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HELPDESK REQUEST

Economic empowerment for adolescent girls

Impacts on sexual and reproductive health outcomes

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Abbreviations

EFM	Early and Forced Marriage
FGM	Female Genital Mutilation
FGM/C	Female Genital Mutilation / Cutting
HTPs	Harmful Traditional Practices
LDC	Least Developed Country
SRH	Sexual and Reproductive Health
SSA	Sub-Saharan Africa
TOC	Theory of Change
TVET	Technical and Vocational Education and Training
VAWG	Violence against women and girls

1 Introduction

1.1 The Helpdesk request

This paper is a response to the following Helpdesk request:

Please summarise the range and quality of available evidence, and stated causal mechanisms, to support the assertion that economically empowering adolescent girls can contribute to prevention of the following outcomes in developing country contexts:

- i. Early and forced marriage*
- ii. Female genital mutilation/cutting*
- iii. Early pregnancy/age of sexual debut*
- iv. Unsafe sex*
- v. Transactional sex*
- vi. Other issues related to sexual and reproductive health e.g. prevalence of HIV, number of sexual partners*

Where economic empowerment is defined as a process that increases girls' and women's access to and control over economic resources and economic opportunities in the context of supportive norms and institutions. Examples of interventions that might contribute to girls' economic empowerment could include improving access to financial services, job and enterprise opportunities, access to markets, asset ownership, greater legal rights, skills training. The summary should also indicate the age segments to which the evidence applies, given the varying degrees of economic engagement of girls at different stages of adolescence.

On further discussion with the DFID requestor, it was agreed that the principle outcomes of interest were early and forced marriage (EFM), as well as female genital mutilation (FGM), and that a summary table of evidence would be combined with a theory of change and narrative around the evidence base available.

1.2 A note on the definition of economic empowerment

This paper understands a woman to be economically empowered when "*she has both the ability to succeed and advance economically and the power to make and act on economic decisions*".¹ This definition also includes the particular needs of adolescent girls: "*adolescent girls generally have less access to resources than their male peers or adult women [...] adolescents generally enter the labour force to help support their families financially and therefore, it is neither realistic nor desirable to isolate girls from their social fabric and expect them to be financially independent. While economic empowerment for adolescent girls should include both economic advancement and girls' ability to make economic decisions, the extent to which girls should or can achieve these goals will vary by their age and social-economic contexts*".²

This paper presents the results of a literature review on evidence presented in 47 documents that range from programme and project evaluations to academic and policy

¹ Understanding and Measuring Women's Economic Empowerment: Definition, Framework and Indicators, 2011, ICRW

² Economic Empowerment Strategies for Adolescent Girls, 2013, AGALI

papers.³ An overview of the research conducted is presented in the matrix included in Section 3.⁴ We have selected the reviewed documents with a strong bias towards programmes that include economic empowerment components.

1.3 Overview of findings

This non-exhaustive literature review suggests that:

- There is not a strong causal mechanism between economic empowerment of adolescent girls and incidence on forced marriage or FGM;
- However, a stronger link is present with regards to early marriage, for which girls themselves may have a greater say; and
- Causal mechanisms are much clearer in the areas of unsafe / transactional sex and HIV/AIDS prevalence, where economic empowerment strategies may have a significant impact.

These findings are summarised in the theory of change (TOC) presented in Figure 1.

In line with the documentary review findings, we have structured the narrative section of this paper around the types of intervention that seek to address gender imbalances in girls' adolescence. We conclude by finding that evidence suggests integrated programme approaches are most successful in tackling the outcomes under review.

1.4 Why economic empowerment strategies for adolescent girls?

The incidence and acuteness of poverty is harshest for women and girls⁵. Poverty-reduction goals can therefore only be achieved if in large part they address women and their economic empowerment. Additionally, the economic growth potential of developing countries remains unmet when a substantial part of the population cannot realise its full potential. In many countries girls are less likely to get schooling, are more likely to work in the informal than formal labour force, and have less bargaining and decision making power in households and in society.⁶ Negative outcomes for women and girls include FGM, undergone by more than 100 million around the world.⁷

In addition, within developing countries such as those in South Asia and sub-Saharan Africa (SSA), adolescent girls have a high prevalence of child marriage (46 per cent and 37 per cent, respectively). They also show significant disparities within countries, with 50 per cent or more of girls belonging to the least advantaged groups being married—that is, girls living in rural areas, who have no education and live in the poorest 20 per cent of households.⁸

Designing programmes that address the needs of this segment of the population, often left out and marginalised because of the double burden of being a woman and being a

³ Their methodological strength has been assessed according to the "Assessing the Strength of Evidence" DFID practice paper / 2013 version. The matrix includes a column which classifies the robustness of evidence ranging from "*" (no robust methods applied) to "****" (robust methodological approaches).

⁴ For a high quality review of the impact of empowering girls through assets, cf the DFID / Girl Hub produced 2013 Evidence Review paper on "Investments in adolescent girls' physical and financial assets. Issues and review of evidence." Also, Appendix 1 Girlhub matrix: mapping of existing projects/impact evaluations.

⁵ The UNDP has quoted 70 per cent of the world's poor as women, although this statistic is [disputed](#).

⁶ World Development Report 2012, 2012, World Bank

⁷ From GlobalCitizen.org

⁸ Marrying too young end child marriage, 2012, UNFPA

teenager, is both a challenge and a necessity to address situations that often overlap (i.e. poverty, early marriage and motherhood). Indeed, most programmes targeting adolescent girls do not focus specifically on "*developing economic alternatives that create identities apart from their roles as current or future wives and mothers*".⁹

⁹ Addressing comprehensive needs of adolescent girls in India", 2013, ICRW

2 Programme approaches: impact on selected outcomes

This paper outlines a theory of change (TOC), which is presented in Figure 1 below. This provides an overview of the decision drivers, **decision-making agents** and intervention types that affect the outcomes under review, and the main routes that causal mechanisms are likely to take. The premise of the TOC is that outcomes relating to SRH, EFM, FGM, and by connection the prevalence of sexually transmitted diseases such as HIV/AIDS, are linked to the choices made by both adolescent girls and their parents, as well as by girls once married, and of boys and men.

Parental choices are likely to be central to outcomes such as EFM and FGM. Parents' choices are likely to be led partly by cultural norms and practices, but also by beliefs around the costs and benefits of different choices. In particular, choices around education will in large part be based on the *perceived returns to education*. For example, Nguyen (2008)¹⁰ found in rural Madagascar, that simply providing parents with information on returns to education, which were higher than parents had believed them to be, improved tests scores significantly and school attendance by 3.5 percentage points¹¹. Likewise choices around EFM and FGM are linked to bridal markets and dowry practices, and perceptions around what 'returns' will be. Indeed, Ouedraogo and Koissy-Kpein (2014) find the two are directly linked, with parents finding FGM to appear a more *"profitable investment compared to education in a poor economy, with the returns in marriage market appearing as more attractive than the returns of women's education in the labour market."*¹²

Adolescent girls' choices are more central when it comes to sexual decisions that may impinge on sexual health and on incidences of early pregnancy. Early pregnancy itself may then be a cause of early marriage in some cases. Girls' choices are also likely to be influenced by alternative opportunities such as developing skills, and the returns to such skills and education more generally in labour markets. Where these opportunities are greater, girls may be less likely to make risky choices.

Child brides' choices are also important, in determining the link between early marriages and other SRH outcomes. The key here is the ability of these young wives to make decisions, and their *bargaining power* within the household. Where this bargaining power is low, early marriage is more likely to be linked to early pregnancy, lower economic opportunities, and greater incidence of sexually transmitted diseases.

Male sexual choices also of course play a key role in SRH outcomes, including around extra-marital sex, whether to have multiple sexual partners, and contraceptive use. These are all drivers of HIV/AIDS prevalence and transmission in particular.

¹⁰ Nguyen, Trang; "Information, role models and perceived returns to education experimental evidence from Madagascar", 2008, MIT Working Paper

¹¹ Jensen (2010a) makes a similar finding for the Dominican Republic, and Jensen (2010b) for India, where following a business process outsourcing (BPO) recruiting campaign, three years later girls aged 5-11 years old were 5 per cent more likely to be enrolled than in other villages. See Jensen, Robert T. 2010a. "The (Perceived) Returns to Education and the Demand for Schooling." *Quarterly Journal of Economics*, 125(2), 515-548. And Jensen, Robert T. 2010b. "Economic Opportunities and Gender Differences in Human Capital: Experimental Evidence from India." NBER Working Paper No. 16021

¹² Ouedraogo, Salmata and Sandrine Aïda Koissy-Kpein; "An economic analysis of female Genital Mutilation: How the marriage market affects the household decision of excision", 2014, The Centre for the Study of African Economies (CSAE)

2.1 A typology of interventions

The TOC presented in Figure 1, presents a typology of interventions based on where they seek to intervene in the possible causal chains that lead to outcomes such as EFM and FGM. These are classified into six intervention types, grouped into three main areas:

- **1. Community level approaches** and **2. Education interventions** (looked at in section 2.2 below). Programmes that target EFM and FGM favour community-level approaches and education interventions. The abolishment of these practices will depend on community-wide decisions with the capacity to directly influence **parental choices**. Economically empowering adolescent girls could only affect parental decisions on the long term.

FGM is closely linked to the eligibility of girls for marriage as an indicator of purity and virginity. As shown in the TOC, cultural norms and practices weigh heavily in parents' choices. Families may be aware of the health jeopardies associated with practicing FGM, but the social implications of not performing the mutilation outweigh the health risks associated with imposing it on their daughters. Thus, *"even when parents recognize that FGM/C can cause serious harm, the practice persists because they fear moral judgements and social sanctions... The principal motivating force behind the practice is often the desire to protect girls and to give them the best possible chance to have a future that will ensure social acceptance and economic security"*.¹³ In this sense, it is only when a *"critical mass" of individuals manifests public support for the abandonment of the practice there are social pressures in motion that lead additional individuals and families to adopt the new norm*.¹⁴

- **3. Life skills interventions** and **4. Behaviour change for men and boys interventions** (explored in section 2.3 below). A second set of intervention types focuses on providing life skills and promoting behaviour changes for girls, as well as men and boys. These programmes aim to increase **child brides' and young wives'** bargaining power within the household, in an effort to restore gender and age gap imbalances– this could be through family planning or negotiating safer sex. In addition, providing adolescent girls and **boys and older men** with sexual and reproductive education is another intervention type, and may focus on improving the sexual behaviours of the latter group in terms of multiple partners, contraceptive use etc.
- **5. Micro-level economic empowerment interventions** and **6. Macro-level economic empowerment interventions** (explored in section 2.4 below). Economic empowerment interventions target **adolescent girls** as decision-making agents, and also may provide an indirect influence on parental choices by influencing the perceived returns to skills and employment for adolescent girls, over and above early marriage for example. More broadly, economic growth and structural change in economies across the world have led to greater economic opportunities for women - gender differentials in labour force participation rates declined from 32 percentage points in 1980 to 26 percentage points in 2009; a change associated with later age of marriage and lower fertility¹⁵.

These intervention types constitute the main focus of this paper's review of evidence. Micro-level empowerment interventions *"serving adolescent girls utilize three main approaches: financial services strategies, employment strategies, and*

¹³ The dynamics of social change towards the Abandonment of Female Genital Mutilation/Cutting in five African countries, 2010, UNICED

¹⁴ Platform for Action Towards the Abandonment of Female Genital Mutilation/Cutting (FGM/C), The Donors Working Group on Female Genital Mutilation/Cutting, 2010

¹⁵ World Development Report 2012, 2012, World Bank

strategies that promote girls' life-skills and social supports".¹⁶ These interventions may include micro-credit, entrepreneurship training or vocational skills training approaches.

Macro-level interventions are those that look more broadly at institutions affecting girls and women participation in economic activities. As stated in the World Development Report 2012: *"Where changes in markets and institutions have aligned to strengthen incentives and erode constraints to participation, women have joined the labor force in large numbers. In contrast, where other constraints existed—particularly in informal institutions—or where market and institutional changes generated opposing forces, the impacts have been much more muted."* Macro-interventions may therefore focus on formal and informal institutional structures that can help (or hinder) women's economic opportunities – this could include employment legislation, i.e. for equal rights and pay, regulation of hours of work, maternity leave etc.

2.2 Community level interventions / education interventions

Programmes that target communities in terms of behaviours, norms and practices that influence parental decisions, are likely to be necessary to eradicate practices that are culturally and/or religiously embedded in a community. This is the case with both FGM and EFM: adolescent girls have little or no say in the practice of mutilation and forced marriage, as these decisions are taken at family and/or community level. As such the link in the TOC is likely to be principally through understanding and influencing parental choices.

The literature indicates that there may be no clear causality between programmes that seek to economically empower adolescent girls and the abolition of practices such as forced marriage and FGM in the short term. However, it is possible to infer that, over a longer timeframe, empowering girls will increase their value as economic agents, which will play a part in the cost-benefit analysis conducted by parents and communities as to their status as a commodity for marriage. Additionally, as poverty is one of the main driving factors behind these practices, transforming girls into economic agents will have positive long term impacts.

Early and Forced Marriage

Understanding the drivers behind a family's decision to impose EFM informs the type of programme that can be adopted to eradicate the practice: as long as girls are perceived as economic burdens, parents will be incentivised to sell them at minimum cost. Indeed, *"the obligation to marry a daughter early in order to secure a future for her and the difficulty for poor parents to meet dowry demands, were cited as the main push factors for such marriages"*,¹⁷ with multiple reports indicating that *"girls can be seen as an asset from which families can gain property and livestock from bridewealth exchanges"*.¹⁸ Plan UK's findings¹⁹ further stress the link between poverty and child marriage: *"poverty is a significant factor that both drives and results from child marriage. The practice is frequently fuelled by poor socio-economic conditions, although it is often portrayed primarily as cultural and traditional. The prevalence of child marriage correlates with levels of household wealth – as wealth increases, child marriage gradually declines"*.

¹⁶ Economic Empowerment Strategies for Adolescent Girls, 2013, AGALI

¹⁷ Global monitoring report on the status of action against commercial sexual exploitation of children - Bangladesh (2006), 2006, ECPAT

¹⁸ Preventing and Eliminating Child, Early and Forced Marriage: challenges, achievements, best practices & implementation gaps, End child prostitution, pornography and trafficking of children for sexual purposes, 2013, ECPAT

¹⁹ A girl's right to say no to marriage. Working to end child marriage and keep girls in school, 2013, Plan UK

What works: community interventions

After conducting a global review of existing mechanisms used by national states to eradicate child marriage, a report concludes that “[...] exceptions many times are linked to customary laws that overlap or contradict international standards and/or national legislation. These laws are based on cultural traditions and practices that may directly allow or promote situations of child marriage. One of the main challenges in this regard is finding ways to work with religious/tribal leaders and groups to support awareness raising and promote discussions about child marriage to implement change in their communities”.²⁰

Additionally, community buy-in is a precondition for girls to access programmes that target them: “it is very important for organizations to have community trust and support especially when they want to access and target adolescent girls and enable their development potential [...] it is crucial to engage with adolescent girls’ parents and family members to gain credibility so that the girls are able to participate in interventions and engage in the learning that is offered to them”.²¹

What works: education?

This review does not directly look at the efficiency of education interventions. However evidence does reinforce a correlation between years of schooling and delayed marriage ages.²²

However, in a 2010 policy research working paper, the World Bank summarises²³ the result of a Conditional Cash Transfer / Unconditional Cash Transfer (CCT / UCT) experiment targeting adolescent girls in Malawi. The CCT arm of the programme imposed staying in school as a condition. Surprisingly, “the incidences of pregnancy and marriage were reduced by 34% and 48% in the UCT arm, respectively, whereas no program impact on these outcomes was detected in the CCT arm”. Another study reinforces this by stating that “educational expansion does not seem to be the main force behind marriage postponement, instead there has been a change in the behaviour among the lowest educated women”.²⁴ Furthermore, a landmark 1996 article indicates that “the relationship between educational attainment and age at marriage is influenced by urban conditions [...] education may be more likely to lead to paid work experience in urban areas, thereby providing an alternative to early marriage”.²⁵

These findings open up avenues for alternative programme design approaches.

Female Genital Mutilation

FGM often occurs without the adolescent girl having a possibility of negotiating it. Indeed, “family honour and social expectations play a powerful role in perpetuating FGM/C, making it extremely difficult for individual families, as well as individual girls and women, to stop the practice on their own”.²⁶

As is the case with EFM, community-wide approaches are a logical way of addressing this harmful practice on the short-term. As an example, a 2008 mid-term review of the CARE

²⁰ Preventing and Eliminating Child, Early and Forced Marriage: challenges, achievements, best practices & implementation gaps, End child prostitution, pornography and trafficking of children for sexual purposes, 2013, ECPAT

²¹ Addressing comprehensive needs of adolescent girls in India, 2013, ICRW

²² For a detailed presentation of this subject, please refer to Section 5 of the DFID Helpdesk request answer “The inter-linkages between child, early and forced marriage, female genital mutilation / cutting and other forms of violence against girls” (2014): “girls’ education is one of the strongest predictors of C/EFM”

²³ Cash or condition? Evidence from a cash transfer experiment, 2010, World Bank

²⁴ Educational Expansion and Early Marriage in India: Time and Regional Trends, 2012, Centre d’Estudis Demogràfics

²⁵ Early marriage among women in developing countries, 1996, IFPP

²⁶ The dynamics of social change towards the Abandonment of Female Genital Mutilation/Cutting in five African countries, 2010, UNICEF

implemented "Prevention and Eradication of Female Genital mutilation (FGM) and other Harmful Traditional Practices (HTPs) in Ethiopia" states that "CARE is using a multifaceted approach, including awareness-raising, advocacy activities and local capacity building [...] Extending the coverage of community conversations to new villages".

2.3 Life skills / behaviour change interventions

Moving away from parents and communities as decision-makers, a different set of interventions target adolescent wives, their husbands and male adolescents given these stakeholders' capacity to affect sexual and reproductive health outcomes such as early pregnancy or risky sexual behaviours.

Several programmes focus on facilitating planning services and/or life skills modules (ie in leadership, rights awareness or contraceptive use). Indeed, a recent UNFPA review of existing programmes indicates that "among the successful programmes are those that empower girls [through] life skills training, provision of safe spaces for girls to discuss their futures, the provision of information about their options, and the development of support networks. Such interventions can equip girls with knowledge and skills in areas relevant to their lives, including sexual and reproductive health, nutrition, and their rights under the law".²⁷

SRH

The CEDPA implemented a programme²⁸ targeting adolescent girls and their reproductive health rights in Nepal: "this project provided nonformal education on literacy and reproductive health to illiterate adolescent girls (10-19 years of age) [...] The purpose of the survey is to evaluate the effectiveness of the project in improving RH knowledge, and changing perceptions and behaviours about health and other basic life skills."

The programme included activities on to increase girls' access to educational opportunities and awareness of their rights, in combination with the creation of a family and community enabling environment. The programme endline survey proved this combined approach was effective in age of marriage perception, bargaining power and sexual health awareness ("Girls' opinions about the right age for marriage (20 years of age or older) increased from baseline to endline (71% to 95). [...] For instance, when asked what who should decide who and when they would marry, almost four times as many girls in both districts at endline said "myself" as compared to baseline (33% vs. 9%). Furthermore, almost all the girls (90%) indicated they would try to convince their parents to postpone marriage if an arrangement were imposed on them before they were ready. [...] There has been a significant increase in the girls' understanding of STIs and HIV/AIDS over the course of the project, both in terms of transmission and prevention").²⁹

Early pregnancy

Why early pregnancy as an outcome?

As stated in an ICRW working paper, "evidence suggests that the overall well-being of women and girls improves as fertility declines, particularly as it relates to their maternal health, educational attainment and workforce participation".³⁰

²⁷ Marrying too young end child marriage, 2012, UNFPA

²⁸ Adolescent Girls Initiative for Their Reproductive Health -- Phase II. An endline survey in Baglung and Lalitpur districts, 2004, CEDPA

²⁹ Ibid

³⁰ Has Fertility Decline Contributed to Improvements in Women's Lives?, 2013, ICRW

Early pregnancy may be both a cause and a consequence of EFM, particularly for early marriage (see section 2.4). As such it is a key outcome of focus, and is linked to the other outcomes in this paper. A type of programme that addresses this outcome is the Population Council's "Abriendo Oportunidades", that *"increases Mayan girls' social support networks, connects them with role models and mentors, builds a base of critical life and leadership skills, and provides hands-on professional training and experience. A 2007 program evaluation showed that: [...] 97% of Abriendo girl leaders remained childless during the program cycle, compared with the national average of 78% for girls their age."*³¹

2.4 Micro-level interventions for girls / macro-level empowerment interventions

Economic empowerment interventions and their influence on SRH outcomes constitute the main focus of this paper and its literature review. As set out in the TOC in Figure 1 below, the likely link between these interventions and the outcomes of focus are through their influence on choices, in particular the choices of adolescent girls themselves, but also of their parents. Greater economic opportunities are linked to lower fertility levels and increased age of marriage³², and are dependent on the macro-environment, but also on the arrangements of formal and informal institutions, as well as cultural barriers and norms. Increasing economic empowerment of women and adolescent girls is therefore likely to require a significant mix of intervention types, and in the long-run are likely to require significant economic growth, structural change within an economy, and attitudinal change within society – none of which can be addressed by stand-alone development interventions.

Early marriage

This paper disaggregates "EFM" into *Forced Marriage* as described in Section 2.1 on the one hand, where adolescent girls have no say in a decision that is taken at community or family level, and *Early Marriage* on the other, which may be influenced by the choices of girls themselves. Indeed, *"it is common for girls to accept their parents' decision to marry them in the hope that they can escape poverty. In one study of 36 villages in Niger, Plan found that the strongest argument girls themselves made in favour of marriage was that it would improve their economic situation and increase their social status"*.³³

Logically, programmes that provide girls with alternative means of escaping poverty will potentially reduce their interest in marrying early. This viewpoint is reinforced by a 2006 qualitative study produced by Pathfinder International where girls enrolled in a skills and TVET programme *"are proud to announce that they will wait to marry until they are ready. They will not allow their parents to pressure them into marriage, and they know that they will have the power to help choose the groom. One girl said that if her mother tried to marry her before she was ready she would bargain with her and offer to pay for her younger sister's education"*.³⁴

Additionally, transforming a girl into an economic agent might discourage a family to sell her as a child bride: *"a lack of adequate and safe employment opportunities for girls once they complete their education can mean that poor parents, forced to choose where to invest limited resources, often decide against educating girls. Their perception is that there will be little long-term benefit or use for their daughters' education"*.³⁵

³¹ Abriendo Oportunidades project information, 2014, Population Council

³² World Development Report 2012, 2012, World Bank

³³ A girl's right to say no to marriage. Working to end child marriage and keep girls in school, 2013, Plan UK

³⁴ Raising the Age of Marriage for Young Girls in Bangladesh, 2006, Pathfinder International

³⁵ A girl's right to say no to marriage. Working to end child marriage and keep girls in school, 2013, Plan UK

A USAID-funded 2003 report on “Bangladeshi girls sold as wives in North India” reinforces this point. The report combines qualitative and quantitative data analysis with a historical perspective (it uses data spanning 20 years) and concludes by linking a reduction in the trafficking of women with the purpose of marrying them and the fact that “*adolescent girls and young women had more access to work and income which lessened the burden they represented for their families. In some communities, girls had [...] become like sons, or even better than sons, supporting entire families with their income. This new role of daughters considerably reduced parents’ interest in marrying them early and more girls refused to be married in any way preferring to migrate for work*”. The causal linkage between economically empowering adolescent girls and delaying marriage is strong: “*the possibility for adolescent girls and young women to earn relatively good incomes has effectively reduced interest in migration for marriage*”.

Furthermore, a CEPDA impact assessment for a programme that combined literacy, vocational training, support to enter and stay in formal school, family life education, and leadership training for adolescent girls in India,³⁶ found “*alumnae were more likely to make autonomous decisions about [...] deciding when to marry. These differences in autonomy were significant even after controlling for education of girls and their parents*”.³⁷ Other programmes cast similar results: “*a study of adolescent girls employed in garment factories in Bangladesh showed that this work increased girls’ self-esteem and the likelihood that they would marry later [...] Another study among low-income adolescent girls in Cairo showed that girls’ participation in a livelihood program gave them a new voice in family discussions about their marriage [...]*”.³⁸

Economically empowering adolescent girls is likely to have an impact on their decision to marry at an early age – in cases where they have some choice vis-à-vis parents. Programmes that provide girls with employment opportunities, skills and financial management capacities are effective for increasing girls’ bargaining power within their families, and demonstrating the returns to alternatives to early marriage.

Married girls: unsafe sex, HIV/AIDS and bargaining power

A number of programmes are targeting a group that does not fall in the traditional donor categories of beneficiaries: adolescent wives. Economically empowering these young wives can address the gender power imbalance that often overlaps in these marriages with a large age gap. Indeed, A 2006 International Family Planning Perspectives article puts it this way: “*if young women married to much older husbands have less power in the relationship, then they may have less ability to negotiate strategies to protect against HIV or to influence their husbands’ behaviour, whether his use of condoms within the marriage, his engagement in extramarital sex or his use of condoms with nonmarital sexual partners*”.³⁹

The ICRW is implementing a programme that specifically targets married adolescent girls in Ethiopia. A 2014 evaluation report indicates that “*among promising strategies identified by ICRW that make a difference in the lives of married girls [...] are those that provide financial and livelihoods training. Equipping married girls with basic financial skills and providing income-generating activities help them better support themselves and their families. Importantly, such opportunities also can be deeply empowering and aid in increasing girls’ negotiating capacity within the household*”.⁴⁰

³⁶ Adolescent Girls in India Choose a Better Future: An Impact Assessment, 2001, CEPDA

³⁷ Better Life Options Program (BLP) Impact Assessment, 2001, CEDPA

³⁸ Economic Empowerment Strategies for Adolescent Girls, 2013, AGALI

³⁹ Protecting Young Women from HIV/AIDS: The Case Against Child and Adolescent Marriage, 2006, IFPP

⁴⁰ Improving the Lives of Married Adolescent Girls in Amhara, Ethiopia. A summary of the evidence, 2014, ICRW

Risky sexual behaviours: transactional sex, HIV/AIDS and unsafe sex

While peer and family pressure can play a part in a girl's decision to engage in transactional sex, poverty is the main decision-driver: *"most of the studies uncovered financial benefits as major motivations for girls to engage in sexual relations with older partners [...] these benefits can be divided into three primary categories: (1) assistance with economic survival [...]"*.⁴¹ Other documents specify that *"transactional sex was clearly motivated by extreme poverty, to procure food, essential clothing, hygiene requirements or school necessities"*.⁴²

An outcome of this is that economically empowering girls will reduce the relative financial gains they expect from engaging in transactional sex. However, as the motivations for engaging in these types of sexual activities are not always financial, economically empowering adolescent girls can also have the positive effect of strengthening their position when negotiating for the use of a condom or safe sexual practices: indeed, *"the large age gap between girls and their partners, which can result from financial dependency, often puts girls at a social and economic disadvantage, which compromises their ability to avoid violence and negotiate healthy sexual behaviour"*.⁴³

Finally, not exclusively linked to transactional sex but to sexual activity in general, *"it has been argued that women's economic vulnerability and dependence on men increases their vulnerability to HIV by constraining their ability to negotiate the conditions, including sexual abstinence, condom use and multiple partnerships, which shape their risk of infection. In the face of escalating infection rates among women, and particularly young women, many have pointed to the potential importance of economic empowerment strategies for HIV prevention responses"*.⁴⁴

2.5 Mixed / holistic approaches and interventions

This (non-exhaustive) review of the available literature, suggests that of the typology of interventions presented, approaches that are *holistic*, i.e. that combine several types of interventions are likely to more effectively reach adolescent girls and to reduce negative outcomes such as FGM and forced marriage.

FGM

Illustratively, the Prevention and Eradication of Female Genital mutilation (FGM) and other Harmful Traditional Practices (HTPs) in Ethiopia programme advocates for *"a multifaceted approach [...] including targeting women and young mothers through savings and credit groups; training in accountancy and financial management; and addressing education for marginalized girls and young mothers"*.⁴⁵

SRH outcomes

The Safe and Smart Savings programme in Uganda and Kenya provides financial education and savings accounts for adolescent girls: *"participation in the savings group did not have an effect on the amount saved after one year but there was evidence of improvement in social assets, future life goals, and health knowledge. The surprising finding was that girls who only received a savings account experienced increased levels of sexual harassment and violence"*.⁴⁶ This may be due to the fact that enhancing girls'

⁴¹ Age and Economic Asymmetries in the Sexual Relationships of Adolescent Girls in Sub-Saharan Africa, 2003, studies in family planning

⁴² Wamoyi et al.; "Transactional sex amongst young people in rural northern Tanzania: an ethnography of young women's motivations and negotiation", 2010, Reproductive Health 2010, 7:2

⁴³ The Adolescent Girls Empowerment Program. Lessons learned from the pilot test program, 2013, Population Council

⁴⁴ Exploring the role of economic empowerment in HIV prevention, 2008, AIDS

⁴⁵ Prevention and Eradication of Female Genital mutilation (FGM) and other Harmful Traditional Practices (HTPs) in Ethiopia, 2008, Save the Children

⁴⁶ A review of the evidence on multi-sectoral interventions to reduce violence against adolescent girls, 2013, Girl Effect report.

financial independence without providing them with a support system transforms them into threats to the patriarchal status quo without equipping them with tools to exercise their new-found independence. An evaluation of the same programme concludes that *“girls need a combination of social, health and economic assets, and that increasing a girl’s economic assets, without accompanying social support, skills, and self-esteem, can actually increase her vulnerability”*.⁴⁷

Risky sexual behaviour

A rigorous RCT conducted by the LSE in 2012 Uganda on the topic of “Empowering Adolescent Girls” concludes that *“findings suggest combined interventions might be more effective among adolescent girls than single-pronged interventions aiming to change risky behaviours solely through related education programmes, or to improve labour market outcomes solely through vocational training”*.

This is reinforced by a Population Council programme brief that asserts *“girls need a combination of social, health, and economic assets to make a healthy transition into adulthood, which in turn will reduce poverty. Having one kind of asset (i.e., knowledge of HIV and pregnancy) is not sufficient, because often a girl’s economic situation overshadows her knowledge of risky behavior. Similarly, only having a savings account or a vocational skill is not enough for girls to take control of their health or to have the self-esteem and networks through which to capitalize on economic opportunities”*.⁴⁸

These conclusions point to the advantages of adopting a multi-faceted approach to deal with negative SRH outcomes for adolescent girls. This can be related to this paper’s TOC by seeing interventions coming from each of the three sides, and therefore influencing the choices of each key group – parents, adolescent girls, child brides, and men and boys.

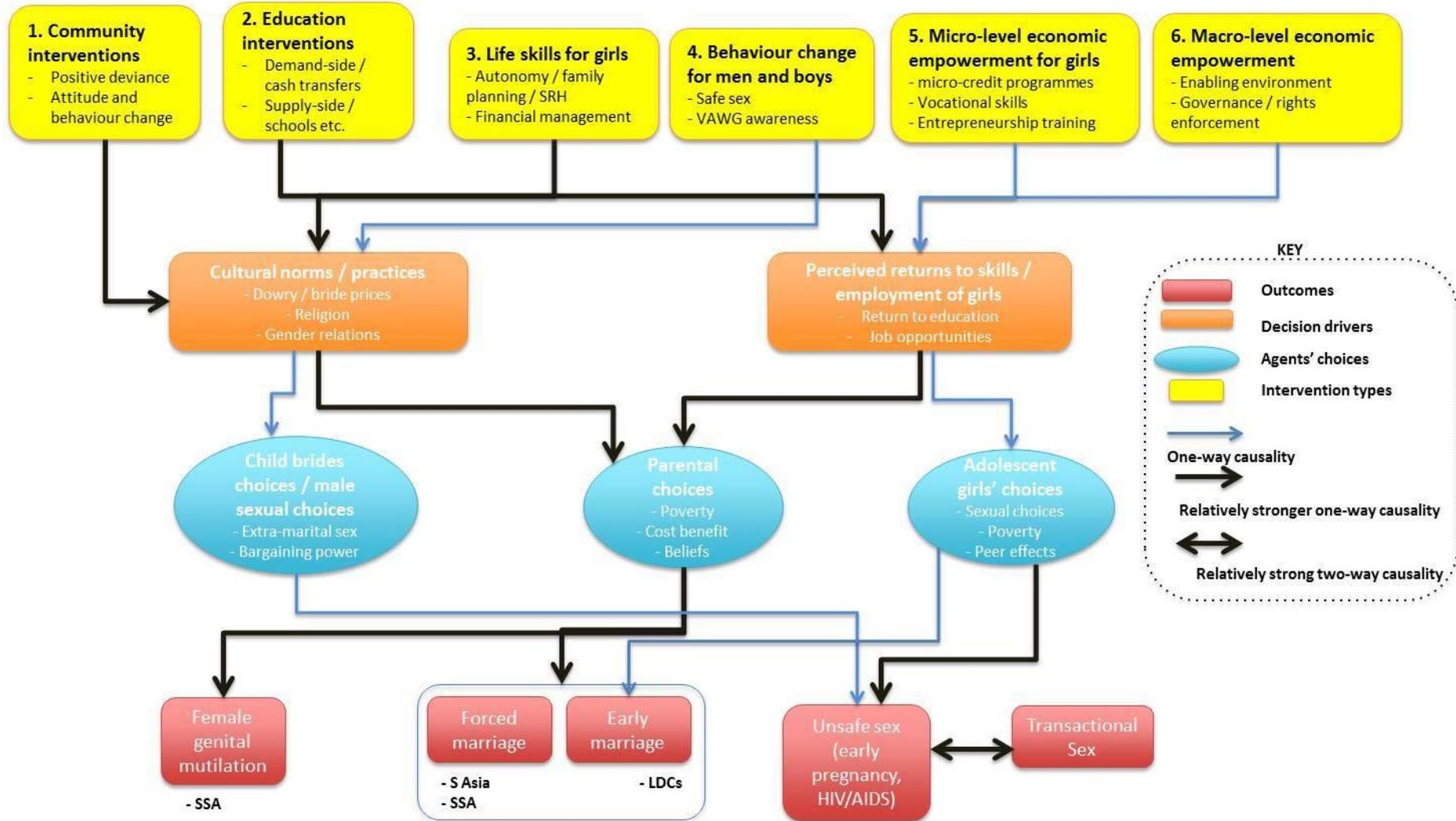
2.6 Figure 1: Theory of Change

The TOC below highlights some of the causality relations indicated by the literature review between certain types of interventions (yellow boxes) and the outcomes under review (red boxes).

- **1.Community interventions** seek to foster changes in cultural practices such as bride prices and FGM abolition, while **2.Education interventions** seek to increase the quantity (enrolment and retention of girls) and quality of education provision. This can be through subsidising costs on the demand side, to improve the balance of the cost-benefit decision parents face in favour of educational choices.
- Interventions that address **3.Life skills for girls** and **4.Behaviour change for men and boys** seek to improve sexual behaviours, and rebalance gender relations within and without the household.
- **5.Micro-level economic empowerment programmes for girls** influence their ability to make choices; and **6.Macro-level economic empowerment programmes** aim to ensure girls have economic value and autonomy beyond their marital status.

⁴⁷ Safe and smart savings Products for vulnerable adolescent girls in Kenya and Uganda Evaluation Report, 2013, Population Council

⁴⁸ Safe and smart savings brief for vulnerable girls in Kenya and Uganda the evolving model, lessons learned, and recommendations, 2012, Population Council



3 Evidence matrix

The reviewed evidence's methodological strength has been assessed according to the "Assessing the Strength of Evidence" DFID practice paper / 2013 version. The matrix includes a column which classifies the robustness of evidence ranging from "*" (no robust methods applied) to "****" (robust methodological approaches).

Study quality	Key	Defined
High	***	Demonstrates adherence to principles of appropriateness/rigour, validity and reliability; likely to demonstrate principles of conceptual framing, openness/transparency and cogency
Moderate	**	Some deficiencies in appropriateness/rigour, validity and/or reliability, or difficulty determining these; may or may not demonstrate principles of conceptual framing, openness/ transparency and cogency
Low	**	Major &/or numerous deficiencies in appropriateness/rigour, validity and reliability; may/may not demonstrate of conceptual framing, openness/transparency and cogency.

Name	Type	Source	Relevant findings	Outcomes	Intervention area	Geography	Research type	Quality
Bangladeshi girls sold as wives in North India (2003)	Report	Academy for Educational Development (AED) / USAID	Changing patterns in child bride trafficking trends over time are mainly due to girls' increased access to income-generating	Early and forced marriage	Asset ownership / financial independence	India / Bangladesh	Primary & Empirical	***

			<p>activities: <i>“Adolescent girls and young women had more access to work and income which lessened the burden they represented for their families. In some communities, girls had begun to migrate for work to Mumbai or elsewhere. They had become like sons, or even better than sons, supporting entire families with their income. This new role of daughters considerably reduced parents’ interest in marrying them early and more girls refused to be married in any way preferring to migrate for work”.</i></p>					
<p>Economic Empowerment Strategies for Adolescent Girls A research study conducted for the Adolescent Girls’ Advocacy</p>	Research study	Adolescent Girl's Advocacy & Leadership Initiative (AGALI)	This study explores the positive outcomes some microfinance programmes have on HIV vulnerability among youth. It also highlights the difficulties adolescent girls face when accessing programmes	Early and forced marriage	A2F / financial skills	Developing countries	Secondary	***

and Leadership Initiative (2013)			<p>that want to economically empower them: <i>"too many adolescent girls are stalled in the transition between school and work due to early marriage and pregnancy [...] furthermore, early pregnancy can prevent adolescent girls from entering and completing economic empowerment programs. For instance, the TRY program in Kenya found that adolescent pregnancy prevented girls from participating in savings and loan schemes"</i>.</p>					
Educational Expansion and Early Marriage in India: Time and Regional Trends (2012)	Article	Centre d'Estudis Demogràfics / European Population Conference	<p>This article hints the links between education and marriage postponement are not clear: <i>"educational expansion does not seem to be the main force behind marriage postponement, instead there has been a change in the behaviour among the</i></p>	Early and forced marriage	Asset ownership / financial independence	India	Primary & Empirical	***

			<i>lowest educated women [...] These results open an avenue for future research on other factors that influence the postponement of marriage prevalence at younger ages in India".</i>					
Adolescent Girls in India Choose a Better Future: An Impact Assessment (2001)	Impact Assessment	Centre for Development and Population Activities CEDPA)	This Impact Assessment points towards the positive effects of providing girls with life skills training for increasing their autonomy for making decisions, including in relation to marriage: " <i>BLP alumnae were more likely to make autonomous decisions about going to the market, spending what they earned and deciding when to marry. These differences in autonomy were significant even after controlling for education of girls and their parents</i> ".	Early and forced marriage	A2F / financial skills	India	Secondary	**
Preventing and Eliminating Child, Early and	Report	End child prostitution, pornography	This report stresses the importance of poverty as a major driving factor for	Early and forced marriage	Asset ownership / financial	Developing countries	Secondary	**

Forced Marriage: challenges, achievements, best practices & implementation gaps (2013)		& trafficking of children for sexual purposes (ECPAT)	perpetuating EFM: <i>"the issue of child marriage is widespread especially in areas where poverty is rampant and families lack access to alternate opportunities such as income-generating and educational programmes. In Uganda for example, girls can be seen as an asset from which families can gain property and livestock from bridewealth exchanges"</i> .		independence			
Global monitoring report on the status of action against commercial sexual exploitation of children - Bangladesh (2006)	Report	End child prostitution, pornography & trafficking of children for sexual purposes (ECPAT)	This report points towards economic considerations as main influencers in parental choices with relation to EFM, which it associates with child trafficking: <i>"the obligation to marry a daughter early in order to secure a future for her and the difficulty for poor parents to meet dowry demands, were cited as the main push factors for such</i>	Early and forced marriage	Asset ownership / financial independence	Bangladesh	Secondary	***

			<i>marriages</i> ".					
Addressing comprehensive needs of adolescent girls in India (2013)	Scoping study	International Center for Research on Women (ICRW)	After conducting a review of 16 programmes that target adolescent girls, this study stresses the importance of addressing the issue of girls' access to said programmes as well as the multiplicity of their needs: <i>"youth focused programs tend to overlook gendered realities that affect girls' engagement in livelihood programs"</i> .	Early and forced marriage	TVET (life skills)	India	Secondary	***
Early marriage among women in developing countries (1996)	Article	International Family Planning Perspectives	This article points towards external factors, such as urban conditions, as key elements for delaying marriage age: <i>"the relationship between educational attainment and age at marriage is influenced by urban conditions [...] education may be more likely to lead to paid work experience in urban areas, thereby providing an alternative to</i>	Early and forced marriage	Asset ownership / financial independence	Developing countries	Primary & Empirical	***

			<i>early marriage</i> ".					
Protecting Young Women from HIV/AIDS: The Case Against Child and Adolescent Marriage (2006)	Article	International Family Planning Perspectives	This article asserts the importance of empowering adolescent girls so they have increased bargaining powers once they are married: <i>"if young women married to much older husbands have less power in the relationship, then they may have less ability to negotiate strategies to protect against HIV or to influence their husbands' behavior, whether his use of condoms within the marriage, his engagement in extramarital sex or his use of condoms with nonmarital sexual partners"</i> .	Early and forced marriage	TVET (life skills)	Developing countries	Primary & Empirical	***
Reaching child brides (2012)	Summary	Partnership for married, newborn and child health	This summary advocates for an integrated approach (including life skills programmes), mainly through the provision of health services, so as to reach married adolescent girls: <i>"health services can</i>	Early and forced marriage	Asset ownership / financial independence	Developing countries	Secondary	↓

			<i>serve as an entry point for health and social interventions to decrease the risks associated with pregnancy and improve reproductive and child health. Health services can also facilitate opportunities for multi-sectoral connections such as formal and informal education and income generation to mitigate the negative impact of child marriage”.</i>					
Raising the Age of Marriage for Young Girls in Bangladesh (2006)	Final report	Pathfinder International	This qualitative report sustains creating job opportunities for adolescent girls increases their bargaining power when it comes to EFM: <i>“the girls are proud to announce that they will wait to marry until they are ready. They will not allow their parents to pressure them into marriage, and they know that they will have the power to help choose the</i>	Early and forced marriage	TVET (life skills)	Bangladesh	Secondary	*

			<i>groom".</i>					
A girl's right to say no to marriage. Working to end child marriage and keep girls in school (2013)	Report	Plan UK	This report indicates poverty outweighs other considerations a girl may have when engaging in transactional sex and unsafe sex practices. It also explicitly links poverty to child marriage, both as a result and as a driving force behind it: <i>"poverty is also a contributing factor in girls' vulnerability to sexual exploitation and early pregnancy, which, in turn, can lead to child marriage. Driven by poverty, girls may engage in 'transactional' sex with teachers, school staff or other adults in exchange for money to support either themselves or their families. Vulnerability to sexual exploitation and violence and early and unintended pregnancy can lead to girls getting</i>	Early and forced marriage	Asset ownership / financial independence	Developing countries	Secondary	***

			<p><i>married as a result [...]</i></p> <p><i>Families living in poverty are often faced with the decision to sacrifice the long-term benefits of educating their daughters for the immediate benefit of having one less mouth to feed or paying off a debt. Similarly, a lack of adequate and safe employment opportunities for girls once they complete their education can mean that poor parents, forced to choose where to invest limited resources, often decide against educating girls. Their perception is that there will be little long-term benefit or use for their daughters' education. In these circumstances, marriage can be considered the only viable option to safeguard girls' futures and lighten the economic burden on</i></p>					
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			<p><i>families. It is common for girls to accept their parents' decision to marry them in the hope that they can escape poverty. In one study of 36 villages in Niger, Plan found that the strongest argument girls themselves made in favour of marriage was that it would improve their economic situation and increase their social status".</i></p>					
<p>Breaking vows: early and forced marriage and girls' education (2011)</p>	Report	Plan UK	<p>In this report, poverty is presented as the main reason why girls are perceived as economic burdens, which impacts EFM: <i>"a chronic lack of income severely impacts on household decision-making and may result in girls being viewed as an economic burden. The high costs of raising children and the perception of girls' potential to earn an income as comparatively</i></p>	Early and forced marriage	Asset ownership / financial independence	Developing countries	Secondary	**

			<i>poor, pushes girls out of their homes and into marriage. For families facing chronic poverty, marriage often seems like the best way to safeguard girls' futures and lighten their economic burden".</i>					
The Adolescent Girls Empowerment Program. Lessons learned from the pilot test program (2013)	Report	Population Council	This report highlights the importance of empowering girls so they can negotiate safe sex conditions, including within the context of transactional sex: <i>"the large age gap between girls and their partners, which can result from financial dependency, often puts girls at a social and economic disadvantage, which compromises their ability to avoid violence and negotiate healthy sexual behavior"</i> .	Early and forced marriage	Asset ownership / financial independence	Zambia	Secondary	**
Marrying too young end child marriage (2012)	Report	UNFPA	This report presents the status of EFM around the world and the types of programmes that are	Early and forced marriage	TVET (life skills)	Developing countries	Secondary	***

			<p>successful in tackling it. It highlights the strong links the practice has with poverty: <i>“while most countries allow girls to marry before they turn 18 with parental or other consent, poverty often underlies child marriage [...] Some parents genuinely believe that marriage will secure their daughters’ future, while others see their daughters as a burden or even a commodity [...] among the successful programmes are those that empower girls at risk of child marriage through, for example, life skills training, provision of safe spaces for girls to discuss their futures, the provision of information about their options, and the development of support networks”.</i></p>					
<p>Cash or condition?</p>	<p>Impact Evaluatio</p>	<p>World Bank</p>	<p>This paper evaluates a cash transfer experiment</p>	<p>Early and forced</p>		<p>Malawi</p>	<p>Primary & Empirical</p>	<p>***</p>

<p>Evidence from a cash transfer experiment (2010)</p>	<p>n</p>	<p>targeted at adolescent girls in Malawi that featured both a conditional (CCT) and an unconditional (UCT) treatment arm. It provides surprising results with regards to education and its influence on EFM and early pregnancy: <i>“the schooling condition, however, proved costly for important non-schooling outcomes: teenage pregnancy and marriage rates were substantially higher in the CCT than the UCT arm. [...] when they turned to examine the incidences of pregnancy and marriage, however, unconditional transfers dominate. The incidences of pregnancy and marriage were reduced by 34% and 48% in the UCT arm, respectively, whereas no program impact on these outcomes was detected in the CCT arm. The UCT</i></p>	<p>marriage</p>				
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			<i>advantage in marriage and fertility is particularly pronounced among those most likely to drop out of school at baseline, implying that a CCT offer is unsuccessful in deterring these".</i>					
Early marriage in South Asia - a discussion paper (2005)	Paper	UNICEF	<i>This paper examines the effects early marriage has on the development of adolescent girls: "early marriage compromises their development and often results in early pregnancy and social isolation, with little education and poor vocational training reinforcing the gendered nature of poverty. Required to perform heavy amounts of domestic work, under pressure to demonstrate fertility, married girls and child mothers face constrained decision-making and reduced life choices".</i>	Early and forced marriage	TVET (life skills)	Sout Asia	Theoretica l or Conceptua l	*

Adolescent Girls Initiate for Their Reproductive Health"-Phase II An Endline Survey in Baglung and Lalitpur Districts (2004)	Endline survey	Centre for Development and Population Activities (CEDPA)	In this endline survey, the 'A GIFT for RH' Phase II project is presented. The project combines life skills and formal education to reach adolescent girls. <i>"the following outcomes were identified at the outset of the project: (i) 100 percent of targeted AGs act and make informed decisions regarding their RH"</i> .	Early pregnancy / Contraceptive awareness & use	TVET (life skills)	Nepal	Primary & Empirical	***
Improving the Lives of Married Adolescent Girls in Amhara, Ethiopia. A summary of the evidence. (2014)	Evaluation Report	International Center for Research on Women (ICRW)	Despite a lack of academic rigour, this report provides useful insights into ways of reaching married adolescent girls: <i>"among promising strategies identified by ICRW that make a difference in the lives of married girls – as well as those at risk of child marriage – are those that [...] Provide financial and livelihoods training. Equipping married girls with basic financial skills and providing income-</i>	Early pregnancy / Contraceptive awareness & use	A2F / financial skills	Ethiopia	Secondary	*

			<i>generating activities help them better support themselves and their families. Importantly, such opportunities also can be deeply empowering and aid in increasing girls' negotiating capacity within the household".</i>					
<u>Has Fertility Decline Contributed to Improvements in Women's Lives?</u> (2013)	Working Paper	International Center for Research on Women (ICRW)	This paper presents evidence that supports the claim that decreasing fertility rates are associated with improvements in the lives of girls. It also highlights links between fertility decline and economic empowerment: <i>"the ICRW conceptualise three levels of benefits to women's lives that may result from fertility decline: improvements to women and girls' well-being; increases in women's empowerment; and ultimately, to gender transformation at the</i>	Early pregnancy / Contraceptive awareness & use	Asset ownership / financial independence	Developing countries	Theoretical or Conceptual	***

			<i>community and societal level. We find evidence for improvements in women's lives within four key domains: health and survival; education; labor force participation or employment; and the role and value of daughters in the household. This evidence suggests that the overall well-being of women and girls improves as fertility declines, particularly as it relates to their maternal health, educational attainment and workforce participation".</i>					
The Influence of Women's Early Childbearing on Subsequent Empowerment in subSaharan Africa: A CrossNational Meta Analysis (2012)	Report	International Center for Research on Women (ICRW)	This rigorous report presents evidence that suggests there are no significant or consistent associations between women's decision-making power and adolescent pregnancy. " <i>Results support the argument that adolescent childbearing</i>	Early pregnancy / Contraceptive awareness & use	Asset ownership / financial independence	Sub-Saharan Africa	Secondary	***

			<i>may adversely affect future empowerment as those who began childbearing earlier have expectations of poorer status and empowerment within marital relationships".</i>					
Safe and smart savings brief for vulnerable girls in Kenya and Uganda the evolving model, lessons learned, and recommendations (2012)	Program me brief	Population Council	This programme brief advocates for holistic approaches to economic empowerment. It states that <i>"girls need a combination of social, health, and economic assets to make a healthy transition into adulthood, which in turn will reduce poverty. Having one kind of asset (i.e., knowledge of HIV and pregnancy) is not sufficient, because often a girl's economic situation overshadows her knowledge of risky behavior. Similarly, only having a savings account or a vocational skill is not enough for girls to take</i>	Early pregnancy / Contraceptive awareness & use	A2F / financial skills	Kenya, Uganda	Secondary	*

			<i>control of their health or to have the self-esteem and networks through which to capitalise on economic opportunities."</i>					
Abriendo oportunidades (2014)	Project information	Population Council	This 10 year long programme casts interesting results over the effectiveness of wide-encompassing programme approaches to empowering adolescent girls, mainly in terms of avoiding early pregnancies. Indeed, <i>"the program increases Mayan girls' social support networks, connects them with role models and mentors, builds a base of critical life and leadership skills, and provides hands-on professional training and experience. A 2007 program evaluation showed that: [...] 97% of Abriendo girl leaders remained childless during the program cycle, compared with the national</i>	Early pregnancy / Contraceptive awareness & use	TVET (life skills)	Guatemala	Secondary	**

			<i>average of 78% for girls their age".</i>					
The inter-linkages between child, early and forced marriage, female genital mutilation / cutting and other forms of violence against girls (2014)	Helpdesk	DFID	This recent Helpdesk request focuses on VAWG. It states that both FGM and EFM " <i>share some common root causes, such as: gender discrimination rooted in social norms about women's social value and their roles and responsibilities; poverty; lack of education; childhood exposure to violence; and discriminatory legal and justice systems</i> ".	Female genital mutilation/ cutting	Asset ownership / financial independence	Developing countries	Secondary	***
Prevention and Eradication of Female Genital Mutilation (FGM) and other Harmful Traditional Practices (HTPs) in Ethiopia (2008)	Mid-term review	Save the Children	CARE presents its long term experience implementing programmes that aim to eradicate FGM, and advocates for community level interventions as the best means of tackling the issue. This mid-term review also provides information on other	Female genital mutilation/ cutting	A2F / financial skills	Ethiopia	Secondary	**

			activities that can help address FGM, such as economic empowerment: <i>“the role of CARE, as an external, secular organisation, is primarily to provide information and to facilitate community-level discussion and debate on the issue of FGM and other HTPs [...]The following interventions are included in the project [...] targeting women and young mothers through savings and credit groups”.</i>					
Platform for Action Towards the Abandonment of Female Genital Mutilation/Cutting (FGM/C) (2010)	Action plan	The Donors Working Group on Female Genital Mutilation/Cutting	This action plan presents weak evidence, but a strong conviction about the benefits of addressing FGM through community-wide interventions: <i>“once a ‘critical mass’ of individuals manifests public support for the abandonment of the practice there are social pressures in motion that lead additional individuals</i>	Female genital mutilation/cutting	TVET (life skills)	Developing countries	Secondary	*

			<i>and families to adopt the new norm: change can proceed spontaneously and will be sustained over time”.</i>					
Joint Programme on Female Genital Mutilation / Cutting: accelerating change (2012)	Report	UNFPA, UNICEF	This report advocates for community-led programmes for dealing with FGM: <i>“the CEP is a three-year non-formal education and community-led development programme aimed at improving the health and well-being of communities through FGM/C abandonment and other outcomes”.</i>	Female genital mutilation/ cutting	TVET (life skills)	Developing countries	Secondary	**
The dynamics of social change towards the Abandonment of Female Genital Mutilation/Cutting in five African countries (2010)	Insight	UNICEF	As is hinted in other reports, families have no rational interest in abandoning the practice of FGM if it is not a community-wide initiative. Additionally, the report provides evidence that poverty is a driver in incentivising families to practice FGM to increase	Female genital mutilation/ cutting	Asset ownership / financial independence	Egypt, Ethiopia, Kenya, Senegal, Sudan	Secondary	***

			<p>their daughters eligibility for marriage: <i>“family honour and social expectations play a powerful role in perpetuating FGM/C, making it extremely difficult for individual families, as well as individual girls and women, to stop the practice on their own. Even when parents recognise that FGM/C can cause serious harm, the practice persists because they fear moral judgements and social sanctions should they decide to break with society’s expectations. Parents often believe that continuing FGM/C is a lesser harm than dealing with these negative repercussions. The principal motivating force behind the practice is often the desire to protect girls</i></p>					
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			<i>and to give them the best possible chance to have a future that will ensure social acceptance and economic security".</i>					
Building Skills for Life 2011-12 Annual Report: Reflections and learning from Plan UK's programme working with girls (2013)	Report	Plan UK	This report stresses the importance of facilitating girls' access to programmes that target them: <i>"often parental and community attitudes and expectations place barriers to girls' accessing such training (a barrier projects try to overcome but which can be a slow process) that can result in low uptake. The burden of girls' roles within the home can also make it difficult for them to attend and stay in training".</i>	Other (age of sexual debut...)	TVET (life skills)	Developing countries	Secondary	**
Safe and smart savings Products for vulnerable adolescent girls in Kenya and Uganda (2013)	Evaluation Report	Population Council	Economically empowering adolescent girls through the creation of finance services tailored for them is effective in increasing their financial independence and	Other (age of sexual debut...)	Asset ownership / financial independence	Kenya, Uganda	Secondary	**

			<p>bargaining power when engaging in transactional sex, which is often dictated by economic necessity: <i>"in the qualitative data, many girls mentioned that having a savings accounts helped to reduce risks and vulnerability, by enabling them to refuse sexual advances from men, allowing them to be less dependent on men, and helping them to cater for their daily needs and family emergencies. Having a savings account also reduced vulnerability by enabling girls to meet their day-to-day needs and cater for emergencies affecting themselves or their families [...] these findings support the asset building theory that girls need a combination of social, health and economic assets, and that increasing a girl's</i></p>					
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			<i>economic assets, without accompanying social support, skills, and self-esteem, can actually increase her vulnerability".</i>					
Promoting Equal Access of Girls/Women to Technical and Vocational Education		UNESCO	This online article stresses the difficulties TVET programmes have for reaching adolescent girls: <i>"this results in a pathetically low enrolment of rural girls in school [...] In many developing countries, although there is a marked improvement in the women's status and role as a whole, gender disparities are still evident in the participation of females in TVE. Even in developed countries, despite several initiatives in the economic sector, it is disheartening to note that a very small percentage of employed females are in the Technical and Vocational fields"</i> .	Other (age of sexual debut...)	TVET (life skills)	Developing countries	Secondary	*

Exploring the role of economic empowerment in HIV prevention (2008)	Article	AIDS	<p>This academic article argues that women’s economic vulnerability and dependence on men increases their vulnerability to HIV by constraining their ability to negotiate the conditions, including sexual abstinence, condom use and multiple partnerships, which shape their risk of HIV infection. It presents strong evidence in favour of economic empowerment initiatives: <i>“in the face of escalating infection rates among women, and particularly young women, many have pointed to the potential importance of economic empowerment strategies for HIV prevention responses. [...] the paper explores how programmes such as microfinance, livelihood training and efforts to safeguard women’s food</i></p>	Prevalence of HIV / Contraceptive awareness & use	A2F / financial skills	Sub-Saharan Africa	Secondary	***
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			<i>security and access to property have begun to incorporate an HIV prevention focus".</i>					
Can Economic Empowerment Reduce Vulnerability of Girls and Young Women to HIV? Emerging Insights (2010)	Report	International Center for Research on Women (ICRW)	Faced with the fact that girls and young women are disproportionately affected by both poverty and HIV, this report presents how donors, policymakers, researchers and programme implementers are <i>"exploring economic empowerment programs as a strategy to improve the health and economic status of girls and young women. But the linkages between economic status and HIV status are complex, and the role that economic approaches play in preventing HIV infection and mitigating its impact is unproven"</i> .	Prevalence of HIV / Contraceptive awareness & use	Asset ownership / financial independence	Developing countries	Theoretical or Conceptual	**
Change, Choice and Power: young women, livelihoods and	Literature review	International Planned Parenthood Association	This review strives to answer the following questions: <i>"if poor young women and adolescent</i>	Prevalence of HIV / Contraceptive	Asset ownership / financial independence	Sub-Saharan Africa	Secondary	***

HIV prevention (2007)		(IPPF), United Nations Population Fund (UNFPA), Young Positives	<p><i>girls have access to their own incomes, will they better be able to protect themselves against HIV infection? Will economic independence and secure livelihoods result in economic empowerment so that they have the ability and power to refuse unwanted sex, to negotiate condom use and walk away from violent relationships? Will this improve their sexual and reproductive health?". It concludes by stating that "there is no narrow linear link between increased income and increased livelihoods. Many other factors come into play that relate to gender inequality and the social, political and economic contexts that push and protect gendered power relations".</i></p>	awareness & use	e			
Safe and Smart Savings Products	Baseline survey	Population Council	Faced with the fact that "girls are not routinely	Prevalence of HIV /	A2F / financial	Kenya	Primary & Empirical	***

<p>for Vulnerable Adolescent Girls Kenya Rollout Phase Baseline Survey (2011)</p>			<p><i>taught basic savings and budgeting skills, without which their ability to save successfully and manage their money wisely is diminished”, combined with a “growing trend toward encouraging girls to take charge of their own finances”, this paper states girls need to develop these skills. The survey also makes it clear that “barriers to translating health knowledge into safer sexual behavior often are economic in nature for adolescent girls, as frequently they are financially dependent on their parents, guardians, or other men in their lives. Therefore, the combination of financial literacy and savings has the potential to give them independence in both their financial and health decisions”.</i></p>	<p>Contraceptive awareness & use</p>	<p>skills</p>			
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Age and Economic Asymmetries in the Sexual Relationships of Adolescent Girls in Sub-Saharan Africa (2003)	Literature review	Studies in family planning	This literature review presents evidence to support the theory that engaging in transactional sex is mainly due to economic benefits, including poverty: <i>"most of the studies uncovered financial benefits as major motivations for girls to engage in sexual relations with older partners. Although varied and complex, these benefits can be divided into three primary categories: (1) assistance with economic survival [...]"</i> .	Transactional sex	Asset ownership / financial independence	Sub-Saharan Africa	Primary & Empirical	***
Transactional sex amongst young people in rural northern Tanzania: an ethnography of young women's motivations and negotiation (2010)	Article	Wamoyi et al. Reproductive Health 2010, 7:2	As is the case with the above review, this article presents robust evidence that supports the claim that <i>"transactional sex was clearly motivated by extreme poverty, to procure food, essential clothing, hygiene requirements or school necessities [...]. Most girls</i>	Transactional sex	Asset ownership / financial dependency	Sub-Saharan Africa	Primary & Empirical	***

			<i>over about 14 considered that they needed a sexual partner who could give them money for peanuts or sugarcane to calm their hunger”.</i>					
Women’s Lives, Women’s Voices: Empowering women to ensure family planning coverage, quality and equity (2012)	Report	CARE	This report states that programmes that foster adolescent girls’ economic empowerment have far-reaching repercussions. It also presents the benefits of designing multifaceted programmes that provide different services to girls: <i>“microfinance and access to financial opportunities are an increasingly effective strategy for economic empowerment for women, providing savings and financial services for those who are otherwise excluded from formal credit institutions [...]. As part of the Results Initiative in Rwanda, CARE is testing a model for integrating family planning</i>	Unsafe sex / Access to antenatal / reproductive health services	A2F / financial skills	Developing countries	Secondary	**

			<i>and women's empowerment programming into VSLA. The activities of both initiatives work synergistically to contribute to a range of empowerment outcomes for women including social and economic empowerment as well as better sexual and reproductive health".</i>					
A review of the evidence on multi-sectoral interventions to reduce violence against adolescent girls (2013)	Report	Girl Effect	This report provides robust evidence taken from several programmes targeting adolescent girls. Evidence gathered in the TRY programme in Kenya is of particular interest for the present paper: <i>"the TRY program in Nairobi was intended to reduce vulnerabilities to negative reproductive and sexual health outcomes by improving livelihood opportunities among out-of-school girls age 16-22</i>	Unsafe sex / Access to antenatal / reproductive health services	A2F / financial skills	Developing countries	Secondary	***

			<i>in low income areas of Nairobi. The program included micro-credit, savings, and mentorship activities [...] the findings suggested that girls who participated in the program had a greater ability to refuse sex and to insist on condom use compared to those in the control groups".</i>					
Investments in adolescent girls' physical and financial assets. Issues and review of evidence (2013)	Evidence review	Girl Hub (DFID)	<i>"This paper begins by presenting a conceptual framework showing the relationship between the gendered distribution of assets, empowerment, and well-being. It then discusses why assets are important for adolescent girls, and then moves on to elucidating the ways through which girls acquire assets across the life course. It continues by reviewing the existing evidence on programs and interventions that have</i>	Unsafe sex / Access to antenatal / reproductive health services	Asset ownership / financial independence	Developing countries	Secondary	***

			<i>attempted to increase girls' physical and financial assets, emphasising "bundled" interventions or integrated programs that combine efforts to build stocks of physical and financial assets with education, training, or programming to attain other development objectives, such as delayed marriage or prevention of risky sexual behaviour".</i>					
Gender equality: the road to HIV prevention (2012)	Report	International Labour Organisation (ILO)	This ILO report analyses some of the reasons behind women and girls' choices vis-à-vis risky behaviours: <i>"the paper discusses "unequal" sex interactions deriving from established gender roles which need to be addressed through tailored interventions that re-establish a balance between women and men power relations – at</i>	Unsafe sex / Access to antenatal / reproductive health services	Asset ownership / financial independence	Tanzania	Theoretical or Conceptual	***

			<i>individual and super-structural level".</i>					
Empowering Adolescent Girls: Evidence from a Randomized Control Trial in Uganda (2012)	Study	LSE	<p>This rigorous study presents evidence from a programme <i>"designed to empower adolescent girls [...] through the simultaneous provision of: (i) life skills to build knowledge and reduce risky behaviors; (ii) vocational training enabling girls to establish small-scale enterprises"</i>. The rigorous impact evaluation shows that <i>"the programme significantly improves HIV and pregnancy related knowledge, as well as corresponding risky behaviors: among those sexually active, self-reported routine condom usage increases by 50%"</i>. As other reports presented in this review, findings <i>"suggest combined interventions might be</i></p>	Unsafe sex / Access to antenatal / reproductive health services	TVET (life skills)	Uganda	Primary & Empirical	***

			<i>more effective among adolescent girls than single-pronged interventions aiming to change risky behaviors solely through related education programmes, or to improve labor market outcomes solely through vocational training".</i>					
Youth-Inclusive Financial Services Linkage Program (YFS-Link) / Case Study No. 3: Safe and Smart Savings Products for Vulnerable Adolescent Girls in Kenya & Uganda (2012)	Case study	Population Council	This case study shows girls who participated in the financial empowerment programmes "were significantly more likely to know at least one contraceptive method and to know that HIV can be transmitted through sexual intercourse than girls in the comparison group".	Unsafe sex / Access to antenatal / reproductive health services	A2F / financial skills	Kenya, Uganda	Primary & Empirical	***
Evaluation of a Savings & Micro-Credit Program for Vulnerable Young Women in Nairobi (2005)	Evaluation Report	Population Council	This rigorous evaluation report sets out to assess the success of a programme (Tap and Reposition Youth -TRY) that aimed to reduce adolescents' vulnerabilities	Unsafe sex / Access to antenatal / reproductive health services	A2F / financial skills	Kenya	Primary & Empirical	***

			to adverse social and reproductive health outcomes by improving their livelihoods options, with evidence suggesting they were better prepared to negotiate for safe sex: <i>“girls who participated in TRY demonstrated changes toward more liberal gender attitudes, compared to controls. While their reproductive health knowledge was not significantly higher, there was some indication that TRY girls had greater ability to refuse sex and insist on condom use, compared to the controls”</i> .					
The Intersection of Economic Empowerment and Youth Sexual and Reproductive Health (2012)	Programme brief	USAID	This programme brief indicated emerging research and programme findings demonstrate the inextricable link between young people’s economic standing and their SRH outcomes, adding that <i>“these findings also</i>	Unsafe sex / Access to antenatal / reproductive health services	A2F / financial skills	Developing countries	Secondary	*

			<i>demonstrate that it is feasible to address young people's economic and health disparities at the same time".</i>					
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