

Population Council Lessons on Increasing and Measuring Girls' Economic Empowerment

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Abstract

Five unique challenges make girls (and later women) poor: (1) puberty is a disinvestment point where girls experience a cascade of losses of control over their labor, sexuality, fertility and human capital accumulation; (2) social and spatial exclusion beginning at puberty in the name of “protecting” girls from sexual violence and unintended pregnancy restricts girls’ access to opportunities, accelerates disinvestments, and ironically, renders sexuality as their sole immutable asset; (3) weak links between secondary education and training opportunities leave girls with few productive options; (4) when girls have cash, few have a safe, own-controlled place to keep it protected from the claims of others; (5) pressures and expectations to assist family, combined with a rising dependency burden with age, prevent girls from accumulating economic assets. An ecological approach underlies an evidence-based strategy to address these challenges; it calls for building girls’ social, health and economic assets simultaneously, in a reinforcing manner. Measures of girls’ economic empowerment (mostly subjective) are put forth to assess progress against combatting these major challenges faced by girls during adolescence.

Introduction

The Population Council has among the world's largest body of programmatic research to improve the lives of adolescent girls in low and middle income countries (LMICs), including longitudinal studies, randomized controlled trials, nationally representative surveys, and implementation science. Population Council girl-centered programs have delayed age at marriage, built girls' social and health assets, increased girls' savings, improved girls' literacy, and returned girls to formal schooling. The organization identifies best practices and refines critical elements of girl-centered programs. Research evidence produced by the Population Council helps governments and civil society organizations allocate scarce resources to the most effective programs to improve girls' health and well-being and meet international and national development goals.

Only recently have girl-focused programs begun to take a “whole girl” approach to addressing their multiple vulnerabilities — social isolation, economic insecurity, lack of access to health services, and sexual and gender-based violence — experienced by marginalized adolescent girls in poor communities (Erulkar, Ferede, Girma, and Ambelu 2013). The Population Council's approach is to improve girls' abilities to protect themselves by reducing their social isolation and providing them with stronger social safety nets through mentors, peer groups, civic engagement, health information, and access to services that reduce sexual exploitation and abuse and to provide skills. The projects use a combination of house-to-house listing and recruitment, formation of girls' groups that meet weekly in a safe space and are led by trained local female mentors, and education on sexual and reproductive health, HIV/AIDS, life skills, basic literacy and financial planning.

Our evaluations show that these programs reduce social isolation, increase health knowledge, and foster savings and financial planning skills. Our evidence suggests that girls can accumulate social capital and protective assets in ways that reduce their HIV risk and increase their prospects for a safer and more productive life. Our findings also demonstrate that when evidence-based insights about girls' needs, and obstacles to their health and well-being, are used to inform program design, participants, gatekeepers, and the community respond positively and the programs can be scaled up successfully (Erulkar 2014).

Underpinning this programmatic approach is the asset-building framework, within which assets are considered a store of value that girls can use to both reduce vulnerabilities and expand opportunities. Self-efficacy, for example, is an asset which a girl can draw upon in order to decline unwanted sexual advances or access needed services. Social assets (close friendship networks, trustworthy adults, etc.) can be drawn upon for support and resilience during times of crises. Given the common underlying causes of premature school dropout, early unintended pregnancy and child marriage, investments must be made to build a range of girls' assets in order for impacts to be achieved.

Much of the Population Council's research is organized around a theory of change which hypothesizes that girls' stocks (of knowledge and skills) in three critical domains increase their well-being. These domains include:

- social assets
- health assets
- economic assets

In combination (Bruce 1995), such asset stocks could over the longer term have the potential to increase girls' abilities to:

- choose whether/when to have a sexual relationship
- exercise power within sexual relationships
- mitigate the effects of or leave unsafe sexual relationships

Over the past decade, a series of evaluated experiments undertaken by the Population Council and partners has started by providing safe community spaces for girls - places where girls similar to one another (by age, schooling and marital/motherhood status) - are brought together on a weekly basis to increase social bonds with each other, as well as attain health knowledge, build self-efficacy, and establish connections with local financial, training and health service providers. Girls in these clubs are supported by a trained mentor, who is usually a young woman aged 20-25 years from the community who has secondary education. The mentors guide discussions with girls on issues including gender roles and behaviors, violence, HIV, SRH, human rights, advocacy, leadership, budgeting and planning, and accessing financial services and livelihood training.

One of the key findings from our body of research is the need to utilize an ecological approach when attempting to enhance girls' well-being. This approach recognizes that interconnected vulnerabilities require integrated solutions. The theory of change upon which most Population Council girl interventions is based posits that girls require a combination of assets (e.g., social, health, economic) in order to make healthy transitions to adulthood. One type of asset alone is inadequate; for example, girls' dependency burdens and economic needs often trump newly acquired knowledge of how to protect their sexual health. Indeed, our and other research shows that interventions focused on increasing a single category of asset (e.g., financial/economic) without support from other assets (e.g., social) can actually increase the vulnerability of girls. For instance, economic interventions that do not have adequate social capital strengthening components, have resulted in more exposure of girls to sexual abuse with little economic empowerment (Dunbar et al. 2010; Austrian and Muthengi 2014).

Girl-centered programming and girls' economic empowerment

In our programmatic research we have experimented with equipping girls with stronger economic identities (having an official ID document), skills (budgeting, financial planning) and access to safe, own-controlled savings options. Even with the great promise they hold, however, our observations of the possible unintended negative repercussions for girls of economic empowerment delivered without accompanying social support and health skills, have reinforced our faith in the ecological approach to programming for adolescent girls. If delivered as one among a set of pivotal asset stocks (social, economic, health) that reinforce one another, economic empowerment could indeed bolster girls' life chances.

Over the years we have identified several unique challenges that make girls (and later women) poor (Bruce 2016a). It is important to note that social and health issues, as well as gender-norms, figure prominently in building girls' economic futures.

1. Puberty is a disinvestment point, entailing a trigger-loss of control over girls' labor, sexuality, fertility, and access to human capital building resources (Mensch, Bruce, Greene 1998; Bruce 2016; Erulkar 2013a, b; Hallman et al. 2007; Sommer 2011; Banerjee et al 2013)
2. Intensified social and spatial exclusion (including absence from or non-age-appropriate schooling) during adolescence, reinforced by threats of violence (Jejeebhoy et al. 2005; Hallman et al. 2014; McCarthy et al 2016)
3. Weak links among secondary education, training opportunities and earnings (Montenegro and Patrinos 2014)
4. Difficulty controlling earnings and other assets (Howe et al 2012; Dovel and Thomson 2016)
5. Disproportionate "sharing" – combined with a rising dependency burden within adolescence and young adulthood – that potentially washes out or exceeds any rises in income they experience (Clark and Hamplova 2013; Dovel and Thomson 2016)

Our studies have focused on identifying – and more recently – on approaches to programmatically combatting - these major challenges. We have observed the following issues around these major obstacles faced by girls.

In most places we do research, girls are embedded in - and their multiple gender disadvantages (social, economic, health and political) contribute to - contexts in which gender inequality and violence are in fact strongly upheld social norms. At no point in a girls' lifecycle is this clearer than at the time of puberty. **The onset of puberty marks abrupt life changes, for girls more than boys** (Breinbauer and Maddaleno 2005; Sawyer et al. 2012; Patton et al 2012). Some girls experience their first sexual encounter around this time; it is estimated that one-third of initial sexual encounters of girls are nonconsensual (Jejeebhoy et al 2005; UNICEF 2014). DHS data show a

common pattern of girls' school dropout beginning with the onset of puberty

(McCarthy et al 2016). This is not solely a matter of some girls not being able to make the transition from the primary to secondary level; many girls dropout of school around puberty have only completed 2-3 years of schooling because they started school late and/or repeated grades (Hallman, Peracca, et al 2007).

Nationally-representative data from indigenous girls ages 10–19 in Guatemala, for example, illustrate how diverging in one area (e.g., leaving school) coincides with other negative transitions such as child marriage. These changes, and the social isolation often associated with them - out-of-school girls, married girls, and girls with children have curtailed spatial mobility and limited social interactions (Erulkar 2013a) - may hasten other events that negatively influence girls' well-being over the life course, such as early childbearing, acquisition of sexually transmitted infections and sexual violence. Self-reported data among adolescents in Malawi demonstrates another example of a **rapid cascade of disinvestments for females during adolescence**. Girls report experiencing a greater number of negative life events during adolescence, such as leaving school, early sexual initiation, and child marriage (42% of girls experienced three or more such life events), than do same-age boys (4%) (Mensch et al. 2011, 2014).

Our research has also shown that puberty is a time when girls become more spatially and socially isolated compared with boys. Across most of the world, rigid gender norms regarding appropriate roles and behaviors influence whether girls can travel, where they can and cannot go in the community, and the nature and types of social interactions they are permitted to engage in. Many of these restrictions are due to parents' fears of girls becoming pregnant out of wedlock (Mensch, Bruce, Greene 1998) and/or girls' fears of being sexually assaulted as they are increasingly viewed by men in a sexual manner. Boys are more able to move freely about the community and thus, have greater opportunities than girls to participate in income-generating activities (Lundgren et al 2013; Marston and King 2006; Hallman and Roca 2006). Female disadvantage in spatial movement, and thus ability to access services and human capital generating training, becomes more extreme with puberty, not just in settings where purdah or similar customs are in place (Hallman, Kenworthy, et al 2014).

This shrinking of girls' physical worlds at the time of puberty limits their social networks as well. Throughout our studies, girls – especially the poorest girls – consistently report having thinner social networks (fewer friends) than do males of the same age (Hallman 2011). Limited social networks equate with fewer livelihood networking opportunities for girls to access business financial credit or entry level work. A combined lack of education, training and networking that girls experience in adolescence frequently restricts their livelihood choices to those that involve sexuality – boyfriends, fiancés, marriage, and other types of sexual liaisons, including for transportation, accessing cash during emergencies, or to acquire medical care, etc. (Hallman, Peracca et al. 2016).

The weak links between acquisition of secondary education, work opportunities and earnings for girls is yet another challenge. In most villages and urban neighborhoods globally in which we have conducted our girl-centered household listing exercise (a community census where we go house to house and ask about the schooling and marital status of each resident girl), we always find a core group of girls aged 18-24 who have completed secondary school but are not able to afford further study, are not engaged in work outside the home, and do not yet have large child care burdens (Atkinson and Bruce 2015). These girls are ripe for training yet are without opportunities. In communities with female economic empowerment programs (savings groups, entrepreneurial training, etc.), we find that most institutions only accept “women” – which translates in practice to older, married females with children (Hallman, Cerna-Turoff and Matee 2015). These girls, well-educated by local standards, are in fact shut out of most community-level economic assistance and training opportunities due to social beliefs that economic strengthening training is needed only during adulthood.

Our research has also found that most girls do hold small amounts of cash – acquired through small petty trading or similar entrepreneurial activities, or from parents or sexual partners (Bruce and Hallman, 2008). They have difficulty maintaining control of their money, however, due to two related factors: most girls do not have a safe place to sequester money so that others cannot access it (Sebstad 2011), and many have multiple demands made on them by parents, siblings or their own children. Indeed, though most do not realize it, the majority of girls in LMICs will be de facto single parents at some point in their lifetimes (Clark and Hamplova 2013), and thus will experience large dependency burdens combined with low economic status – a recipe for remaining in poverty.

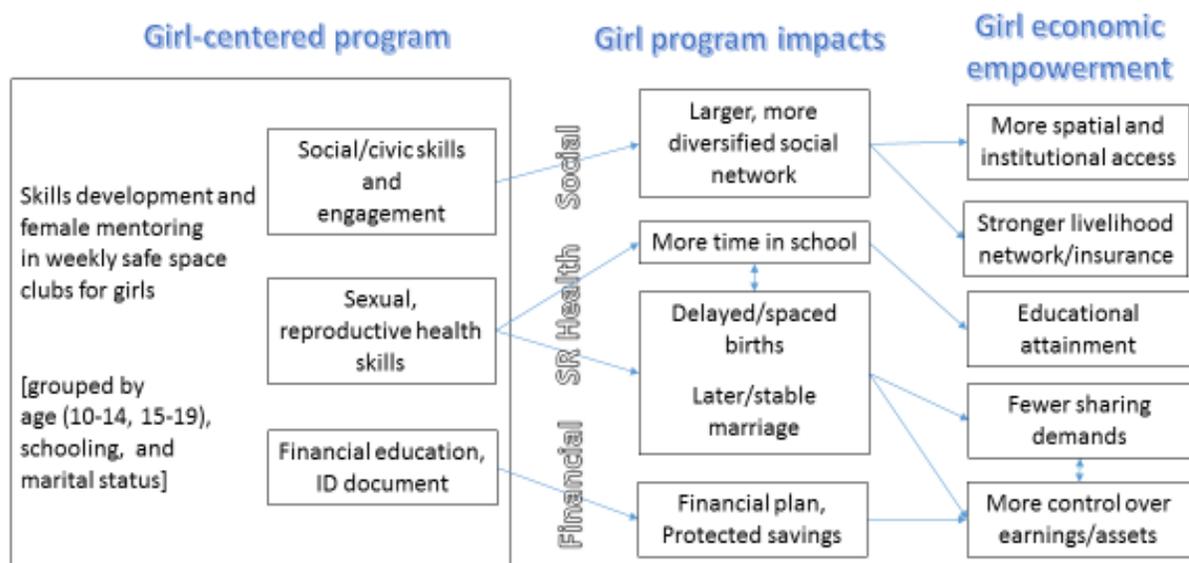
Addressing these five challenges

We believe as shown in Figure 1, that through girl-centered programming, the introduction of skills and linkages to services, starting at a young age, has the potential to increase girls’ social networks, enhance their ability to remain in school, delay the first and space subsequent births, as well as help them establish protected, own-controlled saving accounts and a personal financial plan.

Each of these outcomes resulting from a girl-centered empowerment program can, in turn, help in overcoming the five obstacles that keep girls in poverty as they grow into women. For example, a stronger more diversified social network can increase girls’ safety and institutional access in the community, as well as provide them with connections (other than through sexual liaisons) to training, work and economic assistance. Staying in school longer not only increases educational attainment but is itself protective against early unplanned pregnancy and child marriage. Greater sexual and reproductive health skills and access also delays childbearing and marriage, which decrease girls’ dependency burdens in young adulthood. Girls who have their first child later, have fewer healthier children, and generally marry a partner closer to their own

age and have more stable and equitable relationships (Quisumbing and Hallman 2005). These girls are less likely to experience single parenthood, which may ease dependency burdens and sharing demands. Having her own savings account, as well as a self-defined goal for her money has the potential to increase a girls' control over her earnings and financial assets. In Uganda, earnings from a job scheme that raised female earnings increased expectations of economic reciprocity among participants' social networks; this was often manifested in the form of caring for additional dependents (Dovel and Thomson 2016). If earnings – before they ever materialize - are pre-programmed to be deposited into an individually-controlled savings account and intended for a stated future purpose designated by the young woman herself, pressures for her to widely share her resources could potentially be reduced.

Figure 1. Girl-centered programming and economic empowerment



Source: Hallman, 2016

Measuring girls' economic empowerment

The majority of studies in the Population Council's research portfolio on adolescent girls are impact evaluations of interventions to improve girls' stocks of social, health and economic assets. This usually involves testing a package of intervention components against one another and/or a status quo situation (e.g., package A versus package B versus a control group). With this approach, the effects of individual elements of an intervention package cannot themselves be discerned. Our adolescent girl program impact assessments also do not normally include multivariate analyses of the effects of various distinct regressors on outcomes. Thus, the impacts of specific social, economic

or health predictors are not often known. (While Population Council data sets could in fact be mined for this purpose, this has not been the goal of the most of the programmatic research undertaken.)

Therefore, while the Population Council's research portfolio can shed light on the Data2X question of what "subjective economic empowerment measures" could be used across economic empowerment interventions for adolescent girls, it cannot address it in the most direct manner. This caveat should be kept in mind with regard to the recommendations put forth.

In our impact evaluations, we have, however, assessed the factors that underlie each of the five challenges to female economic well-being outlined above. The subgroups of measures relevant to each of the five challenges consist of the following:

1. Puberty is a disinvestment point, entailing a trigger-loss of control over girls' labor, sexuality, fertility, and access to human capital building resources.
 - What is your age? Are you still attending school? If not, until what age did you attend school? How many years of schooling have you completed?
 - Are you married/in a union? If so, at what age did you marry? Do you have any children or siblings who live with you? If so, how many of your own children and what are their ages? How many siblings and what are their ages?
 - Do you reside with your mother (y/n), your father (y/n), with a husband/ boyfriend/ partner (y/n)?
 - Do you currently use any form of family planning (use local terms)? If so, which one(s)?

2. Intensified social and spatial exclusion during adolescence, reinforced by threats of violence. Does respondent have safe access to community structures, services and networks, and a female social network for support and insurance (connections that do not require her to use her sexuality to gain assistance).
 - In the past 12 months, have you worked together with someone or some group to solve a problem in the community where you live?
 - In the past 12 months, have you worked as a volunteer?
 - In the past 12 months, has a community leader asked your opinion about a community issue?
 - In the past 12 months, have you attended any public meetings in which there was a discussion of community affairs?
 - In the past 12 months, have you served on a committee that was addressing a community issue?

- Is there someone in your life who gives you money without your having to give anything in return? If so, who is this?
- Is there a women in the community you can go to if you have a health problem or medical emergency?
- Is there a safe place in the community apart from home and school where you are able meet females around your age? If yes, how often? daily, weekly, monthly, seldom.
- Do you have at least one trusted female friend outside your household? If so, how many?
- Is there a place that you could go to sleep if there was an emergency or something happened that made you feel unsafe where you usually sleep? If yes, where?

3. Weak links between secondary education, training opportunities, and earnings

- Are girls/young women like you around here able to do any job or skills training outside of regular school (y/n)? If so, for what?
- Have you enrolled in (y/n) or completed (y/n) any job or skills training courses? If yes, what was it?
- What activities do girls/young women your age around here do to (a) get money, (b) get food, (c) pay house rent?
- What kinds of activities have you done in the past 12 months to (a) earn money, (b) get food, (c) pay your house rent? How often have you done each of these things in the past 12 months?
- When you are doing these things to earn or get money, do you feel safe doing them? Why or why not? When you travel /are going to the place(s) where you earn money, do you feel safe on the way? How do you get to each of the places you where your earn/get money (walk, bus, taxi, etc.)?
- In the past 12 months, what kinds of things have you done to look for work or ways to earn money?
- Do you have a (a) national ID, (b) birth certificate or (c) any other form of ID document that has your name or photo on it?

4. Difficulty controlling earnings and other assets

- In the past 12 months, when you earned or got money, did you put any aside for later (save)?
- If you put money aside, where is it held and who has access to each place where you put money?

- Who decided how you should use the money you earned or got in the last 12 months?
 - Do you plan ahead for how to use your money? Do you write down how much money you get and how much you spend (daily, weekly, monthly, yearly, never)? Did anyone show you how to keep track of or plan how to use your money? If so, who?
 - What do girls/young women your age around here do with their money?
 - In the last month (30 days), what different things has your money been used for?
 - Are girls/young women like you around here able to put their money in places like banks, credit unions or savings cooperatives?
 - Have you have ever put your money in such a place?
5. Disproportionate “sharing” – combined with a rising dependency burden within adolescence and young adulthood – that potentially washes out or exceeds any rises in income they experience
- Are there more children under age 18 residing in your household now, compared to one year ago? If yes, what is their relation to (a) you, (b) the household head.
 - Have you helped anyone outside your immediate household in that past 12 months with money, food, doing favors, taking care of their children?
 - To whom have you given money? How often for each person?
 - Have you provided anyone outside your immediate HH with food? If so, who? How often for each person?
 - In the past 12 months, have you done special favors for people besides those who live under your same roof? If so, what did you do and for whom? How often for each person?
 - In the past 12 months, have you helped or cared for children other than those who normally live with you? What form did this care take? How often did you do each of these things?

Conclusion

The main message of this summary of Population Council experience based on programmatic research around building girls’ productive and protective assets is that because of the critical timing of the intervention vis-à-vis their life stage, it is not sufficient to simply replicate women’s economic programming to apply with adolescent girls. Due to the **abrupt life changes that puberty causes for girls**, and the sexualized nature that society thenceforth imbues to girls’ social interactions, gender norms enforce the “protection” of girls from sexual abuse and unintended pregnancy.

These norms send mixed messages, however, in light of the ways in which girls must negotiate their daily roles as students, daughters, and productive agents.

While it may sound overly dramatic to those who do not work directly with girls in LMICs, the very norms and customs designed to protect them – limiting their spatial movement and social interactions - also operate to restrict their access to human capital building opportunities, with the ironic result of rendering their sexuality as the single reliable asset at their disposal. Girls' emerging sexuality manifests itself not only in healthy developmental ways that are desirable for them, but also – whether actual or implied - at school in discussions with male teachers about maintaining passing marks, in the local market square in negotiations with male vendors who offer to “top up” their purchases, and in encounters with older neighborhood men who offer father-like care (often missing from their lives) and help with paying rent.

The cash that girls do obtain is often subject to (their own or family-induced) pressures to help fulfill the needs presented by resource-constrained parents, siblings, and children. Girls and women are expected to – and surely derive some satisfaction from – their socially-expected actions as caretakers. These gendered norms, however, most likely begin earlier and with greater negative impacts on girls' economic empowerment and well-being than is widely recognized.

A clearer acknowledgement and assessment of the economic nature of many of the premature and negative “transitions” that girls undergo in adolescence for the benefit of their families is needed – child marriage to relieve her parent(s) of a dependent; dropping out of school before her brother; seeking pregnancy in an effort to hold onto a male partner. The economic value (if only short-term) that households and extended families derive from this **all too frequent rapid series of disinvestments in girls during adolescence** is most likely severely underestimated.

Safer ways for girls to build their social capital, cultivate and maintain networks after puberty that can benefit them economically, and access affordable financial services to increase their ability to protect and control the resources they acquire, are of paramount importance.

Experiments are under way to more rigorously test and better assess the impacts of the asset-building approach described here and many organizations are attempting to improve programming to economically empower girls. As of late 2016, the Population Council and partners have 14 RCTs in progress (with approximately 50,000 adolescent girls) that test some variation of the integrated asset-building approach. This will provide valuable insights into how to improve girls' economic decision-making power. It is important to note, however, that the duration of the follow-up assessments for most of these studies will not be of sufficient length to allow us to know whether the programs have lasting impacts and how girls fare over time, economically or otherwise. Longer-term tracking of well-designed girl-centered programs needs to continue to be supported by donors.

Even with these and research being undertaken by sister organizations, there remain key outstanding questions with regard to adolescent girls' economic empowerment (Bruce, Scavone, Torres 2015). These include:

- Can better outcomes be achieved by starting with younger girls (ages 8-12)? At what age are girls recognized to be economic participants and therefore in need of becoming financially conversant?
- What is the impact of life-skills on key tangible outcomes (such as behaviors and health) for girls? What evidence is there that these areas interact with the ability of girls to engage in decent and profitable income generation? How do these skills relate to diversification of income sources? Assuming these knowledge, skills and attitude changes are meaningful, how much exposure is needed, at what points in her life, for a girl to acquire them and for them to persist?
- In review of traditional and non-traditional income sources for adolescent girls – what are sectors or specific contexts where women are moving into non-traditional work roles in safe and equitable ways? In what situations does non-traditional work increase vulnerabilities? How can traditional female work ensure safe and fair equitable income sources (i.e. working from home in cooperatives, day care centers, midwifery and nursing?)
- What new classes of significant, stable income generating opportunities are emerging in the world today that (rural and urban) females could gain access to, or even dominate, at scale? Services provision, especially health and education (including tutoring) seem to have a lot of potential - how can we increase female employment / income generation in these areas?

Appendix 1: Recommended elements for girl-centered empowerment programs

Girls - by local “segment” according their age, school enrollment and marital status and recruited using a girl-centered household listing methodology such as the “[Girl Roster](#)”™ (see Appendix 2) - should meet weekly at a specified day and time in a local, accessible, safe space to strengthen their social network and acquire new skills.

A contract between the girl program and the community leadership should be established – to raise the profile of the program among local leaders and parents, and to guarantee that the community maintains and clearly posts the hours and rules for the community safe space for girls

Skills and activities for girls should include an age-appropriate mix of the social, health and economic assets, such as:

- Knowledge about one’s body, menstruation, methods for delaying and spacing births
- Comprehensive HIV knowledge
- Assistance to access health and violence prevention services
- Information about the benefits of formal schooling (to girls and to parents and local leaders)
- Public/civic engagement activities (e.g., conducting a local situation analysis, organizing a public awareness campaign) to raise the local visibility of girls and increase their bridging social capital to people who could connect them to training and productive opportunities
- Locally-tailored and age-appropriate financial education, linkages to formal savings options, and help with the paperwork (including ID documents) and introductions needed to access vocational/job skills training

In our experience, the economic subcomponents of a girls’ program should follow these guidelines:

1. Micro-loans are NOT appropriate for girls; loans present risks to girls (Dunbar et al 2010)
2. ROSCAs/group rotating savings are NOT appropriate for girls (Erulkar and Chong 2005)
3. Group-based business approaches are NOT appropriate – they are too risky (Hallman, Cerna-Turoff, Matee 2015)
4. Financial education is a safer way to start introducing girls to financial concepts, especially those who are “off-track” vis-à-vis school enrollment, marriage and motherhood status (Bruce and Hallman 2008)
 - a. The curriculum must be adapted for

- i. The local context and culture (avoid western notions of self and discuss family obligations and pressures)
 - ii. The target segment of girls (by age, schooling, marital and motherhood status)
 - b. Financial education should include at least these basic elements
 - i. How to obtain birth certificate and/or ID document for self/child/guardian
 - ii. Making a budget
 - iii. Making a personal financial plan (short-, medium- and long-term)
 - iv. The difference between needs and wants
 - v. How to apply to or re-enter schooling or training
 - vi. How to apply for educational/vocational financial assistance (grants, loans)
 - vii. The risks of buying on credit, rent-to-own, hire-purchase agreements
 - viii. Options for saving money safely
 - ix. Fees that banks charge for different types of accounts
 - x. How to read a bank statement
 - xi. How to make a CV
 - xii. How to fill out a job application
 - xiii. Mock job interview practice
 - xiv. Basic entrepreneurial accounting, business management and market research skills
- 5. Issues around savings accounts for girls – these should be negotiated and agreed via an MOU with a local financial institution (Sebstad 2011; Ainul et al 2013; Johnson et al. 2015)
 - a. Many banks are not interested in serving girls, especially poor girls as they fear
 - i. savings amounts may not be large enough to cover admin costs for accounts
 - ii. it may damages the elite image they have carefully cultivated
 - iii. Social responsibility mandate and/or cultivating potential future customers are the primary aims of institutions that have been willing
 - iv. Banks perceive demands of offsite banking to be logistically difficult and costly; and if deposit yields are low, they may not recover their costs
 - b. Individual saving accounts
 - i. There is a need to change minimum age laws for savings accounts – vary by country; some are 18, others 16, others 14.
 - ii. There is a need to waive/adapt formal ID doc requirement

- iii. There is a need to waive/adapt parental co-sign requirement for those under legal age for opening a savings account (mentor or teacher could be a substitute co-signatory)
 - 1. There is a need to waive/adapt requirement for parent/co-signer to have an ID
- iv. There should be no fees for withdrawals (need for liquidity)
- v. There should be no minimum deposit for the account
- vi. The rules should be clear and in language accessible to the target segment(s) of girls
 - 1. There are cases of girls losing all their savings because of requirements they did not understand
 - 2. Truth in advertising laws and standardization of bank products could help
- c. Expanded hours and spatial accessibility of the product/service is key for girls (bank come to girl groups; or mobile money if available)
- d. “Banks”, “savings” and “savings accounts” are perceived by poor girls as for rich people. Use terminology they understand.

Appendix 2: The Population Council girl-centered program approach begins with house-to-house identification, market segmentation of girls, and intentional program design

The Population Council's 15 years of intensive engagement with programs to improve the lives of adolescent girls has made us realize the high priority that must be afforded to programming in a way that directly addresses the internal heterogeneity of girls; **"market segmentation" of girls locally is key**. It is, therefore, essential that the first and most critical element of any program being planned is the identification of segments of girls to which specific problem statements, goals, program content, and related metrics are attached (Erulkar 2014; Atkinson and Bruce 2015; Greene and Merrick 2015).

Starting with a demand-led "youth" program or generic "girl" program approach without identifying the segments of girls that exist locally turns out inevitably to be an exercise in mainly "older male youth" (aged 20-35) participation and/or capture of "elite" girls – subpopulations who are the most mobile spatially within communities (Hallman et al 2014; Bruce 2016) and who have the social and economic resources to avail themselves of opportunities that are not purposefully designed with subgroups of "off-track" girls in mind. Programs that use local elites as role models intended to influence adolescents with few economic or social resources – and to feel badly about themselves when they cannot do so - have no history of success.

Successful girl programs identify local segments and then **recruit girls by "segment"** - according to age, school enrollment, parent co-residence, marital status, and childbearing status. Programming to very broad categories of girls who are mixed along these lines results in those who most off-track being the least likely to enter and continue with the program, resulting in their being left further behind peers (Bruce and Hallman 2008).

The Population Council utilizes a girl-centered census saturation approach to define the **local "universe of girls"** and define heterogeneous segments within it. Finding all local girls is important, as programs are more likely to have an impact when a large proportion of eligible girls is reached instead of working only with small numbers of girls (Erulkar 2014). "Saturation" of programs for girls can also serve to transform local norms around girls' spatial access to and rights within the community (Erulkar 2014).

Trained female enumerator teams – never individuals - go house-to-house within a specifically demarcated geographic area (often the catchment area around a facility that will serve as the girl program safe space meeting place). This defined geographic area should correspond with the **"walkable community"** (Population Council 2016) of girls. In other words, girls will need to be able to access the facility in order to participate in the program, so enumerating any larger geographic area is not a logical or cost-effective approach.

The **female enumeration teams** do an initial walk about the area with community leaders so that (a) unsafe spaces can be identified and cautioned used there during the exercise, and (b) community members become aware of what is going on and are more willing to participate. The enumeration is carried out in female teams primarily to increase the visibility of the “girl project” with local community members. The demonstration effect of teams of young women canvassing a local neighborhood in an official capacity already begins to transform attitudes about gender (Hallman et al 2016a). Enumeration within teams also increases the safety of those undertaking the girl-centered census.

Enumeration teams visit every single house in the area, making up to three visits to each, recording GPS coordinates and a listing of household members, including their sex, age, marital, childbearing and schooling status. Adult females are the respondents during these visits, as they are better informed than males on the aspects of girls’ lives that are key to program segmentation. The house-to-house visits also allow the enumerator teams to find **girls who may otherwise be invisible**, such as child domestic workers who are largely confined to the home (Erulkar, Mekbib, Simie, and Gulema 2006; Erulkar, Semunegus, and Mekonnen 2011; Erulkar, Ferede, Girma, and Ambelu 2013), girls with disabilities, and child sex workers.

In its most recent version, this girl-centered saturation census exercise is performed using mobile devices, with GIS and demographic data uploaded daily to a cloud-server. The compiled data are then displayed via a GIS map and a data output table that helps to define local segments of girls - through disaggregating the local universe of girls by age, marital, childbearing and school enrollment status. This exercise can also help identify local older adolescent girls/young women who can serve as **female mentors** to those girl groups that will be maintained for the duration of the program. Typically there are local females aged 15-19 and 20-24 who have a relatively high level of educational attainment by local standards (some secondary or completed secondary) and are not fully employed. Girl program mentors should reside in the local program catchment area in order for the weekly meetings to proceed smoothly, to increase local human capital and capacity, and for girls to be able to access mentors during crises outside of the weekly girl group meeting time. Mentors are responsible for following up with the girls they enroll. If a girl is absent for three or more group meetings, the mentor visits the girl’s home to determine why she has not recently attended. In some cases, the girl’s parents or employer have barred her from participating, in which case the mentor attempts to renegotiate on behalf of the girl. During the program, mentors impart skills and provide support and encouragement to girls, often to deal with situations where sexual coercion, unfair opportunity structures, and other exploitative circumstances exist. Mentors often accompany girls to places they are unfamiliar with, such as a clinic, a bank, etc.

Most Population Council girl-centered projects utilize this rigorous house-to-house method (traditionally utilized by community-based distribution agents or health

extension workers) to not only identify local segments of girls but also to recruit those within the defined segments to participate in the program (Erulkar 2014). Using the girl census information on girl segments, along with the GPS data, local young women trained as mentors go to households of girls within the defined program target segment to **recruit girls** by requesting their participation in the program. In addition, mentors discuss participation of interested girls with their parents or guardians, or in the case of domestic workers with their employers, who often do not initially support their participation. This has resulted in a greater proportion of eligible girls participating in programs than would have been the case using a traditional “demand-led” strategy. This has particularly been the case with segments of girls that are very hard to reach such as child domestic workers. Without this crucial first step, the programs could not have achieved the coverage and scale that some have (Erulkar, Ferede, Girma, and Ambelu 2013).

The approach can be summarized according to the following steps. More information and tools for undertaking each step can be found Population Council’s 2016 toolkit [“Building Girls’ Protective Assets”](#).

6. Define boundaries and map the community
7. Gain community buy-in
8. Enumerate the local girl universe, using a girl-centered census method such as the Population Council’s [“Girl Roster”](#)TM
9. Define local segments of girls uncovered by the girl-centered census and assess risks by segment
10. Identify locations and times for girls to meet weekly
11. Define program content
12. Recruit, train and pay mentors a locally-appropriate stipend/wage
13. Establish monitoring and evaluation metrics at the girl-level
14. Develop the monitoring and evaluation tools, system, roles and responsibilities
15. Recruit and retain girls by segment

This approach has the advantage of reaching girls who are the most marginalized and “off-track” – those that programs often wish to and claim to reach, but in reality have difficulty recreating and retaining. The activity of mapping the community with a girl focus in a team that involves trained local young women and community leaders raises the profile of girl activity in the community, which begins to change social attitudes. The census approach also makes it possible for programs and research projects to segment girls into more homogenous groups and devise programming, as well as measures, that better meets girls’ needs. With the GPS information from the census exercise, program mentors are able to visit a girls’ house if her program attendance wanes. The physical location of girls’ households also better enables enumerators to find them follow-up interviews, thus reducing attrition in longitudinal studies. We have successfully used this approach in RCTs of girl programs that are randomized at the community- or school-

level; we currently have 14 RCTs underway that involve approximately 50,000 adolescent girls.

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