

The Spirit of **Boldness**

Lessons from
The World Bank's
Adolescent Girls Initiative

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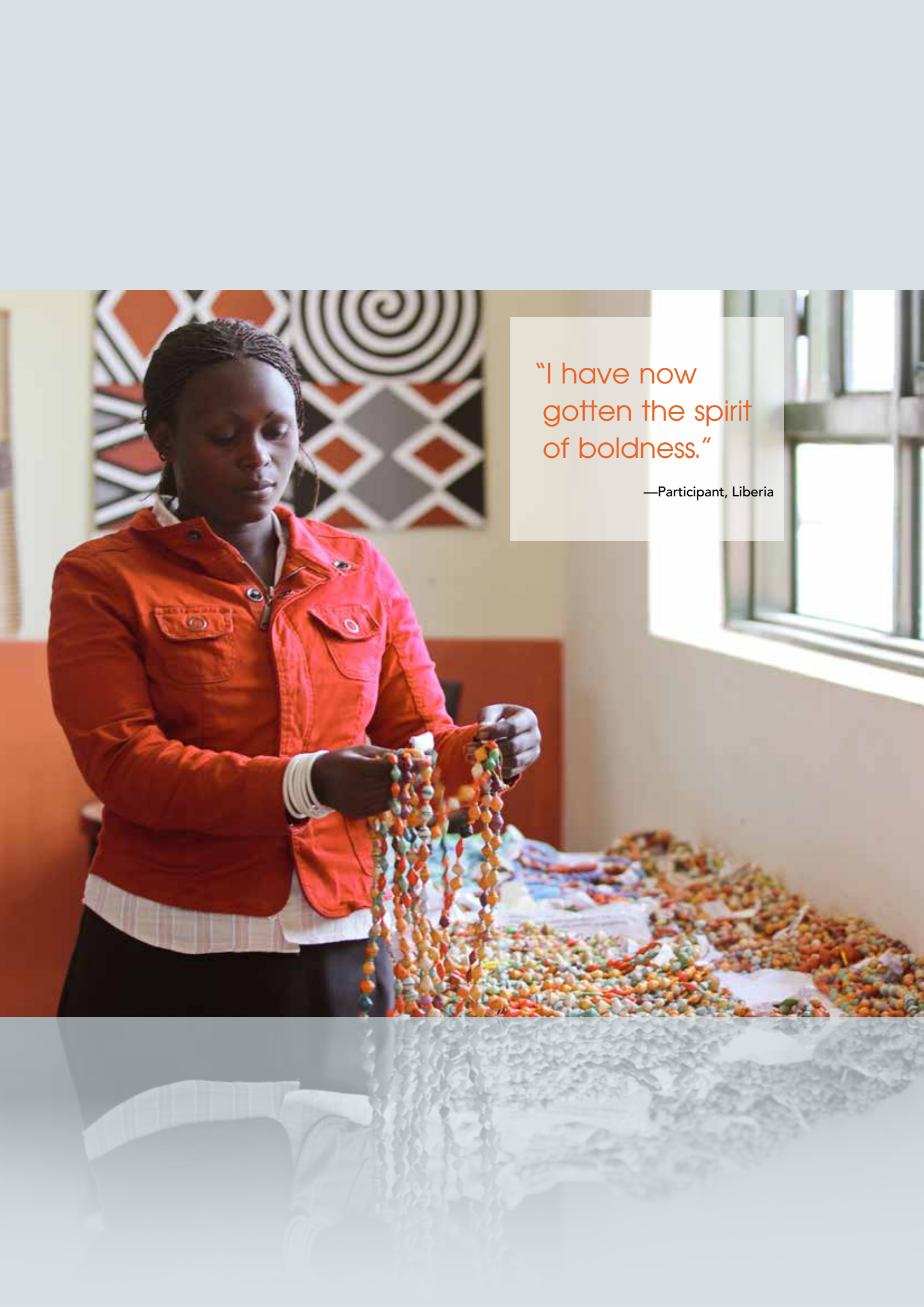
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A woman with dark skin and braided hair, wearing a bright orange jacket over a white and black striped shirt, is focused on stringing colorful beads. She is standing in a room with a large window to her right, through which bright light enters. On a table in front of her lies a large pile of various colored beads (orange, yellow, green, red, and white). Behind her, a wall is decorated with a large, colorful geometric pattern featuring spirals and diamonds in shades of orange, black, and white. The overall atmosphere is one of concentration and craftsmanship.

"I have now
gotten the spirit
of boldness."

—Participant, Liberia

The Employment Challenge for Young Women and Girls

Young people today make up about one-quarter of the world's population, the majority living in Asia. Countries in Sub-Saharan Africa and South

Asia are in the midst of a demographic transition that will rapidly increase the share of youth in the total population and the labor force. In Sub-Saharan Africa, for instance, the youth population will grow from 195 million in 2015 to 284 million in 2030; it will also grow by more than 15 percent over the next 20 years in the Middle East and North Africa.

"My boyfriend and others thought it was ridiculous for me to be doing masonry. They said I was getting darker under the sun and I couldn't put on long nails anymore. But I said to my boyfriend, 'We will have to see which one of us advances faster after my internship.'"

—Participant, Haiti

Elsewhere in the developing world, the youth population will contract or remain stable. Across all developing countries, youth will represent over 40 percent of the population and over 30 percent of the labor force.¹

The importance of this age group extends beyond its numbers. The transitions of youth have long-lasting consequences. Adolescence is when individuals continue to gain skills and develop agency, the ability to formulate and attain goals independently of their parents. At this time they establish habits that they will

BOX 1 What is a job?

In developing countries, the definition of a job encompasses more than "a wage or salaried position with an employer." In reality, a great many individuals hold jobs that are more realistically defined as "activities that generate actual or imputed income, monetary or in kind, formal or informal."

A job also confers more than an income. It develops a person's sense of identity, status, self-confidence, connections to others in the community, and overall satisfaction with life. The distribution of jobs within society and the perceptions about who has access to opportunities, and why, often shapes young people's expectations and aspirations for the future, their sense of having a stake in society, and their perceptions of fairness. These considerations are especially important for young females transitioning from school to work, who tend to lack the opportunities, confidence, and resources available to young males.

Source: World Bank 2012b; Filmer and Fox 2014.

"With this job I can become a different kind of woman; an independent woman."

—Participant, Haiti

"You can tell anyone that I am now a professional."

—Participant, Liberia

"Just look at me. I used to be afraid of electricity and now I'm an electrician!"

—Participant, Haiti

Not all jobs contribute to an individual's well-being. The type of job, working conditions, contract, benefits, and safety and security at work all matter. Some forms of work cannot even be considered jobs—for example, activities that are performed against the will of the worker or that violate basic human rights. Girls and women may be especially vulnerable to these kinds of coercive work conditions.

¹ US Census Bureau International Database.

BOX 2 Characteristics of labor markets in low- and middle-income countries

Labor markets in low- and middle-income countries exhibit many significant differences, yet they share several general characteristics that shape young people's transition from school to employment. A marked feature of labor markets in low- and middle-income countries is that they remain divided along gender lines, even though girls' schooling has improved dramatically over the past generation in many countries. In addition to doing household chores, females do most of the unpaid work; when they engage in paid employment, it tends to be in the informal sector and poorly remunerated. Females often are discouraged from seeking wage employment, have little information about their rights as workers, and remain under-represented in the ranks of entrepreneurs and senior staff.

A telling characteristic of labor markets in low- and middle-income countries is that a large and expanding share of the labor force works in household enterprises (HEs)—unincorporated, non-farm businesses owned by households. HEs include self-employed individuals operating a business that may employ their family members without pay, or self-employed people operating a business that employs a small number of non-family workers on a casual basis. More than 15 percent of workers in Sub-Saharan Africa and more than half in South Asia operate HEs. Many individuals may lack the education for a wage job but can pursue the economic opportunities that HEs offer. Despite the critical role of HEs in many low- and middle-income countries,

little support is available to promote self-employment and entrepreneurship (for example, through training in business skills or the provision of financial services).

Agriculture continues to claim a significant share of the labor force, especially in the poorest countries, where it often provides the first (sometimes only) income-earning opportunity for young people. For example, agriculture occupies more than 70 percent of the labor force in Sub-Saharan Africa's low-income countries and more than 50 percent in its lower-middle-income countries. The other major source of employment in low- and middle-income countries is the modern wage sector; it encompasses small, medium, and large firms that continuously employ five or more workers, and it includes the public sector, which remains a large share of the modern wage sector in some countries.

Workers in low- and middle-income countries are highly vulnerable to income shocks, because self-employment is the most common type of work, and even among wage workers, social insurance program coverage is low. While unemployment is still rare in low-income countries—because few can afford to be out of work—rates of youth unemployment and underemployment tend to be high in low- and middle-income countries. On average, for example, more than one-quarter of the young people in the Middle East and North Africa are unemployed, 28 percent in Indonesia, and 40 percent in South Africa.

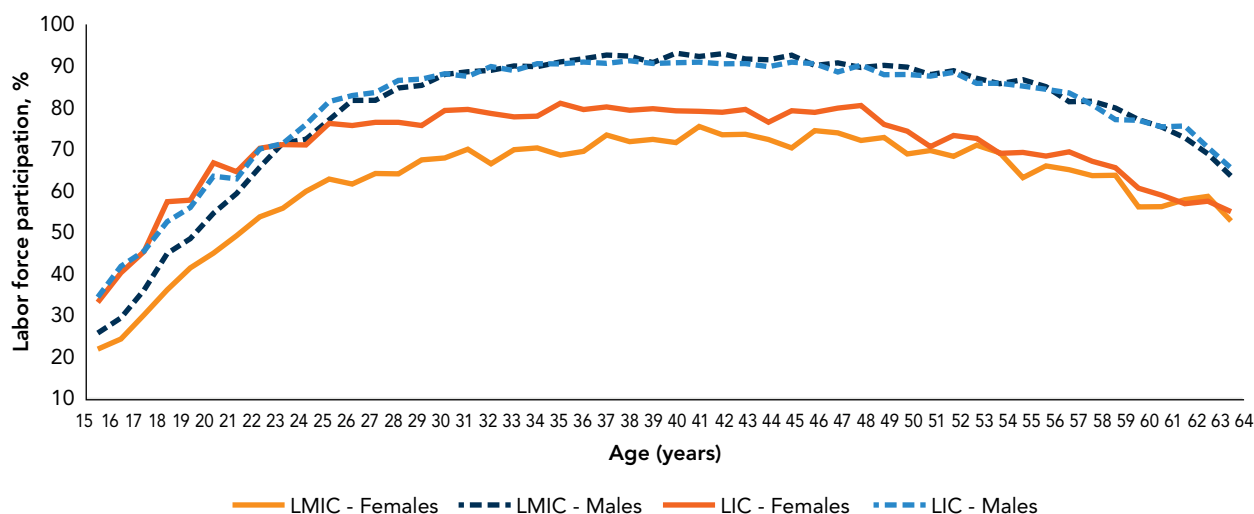
Source: World Bank. 2012b; Elborgh-Woytek et al. 2013; Filmer and Fox 2014.

express for the rest of their lives. Above all, for many it is a time of moving definitively into the world of work and consolidating an identity that is at least partially derived from that work.

Transitioning from school to productive employment presents an array of challenges for young people in general and adolescent females in particular. "Jobs" take forms beyond the typical notion of paid employment in a formal workplace (Box 1). The characteristics of labor markets in low-income countries (Box 2) mean that many young people are either shunted into their parents' activities (e.g. farming) or of necessity create their own jobs based on the skills and other resources at their disposal, however limited. Females tend to have trouble getting access to paid employment in the formal sector. For many, that first job remains the key, because

it can determine the kind of job a person will have for the rest of his or her working life. An initial period of unemployment or a first job lacking learning opportunities can limit an individual's future productivity. Once young people start working in a sector—whether in a household enterprise, agriculture, or a wage job—they may well remain there, although moving across sectors is somewhat easier in urban settings than in rural settings. Migration may substantially increase earnings, but it is not an option for the majority.

Ideally, for both girls and boys, adolescence is a time of expanding opportunities, when they can begin to realize their ambitions, yet for girls it can become a time of narrowing options and diminished freedom to exercise choice. Moving through the transition from school to work, girls begin to face specific expectations

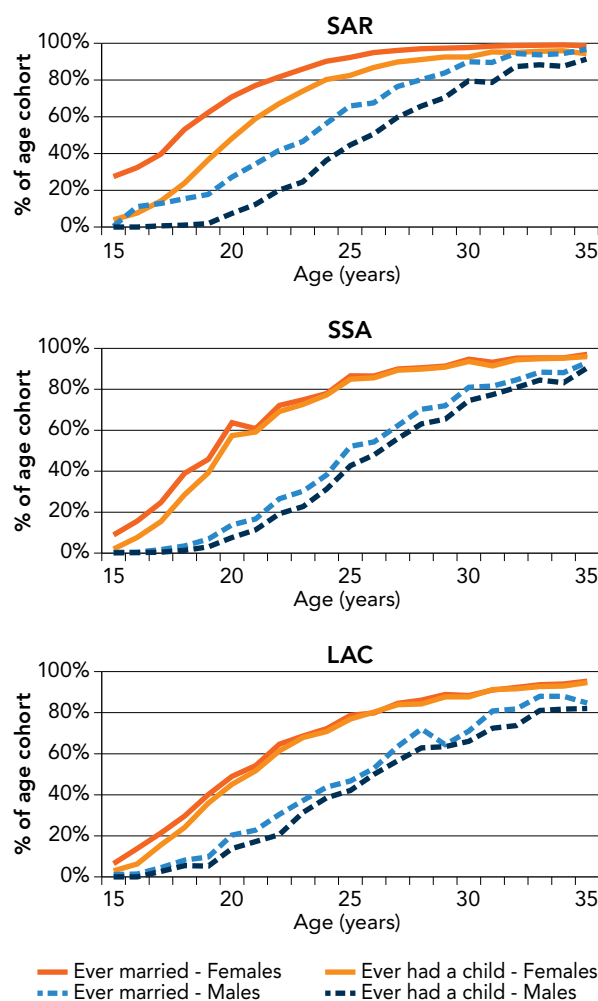
FIGURE 1: Females participate less especially once males finish secondary school

Source: Authors.

Note: LIC = low-income countries; LMIC = low- and middle-income countries.

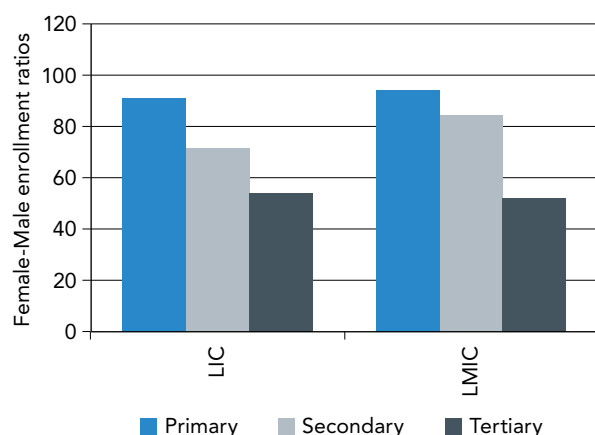
and constraints to their development that boys do not face, and that often force girls to make decisions with the potential for negative, irreversible consequences. For instance:

- Families often perceive that the returns to investing in girls are lower than returns to investing in boys, so girls' schooling, health care, and nutrition may receive less attention than boys'. For this reason, especially in low-income countries, they enter the labor force earlier than males, resulting in a higher labor force participation rate than males on average (Figure 1).
- Adolescent girls typically have more household responsibilities than boys do, allowing them less time for school or work outside the home. Girls often must care for siblings or even children of their own (Figure 2). Girls' movements outside the family home are likely to be more restricted and scrutinized than boys'. This means that even though they are engaged some hours of the day in economic activity, it tends to be home based and less remunerative.
- Adolescent girls are often less qualified for jobs. Girls still have lower rates of secondary school enrollment and completion in many parts of the world (Figure 3), and they may not have a chance to develop the right skills for higher-earning wage jobs.
- Young women struggle to find jobs because they are more socially isolated, with fewer contacts to help them in their search. They often lack the confidence to go out and find a job.
- Social norms make it harder for young women to earn a living. Their families, male partners,

FIGURE 2: Females are pushed to form families earlier

Source: Authors, based on data from DHS (various years).

Note: SAR= South Asia Region; SSA = Sub-Saharan Africa; and LAC = Latin America and the Caribbean.

FIGURE 3: Females still get less education

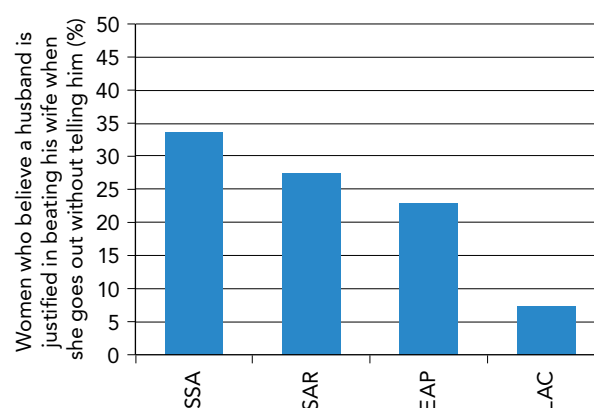
Source: WDI.

Note: LIC = low-income countries; LMIC = low- and middle-income countries.

employers, or even they themselves may think that certain courses of study or certain jobs are only for men and not for women.

These constraints, and the decisions they engender, such as leaving school, marrying and bearing children early, and entering less productive and remunerative lines of work, have consequences not merely for girls themselves but for subsequent generations. Early marriage and early childbearing are still the norm among adolescent girls in poorer, more traditional societies. In societies where established paths to adulthood and social networks have been lost to civil conflict, natural disasters, epidemics, or economic upheaval, girls and women also lose opportunities to acquire schooling and life skills just when they need those skills most to pursue a livelihood.

Social norms discourage females from developing economic agency and empowerment by restricting mobility and decision making, especially once they are

FIGURE 4: Social norms restrict female mobility

Source: WDI.

Note: SSA = Sub-Saharan Africa; EAP = East Asia and the Pacific; LAC = Latin America and the Caribbean; and SAR = South Asia Region.

married (Figure 4). In many communities throughout the world, both men and women still believe that if a wife leaves the house without first getting her husband's permission, the husband is justified in beating her. These attitudes not only restrict adult females' choices; they also restrict the choices made by parents for their daughters.

Even in areas with less restrictive social norms, the prevalence of gender-based violence and threats to safety can prevent adolescent girls and young women from pursuing opportunities. For example, in South Africa a GPS-enabled analysis of boys and girls age 10–11 in rural and urban areas showed that both sexes had about the same mobility, in terms of area covered in a single week. By the time the girls reached age 14, however, the area that they covered in a normal week had shrunk by more than 50 percent, while that covered by boys had widened, providing more social contacts and opportunities to learn life skills through experience.²

² Hallman et al. (2013).



The Adolescent Girls Initiative—Testing Approaches for Young Women to Enter Productive Employment

In October 2008, the World Bank launched the Adolescent Girls Initiative (AGI), a public-private partnership to promote the transition of adolescent girls and young women to productive employment. The AGI provided a unique opportunity to experiment in diverse settings, take risks, and find effective, female-friendly approaches to vocational training and youth employment programs. The initiative supported pilot

projects in eight countries: Afghanistan, Haiti, Jordan, Lao PDR, Liberia, Nepal, Rwanda, and South Sudan.

Most of these settings present difficult environments for females to enter adulthood. Rwanda is a poor but stable country. Nepal is poor and economically stable, although with periodic eruptions of internecine conflict. Liberia, a poor country, is still emerging from years of conflict. Afghanistan and South Sudan are not only poor

TABLE 1: AGI pilot projects: Locations, timelines, and participants

Projects in low-income countries			
	Afghanistan	Nepal	Haiti
Project	Female Youth Employment Initiative (FYEI)	Adolescent Girls Employment Initiative (AGEI)	Adolescent Girls Initiative (AGI)
Timeline	November 2013–December 2014	2010–12 (3 cohorts: 2010, 2011, 2012)	May 2012–December 2014
Who participated?	<ul style="list-style-type: none"> Females age 18–30. High school completed or nearly completed. 	<ul style="list-style-type: none"> Females age 16–24. High school not completed. Socially and economically disadvantaged. 	<ul style="list-style-type: none"> Females age 17–20. Out of formal schooling for at least 1 year. Basic literacy in Creole.
How many participated?	1,300	4,410	1,000
Where were they located?	Urban and semi-urban areas: City of Mazar-i-Sharif and four peri-urban districts of Balkh Province.	Urban and semi-urban areas: 50+ districts nationwide.	Urban area: Port-au-Prince.
How were they recruited?	Social mobilization through school management <i>shuras</i> (councils) in every secondary school in the project districts.	Outreach and communication campaign.	Through a network of local NGOs.
	Liberia	Rwanda	South Sudan
Project	Economic Empowerment of Adolescent Girls and Young Women (EPAG)	Adolescent Girls Initiative (AGI)	Adolescent Girls Initiative (AGI)
Timeline	March 2010–February 2011 (Round 1) June 2011–May 2012 (Round 2)	June 2013–December 2014 (3 cohorts)	2010–13
Who participated?	<ul style="list-style-type: none"> Females age 16–24 (for job skills training) and 18–24 (for business skills training, which also required previous experience). Out of school for the past year. Basic literacy. Resided in a community targeted by the project. 	<ul style="list-style-type: none"> Females age 15–24. Out of formal school for at least 1 year. Basic literacy. Socially and economically vulnerable (based on national social protection classification). 	<ul style="list-style-type: none"> Females age 15–24. Resided permanently in a village where a youth club was located.

How many participated?	2,500	2,000	3,000
Where were they located?	Urban and semi-urban areas: 8 communities in greater Monrovia and Kakata City.	2 urban and 2 rural districts.	Urban and semi-urban areas 100 communities across 4 states.
How were they recruited?	Through widely advertised community events.	Public campaign to raise widespread awareness of the project in the 4 districts.	Door-to-door census to identify potential participants.

Projects in middle-income countries		
	Jordan	Lao PDR
Project	New Work Opportunities for Women (NOW)	Adolescent Girls Initiative/ Supporting Talent, Entrepreneurial Potential, and Success (AGI/STEPS)
Timeline	December 2010–August 2011	December 2010–December 2013
Who participated?	Community college final year students who had passed graduation exams.	<ul style="list-style-type: none"> • Entrepreneurs under 35 years, at least half of whom were female, who participated in the Marketplace Competition. • University and technical/ vocational school students, at least half of whom were female.
How many participated?	900	<ul style="list-style-type: none"> • 10 entrepreneurs. • 488 students received training; 5,000+ participated in job fair.
Where were they located?	Urban and semi-urban areas: 8 community colleges across Jordan.	Urban areas: 3 provincial capitals.
How were they recruited?	By advertising to firms in the areas where the project operated.	<ul style="list-style-type: none"> • Through the call for proposals for the competition, as well as outreach at schools, business associations, and other venues. • Through Career Counseling Office outreach to students.

Source: Authors.

but fragile, conflict-affected countries where security remains a serious concern. Haiti is a poor, fragile state emerging from disasters and suffering the consequences of decades of corrupt mismanagement. The exceptions are Lao PDR, a stable, lower-middle-income country growing rapidly through natural resource exports, and Jordan, considered a stable, middle-income state.

Apart from South Sudan, which is unranked, the poorer AGI countries rank among the bottom third of the United Nations Human Development Index. For example, literacy in the poorer AGI countries is low, and it is lower for women than for men. In Haiti, 45 percent of women age 15 and over are literate; in Afghanistan, fewer than 20 percent of women are literate; and in Liberia, fewer than 30 percent of women are literate.³ Happily, literacy is improving: young people are more likely to be literate than older people in all AGI countries.

The AGI pilot projects varied in duration, rural-urban focus, and the size and heterogeneity of the groups they assisted (Table 1). The interventions used in each pilot (Table 2) reflected where governments wanted to experiment, local labor market opportunities, and specific local constraints faced by girls and young women. All projects included life skills or employability training, generally combined with an array of technical, vocational, and business development skills. Training developers and providers included local and international NGOs as well as private service providers, government agencies, and university/college staff. Arrangements for implementing the pilots varied depending on the setting but involved government ministries, the World Bank, and local implementing partners. To gain evidence and build an understanding of which approaches succeed in achieving particular objectives for specific groups of girls and young women, most pilots incorporated rigorous evaluations.

³ WDI.

TABLE 2: Content and duration of training provided under AGI pilots

Technical/vocational training	Business skills training	Life skills training	Duration and intensity of training
Afghanistan: Technical and life skills			
Office skills, including computer skills (typing, Windows Operating System, Office Suite, Quick Book, video editing, internet); general management; administration; communication; financial accounting and bookkeeping; marketing. Additional training in information and communication technology for a subset of trainees.	No (although note overlap with parts of the technical training program).	Personal awareness and management; building healthy relationships; decision making; resisting peer pressure; job search and interviewing skills; nutrition during particular times in the life cycle (pregnancy, lactation, infancy, childhood, and adolescence); and strategies to promote nutrition in a community.	8 months, 6 days per week, 4 hours per day, with morning and afternoon sessions.
Nepal: Technical, business, and life skills			
Technical training spanning more than 40 occupations, including non-traditional occupations such as mobile phone repair, aluminum work, arc welding, carpentry, electrical wiring, and radio and TV repair.	Business development skills and financial management.	Negotiation skills, dealing with discrimination, workers' rights education, and sexual and reproductive health.	3 months of technical training, based on the trade; 40 hours of business skills training, followed by 40 hours of life skills training.
Haiti: Technical and life skills			
Training in auto repair, refrigerator and air conditioning equipment repair, electrical work, construction, information technology essentials (computer hardware and software), hospitality services, masonry, carpentry, plumbing, and heavy machinery repair and operation.	No business skills training.	Psycho-social education; civic engagement and leadership; sex, gender, and violence; sexual and reproductive health; preparing for work; reducing risks related to natural disasters; financial literacy.	4–6 months of technical training (weekdays, 4 hours per day). Life skills training held on the weekend to avoid overlapping with technical training.
Liberia: Technical, business, and life skills			
Job skills in house and office painting, hospitality services, professional driving, office and computer skills, security guard services, professional cleaning, waste management. Job skills trainees also received "light" business skills training covering entrepreneurship principles, business management, and financial literacy.	Entrepreneurship principles, market analysis, business management, customer service, money management, and record-keeping.	Preparing for the world of work (workplace conduct, career development, decision-making, and teamwork); sexual and reproductive health; family skills; healthy living; preventing and responding to sexual and gender-based violence; communication, self-esteem, and leadership; "know your rights"; and community service.	Training lasted 3–4 hours per day, 3–4 days per week, over 6 months.
Rwanda: Technical, business, and life skills			
Technical training in one of the following: arts and crafts; culinary arts; agri-business (nursery beds and bee-keeping); and food processing.	Yes.	Trust, problem solving, team building, and setting personal goals; self-awareness, self-esteem, and leadership; family skills; workplace communication; managing stress, anger, and conflict; personal hygiene, nutrition, and healthy lifestyles; sexual and reproductive health; sex, gender, and violence.	1 week of life skills and 1 week of business skills, followed by 5 months of technical skills training.
South Sudan: Technical, business, and life skills training through female youth clubs in project communities			
Livelihood training offered based on the interests of club members and demand in the local market: tailoring, hairdressing, agriculture, poultry farming, goat rearing, catering, carpentry, and running a small business.	Budgeting, savings, accounting, pricing and marketing, and customer service.	Making effective decisions; knowing and living with others; knowing and living with oneself; sexual and reproductive health (menstruation, early pregnancy, preventing sexually transmitted diseases, and family planning, among other topics); leadership; gender and bride price; and rape (definition, prevention, responding, and coping).	Each livelihood training lasted from 1 week to 3 months. Life skills training (20 hourly sessions) was conducted in separate sessions over 5 months.

Jordan: Employment vouchers and employability/life skills

No technical skills training.	A combination of life skills and employability skills (see the next column).	Effective communication and business writing skills (making a presentation, writing business reports, different types of correspondence), team-building and teamwork skills (characteristics of a successful team, how to work in different roles within a team); time management; positive thinking (in a business context); customer service; and CV development and interview skills.	9 days (5 hours per day).
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Lao PDR: Business and career counseling

No technical skills training.	Shortlisted entrepreneurs trained in business skills.	Students trained in teamwork skills, negotiation skills, problem solving, CV development, and interview skills.	10 days business training to 10 shortlisted entrepreneurs. 1 day work readiness training (co-ed classes) provided to students by counseling centers.
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Source: Authors.

The pilot projects had multiple objectives

The pilots' multiple objectives reflected the specific populations and interventions they supported:

- **Reach vulnerable girls and young women.**

Experience has shown that often the most vulnerable girls and young women cannot participate in training due to prohibitive time or financial costs.⁴ The first step toward reaching them is to understand their needs and constraints and design a program that is more accessible to them.

"Should only men be allowed to be builders, heavy machinery drivers, or electricians? No—I want to be able to do these jobs, too."

—Participant, Haiti

- **Challenge gender norms in the labor market.** Social norms often relegate young females to traditional trades that are typically defined along gender lines and pay little. The job skills taught in Liberia, Haiti, and Nepal, in contrast, focused on more lucrative occupations that were new to many women, such as house painting, auto repair, the operation and maintenance of construction equipment, and mobile phone repair.

- **Bridge the gap to the labor market.** Because many adolescent girls and young women lack the social contacts to find a job, especially one with better prospects than the jobs held by most females, most pilots focused on expanding young women's networks and linking them to employment opportunities.

- **Build girls' and young women's assets for entrepreneurial success.** The AGI pilots are building participants' assets—human, social, and financial—and providing a foundation for venturing into self-employment. Many pilots provided instruction in financial management and business development skills, along with an opportunity to develop savings.

- **Bolster girls' and young women's personal agency.**

Through the delivery of life skills training, the AGI pilots provided adolescent girls and young women with the tools and confidence to take advantage of new economic opportunities. Life skills training focused on developing non-cognitive skills in multiple domains—

in the family, workplace, and society; emotional and behavioral awareness; and long-term thinking and planning. Table 2 lists the array of topics covered.

The pilots followed multiple models

Each pilot followed one of three general models—two in the low-income group of countries and one in the middle-income countries (Jordan and Lao PDR). Models used in low-income countries were designed to reach disadvantaged females and enable them to enter either self-employment or wage employment. Except for Afghanistan, pilots in low-income countries focused on females who had not completed (or even started)

⁴ Levine et al. (2009).

secondary education. As Table 2 summarizes in detail, they featured:

- **Traditional classroom vocational skills training**, with supplementary programs to instill life skills, teach practical business skills, and provide health and other information (Afghanistan, Haiti, Nepal, Liberia, and Rwanda). These programs were primarily for females who had left school.
- **Female youth clubs**, which focused on social support and mentoring, supplemented by short training modules in livelihood skills, life skills, health, and other topics (South Sudan). The clubs reached adolescent females who might still be in school, in hopes of preventing dropouts.

“Life skills was really helpful in the community because things that happened before, like early marriage...(are) not happening that much anymore.”

—Participant, South Sudan

Females in middle-income countries had access to education but faced barriers to using their education in the labor force. The model for pilots in those countries featured:

- **Programs to help females with more advanced education enter the labor force**, either through wage employment or entrepreneurship.

The Nepalese and Lao PDR programs built on existing or planned public initiatives, and included both males and females. The pilot in Nepal expanded access to job training by partnering with the Employment Fund, a job training and placement initiative operated by an international NGO under supervision of the Government of Nepal;⁵ the pilot also added business and life skills training and an impact evaluation. The Lao PDR program implemented a minimum quota of 50 percent female participants to encourage providers to reach females.

The pilots used multiple strategies to engage the private sector and tailor programs to local labor markets

Among the traditional classroom programs, **Afghanistan’s** Female Youth Employment Initiative (FYEI) was unique in focusing on young women who had completed or nearly completed secondary school. The intention was to help these young women to obtain jobs and to indicate how girls’ continuing education and

access to job opportunities would benefit their families and communities. A survey of employers identified labor market opportunities and obstacles facing female jobseekers before the training began, and private sector employers continued to provide advice during the training. Upon graduation, young women had access to six months of employment assistance at nearby job search centers, where they were helped to develop their CVs and interview skills. A subset of graduates received internships.

The private training providers in **Nepal’s** Adolescent Girls Employment Initiative (AGEI) conducted rapid labor market assessments following a standard methodology developed by the Employment Fund. The technical training providers received incentives (detailed

later) to deliver market-relevant skills to trainees and place them in jobs once training had concluded.

A survey of employers in **Haiti’s** AGI pilot identified labor market opportunities before training started, built interest in the pilot, and revealed potential barriers to females’ employment. Following their training, young women worked as interns (generally unpaid) in local companies to gain the practical experience to obtain a job in their new line of work.

In **Liberia’s** pilot (Economic Empowerment of Adolescent Girls and Young Women, EPAG), the training programs reflected a labor market assessment as well as a girls’ vulnerability assessment, which identified constraints to labor market participation. An Employer Advisory Council helped to ensure that training remained relevant, and several approaches helped to maintain participants’ interest, including business plan competitions, mentoring, and guest speakers in the classroom. For six months after training, graduates received job placement and business advisory services, mentoring, and support to initiate a business; they also participated in job fairs.

A girls’ vulnerability assessment for **Rwanda’s** AGI pilot helped to identify constraints to labor market participation before designing and initiating training. Graduates received support of various kinds from trainers, school managers, and business mentors. Some received support to find jobs or an internship in the private sector; others were helped to form cooperatives and obtain credit to open small businesses.

BRAC, an NGO, had successfully helped young women to become self-employed in Uganda. That experience (detailed later) led **South Sudan’s** AGI pilot to contract with BRAC to adapt its model to South Sudan, where opportunities for self-employment predominated. BRAC formed female-only youth clubs, which offered

⁵ The NGO is Helvetas; the Employment Fund is supported by the Swiss Development Council, the United Kingdom Department for International Development, and (from 2010–12) the World Bank.

livelihood and life skills training. Participants formed savings groups to become accustomed to saving and amass the funds to begin self-employment. Following the training, BRAC encouraged qualified club members to seek out microcredit services to support their business development plans.

As noted, pilots in **Jordan** and **Lao PDR** focused less on preliminary training for the workplace and more on creating the conditions to obtain a first job. Jordan's New Work Opportunities for Women (NOW) featured employability training and/or job vouchers (covering six months' wages). The training was developed based on employers' assessments of skills they required in recent graduates. The purpose of the job vouchers was to encourage firms to hire new graduates with no experience and overcome stereotypes discouraging women's employment. The AGI pilot in Lao PDR focused on prospective entrepreneurs already in the labor force and on university and technical college students who would need jobs upon graduation. The prospective entrepreneurs (the group with the widest age range in the AGI pilots) were invited to submit business proposals for funding under a Marketplace Competition implemented in partnership with a local business association. The finalists received training in developing a business plan and starting a business. Winners received grants and mentoring to start their businesses, and the other participants were eligible to apply for loans and services from commercial and private banks. For the students, the AGI established career counseling offices that provided information on current job vacancies in sectors and trades with a high demand for labor, as well as job search assistance.

"Having such care for the babies encouraged the mothers to relax and focus on the training."

—Participant, Liberia

Features to sustain participation and achieve other goals

All pilots incorporated special features to encourage and sustain females' participation and success (Table 3). These approaches, touched upon earlier, are discussed in greater detail here because they reveal both the diversity and the comprehensiveness of the pilots. Learning exchanges among the project teams led some pilots to adopt approaches valued by others.⁶ Experience with safe spaces and childcare in Liberia, for example, led Rwanda's AGI team to incorporate those features.

A female-friendly training environment

Pilots took explicit account of prevailing social norms while challenging some restrictions. Several pilots focused on providing a safe space for women to learn and develop, often with the support, assent, and implied protection of the local community. Afghanistan, Haiti, Liberia, and South Sudan all offer examples of this approach, but Afghanistan is notable for building a network of community support for trainees before and throughout their training. "Social mobilizers" worked extensively in each community to gain agreement among families, schools, and private and public sector players about the importance of allowing young women to work, the goals of the pilot employment project, and the safety of the training and job recruitment environment. In Jordan, training was held during daylight hours at locally known and trusted institutions, such as the Chambers of Industry and local universities. Female-only classrooms (or clubs) were adopted in Afghanistan, Liberia, Rwanda, and South Sudan.

Strategies to promote inclusion

Aside from promoting safety, locating training within the community fostered participation by reducing participants' travel time—an important consideration, given that girls and young women have many claims on their time. The pilots in Afghanistan, Liberia, and Rwanda

held morning and afternoon training sessions to accommodate participants' other chores and activities; for the same reason, the youth clubs in South Sudan were open after school. In Haiti, Liberia, and Rwanda, the AGI provided a monthly stipend to cover transportation and food, and Afghan

trainees received free transport. The Rwandan government funded nine training centers that will remain available for the exclusive use of girls and women, and the pilot supported attendance by making childcare and sanitary products available for trainees. Liberia's EPAG pilot used complementary strategies to encourage and sustain participation: free childcare at each training site (about 70 percent of trainees had one or more children); literacy training (the greatest demand for training came from less literate girls and women); attendance prizes; contests; and a completion bonus. Haiti and Rwanda offered psycho-social counseling as needed. In Nepal, the Employment Fund and private training providers conducted an outreach campaign; as part of that effort, community-based organizations received an incentive (about US\$ 1 per person) when they referred individuals

⁶ For information on the AGI's South-South learning exchanges, see World Bank (2014a).

TABLE 3: AGI pilots: Features to foster participation of adolescent girls and young women

Country	Feature
Afghanistan	<ul style="list-style-type: none"> • Community social mobilization throughout the pilot to build a supportive environment for young women's participation in training and employment. • Morning and afternoon sessions to allow participants to accommodate competing demands on their time. • Female-only classrooms. • Mostly female trainers. • Life skills curriculum tailored to female participants' needs. • Transport provided to and from training, free of charge. • Training and job search services located close to each other for ease of access. • In-depth consultation with guardians on job placement (permissible work options for participants).
Nepal	<ul style="list-style-type: none"> • Incentive pricing scheme to encourage training providers to recruit young female participants. • Life skills curriculum tailored to female participants' needs. • Working with women's empowerment organizations as outreach partners.
Haiti	<ul style="list-style-type: none"> • Safe training venues within communities (which also reduced travel time). • Life skills curriculum tailored to female participants' needs.
Liberia	<ul style="list-style-type: none"> • Morning and afternoon sessions to allow participants to accommodate competing demands on their time. • Safe training venues within communities (which also reduced travel time). • Female-only classrooms. • Life skills curriculum tailored to female participants' needs. • Code of Conduct for trainers.
Rwanda	<ul style="list-style-type: none"> • Morning and afternoon sessions to allow participants to accommodate competing demands on their time. • Female-only classrooms. • Life skills curriculum tailored to female participants' needs.
South Sudan	<ul style="list-style-type: none"> • Female-only youth clubs. • Clubs located in villages to limit participants' travel time. • Clubs open in the late afternoon to allow members to attend school and accommodate competing demands on their time. • Life skills curriculum tailored to female participants' needs. • All training delivered within club premises, with the exception of training for a few technical trades.
Lao PDR	<ul style="list-style-type: none"> • Quota of at least 50% female participation in the Marketplace Competition. • Quota of at least 50% female participation for career counseling.
Jordan	<ul style="list-style-type: none"> • Sessions held during daylight hours at locally known and trusted institutions. • Life skills curriculum tailored to female participants' needs.

Source: Authors.

from vulnerable groups for training, and those individuals were accepted.

The NOW pilot in Jordan was directed entirely at fostering female inclusion in the workplace. The voucher program essentially paid employers who hired female university graduates. The AGI pilot in Lao PDR was co-ed, but it ensured female inclusion through a quota, requiring that at least half of the entrepreneurs and students assisted through the pilot were female.

Performance-based contracting to benefit marginalized groups and improve the accountability of service providers

In Nepal, the Employment Fund's contracts with private training providers promoted inclusion by offering financial incentives to train disadvantaged females and successfully place them in jobs. The incentives were

based on pre-defined vulnerability criteria;⁷ the highest incentive was awarded for training and placing the most disadvantaged females, such as widows, ex-combatants, and disabled women. The combination of a results-based system with a progressive incentive scheme, under which training providers receive higher payments for graduates who are employed, was intended to encourage training providers with the capacity to work with vulnerable groups to do so. Note that although training providers could receive a higher payment for catering to higher-priority groups, they also had a higher risk of failing to achieve the outcome (gainful employment).

Liberia's EPAG pilot used a withheld incentive payment under which 10 percent of the value of a training contract was withheld until six months after the classroom training ended; from the withheld funds, the

⁷ For details on the differential pricing scheme for vulnerable groups and the outcome-based payment system, see World Bank (2012a).

training provider received an amount proportional to the number of graduates employed, relative to a previously set target (for example, a provider meeting 90 percent of the target received 90 percent of the withheld amount).

Strategies to build participants' financial and social assets

To build financial assets and develop the habit of saving, trainees in Liberia opened savings accounts and were encouraged to save part of their monthly food and transport stipend. They built social capital by working in pairs (one teamwork strategy paired more and less literate trainees). Rwandan trainees obtained group savings accounts through a savings and credit cooperative organization. South Sudan's youth clubs enabled members to build social capital and networks by providing a safe space to learn, solve problems, and socialize (including through sports and games) and by helping members to form savings groups to develop and sustain their future economic activities once the program ended.

Mentoring

Several AGI pilots employed mentoring to achieve their goals. Some mentors were hired to assist with training and to support girls at risk of dropping out of training. In Haiti's AGI, for example, each life skills class of 25 individuals was taught by a mentor—a young, educated woman with experience working in the community, who also provided individual psycho-social counseling to participants. The mentor's role was to help participants make informed decisions about which type of training and internship to pursue; act as a role model; and motivate those who did not attend classes regularly or dropped out. Liberia's EPAG pilot experimented with mentoring models. In the first round of EPAG, one mentor (a respected woman from the community) was employed for every seven trainees. The mentor provided support and guidance for trainees' businesses or jobs in 56 hours of group and one-on-one sessions, mostly outside the classroom, for a small stipend (about US\$ 168). In the second round, one coach per class of about 25 trainees acted as an assistant trainer and class "mother" in addition to following up with absent or troubled trainees and with graduates at their jobs or businesses. The coaches also received training, a monthly stipend of US\$ 50, a monthly US\$ 10 calling card, and a savings account (with a US\$ 5 deposit).

Mentoring in South Sudan's AGI was done through Adolescent Leaders (one per youth club), who were female community residents, age 19–22, with leadership skills and basic literacy. For a small honorarium and the opportunity to attend the technical, leadership, and skills training, the leaders managed the club activities and facilitated life skills training.

The pilots in Rwanda and Lao PDR offered mentoring to start and sustain a business. In Rwanda, mentors not only helped participants to form cooperatives (including articles of incorporation and registration) but assisted them to identify market opportunities and develop a business plan, provided support for saving

and access to finance, and liaised with local authorities. In Lao PDR, finalists in the Marketplace Competition were assigned a mentor (a volunteer, either a member of the Young Entrepreneurs Association of Laos, a successful female entrepreneur, or trusted adult) to support the startup and growth of their businesses.

"I learned how I can be an entrepreneur. I learned how to apply for a loan if I don't have capital so I can start from that loan."

—Participant, Rwanda

Monitoring and evaluating the pilot projects

Consistent with the AGI's learning goals, all of the pilot projects included process and endpoint monitoring and evaluation. Table 4 summarizes monitoring and evaluation arrangements for the pilots. Surveys covering participant's characteristics, skills, current and past economic activity and earnings, and attitudes were administered at the beginning of the pilots and some months after completion. Participants and stakeholders also responded to qualitative surveys designed to capture their views about the pilot and its progress.

Five of the eight projects had so many applicants that they were able to identify a control group—individuals who either did not participate in the program or who participated at a later stage. By collecting data on participants and the control group before and after the pilot, evaluators were able to isolate the improvements brought about solely by participation in the pilot (as opposed to those brought about by time or improvements in the economy, for example). Three of these evaluations are now completed (Liberia, Nepal, and Jordan), and their results are discussed in detail later. To provide some context for that discussion, Box 3 reviews some of the techniques, issues, and options involved in designing and evaluating experiments based on interventions of this kind.

TABLE 4: Monitoring and evaluation arrangements for the AGI pilots

Country	Quality control and monitoring (classroom phase)	Monitoring after classroom phase	Evaluation design	Evaluation status
Afghanistan	Spot checks/site visits by ministry/administrative staff; tracking of dropouts; government testing/certification of skills	Ministry staff routinely checked in with employers to track intern performance, followed up with family in case of any issues	Pre/post evaluation of trainees	In progress
Nepal	Spot checks/site visits by Employment Fund staff; government testing/certification of skills; grievance mechanism (hotline) for complaints	Verification of job/business engagement; web-based database of graduates and applicants	Quasi-experimental design with matching	In progress
Haiti	Spot checks by field coordinator; tracking of dropouts; grievance mechanism (hotline) for complaints; government certification of skills	Internship supervision; web-based monitoring and evaluation platform; feedback from community organizations	Randomized pipeline	In progress
Liberia	Spot checks/site visits by ministry/administrative staff; computerized attendance records; tracking of dropouts; short interviews with 2 trainees during every site visit	Verification of job/business engagement	Randomized pipeline	Completed
Rwanda	Spot checks/site visits by ministry/administrative staff	–	Pre/post evaluation of trainees	In progress
South Sudan	Spot checks/site visits by ministry/administrative staff	–	Randomized design at village level	In progress
Lao PDR	–	–	Pre/post evaluation of participants	Completed
Jordan	–	–	Randomized assignment to intervention with control	Completed

Source: Authors.

BOX 3 Evaluation techniques: Choices and challenges

Most discussions about evaluation techniques concern the best way to *attribute* changes among a population to the program in which they participated. Such attribution requires other possible causes for the observed changes to be excluded, and it requires a good idea of what participants would have achieved if the program had never been available. A number of evaluation techniques seek to achieve these two objectives. They can be crudely described as *non-experimental*, *experimental*, and *quasi-experimental* techniques.

Non-experimental techniques include observing only the group that received an intervention before and after treatment, or looking at both a treated and untreated group, but only once, after the treatment. Both approaches can yield results with considerable bias. The first approach (observing only the treated group over time) was used in the pilots in Afghanistan, Rwanda, and Lao PDR. It runs the risk of attributing to the treatment any changes in participants that could have been caused by changes in

the world around them. For example, if the general economic environment improves during the treatment period, changes observed in the treated group may have arisen from the improving economy and have nothing to do with the program. The second approach (comparing the treated and untreated group after treatment) presents the risk of conflating the treatment effect with the impact of underlying differences in the pre-existing characteristics of the two groups. The treatment group may already be smarter, better motivated, better educated, or have other attributes (observable or unobservable) that would make them more likely to succeed even without the program. For example, it is unclear that the higher salaries received by graduates of a top university compared with graduates of a lower-quality university can be attributed to the top university's superior education program. Most likely, the students accepted to the top university were smarter, better motivated, better prepared, and would have done well even if they attended the lesser university.

Experimental techniques were developed to correct for such problems. After a target group is identified, some members of the group are selected randomly to receive treatment and the remainder form the comparison group. If the random assignment is done correctly—and the sample is *large enough*—then the two groups are identical on average, except for the treatment offered exclusively to one group. With this purely randomized assignment, evaluators can be fairly confident that any differences observed between the two groups arose exclusively from the treatment.

Experimental evaluation methods include pure randomized controlled trials (RCTs) and randomized phase-in or pipeline design methods. In RCTs, the unit of randomization is most commonly the individual or household, but it may be schools, or health facilities, or entire villages (referred to as *cluster randomization*). Uganda's Employment and Livelihoods for Adolescents program is a cluster village-level RCT. Phase-in (pipeline) evaluations also feature random assignment to treatment and control groups, but the control group is informed that they will receive the treatment at a later date. In this case, the comparison is not strictly between those who receive the treatment and those who do not; the comparison is between those who receive the treatment now and those who will receive the treatment later. Liberia's pilot program uses a randomized pipeline design. This design helped to ensure not only that participants were committed to the program (a high number of dropouts is both costly and can bias the evaluation) but that the treated and control groups were as alike as possible.

Quasi-experimental techniques enable treatment impacts to be estimated when some members of a group have received a treatment and others have not, but random assignment is or was not possible. This approach involves identifying non-participants who are as similar as possible to those receiving treatment. Many programs determine who is eligible to participate by ranking potential beneficiaries according to specific criteria. Applicants to programs may be given scores based on objective criteria. Those who score above some minimum threshold are admitted to the program, and the remaining applicants are not. *Discontinuity designs* rely on the assumption that those who score just above the cut-off point are similar to those who

score just below the cut-off point. Imagine a ranking exercise that gives applicants scores between 1 and 100. Those who receive a score of 71 are not that different from those who score 69. If the cut-off point is 70, those who score 69, and are not eligible to participate, can provide a good comparison group for those who score 71, and are eligible to participate. This approach was used in the evaluation of Nepal's pilot program.

When the criteria for selecting participants in a program are unclear, the evaluation results can be biased if the group selected for treatment was already more successful than those who were not selected. The "treatment" group would be doing better than the "comparison" group even if the program had never existed, and it would be a mistake to attribute the treatment group's success to the program.

External validity can be a problem for all of these evaluation techniques, meaning that the group included in the experiment is somehow different from the general population. Such differences can be both an advantage and an intended feature of the program. Programs seeking to encourage entrepreneurship, for example, are more effective when participants have a particular entrepreneurial ability or mind-set. It makes sense to see how programs promoting entrepreneurship work among people with characteristics correlated with entrepreneurial success, but it is not possible to conclude that the average person would benefit from an entrepreneurship program. The Northern Uganda Social Action Fund project, for example, asked community leaders to select young people who were the most motivated (and likely to succeed) to participate. Less motivated individuals with fewer resources may not have had the same success.^a Ultimately, resources are better spent among those for whom the training is likely to be more effective.

In sum, even among ostensibly untargeted programs, it is important to understand how the beneficiary population may differ from the general population. A program that randomly assigns training to half of those who apply for training is following best practice for conducting an evaluation, yet the evidence from that evaluation is most relevant for the population of "those who are most likely to apply for training."

Source: Authors.

Note: For a more in-depth treatment of all of these methods, see Gertler et al. 2011 and Hempel and Fiala 2011.

^a Blattman, Fiala, and Martinez 2014.

Achievements of the AGI

The AGI was motivated by the idea that vocational training and youth employment programs tailored to the needs of girls and young women could improve their economic empowerment and agency. By putting that idea into practice in a number of ways, the AGI pilots are making it possible to learn about the demand for such programs and whether in their current form they are a feasible and (in some cases) cost-effective means of meeting their objectives.

Demand for programs included in the AGI pilots

The pilots in most instances confirm that girls and young women want training and employment programs. They also confirm that young women not only valued the acquisition of technical and vocational skills; they valued life skills training and mentoring when those features were available.

Females want to participate

Females, especially from low-income countries, want to participate in programs to support their economic advancement, but they face barriers to expressing that demand. Girls and young women are often excluded from youth programs that are not engendered. In many parts of the world, girls become less visible to the outside world during adolescence. Recruiting adolescent girls to participate in youth programs, especially disadvantaged girls, may require more time and resources than recruiting other types of participants. Adolescent girls often do not have sole authority to decide on their own actions, and multiple stakeholders and even entire communities may need to be engaged, including male leaders who will support the program. The policy of the pilot in Nepal—paying a premium to training institutes that get more disadvantaged groups to participate in and complete training—clearly shows that if efforts are

made in low-income countries, females are keen on training.

Participants may need incentives beyond the training itself, because participation may imply some kind of sacrifice (time, income) on the part of the participant or her family. For example, the pilot in Liberia offered childcare; in Haiti, participants received a monthly stipend to cover the costs of food and transport; and in Afghanistan, where gender norms can constrain women's access to public space and safety is a major concern, the pilot arranged for a van service to bring participants to and from the training sessions.

In the lower-income countries, once females entered the training programs, they tended to complete them. Performance-based incentives for the training providers obviously helped, as the providers had a strong motivation to identify bottlenecks and work with participants to solve them. In some pilots, intensive efforts to track dropouts and follow up with them and their families as soon as young women started missing class undoubtedly contributed to low dropout rates. But in Jordan, the pilot country where incomes were highest, dropout rates were fairly high—about 40 percent.

The Lao PDR program also showed that females wanted to start businesses. In the pre-program interviews, female entrepreneurial candidates cited many more obstacles to starting a business than males did, and they were particularly more likely to cite the lack of credit or startup capital as a problem (males found it easier to get financial support from their families). Yet the female winners of the competition were as likely as males to start a business and keep it going, including hiring employees.

Participants value training in life skills

Girls and young women, especially those at the social and economic margins of their communities, may have few or no opportunities to acquire the key non-cognitive skills that bring success in the labor force and adulthood more generally. Gender norms may also inhibit

the development of these skills. All AGI pilots eventually included some training and support in life skills that varied in length (as shown previously in Table 2). The life skills offered through the pilots were remarkably diverse, including (but not limited to) negotiation skills, effective communication and business writing, team-building and teamwork, workers' rights, financial literacy, civic engagement and leadership, dealing with discrimination, reducing risks related to natural disasters, making effective decisions, family skills, knowing and living with others, sexual and reproductive health, bride price, and gender and violence. Qualitative surveys indicated that most participants valued this training a lot. Notably, Nepal's AGEI pilot did not offer life skills in its first round of training but added them in the second. The females in this cohort had higher earnings and reported more control over their earnings (in other words, greater economic power and agency), but it is hard to know what, if anything, was the contribution of the life skills training, as other factors may have been at play as well. In Lao PDR, on the other hand, where life skills training took the form of career counseling, fewer than 20 percent of participants credited the training with success in getting a job. The wide variations in life skills training and in the perceptions of its usefulness suggest that more experimentation is needed to identify the core (most valuable) skills required in each context.⁸

Young women value and need support and mentoring to push the boundaries of gender norms

A number of programs included mentoring components. Sometimes the mentors were volunteers, but the pilots in low-income countries were likely to offer some form of remuneration to mentors. One key finding of the pilot in Lao PDR is that females were more likely than males to interact with, and benefit from, the mentors (mentors for female participants were themselves successful female businesswomen).⁹ Liberia's EPAG project switched to a classroom-based coaching model in Round 2 based on feedback from trainees who wanted more frequent interactions with mentors. Some participants in Nepal reported that the life skills training helped them to find mentors on their own.¹⁰

⁸ World Bank (2013).

⁹ Overall, about half of participants assigned mentors did not utilize their help, for a variety of reasons including scheduling and perceived availability of mentors. See Knowles (2013).

¹⁰ Learning from Practice Note on mentoring; see World Bank (2014b).

Economic empowerment outcomes of AGI pilots and similar programs

The AGI pilots are providing new evidence on the outcomes of the various approaches that they have used to foster the economic empowerment of girls and young women. To place the AGI outcomes in perspective, emerging evidence from similar efforts in other countries is reviewed first.

Early evidence from developed and middle-income countries

Prior to 2000, very little experimental evidence existed on the effectiveness of programs in developing countries

to support young people's economic empowerment. Such evidence was available from programs in developed countries, however, where the results were mixed. Some skill development interventions showed results for more disadvantaged youths; for the average youth population in developed countries,

most skill development programs had little or no impact, meaning that they were not a cost-effective use of funds.

Between 2000 and 2010, a number of studies examined the effectiveness of training and other types of active labor market programs implemented in Latin America for young people who were out of school and seeking to enter the labor market. Consistent with the countries' middle-income status and well-developed labor markets, the programs were designed primarily to support entrance into wage jobs. In addition to training, some included support for on-the-job (OTJ) training, such as short-term wage subsidies or internships.

Reviews of these studies¹¹ show modest effects for skills training programs for young workers. Better results were found when programs were combined with OTJ training, and one study¹² (Argentina) found that only OTJ training was effective. Some programs, such as those in Colombia, Dominican Republic, and Peru, used a rigorous impact evaluation design and demonstrated good results with respect to higher earnings for the participants.¹³ Regardless of their content, most programs showed a much stronger effect on females, especially in terms of employment outcomes (overall participation and hours worked). In general, results from these

"She (mentor) was my inspiration to pursue business; I can see myself in her being so successful and it motivates me."

—Participant, Lao PDR

¹¹ Card et al. (2010), Kluve (2012), Tripney et al. (2013), and others.

¹² Galasso, Ravallion, and Salvia (2001).

¹³ Tripney et al. (2013).

middle-income countries surpassed results from similar programs in more developed countries, suggesting that some of the hundreds of programs promoting youth empowerment in other parts of the world might show results if evaluated experimentally as well. An important element missing from most of these studies is information on the cost-effectiveness of components of the various programs.

Emerging evidence from low-income countries

In 2008, when the AGI started, no experimental results were available from programs in low-income countries to support youth economic empowerment. Since then, a few studies have delivered results.

Disadvantaged urban communities in India. A training program in stitching and tailoring offered to young women in poor slum communities of New Delhi had a unique feature, introduced to increase commitment and encourage regular attendance. The program required selected participants to deposit 50 rupees (Rs) per month for the duration of the training, or Rs 300 in total. Those who completed the program would be repaid Rs 350. The amount of Rs 50 per month was around 1 percent of the average household income for the population. An evaluation of the program's impact¹⁴ found that it increased the likelihood of casual or permanent wage employment by more than 5 percentage points, self-employment by almost 4 percentage points, and any employment by 6 percentage points. The program increased hours worked in the post-training period by around 2.5 hours, and in the short run it increased monthly earnings by approximately Rs 150. The program also had a positive effect on ownership of capital goods for entrepreneurship. In the medium term, women who received the training were 13 percentage points more likely to own a sewing machine.

Ten countries in Asia and Africa. The Adolescent Development Program (ADP) and Employment and Livelihoods for Adolescents (ELA) programs implemented by BRAC in 10 countries in Asia and Sub-Saharan Africa have had considerable success in improving young women's economic awareness and attitudes. Between 1993 and 2013, BRAC started almost 40,000 clubs that have so far reached one million adolescent girls, including 1,200 clubs in Uganda that reach 50,000 girls. BRAC has also started the ELA program in Sierra Leone, South Sudan, and Tanzania.¹⁵ Nearly

5,000 young Ugandan women participating in the ELA program in 100 treatment communities experienced significant improvements in employment, particularly self-employment, after two years; those in treatment communities were 7 percentage points more likely to be engaged in income-generating activities than those in control communities.¹⁶ Notably, the cost of these programs (less than US\$ 100 per participant) is significantly lower than the unit cost of most youth training programs implemented in low- or middle-income countries.

A vocational training and business startup program in northern Uganda. In 2006, motivated young adults in Uganda's conflict-affected north were invited to form groups and submit grant proposals for vocational training and business startup. These individuals (age 16–34) had a primary education or higher. Government funding (from a World Bank credit) was randomly assigned among eligible groups. Treatment groups (average size 22 people, with 80 percent of groups having mixed male and female membership) received unsupervised grants of about US\$ 382 per member. Grant recipients invested the money in skills training, tools, and materials, and they spent a small amount on living expenses while they were getting their businesses going. After four years, half had established businesses using the skills they learned (such as brickmaking, carpentry, sewing, shoe repair, and hairdressing). Others folded their businesses and went back to agriculture full time, found other jobs, or migrated. Relative to the control group, the program increased business assets by 57 percent, work hours by 17 percent (both in agriculture and non-agricultural activities), and earnings by 38 percent. Control group men also started businesses over the four-year period, but they tended to be petty trading businesses rather than businesses requiring skills and capital. Women in the control group rarely started businesses, and even in the treatment group they took longer to realize an effect on their earnings than men did, possibly because they opted for training in traditional female skills such as hairdressing and sewing, which also tend to be less lucrative.¹⁷

A poverty alleviation program in northern Uganda. In the same conflict-affected area of Uganda, a poverty alleviation program operated by an NGO provided cash grants of about US\$ 150 and business skills training to rural females in poor households. Most recipients were under the age of 30, with almost no education and no work experience outside of agriculture. Using a randomized pipeline design, the effects on the first group of

¹⁴ Maitra and Mani (2014).

¹⁵ The BRAC program in South Sudan is one of the AGI pilot projects.

¹⁶ Bandiera et al. (2014).

¹⁷ Blattman, Fiala, and Martinez (2014).

participants were evaluated after 18 months relative to the control group. Not surprisingly, most women in the treatment group continued to farm, but they were also able to start trading businesses on the side, while the control group women did not. As a result, the treatment group doubled their cash earnings, increased their savings, and their household consumption went up, reducing poverty.¹⁸

A vouchers-for-training program in Kenya. In Busia District of Western Kenya, an NGO tried to improve access to post-school vocational training for poor and vulnerable youths by subsidizing the cost through vouchers. The voucher program was based on an analysis of data from the area, which showed high returns to vocational training, especially in male-dominated trades (construction, mechanics, driving, and computers, for example); returns in female-dominated trades (sewing, beauty) were lower. At a recruiting meeting, prospective participants received information on public and private vocational training centers located in the area, and a subset of participants received information on the different returns to training in male-dominated trades compared to female-dominated trades. Participants were divided into a treatment and control group, and the treatment group was given vouchers to attend the vocational training program they had selected. The average duration of the training programs was 15 months (spread out, for example, in 5 terms of 3 months), including internships or other OTJ components. The initial survey, which took place 3–9 months after completion of the training, showed very limited results. No increase in labor force participation was recorded, nor was a shift found from agriculture into non-farm economic activities. Only individuals working for a wage showed an increase in earnings over their counterparts working for a wage in the control group. It is possible that those engaged in self-employment are still getting their businesses started, so their earnings are not higher than the earnings of self-employed individuals who are in the control group. The results were not disaggregated by gender.

This study demonstrates the problems of extrapolating estimates of returns to a particular type of training to a broader population. Compared to the voucher recipients, the individuals from the area who chose (and financed) training on their own—and who were the source of the data on returns to vocational training that inspired the voucher training program—may have

been quite different. Their families may already have had contacts to help them start a business or get a job, or they may have possessed other, unmeasurable character traits that helped them to succeed. This problem is called “selectivity,” and it is the reason why an experimental approach is preferred (see Box 3). Of course, it is possible that the later survey (following up with voucher recipients 18 months after they finished training) will show returns more similar to those estimated from the survey data on people who chose and financed training on their own.

Emerging evidence on the impacts of the AGI pilot projects

About half of the AGI pilots are still collecting outcome results, so results from only three experiments—in Nepal, Liberia, and Jordan—are available now. The results are summarized in Table 5.

Nepal AGEI. Approximately two years into the AGEI, the Employment Fund program had significantly improved employment and earnings; most impacts appeared to be driven by female participants.¹⁹ Because Nepal's program included both male and female participants, the impact analysis was done for the pooled sample of males and females, and for

males and females separately. Analysis of the gender-disaggregated sample found that the program had no discernable effect on outcomes for males. This result can be attributed partly to the smaller male sample (over 60 percent of participants were female), yet all of the regression results were lower for males than females. In some cases the confidence intervals overlapped, however, meaning that the estimated differences between the male and female participants were not very large, even if there was a discernable effect on outcomes for females.

The Nepal program significantly increased non-farm employment. Because the program focused on rural populations, most participants had some economic activity, generally in agriculture, prior to the training. The training specifically sought to increase employment in *non-farm activities* and reduce the chronic underemployment of those engaged only in agriculture. The program succeeded: Non-farm employment among participants increased by one-third. Participants were largely able to find employment in the trades in which they had received training. As a result, hours worked per month

“Nowadays I am employed at a mobile (phone) repair shop where I earn 8–10,000 rupees per month. This has changed my life and gave me a lot of dignity.”

—Participant, Nepal

¹⁸ Blattman et al. (2013).

¹⁹ For the detailed analysis on Nepal, see Ahmed et al. (2014).

TABLE 5: Evidence on the impact of AGI pilot projects in Nepal, Liberia, and Jordan

	Nepal	Liberia	Jordan
Source report	Ahmed et al. 2014	Adoho et al. 2014	Groh et al. 2012
Evaluation coverage and period	<ul style="list-style-type: none"> • 2 cohorts (2010, 2011), females and males. • Endline survey 9–11 months after training. 	<ul style="list-style-type: none"> • 2 cohorts (2010, 2011), females only. • Midline survey 6 months after cohort 1 completed training; endline survey 1 year and 6 months after cohort 1 completed training and 6 months after cohort 2 completed training. 	<ul style="list-style-type: none"> • 1 cohort, 4 groups (non-cognitive employability skills training, 6-month wage subsidy voucher, training and voucher, control); females only. • Endline survey 6 and 14 months after start of intervention.
Experimental design	Quasi-experimental: matching of selected participants with potential (but not selected) participants in each cohort.	Randomized pipeline.	Randomized assignment to a group.
Economic advancement outcomes	<ul style="list-style-type: none"> • Non-farm employment increased 15–17 percentage points for 2010 cohort, 12–14 percentage points for 2011 (driven almost entirely by gains in female non-farm employment). • Participants increased their employment in trades for which they trained by 20 percentage points, compared to those who never participated. This result was also driven by gains among females. • Underemployment fell: In the 2010 cohort, hours employed increased about 20% for males and females; in the 2011 cohort, they increased by about the same amount (with a stronger result for females). • Monthly earnings increased by 45–67% for treatment versus control groups in 2010, and 67–82% for 2011. • The percentage earning above 3,000 Nepal rupees per month increased by 12–14 percentage points in 2010. 	<ul style="list-style-type: none"> • Employment increased 18 percentage points, equivalent to a 47% increase over the average baseline of 38%. • 70% of business skills participants had at least one income-generating activity; 60% of vocational (job) skills trainees did. • Most became self-employed, regardless of type of training (business or vocational skills). • By endline, 65% of both cohorts receiving vocational skills training were self-employed (mostly petty trade). • Average weekly income increased by 80% in treatment versus control group. • At midline, the treatment group was 50 percentage points more likely to be saving; saved US\$ 35 on average more than the control group. • By endline, when everyone had been trained, 81% had savings, on average US\$ 129. • Source of most savings was income-earning activities. 	<ul style="list-style-type: none"> • In the first few months, vouchers increased employment among users by 25% in Amman, 50% outside Amman. • No employment gains among soft skills training participants. • Voucher take-up rate was high, but dropout rate from the soft skills training was substantial.
Power and agency outcomes?	Yes, limited. Only control over earnings, and only for those females who received life skills training in 2011.	Yes. At midline, cohort 1 participants reported less worry compared to cohort 2, higher subjective well-being, and more confidence in business skills.	Yes. Skills training group reported improved life outlook, reduced depression.
Did the impact persist?	To be determined. Survey of 2012 participants included a resurvey of previous cohorts; analysis pending.	Yes. Increase in employment persisted through endline survey.	No. Employment gains were not sustained. No gains reported in Amman in the final survey (after the wage subsidy had run out). Very limited gains reported outside of Amman.
Program cost per participant (US\$)	295	1,221 (business skills), 1,678 (vocational skills).	400

Source: Groh et al. 2012; Adoho et al. 2014; Ahmed et al. 2014.

increased in the treatment group, and levels of under-employment fell.

A higher percentage of females gained access to non-farm economic activities, in part because fewer had access before the training. Many more females than males in the treatment groups reported no income-generating activity at all in the month before training started; among females, there was even an overall participation effect.

The program had strong impacts on monthly earnings. Participation in the Employment Fund yielded a statistically significant 45–67 percent increase in monthly earnings. Females were likely to have lower earnings at the start, so their earnings effect was stronger, as was the poverty reduction effect.

No impacts were detected on savings or access to credit. The Employment Fund program had no savings or microfinance component, although the evaluation measured savings and borrowing outcomes. About 60 percent of participants reported some savings at the start of the program. Neither cohort showed an increase in borrowing; the 2011 cohort showed a small increase in total savings even if the number of participants saving did not change.

Overall, the evaluation shows that the Employment Fund program, which had focused on females and had majority female participation even before it was used to implement and evaluate training under the AGEI, was effective. Many features of a good skills training program—the preliminary labor market assessment, performance-based payments, incentives for providers to cater to disadvantaged and vulnerable youths, including females—were in place by the time the AGEI was developed. The evaluation demonstrates just how important those features are, as females started from a lower base than males for most of the variables that were measured, and they gained a lot. The evaluation also confirms results seen in other countries—specifically, that focusing public subsidies for post-school training and skill building on the most vulnerable is most likely to produce results. Youths with some financing and agency will find their way into skill development programs and into gainful employment, but the disadvantaged may not. In South Asia, this group includes most rural females.

The program and the evaluation were undertaken at a time of good economic growth in Nepal. Given that the control groups benefitted from this growth as well, the program's superior results cannot be attributed to

the economic environment, yet it is possible that less robust results might be achieved during an economic downturn.

One interesting feature of the Nepal program is that life skills training was added only for females, and only in 2011. That 2011 female cohort was the only one in which any gains in empowerment were detected compared to the control groups (the specific gain in empowerment was control over one's earnings). It is impossible to know if differences between the 2010 and 2011 results for females were related to the added life skills training, to other changes in training providers, or to the overall economic environment. Data for the 2012 cohort are being analyzed; comparisons of the females in this cohort and the 2011 cohort with the 2010 cohort may yield interesting results (although only in the form of correlations).

Liberia EPAG. The EPAG program of skill development, mentoring, and savings had considerable success in increasing both economic activity and earnings among participants.²⁰ Skills included vocational (job) skills, business skills, and life skills.

Those receiving business skills training were twice as likely to find employment as those who opted for vocational skills training. The project trained participants living in urban areas in either business skills (in preparation for self-employment) or job-specific vocational skills (in preparation for a wage job) plus minimal business skills training. Participants were strongly advised to choose the business skills track

because wage employment is still scarce in Liberia, even in urban areas. Not surprisingly, by the time of the endline survey, most participants were self-employed, regardless of which training track they chose, and those who chose business skills training were more likely to be employed. This result supports the program's decision to offer basic training in business skills to the groups that chose to learn vocational skills.

The project increased trainees' income by 47 percent, compared to incomes of individuals in the control group. Both treatment and control groups improved their incomes by the midline, but the change was significantly larger among the treatment group. The change was largest for those with more education; no discernible impact was seen among the few participants with

"I want to become a nurse in ten years' time. I will start off from the training I received at EPAG as a professional housekeeper and will find a job that will enable me to go to school in two years' time. After that I will...work towards attending a nursing school. The money I received from work will help me to save and then (I) will get married and in four years' time will get pregnant and obtain my degree."

—Participant, Liberia

²⁰ For the detailed analysis on Liberia, see Adoho et al. (2014).

no education. EPAG improved earnings through two channels: first, by bringing more people into employment, and second, by increasing the productivity of those who were already engaged in income-generating activities. These effects are significant, both statistically and economically, and much larger in magnitude compared to other vocational training projects that have been rigorously evaluated.

EPAG significantly increased girls' savings. At midline, the treatment group was nearly 50 percentage points more likely to have savings than the control group, and on average the treatment group was saving 2,500 Liberian dollars (nearly US\$ 35) more than the control group. The increase in savings was greater than the project completion bonus of US\$ 20. In addition to saving in banks, the treatment group also reported having increased savings in informal savings clubs. Participants were also more likely to obtain credit from banks after the program.

EPAG's economic impact appears to be long-lasting. Among Round 1 trainees (the treatment group), endline survey data (collected 1.3 years after training ended) showed no significant decline in the likelihood of working compared to the midline results (collected 6 months after training ended). Meanwhile, endline data confirmed that employment among the control group (the Round 2 trainees, who by this point had received training) had caught up with, and even slightly surpassed, that of the treatment group. Savings effects were also maintained in the treatment group (first cohort) when surveyed at endline.

EPAG improved participants' agency. Confidence, outlook on life, belief in entrepreneurial capabilities, and subjective well-being increased in the treatment group compared with the control group. The treatment group had already reported having a high degree of control over their earnings or other resources, so it is not surprising that this group had no apparent improvement in this outcome. The baseline level of gender-based violence experienced by participants was already high and did not fall, suggesting that this social norm did not change solely because participants' empowerment changed.

Liberia's experience shows that it is possible to help disadvantaged females, who lost opportunities for education and skill development during a period of violent conflict, to gain economically. It is not necessary (or even

"I used to braid hair and just eat the money without thinking about the future, but now I consider...that saving helps me to have some money when things become tough."

—Participant, Liberia

desirable, given the limited size of the private enterprise sector in Liberia) to help trainees find stable wage jobs. Disadvantaged females can advance economically through self-employment—even in petty trading, an arena of low barriers to entry and fierce competition—through skill development, mentoring, and support for savings to make startup capital available.

As in Nepal, in Liberia the programs were implemented at a time of steady economic progress, even if that progress was coming from a low base. It is hoped that participants will have gained enough resilience to cope with the setbacks Liberia is experiencing economically and socially from the 2014–15 Ebola disaster.

Jordan NOW. The NOW program, designed to help female graduates of community college find a job, yielded rather disappointing results.²¹ Some positive differences were observed in the short term but had largely disappeared after the vouchers had expired and the endline survey was complete. The evaluation report speculates that the program could not overcome social constraints on hiring young Jordanian women.

At midline, the job vouchers had an encouraging, large, and strongly significant impact on labor force participation. The 40 percentage point increase in employment more than tripled the employment rate of 18 percent in the control group. In contrast, the employability/life skills training had only a small (3 percentage point) and statistically insignificant impact on employment, and the analysis found no effects of an interaction between the training and job vouchers.

By the endline survey, the increase in labor force participation among the voucher participants had dissipated, and the impact of training was still not significant. The control group's labor force participation had fallen to 48 percent by then, reflecting the fact that they had stopped actively looking for work. The job voucher group was only 2.8 percentage points more likely to be employed at endline than the control group—the vouchers had no significant impact on formal employment.

Hours worked and incomes were higher for the job voucher group at midline but not significantly different at endline. At midline, the job voucher group earned 64 more Jordanian dinar (JD) per month than the control

"Before I went into the program, I didn't know what to expect. I didn't know how to communicate well. I didn't know how a CV is done. Now, I know how to meet with Human Resources and I know how to negotiate."

—Participant, Jordan

²¹ For the detailed analysis on Jordan, see Groh et al. (2012).

group—in other words, they were earning more than triple the monthly wages of the control group (JD 25). By endline the difference had fallen to only JD 6 per month and was not statistically significant.

The Jordanian program was especially disappointing because 93 percent of female community college graduates said that they wanted to work after graduation. It appears that this relatively modest program could not overcome the barriers they faced, yet it is not clear what type of program would succeed in its place. If employers did not know the value of female workers, they had a chance to find out during the voucher period, yet they still did not retain those employees.

It should be noted that wage subsidy programs are popular with economists, but their track record is not good.²² Where they have been effective, their impact has occurred largely in informal or temporary jobs and not in the longer-term, steady wage employment sought by most individuals.

Agency and economic power impacts

It is often argued that having cash income (economic advancement) leads to more equitable economic and social relationships within the household and in the community. Indeed, in developed countries, wider economic opportunities for women were correlated with increased economic and social empowerment, including increased political participation, more control over resources, and less discriminatory institutions.²³ To what extent have increased economic opportunities for women in the AGI programs and similar programs in developing countries led to increased agency and social empowerment?

Emerging evidence from other studies

Evidence from other studies is contradictory. In rural India, a program connecting village women with recruiters for Business Processing Outsourcing jobs increased the number of women in the village working at any kind of job for pay outside the home, and it shifted their aspirations toward work.²⁴ It also increased the educational

enrollment and attainment of adolescents in these villages, including enrollment in private for-fee training institutes, and led to reduced malnutrition among all school-aged females. Finally, it led to an increase in the average age of marriage and childbirth. Likewise in Uganda, two years of participation in Adolescent Girls Clubs decreased the likelihood of teen pregnancy by 26 percent and reduced early entry into marriage/cohabitation by 58 percent. The share of girls reporting sex against their will dropped from 14 percent to almost half that level, and preferred ages of marriage and childbearing both moved forward.²⁵

In contrast, an evaluation of the poverty alleviation program in northern Uganda (discussed earlier) found no evidence that women's increased cash earnings translated into social empowerment.²⁶ No impact was found on women's self-reported anxiety, status in the village, influence on household decisions, or independence. Similarly, an evaluation of the Youth Opportunities Program in northern Uganda (where the majority of the participants were male) found no evidence of an income-earning effect on antisocial behavior, trust in government, political participation, or social cohesion.²⁷

"Now decision making on use of the income also has become different. She brings in money and we see what we do. When she comes with money it also gives her power."

—Husband of participant, South Sudan

"I don't have to ask anyone for money. In fact, I can even help my family out with expenses."

—Participant, Nepal

Emerging evidence from AGI

The AGI pilots differed somewhat from the projects just discussed, except for the ELA programs, in that most of the pilots explicitly included life skills components designed to increase agency, aspirations, self-control, optimism, and overall well-being. In Liberia and Nepal, the combination of life skills training and the other program components did result in discernable changes in some of these variables. Importantly, in Nepal, which introduced life skills training only in 2011, it was the 2011

cohort that registered improvement on the empowerment scales, although it was only control over earnings that improved. The 2011 cohort also had a greater increase in average earnings, so it is impossible to tell what triggered the change. In Liberia, multiple interventions were designed to enhance agency and well-being, and they yielded results. Given the contrasting experience in Uganda (discussed above), where economic advancement did not lead to improved agency or status, it is probable that at least some part of the Liberia

²² Groh et al. (2012).

²³ World Bank (2012c).

²⁴ Jensen (2012).

²⁵ Bandiera et al. (2014).

²⁶ Blattman et al. (2013).

²⁷ Blattman, Fiala, and Martinez (2014).

program that did not involve vocational or business skills training (the life skills training or mentoring, for example) helped to enhance agency and well-being—but it is difficult to disentangle the various components contributing to this result. Finally, the fact that participants in Jordan who received the combined employability and life skills training reported improvements in life outlook and reduced depression suggests that such training does have intrinsic value for young females trying to find their way in the world.

Cost-effectiveness

Assessing cost-effectiveness in a pilot program is difficult, as pilot programs are usually small and unlikely to realize economies of scale. At the same time, the question of whether the pilot program should be scaled up arises if the costs per participant are well above those for alternatives uses of public funds that are known to have a high payoff—such as programs that improve access to and the quality of primary education or healthcare.

Costs of training in AGI pilots and comparator programs

Vocational training programs are known to be expensive, primarily because of the high cost of facilities, equipment, and materials. For example, in Sub-Saharan Africa, vocational training is estimated to cost 4–10 times as much as general secondary school.²⁸ In the experiment with vocational education vouchers in Kenya, the cost per participant was about US\$ 250 (Table 6).²⁹ Each participant in the Northern Uganda Social Action Fund (NUSAF) project received a cash transfer of just under US\$ 400 to spend on training and business startup costs,³⁰ whereas the Jóvenes projects in Latin America (in countries more similar to Jordan) cost US\$ 600–2,000 per participant.³¹ Overall, as Table 6 shows, the costs of the AGI pilots were roughly in this range. The Nepal pilot, which used the infrastructure of a nationwide program that had already been in operation for several years, recorded the lowest costs, providing some indication of the economies of scale. This program increased participants' incomes by

“The life-skills training was crucial to transform my internship...into a full-time job. It taught me how to interact with colleagues and build new collegial relationships.”

—Participant, Afghanistan

TABLE 6: Costs of training in AGI pilots and comparator programs

Country and program	Training cost per graduate (US\$)
Uganda (ELA)	87
Kenya (vocational training vouchers) ^a	250
Nepal (AGEI) ^a	295
Uganda (NUSAF) ^a	382
Jordan (NOW)	400
Rwanda (AGI)	1,013
Afghanistan (AGI)	1,158
Liberia (EPAG, self-employment skills)	1,221
Liberia (EPAG, vocational skills)	1,678

Source: Authors.

Note: ELA = Employment and Livelihoods for Adolescents; AGEI = Adolescent Girls Employment Initiative; NUSAF = Northern Uganda Social Action Fund; NOW = New Work Opportunities for Women; AGI = Adolescent Girls Initiative; EPAG = Economic Empowerment of Adolescent Girls and Young Women.

^a Does not include project overhead.

about US\$ 80 per year (median), suggesting that relative to the opportunity cost of public funds, it might be cost-effective.

The Liberia program was the most expensive. The costs for Liberia, Afghanistan, and Rwanda include the usual pilot startup ones, which necessarily raise cost per participant in comparison with Nepal. Nonetheless, given Liberia's low per capita income and high level of poverty and deprivation, it would seem that despite EPAG's obvious successes, the cost per participant would need to be lowered to scale up this intervention. The programs in Afghanistan and Rwanda might face a similar dilemma. But these pilots could reduce costs dramatically only by cutting out important features. Such an effort should have

a new impact evaluation to be sure that results were not compromised.

Alternatives to reduce costs

The AGI pilots and other programs reviewed here offer some possibilities for reducing costs. Two alternatives that may be worth testing are voucher programs for vocational training and programs that focus on life skills training alone.

²⁸ Fox and Filmer (2014).

²⁹ Hicks et al. (2013). Note that thus far, the training has not yielded any increased earnings in the treatment group, which does call the program's cost-effectiveness into question. Benefits may accrue later.

³⁰ Blattman, Fiala, and Martinez (2014).

³¹ Figure cited in Bandiera et al. (2014:21).

Just provide vouchers? The pilots as well as the other projects cited here clearly demonstrate that many low-income countries have training providers that, if encouraged, could meet the needs of adolescent females, especially if financing can be provided. The Ugandan, Kenyan, and Nepalese programs all suggest that publicly financed voucher programs might be the most cost-effective approach; they cost much less than the alternatives. Such programs would provide vouchers that recipients can use to pay for either public or private training programs, and providers would be required to meet performance targets. The adolescent component would be to make the vouchers available only to vulnerable young females, or the providers would have to be encouraged or required to recruit females.

Focus on life skills only? Uganda's ELA model, now under evaluation in South Sudan as well, is a much cheaper option, costing less than US\$ 100 per participant in Uganda. ELA did not have an extensive vocational or business training program; only 57 percent of the participants took advantage of the vocational training.³² Instead, ELA focused strongly on life skills, savings, and financial inclusion. It also engaged with younger females, many of whom were still living at home. Nonetheless, ELA increased labor force participation, earnings, and household consumption. Whether this program will have the same effects in the long run as the more extensive training programs offered elsewhere remains to be seen. Nonetheless, for poor countries, where most employment opportunities are found in household farms and firms, the ELA model is clearly an option that policy makers could consider.

Additional considerations. Overall, the main problem with evaluating an extensive and comprehensive model such as Liberia's EPAG program is that the value of each component is unknown. Nor can the results be compared easily with the results from Uganda's ELA program. It is not clear that the situation of older females in urban Liberia, who have formed families and who had no access to education because of the civil war, is similar to that of adolescent females in rural Uganda, who may have access to education, who are not married, and who do not yet have children (only 10 percent have children). The conclusion remains that it is still not clear (i) which barriers to economic empowerment are most important for which females, (ii) what interventions work best for which barriers, and (iii) in what situations and when in the adolescent life cycle should interventions be offered to have the greatest effectiveness. As a result, it is still difficult to choose which intervention will benefit the greatest number of females at the lowest cost.

While this report has focused on the economic advancement of individuals—which was the overarching goal of the AGI pilots—the achievement of other outcomes, including changing gender norms to widen opportunities for women, reducing the tendency toward early marriage and fertility, and increasing agency and self-esteem, are quite important to such long-term outcomes as human capital formation and economic growth. It is difficult to place a monetary value on these outcomes, and to gauge the cost-effectiveness of programs in reaching these goals.

³² Bandiera et al. (2014).

Lessons and Conclusions

Adolescent females in lower-income countries face a difficult environment in their path toward economic empowerment, a critical dimension of adulthood.

Youth in low-income countries rarely see a well-marked path from school into a stable job; they often need to make their own livelihood. For young females, constraints such as household responsibilities, lack of access to education and health services, social norms, and lack of public safety can lead to more isolation and less of a chance to develop the aspirations, skills, networks, and confidence needed to make a livelihood. The alternative to economic advancement—early family formation—reduces opportunities later in life, perpetuating the cycle of vulnerability in their own families and reducing development opportunities for their community and nation. The case for interventions to break this cycle is strong.

But the question remains: What to do, and how? Obviously, the answer will differ depending on the context—labor market and economic opportunities, culture, social norms, institutions, household and community resources, and so forth. The World Bank, its partners, and others in the development landscape have been trying to figure out what works, for whom, how, and how interventions can be scaled up cost-effectively. Thanks to multiple pilots and more rigorous evaluation, a number of lessons (and potentially some answers) are emerging. This report has primarily focused on the lessons from AGI, a World Bank-sponsored initiative, but it has brought in other lessons as well.

Females, especially from low-income countries, want to participate in programs to support their economic empowerment. Girls and young women may be less visible members of the community, and they may have few opportunities to express their needs. Even so, they want to overcome the barriers to achieving their economic goals—including their lack of skills, insufficient financial and social assets, the residual effects of conflict, and social and gender norms. But evidence has shown that unless programs are tailored to their needs, they will not be able to participate.

The AGI pilots in low-income countries economically empowered girls and young women.

The strongest evidence comes from the two evaluations of experimental results that have been completed to date. The Employment Fund program in Nepal, which targeted females (including females from poor and marginal groups) and had majority female participation, significantly improved employment and earnings, especially non-farm employment. The majority had never worked outside of agriculture, and their vocational training options spanned professions that were less traditional for women but more remunerative. Liberia's EPAG program increased participants' economic activity and earnings, often significantly, as well as their savings (potential startup capital), and its impacts endured after the training ended. The incorporation of business skills (even in the vocational training) appeared to have played a significant role in enhancing participants' prospects for self-employment, the sector where employment is expanding most rapidly in Liberia. Most notably, the participants gained economically even though they were (for the most part) very young mothers, often marginally literate, who had come of age following a period of violent conflict.

The only pilot in a middle-income country (Jordan)

was not a success. Although 93 percent of female community college graduates said that they wanted to work after graduation, increases in labor force participation, earnings, and hours worked were minimal and insignificant by the time of the endline survey. The reasons for this failure are unclear and likely to be complex, and it remains uncertain what type of program might have succeeded.

Effective programs shared certain features that made it possible for them to reach adolescent girls and young women and successfully assess and impart the skills that they needed:

- Effective programs used recruitment strategies that reached the groups they wanted to help. In

Afghanistan, it is doubtful that the pilot would have succeeded without extensive prior consultation in the communities to discuss the pilot and learn how it could be implemented with due respect for local sensitivities.

Similar door-to-door community groundwork was essential in South Sudan. Another approach was taken in Nepal, where technical training providers received incentives to recruit very poor, disabled, and otherwise marginalized young women for the training programs.

- Effective programs got the incentives right for the community, the participants, the training providers, and the employers. To allay concerns over safety, the Afghan trainees had dedicated transport to and from the training sites, and participants interacted only with committed employers. Other programs offered benefits such as childcare, food and transport allowances, and literacy training. They adjusted their hours to accommodate trainees' other commitments, including schooling and chores. Technical training providers in Nepal received incentives to deliver marketable skills to trainees and place them in jobs once training had concluded. In Liberia, training providers received a premium based on job placement results; they also added extra help for the most educationally disadvantaged participants.

- Effective programs conducted the preliminary labor market assessment that allowed them to identify the most promising training opportunities, including non-traditional jobs. The identification of opportunities for training in non-traditional occupations proved very successful in some contexts (Haiti, Nepal, Liberia) and less so in others (in South Sudan, women who learned to be drivers, for example, could not continue to practice their skills if they could not find employment). An advantage of the program in Liberia is that it recognized the limitations of private wage employment and provided business development skills even for job skill trainees—who thus gained an advantage in starting their own businesses.
- Effective programs made their efforts more successful and strengthened trainees' resilience by:
 - Offering appropriate supplementary skills (business skills, life skills, or both). Life skills training

"For me, it (training) wouldn't be possible (without the stipend)... Even though I live with my brother, I am an orphan. There is no one else to help... The stipend helped me to study in good conditions."

—Participant, Rwanda

provided the tools and confidence for adolescent girls and young women to take advantage of new economic opportunities. Interviews with training participants (in South Sudan, Jordan, Rwanda, and Haiti, for example) showed that they valued these skills, although questions remain about which skills contribute

most to success in which contexts.

- Building social and financial capital. Many pilots paired instruction in financial management and business development skills with an opportunity to develop savings. To build financial assets—which in some cases provided essential startup funds that girls and women could protect from their families—trainees in Liberia opened savings accounts, Rwandan trainees joined a savings and credit cooperative, and some youth clubs in South Sudan formed savings groups. In Lao PDR, entrepreneurs who did not receive startup grants were eligible to apply for loans and services from commercial and private banks. The contribution of savings to young women's economic agency cannot be understated. The pilots offered safe places for girls and young women to expand their social (South Sudan) and also professional (Afghanistan) networks. Lao PDR's marketplace competition brought prospective entrepreneurs together and facilitated interactions with mentors and financial institutions.

These results indicate a way forward but also demonstrate that much remains to be learned. Many programs are expensive—too expensive to scale up with public funds to all needy adolescents. Yet with the exception of Jordan, programs were usually administered as a package combining skills training, mentoring, social support, and other features. As a result, it is hard to know which components contributed the most to successful outcomes and for whom. This issue is relevant not only to the AGI programs but to many others, including NUSAF and the Kenya voucher program. Indeed, a review of the landscape done in 2013 concluded that "there is surprisingly little rigorous evidence to guide policy makers. This lack of evidence is especially noticeable in developing countries, where the need for effective youth programming is the greatest."³³ To tease out these heterogeneous results, and to test separately the impact of each component, is a costly

³³ J-PAL (2013:11).

and time-consuming process. Nonetheless, it is hard not to conclude that more research of this type is needed.

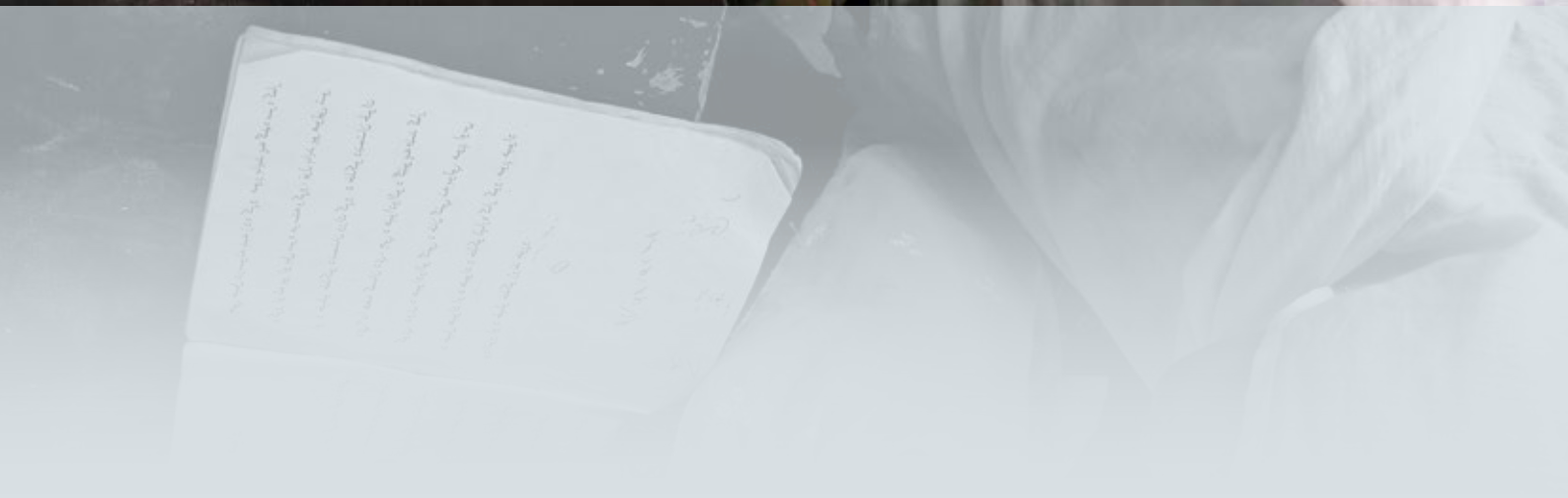
The example of BRAC's ELA programs in Uganda is an interesting one. It did not reach all eligible participants in the villages where it was tested; indeed it only reached 21 percent of those who were eligible. Nonetheless, for a very low cost, it achieved major outcomes. It

"Before the AGI training I was a nobody, I had no confidence, and I did not believe I had anything to contribute to my community. Today I see myself as a valuable member of my community with a lot to give."

—Participant, Rwanda

has yet to prove successful elsewhere in Africa, as the results from the South Sudan pilot are still to come.

One reason why this model may be cheaper is that it reaches females earlier—before they have lost so many opportunities. This may turn out to be a lesson. As with most aspects of human development, an earlier intervention may be cheaper and better.



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