Identifying Research Gaps and Priorities for Women's Economic Empowerment: Gender and Youth Employment

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1. Background

As part of the broader UN Foundation initiative to undertake research on successful approaches to promoting women's economic empowerment, this analytical review paper will assess the body of recent evidence on active labor market policies for female youth employment.

In the past five years, dozens of initiatives have been launched focusing on facilitating readiness for and access to decent employment for young people in low and middle income countries. Some of these programs, such as those that are part of the World Bank's Adolescent Girls Initiative (AGI), and the Population Council's Girls' Livelihood Initiatives, are explicitly targeted towards young women. Others, including training programs, wage subsidies, and entrepreneurship and microenterprise development, are not gender-targeted, but may have differential impacts on male and female beneficiaries.

From a program design perspective, some general lessons have already been learned about how to increase young women's participation in youth employment programs. These include: targeting young women's effective participation in programs, offering non-traditional skills training, providing safe training/employment spaces for girls, and adjustment of program content and design to account for time use constraints and other gender specific needs (World Bank 2010). This paper will build on these findings by carefully reviewing and assessing the latest international evidence on the gender-specific impacts of youth employment policies and programs.

This analytical review will:

- Assess the most recent international data on gender gaps in youth employment.
- Synthesize, compare and contrast the evidence on the impacts of a broad range of active youth labor market programs on young women's economic empowerment. Here, the focus will be on:

- Evaluating the differential impacts of alternative categories of interventions on economic outcomes for female youth. For example, assessing the relative scope and magnitudes of benefits from vocational training, voucher schemes, small enterprise grants, and targeted microfinance programs.
- Comparing the effectiveness of different programs across regional and cultural contexts, as well as diverse levels of economic and labor market development and rural versus urban settings.
- Identifying the specific elements and/or design features of programs that have contributed to their success or failure, including unintended consequences for outcomes not initially identified within the objectives of the intervention.

- Ascertain "lessons learned" from recent experience with youth employment programs for women, in a format which contributes to the development of the "roadmap" framework of the broader research initiative.

2. Gender and Youth Employment in International Perspective

(a) Recent Trends in Female Youth Employment in the Developing World

According to the most recent (2012) update of the ILO's ***Global Employment Trends for Youth***, the economic crisis abruptly ended the gradual decline in global youth unemployment rates during the period 2002–07. At 12.6 per cent in 2011 and projected at 12.7 per cent in 2012, the global youth unemployment rate remains at least a full percentage point above its level in 2007. The ILO report also notes that participation rates of young men and women are not only driven by economic conditions
but also by institutional factors such as broader societal values, culture and norms which are particularly important in regions with large gender gaps such as South Asia, the Middle East and North Africa. Moreover, demographic trends are such that

the youth labor force continues to grow in precisely those regions where few opportunities for paid work exist
and where working poverty is widespread, in particular in Sub-Saharan Africa and South Asia (ibid.).

Tables 5 and 3b from the ILO (2012) report illustrate regionally-specific gender gaps in youth labor market participation rates and recent trends in female youth unemployment. Within the developing world, there are marked regional differences in the gender gap in youth labor force participation rates. In South Asia, the Middle East, and North Africa, fewer than one-quarter of young women are in the labor force, while over half of female youth in East Asia and Sub-Saharan Africa are considered to be economically active, on par with their male counterparts. (See Table 5.) For female youth in developing countries, recent increases in unemployment have been particularly large in North Africa, where unemployment among young women has risen by almost 30% since 2008 (see Table 3b). In South Asia, female youth unemployment has increased by almost 14% in the same period.

Table 5. Gender gaps in youth labour force participation rates, by region, 1991, 2001 and 2011

	Male (%)			Female (%)			Gap (percentage point)		
	1991	2001	2011	1991	2001	2011	1991	2001	2011
WORLD	67.0	60.4	56.3	51.0	44.3	40.7	16.1	16.0	15.6
Developed Economies & European Union	58.8	54.4	49.7	52.4	49.1	45.6	6.4	5.3	4.1
Central & South-Eastern Europe (non-EU) & CIS	56.7	48.9	49.8	44.2	35.3	34.6	12.4	13.6	15.2
East Asia	75.3	60.9	59.0	78.0	68.1	61.6	-2.7	-7.3	-2.5
South-East Asia & the Pacific	65.6	64.0	59.3	52.5	49.4	45.1	13.2	14.6	14.2
South Asia	70.3	66.2	57.6	32.5	28.7	23.4	37.8	37.5	34.1
Latin America & the Caribbean	71.3	66.4	62.6	39.6	42.5	42.7	31.7	23.9	19.9
Middle East	57.2	50.9	46.7	12.6	13.7	13.1	44.6	37.2	33.6
North Africa	51.7	48.7	47.0	21.6	19.3	19.6	30.1	29.4	27.4
Sub-Saharan Africa	58.3	56.6	55.9	49.7	51.3	51.4	8.6	5.3	4.5

Source: ILO (2012)

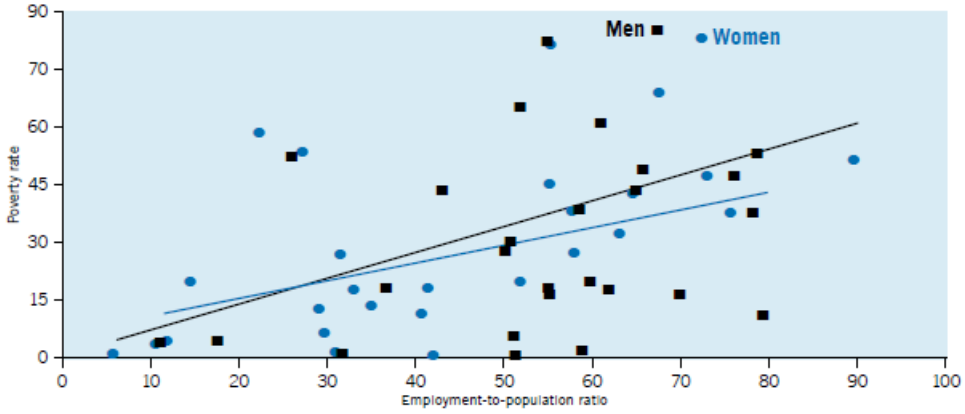
Table 3b. Change in female youth unemployment and unemployment rates between 1998 and 2008 and between 2008 and 2011, by region

	Change in youth unemployment (%), 1998–2008	Change in youth unemployment rate (percentage point), 1998–2008	Change in youth unemployment (%), 2008–11	Change in youth unemployment rate (percentage point), 2008–11
WORLD	–0.9	–0.6	5.8	1.0
Developed Economies & European Union	–18.2	–2.0	26.8	4.4
Central & South-Eastern Europe (non-EU) & CIS	–26.1	–5.7	–2.8	0.9
East Asia	–10.8	–0.5	–6.6	–0.1
South-East Asia & the Pacific	23.7	2.3	–5.3	–0.6
South Asia	7.7	0.4	13.6	1.9
Latin America & the Caribbean	–4.7	–2.4	3.6	0.6
Middle East	42.0	4.0	2.7	1.1
North Africa	5.7	–1.1	27.3	9.1
Sub-Saharan Africa	17.1	–1.7	6.2	0.0

Source: ILO (2012)

Figure 11, also from the ILO (2012), is based on analysis of household survey data for a sample of 24 developing countries, and shows a statistically significantly positive correlation between youth employment and poverty for both men and women.

Figure 11. Youth employment and poverty in selected developing economies, by sex (%)



Note: The estimated coefficient of the regression line for young women is significant at the 99 per cent confidence level.
Source: ILO (employment) and World Bank (poverty) calculations based on national household surveys (see table 8 for a list of countries and years).

Source: ILO (2012)

(b) What are the Potential Benefits of Adolescent Girls' Labor Market Participation? Impacts on Income, Empowerment, and Economic Growth

The most apparent benefit of adolescent girls' employment is that it generates income for poor households. A common finding of studies of export-oriented formal sector industries in developing countries is that wages are significantly higher than in the informal sector, particularly for young women with low levels of education. In Madagascar, for example, where about two-thirds of export processing zone employees are young women with less than eight years of education holding their first job, earnings in the Zone Franche are 77% higher than informal wage work for women who have completed primary school (Glick and Roubaud 2006).

It is also commonly the case that unmarried girls contribute most if not all of their earnings to their parents' households, helping to finance basic expenditures such as food and housing, as well as longer-term investments in health and education. In Bangladesh, for example, 77 percent of 10-14-year-old garment workers pool all their income with the household, compared with 48 percent of 15-19-year-olds. The scope for some control over income appears to rise with age and income. However, most women, whether they live at home or elsewhere, state that their incomes are an integral part of the larger household budget (Amin et al. 1998). Other data from Bangladesh suggest that female workers employed in the export-oriented garment industry contribute 46 percent of their family income; that 23 percent of the unmarried garment workers are the main earners of their family; and that without female workers' earning, 80 percent of their families would slide below the poverty level (Paul-Majumder and Begum 2000).

The impact of adolescent girls' employment goes beyond immediate income generation. There are also important potential effects on longer-term career trajectories and future earnings, psychological and social development – including the adoption of risky behaviors – savings and asset accumulation, and the delay of marriage and childbearing.

In their study of garment workers in Bangladesh, Amin et al. (1998) argue convincingly that opportunities for labor-force participation provide a social setting in which some young Bangladeshi women have the opportunity to experience adolescence – a developmental phase bridging childhood and adulthood that is often denied to girls who marry young, moving directly from their parents' home into roles as wives and mothers. By working outside the home in a mixed-gender environment, teenage girls who might otherwise be quite secluded have the chance to develop relationships with their peers, and to gain experience interacting and negotiating with men outside of their immediate families. This has the potential to help young working women develop increased confidence and independence, which may empower them in other aspects of their lives, including marriage and motherhood.

Earning an independent income allows young women the possibility of accumulating savings and assets. Young female factory workers in Indonesia reported setting aside 25-40% of their wages in rotating savings associations (Wolf 1992). Studies in both Bangladesh and Egypt suggest that at least part of the motivation for daughters to join the labor force is to save money for dowries and marriage expenses. This savings impact is important for several reasons: it provides young working women with experience in personal financial management; generates funds which can be used for insurance or investment purposes; and – perhaps most significantly – creates the potential for these girls to enter marriage with some independently controlled assets. A large body of research supports the notion that the resources that women contribute to marital unions increases their bargaining power within the household, with implications for reproductive decisions, as well as expenditures on children's health and education (cf. Quisumbing and Maluccio 2003).

A final potential non-economic beneficial effect of young women's labor force participation is that it delays marriage and childbearing. Evidence from Bangladesh suggests that a considerably higher proportion of garment workers remained single

compared with nonworking peers of the same age (Amin et al. 1998). In the 15-19 age group, 74 percent of the workers surveyed were single, compared with 64 percent in their villages of origin (the "sending" villages), 45 percent in the other, nonsending villages, and only 29 percent in the non- sending towns (see Table 3). This is important insofar as early marriage is associated with a greater risk of reproductive morbidity and mortality, disruption of girls' education, and higher levels of violence in marriage, unwanted pregnancy, and sexually transmitted disease (Mathur et al. 2003).

Table 3 Percentage of women never married, by age group, among garment workers and nonworkers, Bangladesh, 1997

			Nonworkers					
	Garment workers		From sending villages		From nonsending villages		From nonsending towns	
Age	Percent	(N)	Percent	(N)	Percent	(N)	Percent	(N)
10–14	100	(97)	97	(59)	88	(43)	54	(13)
15–19	74	(438)	64	(233)	45	(130)	29	(93)
20–24	24	(254)	7	(124)	5	(83)	12	(58)
25–29	5	(93)	0	(60)	0	(33)	4	(26)
30–34	2	(67)	0	(24)	0	(16)	0	(8)
35+	0	(56)	0	(11)	0	(6)	0	(4)

The concern over young women's economic opportunities in developing countries has macroeconomic implications as well. Based on analysis of data from 14 developing countries, Chaaban and Cunningham (2011) estimate the cost of girls' economic inactivity (relative to a norm of male youth inactivity) to be as high as 4.4% of GDP for India, 3.5% for Nigeria, and 3.3% for Paraguay.

3. What Does the Evidence Say About the Impacts of Youth Employment Programs on Women?

a. Preparing Young Women for Labor Market Participation: Vocational Training and Employment Voucher Programs

i. The Latin American Experience: the Jovenes Programs

In Latin America, a number of youth employment programs have contracted with decentralized training entities to organize and offer vocational courses in which beneficiaries can enroll. The courses, which contain both classroom and on-the-job experiences, match local firms' needs with the content of the training curriculum. These programs' documented success in promoting young women's employment can be attributed to the fact that they are exceptionally well-targeted, demand-driven, and linked with private sector labor demand. The promotion of women's equal access, especially to training in non-traditional skills, combined with the provision of additional stipends to cover childcare, most likely also plays a role in enhancing the benefits of these programs for female youth. By offering a wide range of skill training to young women and men on an equitable basis, providing additional support to young mothers in the form of a childcare stipend, and delivering the programs through decentralized mechanisms that can better capture the skills needs and work opportunities of local communities, the new "Latin American" model of vocational education has succeeded in increasing young women's employment and earnings in a number of countries.

A recent study by the Inter-American Development Bank offers a comprehensive assessment of the efficacy of six of the Latin American youth job training programs (Gonzalez-Velosa et al. 2012). The authors distinguish two major types of programs: those modeled on *Chile Joven* (including the Dominican Republic's *Juventud y Empleo*, *Jóvenes en Acción* in Colombia, Peru's *Projoven*, *Proyecto Joven* in Argentina, and Panama's *Procajoven*), and those that more closely resemble Mexico's *Probecat* (including *Becate* in Mexico and Honduras's

Proempleo). Some of the key differences between these categories of programs are:

- While the Jovenes programs provide both classroom and on-the job training, the ones based on the Mexican model only offer on-the-job training at firms with vacancies.
- Private training centers, which are selected in a competitive bidding process, are in charge of fundamental aspects of Jovenes program operation; in the Mexican model, the programs are entirely run by government agencies.
- The Jovenes programs rely on letters of intent from participating firms expressing their skill requirements and willingness to sponsor interns; in the other programs, firms are required to commit to hiring a given fraction of the trainees.
- Jovenes programs are targeted to disadvantaged youth; the others are highly selective based on employability.

Table 1 summarizes the main program components of seven of the Latin America youth job training and placement programs.

High-quality impact evaluations have been carried out for three of the Jovenes programs, the results of which are summarized in Table 2. From a gender perspective, it is worth noting that in two of the three programs, the impacts on employment and hours worked were positive only for women, and in Colombia, the labor income of women beneficiaries was 22% higher than the control group, while there was no significant difference for men. In the Dominican Republic, important differences in non-labor market outcomes for young women were also found: teen pregnancy rates were 45% lower among girls participating in the *Juventud y Empleo* program, and objective measures of future expectations and social and personal competencies were significantly higher for program beneficiaries (Ibarraran et al. 2012).

Table 1. Program Components

	Type 1 Programs				Type 2 Programs		
	Juventud y Empleo (D. Republic)	*Projoven* (Peru)	*Jóvenes en Acción* (Colombia)	*Procajoven* (Panamá)	*Bécate Práctica Laboral* (Mexico)	*Bécate Mixta* (Mexico)	*Proempleo* (Honduras)
Period of Execution	2001 to date	1996 to date	2002-2005	2003-2009[I]	2001 to date[II]	2001 to date[II]	2006 to 2009 and 2011
Classroom Technical Training -	Yes (150 hours, approx. 1 ½ months)	Yes (approx. three months)	Yes (360 hours, approx. 3 months in total for technical training and soft skills)	Only in one modality of the program (120 hours)	No	No	No
Classroom "Soft Skills" Training	Yes (75 hours, approx. ½ month)	No		Yes (150 hours, approx. in both modes)	No	No	No
On-the-Job Training or Internship	Yes (240 hours, approx. 2 months)	Yes (approx. 3 months)	Yes (approx. 3 months)	Yes (between 172 and 344 hours according to mode)	Yes	Yes	Yes (full time, from 1 to 3 months)
Firms must have Vacancies	Partially	No	No	No	No	Yes	Yes
Firms must hire % of trainees	No	No	No	No	No	Yes 70%	Yes 70%
Eligible population	Youngsters aged 16 to 29 from lower socioeconomic strata who have not completed secondary education and do not an educational center	Youngsters aged 16 to 24 from lower socioeconomic strata without higher education or university studies	Unemployed youngsters aged 18 to 25from lower socioeconomic strata	Youngsters aged 18 to 29 who are neither studying nor actively seeking employment	Unemployed or under-employed youngsters aged 16 or over who have the skills demanded by the participating firms t		Youngsters from 18 to 29, seeking employment, with three or more years of education who have the skills demanded by the participating firms
Participants must meet the firms' skill demands	No	No	No	Partially (participatns must pass tests of mental and mechanical capabilities)	Yes	Yes	Yes
The firms must finance the internship, partially or totally	No	Yes. The company pays a wage.	No	No	No	They must pay health insurance and insurance for accidents in the workplace	Wage payment is not compulsory, but usually occurs, since the youngsters join the firms under the same conditions as the rest of the workforce

Source: Gonzalez-Velosa et al. (2012)

Table2. Impact Evaluations of Type 1 Programs

	Juventud y Empleo (Dominican Republic)	*Procajoven* (Panama)		*Jovenes en Acción* (Colombia)
Authors	Ibarrarán and others (2012)	Ibarrarán and Rosas-Shady (2007)		Attanasio, Kugler and Meghir (2011)
Program components	Training in technical and "soft" skills, plus internship	"Insertion" modality: Classroom training in technical and soft skills, plus internship	"Transition" Modality: Classroom training in soft skills" and extended internship	Classroom training in technical and soft skills, plus internship
Labor Market Participation	Not significant	…		…
Probability of Employment	Not significant	National level: Not significant In Panama City: 12 percentage points Women: 12 percentage points	National level: Not significant Women: 16 percentage points	Women: 7 percentage points. Men: Not significant
Weekly Hours Worked	…	National level: Not significant In Panama City: 5 hours Women: 6 hours	National level: Not significant Outside Panama City: 5.8 hours Women: 7 hours	Women: 3 hours Men: Not significant
Labor Income	(Monthly earnings) Employees: 7 percentincrease	Not significant	Not significant	Women: 22% increase Men: Not significant
Formality	(Employment with health coverage) Men: 17 percent increase	…		(Health insurance, pension or family benefits) Women: 7 percentage points Men: 5 percentage points
Evaluation Date	18 to 24 months after the program	9 to 20 months after the program		13 a 15 months after the program
Control/ Comparison Group	Youngsters who applied but were not accepted due to oversubscription Random assignment	Youngsters who applied but did not join the program due to course cancellations that were exogenously determined		Youngsters who applied but were not accepted due to oversubscription Random assignment

Source: Gonzalez-Velosa et al. (2012)

Which components of these programs are the most effective? While there are methodological challenges to reliably disentangling the effects of the various aspects of vocational training and labor intermediation that comprise the package of services offered by these programs, results from several studies suggest the following:

- With regard to classroom training, the "soft skills" component (eg. conflict resolution, team work, and communication skills) is more valuable than the technical skills component. This finding may be due in part to a divergence between the content of the vocational training and the actual skill demands of employers.
- The quality of the on-the-job training component varies with firms' incentives to invest in youth training and by their capacities to offer high-quality instruction to their interns.
- Programs that require a commitment by participating firms to hire trainees have significantly higher job placement rates than programs which do not have such a requirement.

Why are the impacts of many of the Latin American youth labor market training programs stronger for women than for men? The first thing to note is that young women make up the majority of participants in all of the programs; in the case of Colombia's *Jovenes en Accion*, nearly three-quarters of the beneficiaries were women. Many of the programs have facilitated women's participation by providing childcare stipends during the training period. However, it is unclear whether the gender differences in impacts are due to supply-side factors such as systematic differences in skills, learning processes, or job market preferences between men and women, or to demand-side influences such as firms' preferences for female workers.

Can the Latin American model of youth labor market training be replicated in other low and middle income regions? The ability to develop these types of programs in other countries may be limited by several factors. First, the decentralized nature of

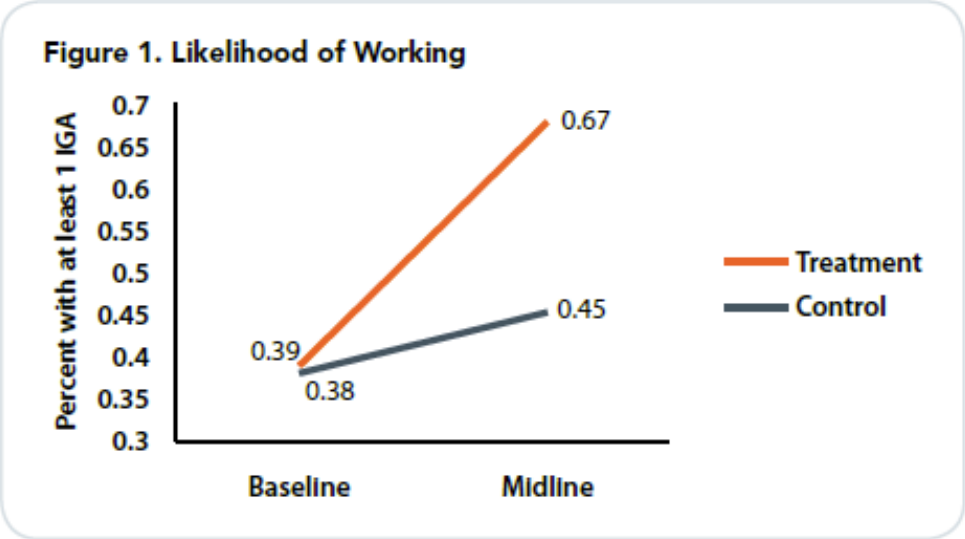
these programs relied on a pre-existing, well-developed national network of private and not-for-profit vocational training centers, as well as community-based non-governmental organizations, with which to contract. While the quality of the individual training institutes varied, the basic infrastructure was already in place with respect to facilities, personnel, and links to local employers. Even where participating NGOs may not have had prior experience in offering vocational training, the selection criteria of the program helped to assure that they met certain quality standards. Many developing countries lack such vocational training infrastructure. Second, the formal private sector in these middle-income countries is large and vibrant enough to be interested in participating in such a scheme; none of the evaluation reports mentioned lack of private firm participation as a limiting factor. In countries where the formal sector is small, creating such linkages to provide on-the-job training may present more of a challenge. A third set of factors limiting the replicability of the Latin American youth employment training model are more social in nature, related to the relative lack of restrictions on young women's mobility and their ability to interact with men in public. The gender-integrated, training center-based approach that has had so much success in Latin America would be unfeasible to implement in societies where young women are largely confined to their parents' or husband's home, and/or where prohibitions exist on the intermingling of unrelated men and women in the public sphere.

ii. The Adolescent Girls Initiative

Besides the Jovenes programs in Latin America, the most comprehensive and ambitious set of school-to-work labor market training programs targeted to adolescent girls is the World Bank's Adolescent Girls Initiative (AGI). Launched in 2008, the AGI is comprised of interventions in eight countries – Afghanistan, Haiti, Lao People's Democratic Republic, Jordan, Liberia, Nepal, Rwanda, and South Sudan – which are currently at different stages of implementation and evaluation. While each country program has unique features, all include a job skills training component.

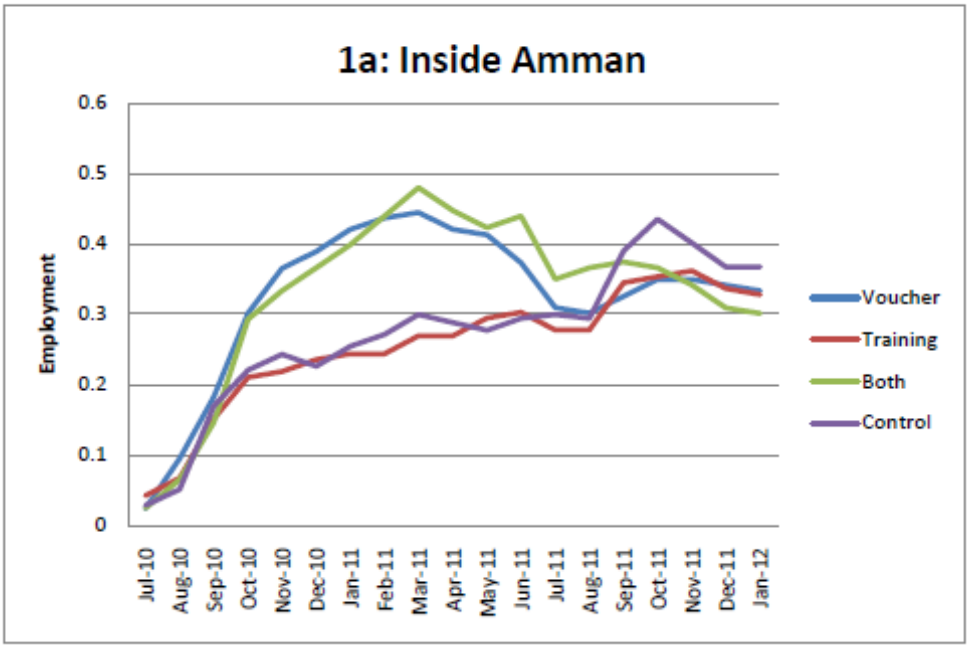
The first AGI program, Economic Empowerment of Adolescent Girls and Young Women (EPAG), was carried out in Liberia, with support from the Nike Foundation. The program consists of six-months of classroom training followed by six-months of placement and support (including micro-enterprise advisory services and internship and job placement assistance). The aim is to smooth the transition from the classroom to wage or self-employment. 70% of girls are trained in business development skills and 30% in job skills targeted to sectors with high demand for workers. All participants receive life skills training specifically designed for Liberian girls. In addition, trainees receive small stipends contingent upon classroom attendance and are assisted in opening savings accounts at local banks. (World Bank 2012c)

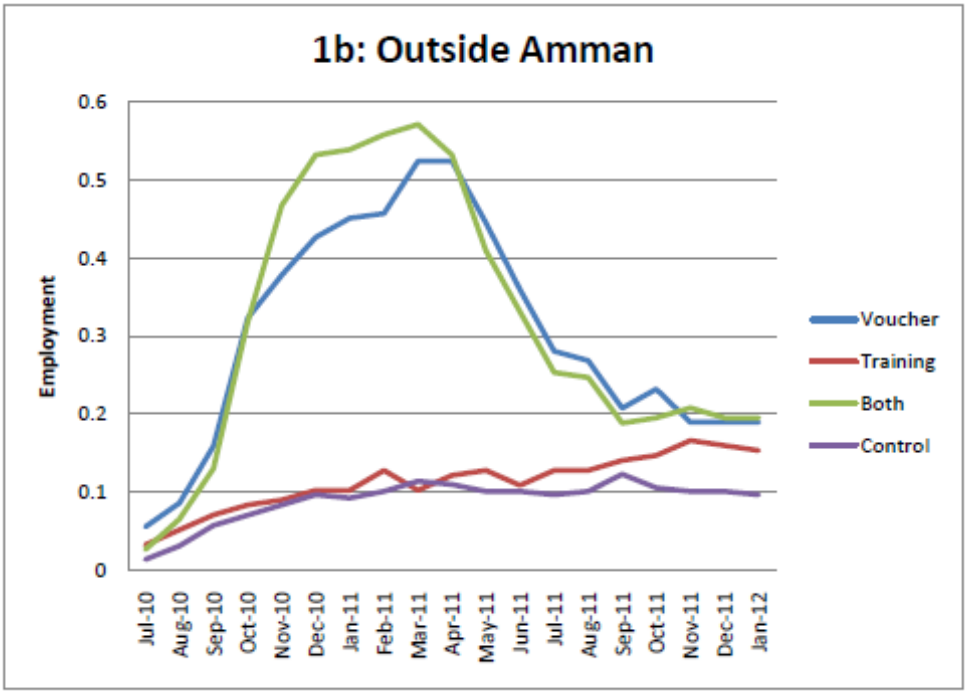
Using a randomized pipeline research design to measure the impact of the program on participants who received training in the first round relative to those in the second round, researchers have found that EPAG has been very successful in achieving its primary objectives—increasing employment and earnings among young women. Based on a midline survey conducted six months after the first round of classroom-based phase of the training program ended, employment was 50% greater and incomes were 115% higher among trainees, compared to those in the control group (see Figure 1). These gains were particularly large for women who received business skills training, and all graduates were more likely to be involved in self-employment than wage employment – a finding which reinforces the importance of incorporating entrepreneurial and life skills curricula in contexts where wage employment is limited. Although program costs are relatively high (on the order of $1200 – 1700 per participant), a preliminary cost-benefit analysis suggests that, given the magnitude of the income increases among trainees ($30 - $75 per month), the gain in earnings can cover costs in 2 years for business skills trainees and 8 years for job skills trainees (ibid.).



The Jordan AGI, called New Work Opportunities for Women (NOW), in addition to offering employability skills training (eg. team building, communication and presentation abilities, business and c.v. writing, and customer service) to community college graduates, is experimenting with the provision of job vouchers to incentivize firms to hire new graduates with no labor market experience (World Bank 2010). While the initial results indicated an encouraging impact of temporary wage subsidies on young women's employment and income, these effects do not appear to last long after the expiration of the voucher. In the short run (six months after the initiation of the program), employment for women who received vouchers increased by 25 percentage points for women in the capital city of Amman and by 50 percentage points in other areas. However, as soon as four months after the wage subsidy period ended, employment rates for program beneficiaries in Amman were no higher than for the control group, and the effect for women in other areas was much reduced and probably attributable to displacement of other workers (Groh et al. 2012). Moreover, the soft skills training component of the Jordan program appears to have had virtually no impact on young women's employment. (See Figure 1). These disappointing results suggest that interventions to address demand-side constraints that prevent firms from creating more jobs for young women may instead be needed to address the problem of persistent low employment for women throughout most of the Middle East.

Figure 1: Employment rates over time by location and treatment status





Source: Groh et al. (2012)

In Nepal, the Adolescent Girls Employment Initiative (AGEI) is scaling up and modifying an existing technical skills training and placement program (the Employment Fund) by providing life skills training and an outreach and communications campaign to attract poorer and less educated girls to the services. Early results indicate that 90% of program training graduates have passed a skills test, and 83% of girls who have completed training have found employment (World Bank 2012).

In South Sudan, the AGI is being implemented by BRAC, as part of the latter's Empowerment and Livelihoods for Adolescents (ELA) program (see Section 3c below). 100 adolescent clubs were established in five counties in four states of South Sudan. Girls are receiving life skills and livelihood training in selected trades, including driving instruction, computer training, tailoring, agriculture, and hair dressing. BRAC is also providing basic financial literacy skills training (including an introduction to microfinance concepts) to all 3,000 AGI participants in the adolescent girl clubs. In November 2011, BRAC initiated the savings and microcredit component of the AGI program by organizing interested members into savings clubs. A baseline survey was conducted before initiation of the program, but mid-term impact results are not yet available.

In Lao, the emphasis in the AGI program is on building the capacity of unemployed young women to engage successfully in small business activities. Implementation began in late 2010 with a business plan competition, the winners of which were then offered a business start up training program. The most promising projects were awarded grants and the young entrepreneurs have been matched with mentors from the private sector that will support grantees as they set up businesses.

iii. The Value of Information

Both the Latin American youth programs as well as the projects supported by the Adolescent Girls Initiative rely on combining training and direct labor market intermediation to enhance beneficiaries' access to jobs. An alternative approach is more indirect in nature, and relies on providing information about existing labor market opportunities to disadvantaged young people and their parents. The expectation with these sorts of interventions is that knowledge of employment opportunities will elicit household-level investment in the accumulation of the necessary skills and human capital to be qualified for the jobs. In other words, as parents (and young people themselves) perceive higher economic returns to human capital, they will allocate scarce resources to preparing their sons and daughters (or themselves) for paid employment.

Several studies from developing countries indicate that information alone can play a powerful role in readying youth for the labor market. In the Dominican Republic, eighth-grade boys who were provided basic information about the earnings differences between primary school graduates, high school graduates, and university educated workers stayed in school longer than a control group of boys who did not receive the information (Jensen 2010). Likewise, in India, girls from villages where recruiters from the business process outsourcing industry held information sessions were significantly less likely to get married or have children, and more likely to enter the labor market or obtain more schooling or postschool training (Jensen 2012). An ongoing evaluation of the Technical and Vocational Vouchers Program in Kenya has also found that providing trainees with information on the returns to vocational education in different fields influenced more women to enroll in traditionally male-dominated (and higher-paying) courses of study (Hicks et al. 2011).

b. Can Young Women be Successful Entrepreneurs? Small Enterprise Grants and Targeted Microfinance Programs

The potential for youth to effectively utilize and benefit from grants and loans geared towards self-employment is controversial, and the evidence is mixed. In its assessment of the use of microfinance programs as a tool to address adolescent girls' vulnerability to HIV infection, USAID (2008) argues that traditional microfinance programs are not suitable for younger adolescents, while specially adapted programs (emphasizing business training over business plan development, smaller loans of shorter duration, and access to their savings) might be appropriate for older adolescents. This argument is based on evidence that suggests that although poverty is a primary factor that increases adolescents' vulnerability to HIV, economic objectives do not drive the behavior of this age group as they do adults (ibid.). Rather,

> In adolescents' lives, social objectives rank as high in importance as economic objectives, and on a macro scale, other forces (i.e., lack of access to formal schooling or low-quality schools) reduce adolescents' ability to make good use of the economic opportunities that might be available. (USAID 2008:7)

The experience of the Tap and Reposition Youth (TRY) project in Kenya is indicative of the kinds of challenges and limitations faced by microfinance programs targeted to adolescents. During the first phase of the project (1998-2000), the implementing NGO (the K-Rep Development Agency) essentially replicated its Asian microcredit model for the urban teen girls it was targeting: groups of 25 received training, contributed to group savings, and applied for microloans for small business undertakings. As repayment rates dropped and groups began to dissolve, modifications were made in the second phase (2001-2004). Specifically, TRY expanded on its social support aspect by adding adult mentors to work with the groups in parallel with credit officers. But high dropout rates continued due to the demands of the savings and lending program. In 2004, the program further evolved to include a "Young Savers Club," which allows for voluntary individual savings and maintains group activities (Erulkar et al. 2006).

The experience of TRY over a 10-year period offers an unusual opportunity to learn lessons about how to adapt program models to the specific needs and constraints of adolescent girls and young women. In urban Kenya, for the majority of young women, entrepreneurship and repeated borrowing were not primary concerns. Rather, their fundamental needs were related to acquiring social capital (including accessing support groups and mentors), maintaining physical safety, and having the opportunity to save their money in a safe, accessible place. When these needs are met, entrepreneurship and use of credit opportunities may follow (ibid).

However, recent findings from an experimental evaluation of the Youth Opportunities Program in Northern Uganda suggests that, at least in some contexts, young people can make excellent use of unconditional cash transfers to invest in vocational training, tools, and small enterprise start-up costs (Blattman et al. 2011). In this program, which was launched by the Government of Uganda in 2008, applicants were required to form a group of roughly 15 to 25 young adults interested in a vocation and submit a proposal for purchasing skills training, tools, and other materials required to start an enterprise. On average, successful groups received a lump sum cash transfer of approximately $7,000 to a jointly held bank account. Groups were otherwise free of supervision or oversight in the actual spending; they were responsible for selecting a management committee of five members, choosing the skills and schools, and budgeting, allocating, and spending all funds.

The mid-term economic and social impacts are substantial. Program beneficiaries make good use of the transfers: groups spend the majority of their transfer on skills training fees and durable assets, with the remainder for materials, consumption, transfers and savings. Nearly 80 percent of the 'treated' — those in groups who receive the government cash transfer — enroll in vocational training, and they acquire and grow business assets. Moreover, the program has large and significant effects on employment and income. Both men and women increase their hours in employment outside the home—by about 25% among males and by 50% among females. Two years after the transfer, roughly two-thirds of the treated are

engaged in skilled work, compared to just over one-third of controls. Finally, economic returns are almost uniformly positive, and are relatively high for a majority of beneficiaries. The average beneficiary increases net income by about $9 per month, a nearly 50% increase over the control group (ibid.).

Another positive experience with cash transfers to poor youth comes from Malawi, where a unique experiment targeted at adolescent girls found important differences in the impacts of unconditional transfers as compared to transfers conditional on school attendance (Baird et al. 2011). Specifically, while the conditional cash transfer program had a much larger impact on girls' school enrollment, attendance, and test scores, the unconditional transfer allowed girls who did drop out of school to substantially reduce their rates of teenage pregnancy and marriage – outcomes which are arguably of equal importance to their current and future economic and social welfare, including their ability to enter the labor market. Therefore, even though cash transfers to disadvantaged youth may not always be put to the short-run purposes intended by policymakers (such as human and/or business capital investment), they may provide a temporary source of income which allows young girls in particular to postpone becoming economically dependent wives and mothers.

c. Linking Adolescent Reproductive Health Programs with Economic Empowerment: "Livelihood" Programs

An alternative approach to enhancing young women's economic opportunities comes largely out of the population and reproductive health field, where programming targeted specifically to adolescent girls has only relatively recently recognized the economic dimension of the developmental transition from childhood to adulthood. The rationale for integrating "livelihoods training" into population work is summarized by Mensch et al. (2004):

> Broadly conceived, the "livelihoods approach" to adolescent programming attempts to develop technical and life skills while influencing social networks and improving access to savings, loans, and markets. In settings where young women's movements are

> restricted to the domestic arena, providing safe spaces outside the home is expected to promote mobility and independence and give girls greater visibility in the community. By increasing contact with others outside the family, including both female peers and adults who can function as mentors, social and interpersonal capacities may be advanced and communication skills developed. Finally, livelihood programs offer acceptable settings for supplying information about reproductive health.

BRAC, based in Dhaka, Bangladesh, and with programs in ten countries across Asia and Africa, has been evolving its approach to adolescent programming since the launching of its Adolescent Development Program (ADP) in 1993. The ADP is based on the formation of clubs which combine social gathering with a life skills course (taught by a trained peer leader) focused on issues such as early marriage, dowry, and reproductive health (Bhattacharjee and Das 2011). Workshops with parents and community members are also integrated into the ADP model. In 2000, BRAC initiated a separate, microfinance-based program targeted to girls and young women between the ages of 14 to 25 years, called Employment and Livelihood for Adolescents' (ELA). As with BRAC's regular microfinance program, beneficiaries form Village Organizations (VOs) and are required to save in a BRAC savings account for four consecutive weeks before becoming eligible for a loan, which are significantly smaller in amount than those offered to adult borrowers. Most recently, and with financial support from the Nike Foundation, BRAC has begun to integrate components of both the ADP and ELA programs, in an effort to empower adolescent girls both socially and financially. This new effort (called Social and Financial Empowerment of Adolescents (SoFEA) in Bangladesh, and ELA in Africa), targets rural adolescent girls and is comprised of six components: a secure place for adolescent girls to socialize; life-skills training; livelihood training; financial literacy; savings and credit facilities; and community sensitization (ibid.).

Several recent evaluations of BRAC's adolescent programs shed light on the potential impacts of combining peer club formation, life skills and livelihood training, and specially designed microfinance products. In Bangladesh, Shahnaz and Karim (2008) evaluate a range of outcomes for girls who participated in an "enhanced" ELA program which included non-financial components such as a social

meeting space, skill training, and structured group discussions of issues relevant to female adolescent development. While program participation was not randomly assigned, and there is evidence of significant selection bias, average treatment effects estimated using propensity score matching suggest statistically significant increases in earnings and savings, as well as positive impacts on social interactions, reading, and mobility. (See Table 6 from Shahnaz and Karim [2008].)

Table 6. Average treatment effect of participating in ELA Centre

Indicators	ATT	t-value
Whether earned in the last 6 months (proportion)	0.158	3.395***
Earning in the last 6 month (taka)	539.01	2.177**
Financial literacy (scored in the scale of 0-100)	2.65	1.502
Took loan in last 2 years (proportion)	0.39	8.635***
Amount borrowed (taka)	2473.26	3.914***
Borrowed and invested (proportion)	0.27	7.084***
Whether saved in last two years (proportion)	0.38	8.512***
Amount saved (taka)	168.95	1.272
Current savings amount (taka)	416.93	0.866
Health superstition (scored in the scale of 0-100)	-7.06	-2.199**
Sociability (visiting friend in last month)	4.07	3.908***
Time spent on extra-curricular reading (hour last week)	2.55	3.261***
Aspiration with education (years of schooling expected)	0.35	0.770
Perceived mobility (scored in the scale of 0-100)	2.42	2.648***
Mobility (scored in the scale of 0-100)	4.95	2.455**
Time spent on indoor games (hour last week)	4.09	4.861***
Time spent on outdoor games (hour last week)	0.08	0.164

Notes: * significant at 10%; ** significant at 5%; *** significant at 1%
Average treatment effect on treated (ATT) is based on 322 ELA Centre participants and 237 non-participants

A separate evaluation of a pilot program to incorporate financial education into BRAC's ADP found that girls aged 14-19 who participated in a 20-hour program of instruction covering financial values and responsibilities, planning, saving, borrowing, and budgeting, significantly increased their financial knowledge and behaviors relative to a control group (Amin et al. 2010). In South Africa, a co-educational lifeskills program called Siyakha Nentsha also experimented with enhancing their social and health capabilities curriculum with financial training, and found that participants were more likely to know of a place to get condoms, had improved budgeting and planning skills, and were more likely to have opened a bank account (Hallman and Roca 2011).

In Uganda, BRAC's ADP/ELA program, which includes the formation of adolescent development clubs, life skills and livelihood training, and a microfinance component, has been found to attract girls who are likely to place a high value on financial independence: single mothers and girls who are alienated from their families (Bandiera et al. 2010). Financial and analytic skills, as measured by standardized tests at baseline, are both negatively correlated with the intent to participate, and girls who think they can be successful entrepreneurs are more likely to intend to participate. With regard to household characteristics, the program attracts girls from poorer families, while past experience of a household member with an NGO project discourages participation (ibid.).

Evaluating the BRAC program in Uganda after two years of implementation (2008-2010), Bandiera et al. (2012) find a number of positive impacts on girls' measurable life and livelihood skills, as well as income generation and savings. Specifically, girls in the treated villages were almost 50% more likely to use a condom during sex and nearly 30% less likely to get pregnant. With regard to economic empowerment, the program is associated with a 35% increase in the likelihood of being engaged in income generation, mainly driven by increases in self-employment activities (ibid.) The success of this program suggests that economic and health issues for adolescent girls are interlinked: teen pregnancy and early motherhood is likely to have a decisive impact on the ability of young girls to accumulate human capital in adolescence, and limit their future occupational choices. The findings suggest that

> interventions that simultaneously try to reduce informational constraints related to risky behaviors and reduce constraints on the provision of skills related to income generation, can have beneficial, quantitatively large and sustained impacts on adolescent girls along both dimensions. The ELA programme appears to be at least as successful as earlier interventions in similar economic contexts that have exclusively targeted life skills or vocational skills. This suggests the individual programme elements are complementary to each other: girls are more likely to take-on board health related education in terms of knowledge and behaviors when they are simultaneously offered new income generating skills. At the same time, the expected returns to providing vocational skills training to this target population might be larger when they are simultaneously provided information to help reduce their exposure to economic activities that involve risky behaviors … the long-term efficacy of providing adolescent girls information on how to reduce their exposure to

health risks, is larger when reinforced by programme components that simultaneously empower girls to lead economically independent lives. (Bandiera et al. 2012: 4-5)

Also in Uganda, the SUUBI Research Program tested the efficacy of offering financial education, mentoring, and matched Child Savings Accounts (CSA) to AIDS-orphaned adolescent youth (Ssewamala et al. 2010). Approximately 300 children with an average age of 13.7 years were randomly assigned either to a control condition consisting of the "usual care" for orphans (counseling, educational supplies, and exposure to the national school-based health education curriculum), or to the experimental condition, in which they received the usual care plus an economic empowerment intervention. The treatment consisted of three components: (1) twelve 1–2-hour workshops over a 10-month period focused on asset building and financial planning; (2) a monthly mentorship program for adolescents with peer mentors on future planning and life options; and (3) a 2:1 matched CSA, dedicated to paying for post-primary schooling. Researchers were particularly interested in gender differences in treatment effects on adolescents' attitudes towards sexual risk-taking behaviors. Comparing baseline and follow-up survey responses, both girls and boys in the control condition demonstrated an increased "approval" of risky sexual behaviors (see Figure 1 from Ssewamala et al. 2010). Within the experimental group, a striking difference is exhibited along gender lines: whereas the score for girls remained unchanged over the 10-month period, the boys in the experimental group reported a significant decrease in approval of risky sexual behaviors. Thus, while the inclusion of an economic empowerment component (in which both boys and girls were able to save comparable amounts towards furthering their education) appears to have had a large effect on boys' attitudes towards sexual risk taking relative to the control group, the effect for girls was negligible.

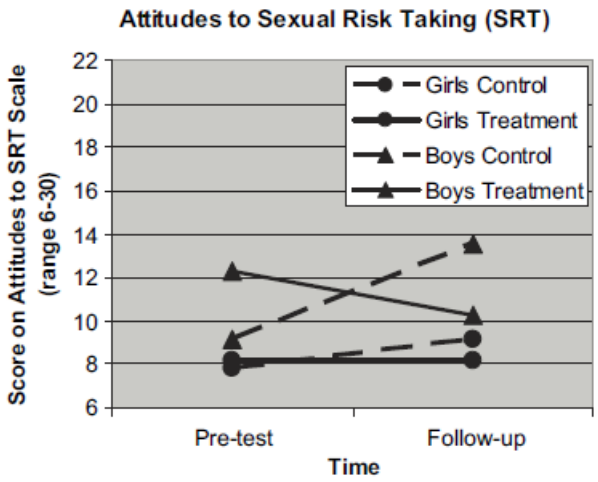


Figure 1. Gender differences in sexual risk–taking outcomes.

Source: Ssewamala et al. (2010)

In very socially conservative settings, the goals of adolescent programming for girls may have to be modified to provide new opportunities to female youth who are isolated, denied access to education, and/or expected to marry and have children of their own at young ages. An example of such a program is Ishraq in rural Upper Egypt, a collaborative effort by Caritas Egypt, the Centre for Development and Population Activities (CEDPA), the Population Council, and Save the Children (Brady et al. 2007). In this region, over one-quarter of girls aged 13-19 had either received no schooling or dropped out after just one or two years, and most out-of-school girls work, performing unremunerated farming and animal husbandry tasks. As they approach puberty, girls in rural Upper Egyptian villages are restricted by close family supervision, lack of access to peers, and norms severely constraining their mobility (ibid.).

The Ishraq program consisted of four components:

(1) Literacy classes with a core curriculum dedicated to Arabic and mathematics, the goal of which was to promote girls' entry or re-entry into the formal education system;

(2) Life skills and reproductive health education;

(3) Recreational sports and physical activities; and

(4) Home skills and livelihood training, including courses in hairdressing, sweets production, and electrical appliance management and repair.

In an environment where girls' mobility and nonfamilial interaction is extremely circumscribed, the implementing NGOs placed particular emphasis on engaging parents, brothers, and community leaders in the design, adaptation, and execution of program activities. For example, the location and time of day for program activities were major points of negotiation with parents, who had concerns about their daughters' reputations entering male social spaces such as village youth centers (ibid.).

Impact evaluation of the Ishraq program was based on a longitudinal (30 month) survey of approximately 600 out-of-school adolescent girls aged 13–15 in the four program villages and in an additional two control villages. The survey, using a pre-test/post-test design, measured knowledge of key health and rights issues, gender role attitudes, literacy and educational aspirations, friends and peer networks, work and livelihood skills, harassment of girls and constraints on their mobility, sports participation, and key issues related to marriage (ibid.). Results confirm that participation in Ishraq had a significant net impact on improving academic skills such as writing one's name, solving a math problem, and reading a simple paragraph. Controlling for baseline knowledge and such background characteristics as age, religion, degree of exposure to the program, and family socioeconomic status, the girls who participated in Ishraq but dropped out early performed better than either nonparticipants or those in the control villages, and full-term participants fared best of all. (See Appendix 3 from Brady et al. [2007].) Impressively, sixty-eight percent of girls who completed the full Ishraq program – none of whom had been in school when they joined, and 84% of whom had never attended school – had entered middle school by the end of the program, compared to none of the girls in the control villages. With regard to attitudes about marriage and childbearing, there is a negative correlation between length of exposure to the program and the percent of girls who report a preference to be married before age 18 and those who say that family members alone should select a girl's husband,

and a positive correlation with the percentage who say they desire fewer than three children (ibid.).

4. Assessing and Comparing Program Effectiveness

In this paper, we have considered a wide range of programs addressing female youth employment and adolescent girls' empowerment in developing countries. The approaches taken by these programs vary in significant ways – some emphasize vocational training and/or labor market intermediation, others impart "life skills" and/or reproductive health awareness, and some provide young women with cash transfers or small loans with an eye towards facilitating self-employment. The impacts of these programs on the girls and women they intend to benefit also vary widely, as have the methods used to measure such impacts.

Ideally, a meta-analysis across the spectrum of interventions would be able to provide clear guidelines for policymakers by identifying those programs with the greatest benefits relative to their costs. However, too few impact assessments use the same evaluation criteria and methodology – and fewer still take costs into account – to conduct such a clearcut analysis. The heterogeneous set of impact evaluations discussed above do, however, allow for a somewhat more subjective ranking of those programs with more proven positive impacts, those which appear promising, and those for which there is not strong evidence which would support prioritizing investment in those areas. Table 3 summarizes these findings, and the concluding discussion draws some broad lessons from the comparative analysis.

Table 3

Summary of Female Youth Economic Empowerment Programs

Program Type/Name	Country(ies) of Implementa-tion	Eligible Beneficiaries/ Target Population	Principal Intervention(s)	Impact(s)	Comments	Ranking
Chile Joven model	Chile, Colombia, Peru, Dominican Republic, Panama	Men and women 16-29 years old from lower socioeconomic strata	Vocational and life skills classroom and on-the-job training	7-12% increase in employment for women only; 3-7 hours per week increase in weekly hours worked for women only	Programs administered through competitive bids by private training centers; letters of intent from participating firms establish demand-driven curriculum	***Proven*** for countries with established private vocational training industry, significant wage employment, and high female mobility
Probecat model	Mexico, Honduras	Unemployed men and women 16-29 years old meeting educational and skill requirements of participating firms	Vocational classroom and on-the-job training; job placement	No rigorous impact evaluations; 70 – 90% of participants hired by firms where they did their internships; gender impacts unknown	Programs run by government agencies; participating firms make commitments to hire given fraction of trainees; targeting more selective than Jovenes programs.	***Proven*** as job placement service for pre-qualified participants

Program Type/Name	Country(ies) of Implementa-tion	Eligible Beneficiaries/ Target Population	Principal Intervention(s)	Impact(s)	Comments	Ranking
Adolescent Girls Initiative: EPAG	Liberia	Women 16-27 years old with basic literacy and numeracy skills, currently not in school	Vocational, business development, and life skills classroom and on-the-job training	Employment increased by 50% and incomes by 115%	Benefits were especially large for girls receiving business skills training	***Promising*** for countries with limited wage employment opportunities for young women
Information Provision	DR, India, Kenya	Eighth-grade boys (DR); working-age women (India); out-of-school men and women 18-29 years old (Kenya)	Providing information to youth and/or parents about the returns to education (DR and Kenya) or specific job opportunities (India)	Increases employment, enrollment in postschool training courses, and delays marriage and fertility for working-aged women 18-24 (India); increases school enrollment for school-aged girls and boys (DR and India); increases preferences for and enrollment in male-dominated training courses by 5-9 percentage points (Kenya)		***Promising*** as a very low cost intervention

Program Type/Name	Country(ies) of Implementa-tion	Eligible Beneficiaries/ Target Population	Principal Intervention(s)	Impact(s)	Comments	Ranking
Youth Opportuni-ties Program	Uganda	Men and women 16-35 years old	Group-based unconditional cash transfer	80% of beneficiaries use grants for vocational training and business asset purchases; employment increases by 25% for men and 50% for women; income increases by 50%.		***Promising*** alternative to microfinance for youth in economies with self-employment opportunities
Cash Transfers	Malawi	Never-married females 13–22 years old	Individual conditional and unconditional cash transfer	Increased school attendance and test scores for CCT recipients; reduced pregnancy and marriage for UCT recipients	CCT effective for girls who stay in school by rewarding attendance and academic performance; UCT effective for girls who drop out by providing cushion against early marriage and pregnancy.	***Promising*** for addressing both human capital and demographic constraints to labor market participation for young women

Program Type/Name	Country(ies) of Implementa-tion	Eligible Beneficiaries/ Target Population	Principal Intervention(s)	Impact(s)	Comments	Ranking
BRAC ADP/ ELA	Bangladesh, Uganda, Tanzania	Girls 14-20 years old	Reproductive health education and vocational skills training	50% increase in condom usage; 29% reduction in pregnancy; 35% increase in income generation		***Promising***
Ishraq	Egypt	13–15-year-old out-of-school girls	Literacy classes, life skills and reproductive health education, sports, livelihoods training	Improved academic skills; significantly increased middle school enrollment; decreased preferences for early marriage		***Promising*** for young girls in very socially conservative environments
Adolescent Girls Initiative: NOW	Jordan	Female community college graduates	Employability skills training and job vouchers for community college graduates	Short-run 40% increase in employment; no longer run impact	Employment effects are stronger and longer-lasting outside of the capital city, but only because of displacement of other workers.	***Unproven*** for countries with limited demand for female wage workers
TRY	Kenya	Out-of-school adolescent girls and young women aged 16–22 living in low-income and slum areas of Nairobi	Microfinance	Low repayment; high program dropout		***Unproven***

Program Type/Name	Country(ies) of Implementa-tion	Eligible Beneficiaries/ Target Population	Principal Intervention(s)	Impact(s)	Comments	Ranking
Child Savings Accounts	Uganda	AIDS-orphaned youth (average age 13.7 years) in primary school	Financial education, mentorship, matched child savings account	Decrease in approval of risky sexual behaviors for boys only		***Unproven***

5. Conclusions and Recommendations

In trying to draw meaningful conclusions and offer useful recommendations based on the analysis of the diverse spectrum of programs described in this paper, it is important to distinguish the objectives and target populations of these programs. First, while they all include young women as beneficiaries, some are inclusive of young men; this is the case for the Latin American training programs, as well as for the Ugandan cash transfer program. In both of those cases, women benefited disproportionately, but the initial objectives were not particularly gender-focused. Second, while most of these programs have (either wage or self-) employment as their primary objective, those geared towards younger women and girls (such as the BRAC programs, the Malawi cash transfer program, and the Ishraq program in Egypt) also tend to give equal weight to reproductive health education and awareness. This is important because for so many adolescent girls, early marriage and childbearing, as well as exposure to sexually transmitted diseases, is one of the greatest impediments to their participation in economic activities.

Keeping in mind this heterogeneity of program objectives and target populations, at least two broad lessons can be learned from the analysis of these programs:

(1) In order to be effective for young women, traditional ***vocational educational programs*** need to incorporate one or several of the following design elements:

- ***"Soft skills" training***, such as teamwork and communications; this is especially important in economies where firms recognize and value these skills in their employees.
- ***"Life skills" education***, with an emphasis on reproductive health and financial management; this is particularly relevant in environments where early marriage and childbearing limit young women's labor market participation and economic independence.

- ***Childcare provisions***, either in the form of on-site care or subsidies/vouchers, to allow young mothers to attend classes and participate in internships.
- In environments with substantive wage employment opportunities, meaningful ***linkages to private firms*** to guide curriculum development, enhance internship training content, and offer long term job opportunities for program participants.
- In environments with weaker formal wage sectors, ***entrepreneurship/business development skills training*** to increase the possibility of successful self-employment.

(2) ***Unconditional cash grants*** – but not microfinance – may have unexpectedly strong social and economic benefits for young women.

- As was found in the Malawi experiment, ***individual transfers*** to parents and adolescent girls which were not conditional on school attendance allowed those girls to avoid early marriage and pregnancy.
- In Uganda, where the grants were given to ***groups*** of youth, young women in particular were able to productively use the cash transfers to invest in vocational education and business assets, significantly increasing their employment and incomes.

Going forward, funders and practitioners should continue to experiment with these and other innovative approaches to programming for adolescent girls and young women. Key to the success of any program is a nuanced understanding of the specific constraints and opportunities facing female youth in their unique economic and cultural context; while we can learn from the successes and failures of the experiences presented here, there is clearly no "one size fits all" recipe for young women's economic empowerment.

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