>Bodily integrity:</b> Quantitative findings on early marriage – programme exposure reduced likelihood of marriage – were unreliable due to attrition issues, but age of girl and education of household head were significant factors contributing to likelihood of getting married early. Many female participants reported turning down proposals and increased confidence to inform their parents about their decision not to marry early.</p> <p><b>Psychosocial wellbeing:</b> Participants reported making new friends, increased sense of support and peer interactions that released the stress of daily life. They also increased their self-confidence.</p> <p><b>Voice and agency:</b> Increased mobility and participation in recreational activities, and greater aspirations about the future in terms of skills development, employment and later marriage. Those who got loans and started income-generating activities were more valued by their families. Participants reported being able to express their opinions on family matters.</p>
<b>Employment and Livelihood for Adolescents (ELA)</b>  <b>Tanzania</b>	Adolescent girls, urban and rural areas.	ELA Tanzania provided girls' clubs, life skills training, livelihoods training, financial education and community sensitisation. Also microfinance to older adolescents in selected treatment communities to assist girls' self-employment. Control villages did not receive the intervention, while treatment villages were randomised in the 'club only' villages and 'club and microfinance' villages.	Buehren et al. (2015).	RCT with 100 treatment and 50 control villages. Qualitative methods were used to collect information about implementation problems.	<p><b>Economic outcomes:</b> Microfinance services provided to older participants led to a significant increase in savings among girls and increased participation in informal savings groups for both ELA and non-ELA girls in targeted communities.</p> <p><b>Problems:</b> Overall, the programme did not lead to any significant economic, health or social changes (compared with ELA in Uganda), although it was implemented by the same NGO. Contextual factors and resources influenced and weakened implementation and led to different outcomes in the two countries.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Empowerment and Livelihood for Adolescents (ELA)</b>  <b>Uganda</b>	Girls aged 14–20, urban and rural areas.	ELA Uganda provided adolescent development clubs led by local female mentors, vocational and life skills training along with financial literacy. Focused on girls setting up their own small business. After the second year, a microfinance component was introduced in half the treated communities for age-eligible girls (this is not included in the evaluation study).	Bandiera et al. (2015).	RCT comparing outcomes for girls in 100 treatment and 50 control communities. The baseline survey had taken place before the programme started, and the follow-up survey took place 2 years after. A second follow-up took place 4 years post-intervention. This study focuses on the findings of the first 2 years but also provides some evidence from the 4-year follow-up.	<p><b>Economic outcomes:</b> Participants' self-perceived ability to run a small business increased compared to that of girls in control communities. Girls in treatment communities were 7 percentage points more likely to engage in income-generating activities than girls in control communities, which corresponded to a 72% increase after 2 years. This increase was almost entirely driven by increased levels of self-employment. While self-employment rates increased as girls got older and worked more, ELA accelerated the transition into self-employment for girls in treatment communities, with girls being almost 90% more likely to be self-employed at end line compared to the control baseline. In addition, earnings from self-employment increased and there was a 38% increase in participants' monthly private consumption expenditure compared to baseline. No significant differences were identified between younger and older participants.</p> <p><b>Education:</b> No reduction in school enrolment in urban and rural areas, among rich and poor households, and younger and older girls. A marginal increase in hours of study among in-school girls, while girls who had previously dropped out were 8 percentage points more likely to want to re-enrol in school.</p> <p><b>Health:</b> Adolescent fertility and marriage rates increased in control communities, but adolescent pregnancy was reduced by 26% and early entry into marriage/cohabitation by 58% in treatment communities between baseline and end line. Self-reported condom use among sexually active girls increased by 26% and HIV-related knowledge improved. The share of girls reporting having had sex against their will dropped by 6 percentage points compared to control communities.</p> <p><b>Psychosocial wellbeing:</b> Self-reported anxieties about getting a good job in adulthood were reduced.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
					<b>Voice and agency:</b> Participants appeared to share more gender-egalitarian norms in terms of women and men's participation in income-generation, education and household tasks; they also reported higher ideal ages of marriage and childbearing and lowered preferred number of children. Participants also had aspirations about their daughters – but not sons – to marry 5 years later. In the 4-year follow-up, those girls in treatment communities who achieved the highest gains in 'economic empowerment' and 'control over the body' indices within the first 2 years of the programme were most likely to have increased mobility and migrated.
<b>Jóvenes en Acción ('Youth in action')</b>  <b>Colombia</b>	Youth aged 18–25, who were unemployed and in the two lowest income deciles, in urban areas.	The project provided 3-month in-classroom vocational skills training and a 3-month unpaid internship with on-the-job training. Vocational skills training was provided by private training institutions and legally registered companies. Trainees also received a daily stipend to cover transportation and lunch costs (higher amount given to women with children to assist with childcare).	Attanasio et al. (2011).	Randomised trial, with those offered training being the treatment group and those eligible but not offered training at baseline being the control group. 2 surveys: a baseline survey on individuals in the sample before the beginning of the training programme, and a follow-up survey with the same sample 13–15 months after the end of the programme. Nearly 54% of the sample were women. Randomisation was successful with women, but there were problems with men due to high attrition and initial imbalance.	<b>Economic outcomes:</b> Large and significant impacts for young women. Female participants had a nearly 7% higher probability of paid employment. They also increased the number of hours worked weekly by almost 3. They earned nearly 20% more than the control group. No employment or earning effects for men. The programme also increased significantly the probability of working in the formal sector (as opposed to the informal economy) for both women and men: female youth were 8% more likely to have a formal contract and 7% more likely to get formal employment, while male youth were 6% and 5% more likely respectively. Formal wages also increased 33% for women and 23% for men.

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Juventud y Empleo ('Youth and employment')</b>  <b>Dominican Republic</b>	Women and men aged 16–29, low-income, with less than secondary education, who were out of school or unemployed. Special emphasis was given to women.	The programme provided basic skills training to strengthen trainees' self-esteem and work behaviour, and vocational skills training along with a 2-month internship provided by local employers. Training included 75 hours of life skills training and 150 hours of technical skills training. Participants also received a small stipend for their transportation costs and meals, and insurance against workplace accidents.	Card et al. (2011).	The evaluation had a randomised design. Baseline data was collected from applicants prior to the random assignment. A follow-up survey took place 10–14 months after graduation. A considerable 17% of the treatment group did not finally attend training and follow-up data was not collected from them. More than half of applicants were young women. Yet the evaluation had a rather small sample and did not include follow-up data for those in the treatment group who were initially assigned to training but dropped out.	<b>Economic outcomes:</b> Comparisons between trainees in the follow-up survey and the control group showed little or no impact on the likelihood of employment. The treatment group had a slightly higher but statistically insignificant employment rate. There was also a modest (10%) impact on monthly earnings conditional on employment. Yet better-educated participants and those living in the capital city had a larger positive effect. Better-educated participants in the capital city showed the best results, accounting for all the positive impact on monthly earnings. The programme also increased the probability of holding a job with health insurance early, meaning that it immediately helped trainees to move to better jobs – possibly through employment at the same firm that had offered them the internship. This probability was higher for men and older participants.
			lbarrarán et al. (2014).	RCT estimated programme impact on those who received training during 2008. The follow-up survey took place 18–24 months after graduation on a random sample of 3,250 individuals. Women accounted for 62% of participants.	<b>Economic outcomes:</b> No overall impact on employment rates. Increased likelihood of formal employment for male participants of about 17% compared to control group, especially for those in the capital city. In addition, 7% increase in monthly earnings for those employed, again with higher increase for those in the capital city. <b>Health:</b> Reduced adolescent pregnancy by 5 percentage points (45%). <b>Psychosocial wellbeing:</b> Improved sense of good health and wellbeing. <b>Voice and agency:</b> Participants were more likely to have higher expectations about the future in terms of education, business, professional aspirations, a better life and higher social status. These effects were stronger for women and adolescent participants. Participants also improved non-cognitive and emotional skills between 0.08 and 0.16 standard deviations, with those with higher education and those in the capital city getting the highest scores in leadership skills, conflict resolution, self-organisation and persistence of effort.

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
			Ibarrarán et al. (2015).	RCT estimating programme impact 6 years after randomly assigned training to nearly 3,200 young people. Three types of data were used: baseline and 2 follow-up surveys (18–24 months after graduation and 6 years after).	<b>Economic outcomes:</b> Programme average impact on employment and earnings was close to zero in the long run. Yet it increased formal employment, especially for men, and for men and women in the capital. This impact was sustained and grew over time
<b>Kenya Youth Empowerment Project (KYEP)</b>  <b>Kenya</b>	Vulnerable youth in urban areas, both women and men aged 15–29, with at least 8 years of schooling, out of school for at least a year, and not employed.	KYEP provided 3-month classroom-based training including life skills (2 weeks) along with core business training (5 weeks), vocational skills (5 weeks) and 3-month of internship in private firms in one of the six sectors (energy, finance, ICT, manufacturing, tourism, and the informal sector) of the national development strategy. Participants were encouraged to open bank accounts, where a small stipend to cover their transportation and meal expenses was deposited. Employers were also offered monthly compensation.	Honorati (2015).	The impact evaluation used an RCT with 3 arms: the first included those who attended only the 2-week life skills training; the second those who attended the full 6-month training and the internship; and the third was the control group. The end line survey took place nearly 7 months after completion of internships. An additional survey took place 14 months after programme completion. There was a high attrition rate for female participants in the end line survey. FGDs and interviews with programme participants and employers were held to supplement the evaluation results.	<b>Economic outcomes:</b> The full programme increased employment by 15% for both male and female participants. Highest employment rates were found among those with internships in firms in the finance, ICT and tourism sectors. The programme also increased the number of hours worked weekly (by 3). The probability of having a written contract increased for male participants compared to the control group, which indicates a higher probability of wage employment rather than self-employment. No positive impact was found on earnings, but impact was higher for more-educated and older males (aged 24<). The programme had positive outcomes for women in terms of increasing their probability of accessing paid employment and increasing their earnings compared to those in the control group. Women in the tourism sector had consistently better employment outcomes in terms of labour supply, number of hours worked and wage earnings. Yet the high attrition rate requires a cautious interpretation of these estimates. Participants – men and women – were also more likely to have a bank account and women were more likely to accumulate savings. Participation in the life skills training only had no significant employment effects, although participants and employers provided positive feedback on its usefulness. Men participants with less education were significantly more likely to be involved in self-employment, while those with higher education were more likely to be in wage employment and to work more hours. In contrast, less-educated women benefited more than better-educated women.  <b>Education:</b> Participants were also encouraged to participate in further skills training or internships.

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<p><b>Kenya Youth Empowerment Programme, also known as Ninaweza</b></p> <p><b>Kenya</b></p>	<p>Young women aged 18–35 who had completed high school, were out-of-school for a year, were unemployed and living in any of the targeted informal settlements around Nairobi.</p>	<p>The programme provided 8-week life skills training (40 hours) and technical training in ICT (150 hours) along with 8-week work experience through internships, and 6-month job placement support.</p>	<p>De Azevedo et al. (2013).</p>	<p>The evaluation used mixed methods, including an RCT with 3 arms. Participants were randomly assigned to one of 3 groups: those who received life skills and ICT training, internships and job placement support; those who received the same apart from life skills training; and a control group (no activities). The baseline took place prior to the intervention and follow-up was after completion of the internship. Attrition was high, with 50.2% of those in the baseline not participating at end line.</p>	<p><b>Economic outcomes:</b> Participants were more likely to obtain a job. The first group were 14% more likely to do so than those in the control group (a statistically significant difference). Participants were more likely to hold a full-time position while the control group were more likely to be casual labourers. The proportion of those who worked in the ICT sector was 5 times higher for those in the first group and 3 times higher for those in the second compared with the control group. In terms of quality of employment, more participants in the first group indicated receiving social benefits, including paid leave, compared to the control group. Participants in the first and second groups were also able to increase their weekly income. The 8-week training increased life skills and ICT skills knowledge. Largest and statistically significant gains were seen among the first group compared to the other two. Those in the first group showed the largest gains on life skills related to workplace behaviour and job search. Participants in the first and second groups were more likely to apply for a job and use different search strategies compared to the control group.</p> <p><b>Psychosocial wellbeing:</b> Participants who were not confident about their skills at baseline improved their confidence at end line compared to the control group. Participants were also more optimistic about finding employment (with those in the first group more optimistic than those in the second).</p>

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<b>Neqdar Nesharek ('We can participate')</b> <b>Egypt</b>	Marginalised adolescent girls and young women aged 16–29 rural areas.	The programme brought participants together regularly (around 3 times per week) in safe spaces and provided support by promoters/ local mentors and training on business and vocational skills, life skills, financial literacy, civic engagement awareness, and reproductive health. It also included community mobilisation with families and communities to make women's work and engagement in the public sphere more acceptable.	Ramadan et al. (2014).	A quasi-experimental impact evaluation comparing girls in 30 intervention and 15 control villages. Programme impact was assessed through a set of strategies comparing end-of-programme responses to interim-survey responses across beneficiaries (by level of participation) in intervention villages, and non-beneficiaries in both intervention and control villages. IDIs and FGDs were also conducted throughout the programme with promoters, participants, dropouts and guardians/spouses.	<b>Economic outcomes:</b> More than 1,290 out of the 4,500 targeted girls and young women were able to start a business in their own village, and more than 640 participants found employment. Most participants chose to start a business due to flexible hours and location, while unmarried girls with fewer family responsibilities were more willing to find higher-paying jobs in the city. Participants also opened more than 3,830 savings accounts for their earnings – for those younger than 18 years a custodian opened the account for them. Yet many were unable to start a business due to high start-up costs, lack of opportunities to get a low-interest loan or the stigma of taking a loan. Participants also had difficulty to sell their products and services outside their villages. <b>Psychosocial wellbeing:</b> Participants reported having undergone a transformational experience. They spoke about increased self-confidence, better understanding of oneself, ability to set goals and strategise on how to reach them, and finding meaning in life. <b>Voice and agency:</b> Participants increased their mobility and improved their social skills. They also learnt to value and manage their time, effectively combining household and work responsibilities. New skills, income-generation and providing for their families empowered participants. The programme also helped them get a national identification card, necessary to access social services, open a bank account and vote.

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<p><b>Por un Mañana ('For a future')</b></p> <p><b>Argentina</b></p>	<p>Youth aged 17–24 from socially and economically vulnerable families in the poorest urban areas, and unemployed, Patagonia. 87% of participants were female, some of indigenous or mixed origin, including young mothers.</p>	<p>The programme provided 10 months of Life Project (group activities to foster self-esteem, life skills and self-reflection on life plan) and Social Labour workshops (labour laws, occupational safety and health), job training, and internship by partner institutions. Tutors accompanied participants in all activities.</p>	<p>Hamilton et al. (2013).</p>	<p>9-month action research with 3 cohorts of graduates, aiming to reassess the programme and improve employment prospects of graduates. Observation and interviews with recent graduates, including young mothers, and staff.</p>	<p><b>Problems:</b> Graduates reported that the intervention helped them break their social isolation, build their social capital, clarify their life goals and plan for the future. Yet many were unable to act on their life plans, did not search to find employment after programme completion, and asked for continuing assistance with job searches. Staff questioned graduates' readiness to undertake such searches, ability to change their routine and take action, and noted their difficulty to implement what they had learnt. The study also found that graduates also lacked the network to link them to employers, who discriminated on the basis of applicants' appearance and residence. The programme enabled young mothers to leave the domestic sphere and enter new spaces where they could imagine alternative futures as working women and mothers. Yet they also found difficulty to translate their life plans into action, with their childcare responsibilities being a key barrier. The study asked staff to redesign the life skills training, create a social support network for mothers, assist graduates with job searches and placements and address employers' attitudes.</p>
<p><b>Programa Joven ('Youth programme')</b></p> <p><b>Argentina</b></p>	<p>Young women and men aged at least 16 years, from poor households, with low education levels, no working experience, who were unemployed, underemployed or inactive.</p>	<p>The programme provided vocational skills training and internships. Duration varied between 14 and 20 weeks and included 6 to 12 weeks of technical training, followed by 8-week internships. It also covered transportation expenses, provided a stipend for women with young children, and offered medical check-ups, materials and work clothing.</p>	<p>Aedo and Nuñez (2004).</p>	<p>The evaluation used propensity score matching with data from those who registered and qualified for the programme, data from a sample of beneficiaries and a control group, and the same sample of beneficiaries with information collected in a survey 1 year after programme completion.</p>	<p><b>Economic outcomes:</b> Participants were able to increase their employment. Yet programme impact was statistically significant for older women (aged 21–35). Participants also increased their earnings, yet outcomes on earnings were statistically significant for young men and adult women; they were insignificant for younger women (below 21 years). The study attributes these differences not to programme components, but to the realities of the local labour market. Having children was positively and significantly correlated to programme participation for women. The variables related to unemployed with working experience and school attendance were significant and negatively related to programme participation for young women.</p>

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<b>ProJoven (Youth Labour Training Programme) Peru</b>	Youth (girls and boys) aged 16–24 from poor families, with low levels of formal education, no or minimum labour market experience, underemployed, unemployed or inactive, in urban areas.	ProJoven provided 3-month training and paid internships at private firms for a period not shorter than 3 months. During the internship, trainees received a small stipend lower than the minimum wage, covering transportation, meals and medical insurance. Women with children under 5 of age received a double stipend. Participants also received health insurance.	Diaz and Jaramillo (2006).	Quasi-experimental evaluation with programme participants being the treatment group and eligible non-participants being the control group. A baseline was conducted and 3 follow-up surveys took place 6, 12 and 18 months post-intervention.	<b>Economic outcomes:</b> Positive and statistically significant effects in terms of increased paid employment, likelihood of formal employment, and monthly earnings. Formal employment increased after programme participation by 7 to 18 percentage points. Effects were higher 6 months after programme participation than after 18 months. Girls and adolescents benefited more as they were more likely to have employment, formal employment and higher monthly earnings than boys and young adults. Programme impacts on real monthly earnings initially declined but then rebounded and grew in the more recent follow-up, presenting a U-shape. Effects on hourly earnings were also positive but less clear.
			Nopo et al. (2007).	The study used data from the baseline at the beginning of the internships, and 3 follow-ups at 6, 12 and 18 months after internship completion. Participants were the treatment group. Propensity score matching was used to identify those who became the control group.	<b>Economic outcomes:</b> Positive programme impact was found only after 18 months of programme completion. Outcomes were better for female participants. The study estimated that women improved their employment rates by nearly 6% and 15%, 12 and 18 months respectively after programme completion. Overall, ProJoven did not substantially increase the employment rate among participants. But it increased their weekly hours worked compared to the baseline. In terms of gender differentials, men worked more hours than women. ProJoven also increased weekly earnings initially more for women. It also increased monthly earnings, but more for women, who increased their earnings by nearly 93% (men only by 11%) after 18 months. Gender occupational segregation among participants was also reduced by 30% as women were trained and worked on occupations with a high prevalence of male workers.

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			Diaz and Rosas (2016).	The study presents the same experimental impact evaluation, yet using another follow-up survey, and measuring impacts almost 3 years after training, combining data from a follow-up survey and administrative data from Peru's electronic payroll to measure formal employment.	<p><b>Economic outcomes:</b> The study found no statistically significant impact on employment but a positive impact on the quality of employment: formal employment reached 20% according to data from the follow-up and 17% according to the payroll. The follow-up survey indicated that this impact was almost twice as much for male youth and for those aged 14–18. On the other hand, the payroll data showed statistically significant change in formal employment, which reached 26% for women and 35% for those over 18. The latter was explained by the fact that formal firms preferred not to hire or register under-aged youth.</p> <p><b>Psychosocial wellbeing:</b> No significant change in socio-emotional skills, such as motivation and self-esteem.</p>
<p><b>SA-TYA-Pratham programme</b></p> <p><b>India</b></p>	Young women aged 18–39, with at least 5 grades of schooling, in low-income households in two slums, New Delhi.	The programme provided 6-month subsidised vocational training in stitching and tailoring. Participants had to attend 2 hours daily for 5 days.	Maitra and Mani (2014).	Randomised field experiment using a treatment and control group and two rounds of post-intervention data collected 6 months and 18 months later. In the sample, 56% of women assigned to the treatment group completed the programme.	<p><b>Economic outcomes:</b> 6 months post-intervention, participants were 6 percentage points more likely to be employed, 4 points more likely to be self-employed, to work 2.5 more hours weekly, and earn 150% more monthly than the control group. These outcomes were sustained according to the second follow-up 18 months post-intervention. Participants were also 13 percentage points more likely to own a sewing machine in the second follow-up.</p> <p><b>Psychosocial wellbeing, voice and agency:</b> No effect on happiness at home or agency.</p> <p><b>Problems:</b> Barriers to programme uptake and completion included credit constraints, distance to training facility and lack of childcare support. A 10-minute increase in walking time to the training centre was associated with a 14 percentage point reduction in the likelihood of programme completion. Married women with a mother-in-law in the household were 29 percentage points more likely to complete training – with the mother-in-law providing childcare support. Those who had already completed secondary schooling were 25% more likely to complete the training.</p>

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<p><b>SEWA- livelihoods skill building intervention for adolescent girls</b></p> <p><b>India</b></p>	Girls aged 13–19, married and unmarried, rural Gujarat.	This programme provided girls' groups (kishori mandals), life skills and vocational training, financial literacy and opportunities to visit places such as banks, universities and places of historic interest to broaden girls' horizons and experiences beyond their villages. Girls were also offered basic training in forestry, agriculture and animal husbandry, and water management, and were encouraged to attend training in traditional and non-traditional trades in institutions outside the village in order to expand their livelihoods options.	SEWA et al. (2006).	Mixed methods with quasi-experimental design.	<p><b>Economic outcomes:</b> Girls appreciated learning vocational skills and wished to have more on livelihoods options.</p> <p><b>Psychosocial wellbeing:</b> Girls reported increased self-esteem. Larger increases were reported among regular participants compared to girls in the control group and those with irregular attendance.</p> <p><b>Voice and agency:</b> Girls increased their mobility, but did not significantly increase their freedom of movement, which remained supervised. They also reported increased participation in decision-making, and adopting more gender-egalitarian attitudes. Larger increases in decision-making participation, and the adoption of more gender-egalitarian attitudes were found among regular participants compared to girls in both the control group and those with irregular attendance. Despite the measured positive change, overall girls' agency continued to be limited.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<p><b>Technical Education and Vocational Education and Training Authority (TEVETA) programme</b></p> <p><b>Malawi</b></p>	Vulnerable youth (mostly defined as orphans and school dropouts), girls and boys, aged 15–24.	The programme provided 3-month on-the-job vocational and entrepreneurial skill training through placements as apprentices to master craftspeople in the area of interest of the participant. A small stipend to cover meals and accommodation was also offered.	Cho et al. (2015).	RCT with 1,900 youth randomly assigned to 2 cohorts to receive training; the treatment group started immediately, and the control group around 4 months later, around the time of the follow-up survey. About a third of respondents in the baseline survey could not be located at follow-up, especially girls. Dropout rates were high due to administrative errors and because some trainees chose not to attend or complete training. The study tracked down a large number of programme dropouts and examined the determinants and consequences of their dropping out. The study also included a qualitative survey with implementation officers.	<p><b>Economic outcomes:</b> No improvements in labour market outcomes (hours worked, total earnings, total monthly expenditure) were identified in the short run. Yet boys were more likely to attend regularly and 3 times more likely to receive a paid job offer after the training period. Negative outcomes such as reduced personal savings used to participate in training and decreased earnings-related activities were found among girls. Girls were also less likely to have started a business.</p> <p><b>Education:</b> Male graduates spent around 3–6 hours weekly in additional skills development activities.</p> <p><b>Health:</b> Participating girls were significantly less likely to have given birth in the past year compared to the control group.</p> <p><b>Psychosocial wellbeing:</b> Increased happiness and life satisfaction. Improvements in life satisfaction were greater for boys.</p> <p><b>Voice and agency:</b> Increased self-confidence in ability to change economic activities, and move from agriculture into other income-generating activities. While gains in self-reported skills were similar between girls and boys, improvements in confidence to get non-farm employment measures were more marked for boys.</p> <p><b>Problems:</b> The study attributes gender differences in programme participation and outcomes to the conditions under which women participated in training and gender differences in the training experience. Girls were more likely to participate when alternative opportunities disappeared, and to drop out more often due to adverse shocks or distance to the training facility. Girls were also less educated at baseline, had more dependents and spent more time on domestic chores. They reported family obligations and marriage as the key reasons for dropping out. Participation was also more expensive for them as the stipend was insufficient to cover costs, and girls had to draw down their savings to do that, while boys were more likely to be financially supported by trainers. Thus location, accessibility and convenience of training sessions, and household responsibilities appear to be important determinants of female attendance.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Technical and Vocational Vouchers Programme</b> <b>Kenya</b>	Youth aged 17–28, out of school, in urban and rural areas. These youth were part of a longitudinal study known as the Kenyan Life Panel Survey (KLPS).	The programme provided vouchers for vocational training. Vouchers covered tuition, materials, uniforms and trade test fees, but not accommodation, meals and transportation costs.	Hicks et al. (2015).	The programme randomly selected half of 2,163 eligible youth (63% were women) to get the voucher, while the other half served as the control group. Of those who received the voucher, a random half were awarded a voucher for a public institution and the other half for either a public or private institution. Finally, a randomly selected half of all treatment and control individuals were exposed to information about the actual returns to vocational education along with earnings differences by trades, especially traditionally male-dominated and female-dominated trades.	<p><b>Economic outcomes:</b> Those who received vouchers were substantially more likely to enrol in vocational training and were able to acquire an additional 0.55 years of education compared to the control group. The programme significantly increased hourly wage earnings among those earning a wage, yet it did not have an overall statistically significant effect on labour earnings. Nor did it increase work hours. Some evidence indicates that it increased the likelihood of a shift out of agriculture and into wage employment among those who had been out of school longer. Trainees also stressed the lack of start-up capital to use their newly acquired skills and engage in self-employment. Women were much less likely to attend training every term compared to men (by 9.5 percentage points). Evidence suggests that those who completed secondary school were more likely to complete their training course. Overall, female and male trainees conformed to traditional gendered trades, with men choosing mechanics or driving, and women tailoring or hairdressing. Yet the information intervention encouraged female youth to choose and enrol in traditionally male-dominated trades; those exposed to the intervention were more than 5 percentage points more likely to prefer and 5 percentage points more likely to actually enrol in a male-dominated course.</p> <p>The differences between private and public vocational institutions are not yet fully studied, yet those who got the voucher for both types had higher take-up rates. Perhaps this is because private institutions provide more flexible and relevant training to participants' needs.</p> <p><b>Non-economic outcomes:</b> No significant improvements in consumption or wellbeing, or age at marriage or fertility.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<p><b>Towards Improved Economic and Sexual/Reproductive Health Outcomes for Adolescent Girls (TESFA)</b></p> <p><b>Ethiopia</b></p>	Married girls, aged 14–19, rural areas.	TESFA provided girls' clubs, life skills training, access to health information and services, financial and livelihoods training and community mobilisation.	Edmeades et al. (2014).	Quasi-experiment comparing 4 groups: those who received economic empowerment education; those who received SRH education; those who received both economic empowerment and SRH education; and a control group. Also qualitative research with girls and their families.	<p><b>Economic outcomes:</b> All groups, including the control group, experienced increases in the proportion of girls participating in paid employment and income-generating activities (increases were more pronounced in the combined intervention group). Girls who saved more had received the economic empowerment training, with some girls forming savings groups; loans increased significantly for the economic empowerment and combined groups, but not in the other two. At end line, more working girls reported saving their earnings for future health expenditures or investment in income-generating activities: 28% from the first group, 20% from the second, 23% from the combined group and just 3% from the control group. Also, girls who had participated in the economic empowerment and combined group (and had thus received financial training) increased the use of savings for productive investments such as small businesses and agricultural supplies. Moreover, girls increased their borrowing – by 45 percentage points in the first group, 10 points in the second, 35 points in the combined group, and 2 points in the control group. Girls also increased their access to and sole control over less valuable property such as chickens, but their control over larger livestock did not change or even reduced – a finding again attributed to greater collaboration with their husbands.</p> <p><b>Bodily integrity:</b> Some participants mentioned improved communication with their husbands and decreased levels of gender-based violence.</p> <p><b>Health:</b> Improvements in knowledge of contraceptive methods and STIs, and increase in family planning use, especially in the SRH and combined group.</p> <p><b>Psychosocial wellbeing:</b> Participants reported improved mental health along with increased social capital and support.</p> <p><b>Voice and agency:</b> Girls improved communication with their husbands and increased their involvement in household economic decisions. Most girls shared their loans with their husbands, a sign of increased spousal collaboration.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<p><b>Youth Opportunities Programme (YOP)</b></p> <p><b>Uganda</b></p>	Youth, aged 16–35, poor and un/under-employed, who on average reached 8th grade, in rural areas.	YOP invited targeted youth to form groups and submit grant proposals to receive vocational training and business start-up to access tools and materials. A third of applicants were women.	Blattman et al. (2014).	RCT with the funding randomly assigned to groups. Treatment and control groups were surveyed 2 and 4 years after grant disbursement. Attrition was high after 4 years, higher in the control group.	<p><b>Economic outcomes:</b> After 4 years, beneficiaries were more than twice as likely to practise a skilled trade. They also increased their business assets by 57%, work hours by 17% and earnings by 38% compared to the control group. They were also more likely to keep records, register their business, pay taxes, and hire a part-time employee. While outcomes were similar for male and female participants, women benefited more as they were poorer at baseline. After 4 years, women in the treatment group had 73% higher incomes compared to women in the control group and compared to a 29% gain for men.</p> <p><b>Education:</b> 2 years after programme completion, 68% of graduates were enrolled in vocational training compared to 15% of the control group, and spent on average 340 more hours of vocational training than the control group.</p> <p><b>Psychosocial wellbeing:</b> Participants reported increased sense of wellbeing.</p> <p><b>Voice and agency:</b> No or little programme effect on social cohesion, local and national collective action or violent protest.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>100 Hours to Success</b> <b>Morocco</b>	Youth, men and women, aged 15–25, in urban and rural areas.	The programme provided financial literacy, business and life skills training.	Kluve et al. (2016).	RCT and qualitative methodology with FGDs and KIs with a small number of participants. The baseline included youth interested to participate in the training. Half of them became the treatment group, the remaining half the control group.	<p><b>Economic outcomes:</b> Participants (particularly male participants, older participants, and those from more affluent households) were more likely to reduce their labour market participation and invest more in formal education and further training due to the difficult Moroccan labour market. Female participants demonstrated stronger financial literacy results and were more likely to hold an independent savings account than men; although these findings were not statistically significant, gender differentials were smaller among participants compared to the control group.</p> <p><b>Voice and agency:</b> No evidence of long-term effects on self-efficacy and self-reported capacities of participants regarding leadership, team work, problem-solving, and willingness to take risks.</p>
<b>Integrated interventions with an economic component</b>					

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Bangladeshi Association for Life Skills, Income, and Knowledge for Adolescents (BALIKA)</b>  <b>Bangladesh</b>	Adolescent girls aged 12–18, rural areas.	BALIKA provided 3 distinct intervention strategies: educational support; gender rights awareness training; and livelihoods skills training. It also included recruitment of local young women as mentors, provision of safe spaces and community mobilisation.	Amin et al. (2016).	Mixed methods methodology, including a 4-arm RCT (including the control group) involving more than 9,000 girls. The RCT measured the impact of each intervention among all girls in the community and not just for those girls participating in the programme.	<p><b>Economic outcomes:</b> Girls in communities with livelihoods training were 35% more likely to earn an income. Overall BALIKA had a limited impact on girls' livelihoods activities as only a few girls were working, but significantly more girls in all intervention areas reported working and having a higher income at end line compared to baseline. Programme impact was also found to be significantly higher among out-of-school girls who participated in the livelihoods intervention, while in-school girls were more likely to report working in higher status jobs after the intervention.</p> <p><b>Education:</b> All girls in BALIKA were more likely to be in school and access media. Girls in communities with livelihoods training were 22% more likely to be in school, 70% more likely to listen to the radio and 119% more likely to read a newspaper compared to girls in control communities.</p> <p><b>Bodily integrity:</b> Girls in communities with the educational support intervention were 31% less likely to be married as children compared to girls in control communities; girls in communities with gender rights training were also 31% less likely; and girls in communities with livelihoods training were 23% less likely compared to girls in control communities. Age-differentiated data also showed that BALIKA was particularly successful in delaying marriage among those aged 16 and 17 years, and in the case of the educational intervention among those under age 16.</p> <p><b>Health:</b> All girls in BALIKA were more likely to have improved their SRH knowledge and access to services.</p> <p><b>Voice and agency:</b> Participants improved their gender awareness. Participants in all intervention strategies were also more likely to say that they had permission to go to the playground, and to play outdoor games with boys.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Berhane Hewan ('Light for Eve')</b>  <b>Ethiopia</b>	Married and unmarried girls aged 10–19, rural areas.	The programme provided safe spaces and mentors, support for girls to remain in school (economic incentive), livelihoods training for out-of-school girls, and community conversations.	Erulkar and Muthengi (2009).	Quasi-experiment – treatment and control groups.	<p><b>Education:</b> Younger adolescent girls were more likely to be in school compared to the control group. Participants also improved their literacy levels between baseline and end line.</p> <p><b>Bodily integrity:</b> Younger participants were more likely to delay their marriage as the proportion of married girls aged 10–14 dropped in the intervention area, while it increased in the control area. Yet girls aged 15–19 in the intervention area were more likely to be married at end line and their percentage remained the same over the study period, while it declined among girls in the control group.</p> <p><b>Health:</b> Girls were more likely than the control group to know about condoms and oral contraception. They also improved their knowledge of STIs and discussed reproductive health issues more with their friends at end line. Almost three-quarters of sexually experienced participants had used a contraception method at end line compared to less than half of girls in the control group.</p> <p><b>Psychosocial wellbeing:</b> Participants made new friends between baseline and end line.</p>
			Mekbib and Molla (2010).	Mixed methods and cross-sectional data analysis.	<p><b>Education:</b> When asked to identify the programme components that were more important to keep girls in school, girls' fathers, mothers and husbands emphasised the role of educational support (in the form of school supplies), followed by the provision of the economic incentive and girls' groups.</p> <p><b>Bodily integrity:</b> Girls' parents and husbands identified the role of community awareness activities in delaying early marriage, followed by girls' groups and house-to-house visits by mentors.</p> <p><b>Health:</b> They stressed the role played by community awareness activities, group meetings and house-to-house visits by mentors in increasing use of family planning methods.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Better Life Options (BLO) programme</b>  <b>India</b>	Low-income adolescent girls and young women aged 15–26, in rural Gujarat and Madhya Pradesh, and in the peri-urban slums of New Delhi.	The programme (introduced in 1990) provided literacy classes and support to stay in school, vocational training, family life education, reproductive health services and social mobilisation.	CEDPA (2001).	Quasi-experiment focused on girls and young women aged 15–26 years – comparison between graduates and non-participants; lack of baseline data so assumption that groups with similar socio-demographic characteristics at the time of the evaluation were similar also at baseline.	<p><b>Economic outcomes:</b> Participants were more likely to have learnt a vocational skill and to be employed, either in regular employment or self-employment, compared to the control group who were more engaged in daily wage labour. All indicators of economic empowerment (earnings, decision-making on earnings, savings) were higher among participants.</p> <p><b>Education:</b> Graduates had higher levels of literacy and of attained education. They were also more exposed to mass media for information about key national and global issues.</p> <p><b>Bodily integrity:</b> 37% of graduates married after 18 years old compared to 26% in the control group.</p> <p><b>Health:</b> Better practices on family planning, use of contraceptives, and use of prenatal care.</p> <p><b>Psychosocial wellbeing:</b> Graduates were more likely than the control group to be members of community groups or clubs.</p> <p><b>Voice and agency:</b> Increased mobility and decision-making. A significantly higher proportion of participants had a say in husband selection than the control group. Overall, a significantly higher proportion of graduates could decide on their own or jointly with others over education, marriage, training, health and daily issues. Graduates also had less difficulty to talk in front of others and express their views than the control group. They also developed more gender-equitable attitudes. Graduates were also more likely to be involved in community activities, thus assuming some leadership roles.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
	<p>Unmarried adolescent girls aged 13–17, rural Uttar Pradesh.</p>	<p>A 6–9 month intervention linked to BLO programme, guided by the Choose a Future! curriculum, with 4 major components: safe spaces; curriculum focused on developing girls' agency and fostering gender-egalitarian attitudes; training on health matters, particularly SRH and rights, and environmental and legal issues; and livelihoods skills (training in tailoring).</p>	<p>Acharya et al. (2009).</p>	<p>Quasi-experiment comparing 4 groups: those living in the intervention site who: participated regularly; participated irregularly; did not participate at all; and those from the control site. Evaluation also included IDIs.</p>	<p><b>Economic outcomes:</b> Almost 2 in 5 participants used their new skill to generate an income, while almost all reported intending to use it in the future. The programme enabled participants to build a skill, yet less than 1 in 3 trainees felt confident enough to use it without help. Girls also significantly increased their savings, particularly those who participated regularly.</p> <p><b>Bodily integrity:</b> The intervention influenced preferred age at marriage among participants. Regarding the timing of marriage, the percentage of 15–19-year-olds who were married did not decline significantly during the 2-year period between baseline and end line, but among those who married, age at marriage increased modestly among those who participated in the intervention.</p> <p><b>Health:</b> Increased awareness of SRH issues, such as sex and pregnancy, contraception and HIV.</p> <p><b>Psychosocial wellbeing:</b> As many as three-quarters reported that participation enabled them to expand their network of friends.</p> <p><b>Voice and agency:</b> Increased ability to negotiate desired outcomes and make decisions about one's life, especially among girls who participated regularly. Positive effects on mobility, with significant increases (especially for regular participants). Large improvements in sense of self-efficacy for regular participants. Between baseline and end line, gender role attitudes and work-related attitudes became more egalitarian among participants than in the control group. Change in gender-egalitarian work-related attitudes was greater than in gender role attitudes – attributed to the livelihoods training and its focus on girls' economic independence.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Biruh Tesfa ('Bright future')</b>  <b>Ethiopia</b>	Marginalised, out-of-school girls residing in urban slum areas, aged 10–19, including domestic workers, rural-urban migrants, girls with disabilities and orphans.	The programme provided life skills, HIV training and financial literacy.	Erulkar et al. (2013).	Quasi-experiment comparing intervention and control groups.	<b>Health:</b> Participants significantly improved their SRH knowledge. <b>Psychosocial wellbeing:</b> Between baseline and end line, girls were more likely to report having social support compared to the control group, and more girls among the intervention group reported having many friends in the neighbourhood.
<b>Development Initiative Supporting Healthy Adolescents (DISHA)</b>  <b>India</b>	Married and unmarried youth aged 14–24, rural areas.	The programme provided peer groups, livelihoods support as an alternative to early marriage, youth-friendly reproductive health services and community mobilisation.	Kanesathasan et al. (2008).	Quasi-experiment and qualitative techniques.	<b>Bodily integrity:</b> Increased participants' awareness of the legal age at marriage for girls and their belief that girls should not be married until age 18 or older. Participating girls were more likely to marry nearly 2 years later between baseline and end line, with age at marriage increased to nearly 18 years. <b>Health:</b> Participants (girls more than boys) significantly increased their knowledge of modern contraception and were more likely to know where to access it compared to non-participants. Married participants were also significantly more likely to report modern contraceptive use compared to non-participants. Spousal communication also improved, with significantly more married girls and women reporting being able to talk to their husband about contraception at end line. <b>Voice and agency:</b> Female participants felt that their livelihoods skills increased their value and decision-making power in the household and the community. Participants with intensive programme exposure showed greater gender attitudes change.

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Empowering Adolescent Girls project</b>  <b>Ethiopia</b>	In-school and out-of-school adolescent girls aged 10–19.	This integrated programme included provision of economic opportunities (facilitation of girls' access to land, girls' irrigation groups, savings and credit groups); leadership, voice and rights; education; social opportunity; health and security.	CRS (2009).	Baseline and midline survey (no control group).	<p><b>Economic outcomes:</b> Girls started getting increasingly involved in agro-enterprises, selling agricultural products and earning their own income. Nearly 1 in 3 generated their own income and used it to cover schooling costs and improve their nutrition. Girls who accessed a plot of land cultivated it jointly with family members and thus shared their profits with their family. Vulnerable girls who received ruminants or stipends invested in small livestock, got involved in animal breeding and doubled or tripled their profits. The proportion of girls with savings also increased; girls used savings to access small loans for off-farm income-generating activities. Those who did not invest their savings used them at critical times such as during the school registration period, dry season or at times of household hardship.</p> <p><b>Education:</b> Increased girls' school enrolment and reduced dropout rates. Girls used the stipends provided to purchase books, rent a room to stay close to their secondary school or meet their basic needs. In addition, fuel-saving stoves greatly reduced the time girls spent on firewood collection and cooking time, and thus enabled them to spend more time studying. The project also constructed water points and latrines, enabling girls to be on time in class and to increase their enrolment and performance during menstruation.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Filles Éveillées ('Girls awakened')</b>  <b>Burkina Faso</b>	Adolescent girls aged 11–19, migrants working as domestic workers in urban areas. Girls in the first cohort were younger, aged 11–16, and lived in Bobo Dioulasso.	The programme offered safe spaces, female mentors, financial literacy, health and life skills training.	Engebretsen (2012).	Baseline and end line surveys.	<p><b>Economic outcomes:</b> Improved savings behaviour at end line and more girls reporting saving in a bank or in an informal savings group, and having savings goals.</p> <p><b>Education:</b> Reduced proportion of girls who had never been to school as those interested were supported to enrol in evening classes; increased proportion of girls who could read.</p> <p><b>Health:</b> Girls improved their overall health and reproductive health knowledge and attitudes towards use of local health services. Almost all girls reported that participation enabled them to manage their health better.</p> <p><b>Psychosocial wellbeing:</b> Girls reported having more friends as a result of the programme and all reported being able to talk to their mentors for the problems they faced. Fewer girls at end line felt weak and vulnerable.</p> <p><b>Voice and agency:</b> More girls could decide for themselves and could express ideas in front of others. Participants also had more gender-egalitarian attitudes.</p>
	Adolescent girls aged 11–19, migrants working as domestic workers in urban areas. Girls in the second cohort were older, aged 15–19, and lived in Ouagadougou.		Engebretsen (2013a).	Baseline and end line surveys.	<p><b>Economic outcomes:</b> Girls reported that savings improved significantly between baseline and end line. Most girls continued saving in informal institutions for both short- and longer-term reasons.</p> <p><b>Education:</b> Girls reported investing their earnings in education and training.</p> <p><b>Health:</b> Improved SRH awareness, including knowledge of modern family planning methods, and more girls visiting a health centre while fewer girls used self-medication. Over time, girls' knowledge of positive health behaviours during pregnancy also improved.</p> <p><b>Psychosocial wellbeing:</b> Girls reported increased social capital, in terms of having friends, a place to meet them and someone to turn to for advice. Girls improved their self-confidence and reduced their sense of vulnerability.</p> <p><b>Voice and agency:</b> Girls improved their ability to decide for themselves. A statistically significant increase was found in gender-egalitarian attitudes.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
	Adolescent girls aged 11–19, migrants working as domestic workers in urban areas. Girls in the first cohort were younger, aged 11–16 and lived in Bobo Dioulasso.		Engebretsen (2013b).	Follow-up survey with a subsample of the girls in the first cohort.	<p><b>Economic outcomes:</b> The proportion of girls saving between end line and follow-up increased slightly. 4 out of 5 girls reported saving money – more than half doing so regularly – for short- and longer-term reasons such as to prepare for their marriage, pay for training or buy supplies for income-generating activities. While knowledge of formal savings mechanisms improved, it was still low.</p> <p><b>Health:</b> 1 year after programme completion, girls continued to improve their overall health awareness. Yet changes in pregnancy knowledge were inconsistent and awareness of when and how a woman can get pregnant decreased over time. Family planning knowledge also declined and knowledge about STIs and HIV was inconsistent.</p> <p><b>Psychosocial wellbeing:</b> Girls continued expanding their social network even more between end line and follow-up.</p> <p><b>Voice and agency:</b> Two-thirds of participants continued to decide alone how to spend their earnings between end line and follow-up.</p>
	Adolescent girls aged 11–19, migrants working as domestic workers in urban areas.		Jarvis and Kabore (2012).	Primary qualitative data and analysis of primary quantitative and qualitative data collected over programme course.	<p><b>Voice and agency:</b> Employers and community members also reported that participants were more respectful and stable, learnt new skills and were willing to share their new knowledge with others.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Ishraq ('Enlightenment/Sunrise')</b> <b>Egypt</b>	Girls initially aged 13–15, then 11–15, out-of-school, rural areas.	Ishraq provided safe spaces, trained female mentors, literacy classes, home and livelihoods skills, life skills training, sports and community sensitisation along with the introduction of a life skills programme for boys aged 13–17, particularly brothers of female participants, to improve their awareness on gender equality issues.	Brady et al. (2007).	Baseline and end line survey after the pilot phase ended. The study compared girls from 4 villages divided into 4 categories: non-participants; participants for 1 year or less; those who participated for 13–29 months; and participants for the full 30 months; plus the control group drawn from 2 control villages.	<p><b>Economic outcomes:</b> Most participants reported learning new practical skills such as making cheeses and butter or sewing and needlework. Those who attended vocational training acquired new skills.</p> <p><b>Education:</b> 92% of participants passed the government literacy exam and 68.5% who completed the programme entered or re-entered school.</p> <p><b>Bodily integrity:</b> The proportion of girls preferring to marry early substantially dropped between baseline and end line, especially among girls with longer programme exposure. Experience of violence did not change, yet participants showed a statistically significant decline in attitudes accepting violence and controlling behaviours, with the decline increasing with greater programme exposure.</p> <p><b>Health:</b> Participants improved their knowledge about nutrition, anaemia, smoking and SRH issues.</p> <p><b>Psychosocial wellbeing:</b> Participants built friendships. Those with regular participation reported higher levels of self-confidence than non-participants. And 49% of participants were members of a local group or association.</p> <p><b>Voice and agency:</b> Participants expressed the desire to marry later and have a say in choosing their husband. Those with longer exposure to the programme were more likely to support having a say. Participants also reported desiring smaller family sizes, especially those with greatest programme exposure. Nearly all (99%) objected to FGM/C for their future daughters.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
			Selim et al. (2013).	Quasi-experiment. Interviews with participants and non-participants.	<p><b>Economic outcomes:</b> Participants were more confident than non-participants about starting their own business. A few – a higher proportion than non-participants – planned to or had already started their business at end line. Although participants were not more likely than non-participants to save and budget, they were more likely to save money for an emergency and to know someone from whom to borrow money in case of emergency.</p> <p><b>Education:</b> Participants scored better than non-participants on a number of writing, reading, comprehension and multiplication tests.</p> <p><b>Psychosocial wellbeing:</b> The youth centre became a safe space for girls and gave them the opportunity to expand their social networks.</p> <p><b>Voice and agency:</b> Participants improved their gender-equitable attitudes as more agreed that girls should be allowed to play sports like boys, that the appropriate age for marriage was 18 or older, and that they should be involved in decisions about whom to marry. They also expressed the desire to have fewer children and their intention not to perform FGM/C on their daughters.</p>
			Sieverding and Elbadawy (2016).	Quasi-experiment with participants and girls who were eligible but did not join the programme.	<p><b>Economic outcomes:</b> Girls were assisted to open savings accounts at the local post office.</p> <p><b>Education:</b> Participants increased their literacy and numeracy compared to non-participants, and many girls were able to re-enter formal education.</p> <p><b>Health:</b> Girls improved their reproductive health knowledge, but were not much more likely than non-participants to seek professional health care when sick.</p> <p><b>Voice and agency:</b> Some gender attitudes improved, such as those towards girls playing sports, marrying at age 18 or older and getting involved in decisions over whom to marry, having fewer children and intending not to perform FGM/C on their daughters. Yet no effect was found on girls' attitudes towards beating a girl. Overall, the programme did not have an effect on girls' empowerment as measured by self-esteem, attitudes towards violence against girls and mobility, and had only a marginally significant effect on their decision-making. This was linked to the fact that the programme did not sufficiently work with family and community members – the 'gatekeepers' that shape girls' lives.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Kishori Abhijan ('Adolescent girls' adventure')</b>  <b>Bangladesh</b>	Girls aged 13–22, rural areas.	The programme provided safe spaces, life skills training (self-esteem, leadership skills, health, gender roles, legal rights), and in addition, to older girls aged 15–18, livelihoods training (poultry care, handicrafts, sewing, teacher training).	Amin and Suran (2005).	Longitudinal quasi-experimental approach combined with qualitative methodology.	<b>Economic outcomes:</b> Participants increased their economic participation, but school enrolment and living in better-off families significantly reduced the likelihood of working for pay. <b>Health:</b> Percentage of respondents with knowledge of STIs increased from 23% in 2001 to 45% in 2003, with participants exhibiting a greater increase.
			Amin (2011).	Quasi-experiment and IDIs.	<b>Economic outcomes:</b> Increases in the number of girls working for cash (self-employment and part-time work) and in earnings (outcomes more pronounced when programme included microcredit). <b>Education:</b> Participation in paid work did not lead to school dropout but working girls reported spending fewer hours on school work outside the classroom. <b>Bodily integrity:</b> Younger (aged 12–14) and poorer girls living in the poorest district delayed their marriage. The fact that the intervention did not have a dowry component limited its effectiveness, because the longer the respondents waited to marry, the higher the dowry their families had to pay. <b>Health:</b> Improved knowledge about HIV transmission and about aspects of female reproductive biology. <b>Psychosocial wellbeing:</b> Positive effects, with girls improving their sense of self-worth and social connectedness. <b>Voice and agency:</b> Girls improved their mobility.

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Kishoree Kanta ('Adolescent girls' voices')</b>  <b>Bangladesh</b>	Adolescent girls, aged 10–19, in rural south central region.	The programme provided girls with 4 main interventions: basic empowerment package (community mobilisation, safe spaces, mentors, basic education and life skills training); basic package plus financial training; oil incentive for girls aged 15–17 to delay marriage (4 litres of cooking oil collected by girls); and the full package (all 3 components combined). Later on some villages were randomly selected from the 'basic package plus financial literacy' and 'full package' groups to establish girls' savings groups.	Field et al. (2016).	RCT with 460 communities randomly allocated to each of the 4 intervention groups and a control group. Qualitative methods were used to complement some findings.	<p><b>Education:</b> The oil incentive had a positive impact on education. Girls in the incentive-only group were 23% more likely to be in school at midline and 18% more likely to do so at end line. Girls in the incentive plus empowerment group were 25% and 19% more likely respectively.</p> <p><b>Bodily integrity:</b> The oil incentive reduced the likelihood of early marriage. In particular, the likelihood to get married before age 18 fell by 21% in the incentive-only group and by 14% in the incentive plus empowerment group. The likelihood of marrying under age 16 fell by 16% and by 23% in each of these two groups respectively.</p> <p><b>Health:</b> Girls in the incentive-only group were 5% less likely to have given birth at end line and 6% less likely to have done so before age 18. Girls in the incentive plus empowerment group were 4% and 19% less likely respectively.</p> <p><b>Voice and agency:</b> At midline, 73% of girls who received the full package said that they would negotiate with their parents if they were to receive a marriage proposal compared to 69% of girls who received the oil incentive, 67% of girls who only received basic empowerment training and 67% of the control group. Girls who received the incentive were also 12.5 percentage points more likely to attend community events outside their village alone, indicating increased mobility.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Meseret Hiwott ('Base of life')</b>  <b>Ethiopia</b>	Married adolescent girls aged 10–24, rural areas.	The programme provided girls with safe spaces and female mentors, life skills training with a focus on SRH and gender and power dynamics, and financial literacy. Participants were also provided with a youth savings scheme to promote their financial inclusion. An additional programme, Addis Birhan ('New light') was designed to contribute to the objectives of Meseret Hiwott by providing rural husbands of all ages with communication and support skills to improve the wellbeing of their wives and families.	Erulkar and Tamrat (2014).	Quasi-experimental design, and analysis of cross-sectional data from population-based surveys among married girls.	<p><b>Bodily integrity:</b> Participating girls whose husbands also joined the parallel programme for men reported lower levels of both sexual and physical violence compared to non-participants and to girls whose partners did not participate in the men's programme.</p> <p><b>Health:</b> Girls in the programme were more likely to report increased use of family planning and voluntary counselling and testing for HIV. Reported increases were higher among girls whose husbands also participated in the men's intervention, and lower among non-participating girls.</p> <p><b>Voice and agency:</b> Participants were more likely to report increased spousal help with domestic work and accompaniment to the clinic compared to non-participants. When both spouses participated in the two related interventions, increases were even higher. On the other hand, girls who did not participate in the programme were also more likely to need permission to leave the house than girls who did.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Out-of-School Adolescents Support Project</b>  <b>Zimbabwe</b>	Adolescents aged 10–19, out of school (or at risk of being out of school); 60% of participants were girls.	The project provided vocational training (to girls and boys 16–19), including 6 months of classroom training (along with life skills training and recreational activities for psychosocial development), a 6-month apprenticeship, and savings and internal lending communities (SILCs). Communities were provided with gender-awareness training.	Miller et al. (2011).	Qualitative assessment with girls and boys participating in different sections of the programme.	<p><b>Economic outcomes:</b> Apprenticeships were critical to enhance employment prospects as they often led directly to employment after graduation. Training helped girls earn an income and girls were less likely to engage in transactional sex. SILCs provided safe spaces for adolescents to save money and access loans.</p> <p><b>Education:</b> SILCs enabled girls to access loans and use the earnings of their small business to pay school fees and stay in (or return to) school. Teachers supported the programme and ensured that participation in SILCs did not interfere with learning.</p> <p><b>Psychosocial wellbeing:</b> Girls improved their self-image and self-esteem and increased their social capital.</p> <p><b>Voice and agency:</b> Girls felt empowered to make informed decisions about their life. The programme created safe spaces and provided positive role models (mentors). Community gender-awareness training created a supportive environment for girls, including reducing their household responsibilities during training.</p> <p><b>Problems:</b> Skills offered in the vocational training programme were based more on the supply of trainers rather than market demands. Despite job counselling, participants often chose traditionally female trades. Lack of start-up capital to begin self-employment and purchase the necessary equipment did not allow most graduates to engage in self-employment, which they preferred. The programme also lacked business skills training to help graduates to start and run their own business.</p>
<b>Powering Up Biruh Tesfa</b>  <b>Ethiopia</b>	Girls aged 7–18 years, out of school, living in the poorest and most marginalised urban areas of Addis Ababa. Many girls were migrants and domestic workers.	The programme provided girls with safe spaces and female mentors, life skills and HIV training, financial literacy and a voucher for health services.	Erulkar and Medhin (2014).	The quasi-experimental evaluation compared data from a baseline conducted prior to the establishment of girls' groups with data from the end line, 6 months after the programme started.	<p><b>Education:</b> Participants significantly increased their participation in non-formal education compared to the control group, while those girls who had never been in school improved their literacy and numeracy scores.</p> <p><b>Health:</b> Girls were significantly more likely to have visited a health facility compared to the control group.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Rajiv Gandhi Scheme for Empowerment of Adolescent Girls-Sabla (RG-SEAG-Sabla)</b>  <b>India</b>	Adolescent girls aged 11–18, in school and out of school.	RGSEAG-Sabla is a government programme to empower adolescent girls across the country with take-home rations or hot cooked meals, peer groups, health check-ups, adolescent reproductive health counselling, life skills training, exposure visits and vocational training.	ASCI (2013).	Mixed methods: quantitative survey, semi-structured and unstructured qualitative interviews, and FGDs.	<b>Problems:</b> The vocational training component faced great challenges. Less than half of eligible girls aged 15–18 received information about vocational training, and only half of them attended training. Distance and gender norms were identified as part of the problem, with parents not allowing their daughters to attend training. Another problem was low and irregular attendance, as poor girls already working were not provided with a cash incentive to compensate for their lost earnings when attending training. Many girls also lacked the credit to purchase the required material to start their own business. Those who did receive training reported being unable to find relevant employment opportunities, and others emphasised their inability to assert themselves enough to get paid for the work they did.
<b>SHAZ! (Shaping the Health of Adolescents in Zimbabwe)</b>  <b>Zimbabwe</b>	Adolescent girls (orphans) aged 16–19, urban areas.	The SHAZ! pilot aimed to reduce HIV transmission and SRH risks through 4 activities: provision of adequate and consistent HIV and SRH services; life skills-based HIV education; vocational training and a micro-grant; and integrated social support.	Dunbar et al. (2014).	RCT: full intervention (treatment group) compared to life skills and reproductive health service only (control group).	<b>Economic outcomes:</b> Participants were more likely to generate their own income compared to the control group. <b>Bodily integrity:</b> Greater reduction in the experience of violence over time than the control group. <b>Health:</b> Greater decrease in food insecurity. Reduced risk of transactional sex; higher likelihood to use condoms. No difference in HIV and HSV-2 (herpes simplex virus type 2) incidence. <b>Psychosocial wellbeing:</b> Participants expanded their network of friends and support.

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<b>Security for Girls through Land Project</b>  <b>India</b>	Adolescent girls, rural West Bengal.	Security for Girls through Land Project collaborated with the Sabla programme to empower girls with a focus on land-based livelihoods and land rights for girls. The project had 3 intervention arms: girls' groups; girls' groups and community awareness meetings; and girls' groups and more intense community conversations, including activities for adolescent boys.	Landesa RDI (2013).	Combination of a survey, programme monitoring data, qualitative interviews with girls, boys and parents, self-administered questionnaires, diaries, and sessions with programme implementers and out-of-school girls.	<p><b>Economic outcomes:</b> Girls who learnt land-based livelihoods skills that they could apply at home (such as growing vegetables) were more likely to earn their own income; in particular, those who cultivated at home were more likely to keep part of the generated income as their own. Girls in the third intervention arm demonstrated the largest effects. At end line, girls were also more likely to have a financial asset in their name such as savings, a life insurance policy, poultry or jewellery. Girls in the group that received intensive community sensitisation were more likely than those in the control areas to have financial assets in their name created by their parents. Parents of participating girls reported that their daughters were more likely to inherit land compared to those in the control area. Yet this was only reported. Parents of participants were also expected to make a bequest directly to the girl at the time of marriage.</p> <p><b>Bodily integrity:</b> Participants expected to marry nearly 18 months later, and their parents to pay less cash dowry.</p> <p><b>Voice and agency:</b> Participants improved their knowledge about their legal rights and increased their confidence to exercise those rights.</p>

Title and country	Target group	Intervention activities	Study	Evaluation methodology	Key findings
<p><b>Support for Orphans and Vulnerable Children Affected by HIV/AIDS</b></p> <p><b>Rwanda</b></p>	Orphaned and vulnerable children, girls and boys aged 11–17.	The programme provided a comprehensive package of services, including vocational training and savings and internal lending communities (SILCs). Vocational training was offered for up to 12 months in a range of trades to those aged 16 and older (16–20 years).	Rowe and Miller (2011).	Qualitative methodology using FGDs and KIs with participants, graduates, caregivers, community leaders and staff.	<p><b>Economic outcomes:</b> Participation in SILCs enabled girls to save safely and access financing when needed. Initially, girls were included in adult SILC groups where they also received support and mentorship but gradually youth-only groups were created. It was easier for adolescents to access and repay a loan in youth-only SILCs as no adults could challenge their participation, but those groups offered smaller loans as youth SILC members had more limited earning capacity, which ultimately inhibited girls' ability to grow their business. Overall, participants were able to improve their financial capabilities and girls used loans to invest in their small businesses and meet household needs.</p> <p><b>Problems:</b> There was no market assessment and no information to help participants make informed decisions about which skill would be most marketable. Training depended on availability of trainers in the rural areas. Girls had a heavier load of responsibilities as many were household heads. Proximity to home was thus important, enabling girls to fulfil their domestic and childcare responsibilities. Safety concerns were equally important for girls' participation. Distance to the training centre meant some girls had to walk for hours as they could not afford to pay transportation costs. Lack of start-up capital created problems for graduates who wanted to start a business. Loss of their peers and mentors' support after graduation was acknowledged as a programme shortcoming. Girls faced more obstacles than boys to practise their trade, including harassment in their community.</p>



# Annex 4: Overview of secondary studies/reviews

**Table A4.1: Secondary studies/reviews**

Study	Target group	Study focus	Review type	Study findings
<b>Baird and Ozler (2016).</b>	Adolescent girls in LMICs.	The economic empowerment effects of interventions targeting adolescent girls.	Review.	Included interventions used a wide range of approaches, including life skills and vocational training, school-based interventions, cash transfers, information campaigns, and SRH services. Rigorous evaluations indicate positive, but modest effects on the economic empowerment of girls. Significant evidence and knowledge gaps remain. Most evidence relies on short-term follow-up data, thus sustainability of results is questionable. Moreover, there is a shortage of interventions carefully considering early, middle and late adolescents, and the local context.
<b>Blanc et al. (2013).</b>	Adolescent girls (and young women, in some cases).	Integrated interventions targeting adolescent girls and reducing their vulnerability to violence.	Review (clear inclusion and exclusion criteria).	Enormous knowledge gaps on how to reduce gender-based violence against girls, partially due to lack of rigorous evaluations. There is some evidence that multi-component interventions promoting girls' economic empowerment may be effective in reducing violence when accompanied by components that build girls' self-efficacy and other skills; on the other hand, interventions may increase girls' harassment in the absence of such components.
<b>Chakravarty et al. (2016b).</b>	Adolescent girls, out of school.	Interventions providing out-of-school adolescent girls with skills and their potential to delay marriage and pregnancy.	Review.	Two sets of skills contribute to success in the labour market: life skills and income-generation skills. There are two main types of skills development interventions: community-based life skills programmes with safe spaces and female mentors, and centre-based technical and vocational skills programmes focusing explicitly on developing employment-related skills. Evidence suggests that these programmes offer a range of benefits and improve youth access to employment; yet strong employment effects are not necessarily accompanied by changes in SRH behaviours or outcomes.
<b>Deshpande and Zimmerman (2010).</b>	Girls and boys in developing countries.	Interventions providing youth savings accounts and other initiatives in developing countries and their effects on youth development and financial inclusion.	Review.	Evidence indicates that youth savings can have positive effects on both goals. Yet little is known about what types of youth savings products and services would best meet those goals, partly due to the lack of large-scale, multi-country evaluations.

Study	Target group	Study focus	Review type	Study findings
<b>Dickson and Bangpan (2012).</b>	Girls and young women in LMICs.	Interventions targeting girls and young women and providing them with access to economic assets.	Systematic review.	The review was based on a very small number of studies (18). It concluded that there is thus modest evidence indicating that providing girls and young women with access to economic assets and developing their skills may improve their ability to generate an income, increase the amount they can save, support their school participation and increase their SRH knowledge.
<b>Fulu et al. (2014).</b>	Girls and women.	The effects of interventions to prevent violence against girls and women, with a focus on intimate partner violence, non-partner sexual violence and child abuse. Despite the stated aim, the focus is largely on women.	Review (clear inclusion and exclusion criteria) based mostly on systematic and comprehensive reviews.	The review looked at particular types of interventions, including economic interventions such as microfinance support, access to formal savings, vocational skills training and cash transfers. There is promising but limited evidence that interventions building women's productive assets can reduce violence. There is stronger evidence that interventions seeking to simultaneously tackle economic and social factors had consistently stronger positive outcomes than interventions focusing on economic factors alone.
<b>Hallman (2016).</b>	Vulnerable adolescent girls in LMICs.	Interventions used by the Population Council to empower girls economically.	Review.	Key lessons from the NGO interventions show that an integrated approach that builds girls' economic, health and social assets simultaneously in a reinforcing manner is most successful to address girls' interconnected vulnerabilities. Evidence shows that interventions focused on increasing only one type of assets such as financial or economic can increase girls' vulnerability. More evidence is needed to clarify: whether starting with younger girls can have better outcomes; what the effects of life skills training are; what types of non-traditional income sources can increase girls' vulnerabilities; and how service provision (education and health) can increase girls' income generation.
<b>Hirschland (2009).</b>	Disadvantaged youth in developing countries.	Interventions providing financial services and savings accounts to those youth.	Literature and programme review.	Disadvantaged youth demand financial products enabling them to deposit and withdraw at any time. Products that require regular payments may push girls into harmful relationships and negative coping strategies. While it is suggested that savings products should be coupled with financial education (although what this means remains unclear), the review does not find conclusive evidence that financial education programmes lead to greater financial knowledge and behaviour. Informal savings mechanisms have advantages, such as convenience and small transactions size, but also disadvantages, including difficulty to join when lacking adult connections.

Study	Target group	Study focus	Review type	Study findings
<b>Katz (2008).</b>	Adolescent girls and young women in developing countries.	The effects of interventions promoting girls' and young women's employment.	Review.	Youth employment programmes in Latin America providing vocational training and on-the-job training were successful in promoting young women's employment as they were exceptionally well-targeted, demand-driven, and linked with private sector demand. In addition, they provided training in non-traditional skills and stipends to cover child-care. Yet the replicability of this type of programme to other regions might be limited by several factors, including pre-existing institutional infrastructure, and social norms about women's mobility and access to education and employment. Another intervention type to enhance young women's economic opportunities is integrated programming targeting adolescent girls. This type is extremely promising, but much more needs to be done to strengthen the ability of implementing organisations to effectively integrate and sequence the diverse range of activities involved. Given that constraints on young women's economic activity are much more complex than simply lack of relevant vocational skills, a more integrated approach can be promising.
<b>Quisumbing and Kovarik (2013).</b>	Adolescent girls aged 10–19 in developing countries.	The effects of interventions building adolescent girls' physical and financial assets.	Programming and legal reforms review.	Girls' ability to own and control economic assets can improve their livelihoods, enhance their social status and become a pathway out of poverty. The evidence base is characterised by varying quality and rigour; most evaluation studies have a very short timeframe between implementation and evaluation, they rarely provide data for different age groups, and little is known about supportive policy and legal changes.
<b>Sebstad (2011).</b>	Adolescent girls in low-income countries.	The effects of strategies to promote savings, financial education and social support for girls.	Programme review.	Savings interventions work best for girls when they are combined with financial education and social support. Financial education builds money management knowledge and skills, and helps protect and support girls. It is at the core of building financial capabilities and complements both bank savings accounts and savings groups. Savings enable girls to apply what they learn in financial education. Provision of such education in safe spaces protects girls and reinforces newly acquired behaviours.
<b>USAID (2008).</b>	Adolescent girls and young women, with a focus on sub-Saharan Africa.	The effects of youth microfinance and sustainable livelihoods interventions targeting girls, with a particular focus on their potential to reduce vulnerability to HIV infection.	Literature and programme review.	Traditional microfinance programmes can address some of the structural risk factors, and can be adapted to the needs of older adolescents. Yet such programmes are not suitable for younger girls, and there is a lack of evidence for positive health effects. Youth-centred sustainable livelihoods programmes are promising for HIV prevention, and are more adaptable to the needs of different adolescent subgroups compared to microfinance interventions.

Study	Target group	Study focus	Review type	Study findings
<b>World Bank (2015).</b>	Adolescent girls and young women in Afghanistan, Haiti, Jordan, Lao PDR, Liberia, Nepal, Rwanda and South Sudan (age range varies depending on country, some programmes also targeted young women and men).	Adolescent Girl Initiative, a multi-country pilot programme providing technical, business and life skill training. Programmes had country-specific characteristics.	Review of 5 programmes evaluated through RCTs or quasi-experiments.	Positive economic and non-economic outcomes for participants, including increased access to employment, income and assets, increased self-confidence, mobility and autonomy, less stress and increased aspirations.
<b>WWB (2014b).</b>	Low-income youth, including adolescent girls, in developing countries.	Women's World Banking savings programmes, including youth savings accounts and financial education.	Programme review.	Provision of convenient, affordable and safe savings products along with relevant education is crucial to build girls' financial capability and equip them with the resources and the knowledge to enter adulthood. Such interventions enable girls to develop skills in asset accumulation, risk management and goal setting.

Interventions promoting adolescent girls' economic capabilities: what works?





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