

**Helpdesk Research Report: Impact evaluations of programmes to increase girls' access to and use of economic assets**

14<sup>th</sup> October 2011

**Query:** Please identify a selection of evaluations that have been done to assess the impact of programmes to increase girls' access to and use of economic assets<sup>1</sup> (quantitative, qualitative and mixed methods evaluations). Highlight the evaluation questions posed, evaluation methods and key findings.

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**1. Overview**

The literature reviewed suggests that increasing girls' access to and use of economic assets has the potential to have far-reaching impacts on other aspects of their lives. However, to date, there have been few rigorous evaluations of girls' economic empowerment programmes, particularly those which provide tangible productive/financial assets.

Programmes that aim to increase girls' access to economic assets have been used in a range of different types of interventions, including livelihood programmes, reproductive health programmes, and educational incentives to stay in school. Because of the limited number of evaluations available, it is difficult to get a sense of the relative utility and benefits of different methodologies, or to identify any clear pattern of how they have been applied to assess different types of interventions.

Based on the small number of evaluations included in this report, a number of points emerge with regard to **evaluation design**:

- Evaluations most commonly use a combination of methodologies to measure the impact of interventions to increase girls' access to and use of economic assets: surveys, in-depth interviews, case studies, focused group discussions, and observation.
- Several evaluations (BRAC's ELA Centres, TRY, SHAZ and Kishoree Kontha) used control groups to allow for generaliseable results.

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<sup>1</sup> Note: the economic assets we are thinking of are tangible productive/financial assets including: cash, savings accounts, vouchers, livestock, machinery/income generating equipment and land/title deeds.

- One initiative (SUUBI) evaluated the impact of economic empowerment on AIDS orphaned youth in rural Uganda using a randomised control trial (RCT), whereby young people were randomly assigned to either an experimental or a control condition. Adolescents in the experimental condition, in addition to usual care, also received support and matched Child Savings Accounts at subsidised rates to save money toward secondary education.

**Examples of evaluation questions<sup>2</sup> and indicators** assessing the impact of programmes include:

- Access to and use of economic assets
  - Amount earned in last 6 months
  - Increased earnings, measured as ‘Mean earnings in the last week’ and ‘Earned at least US\$12 in last week’
  - Increased no of household assets (from 13 assets mentioned)
  - Increased no of girls having savings
  - Increased no of girls saving in a ‘safe’ place (in a commercial bank, post bank, cooperative, building society)
  - Increased control over economic resources
- School enrolment and progression:
  - Increased no of girls enrolled in school
  - Score of reading / writing / financial literacy (mean);
  - Read non-textbook materials in last month (%);
- Reproductive knowledge and behaviour:
  - Increased use of condoms
  - Increased ability to negotiate issues relating to sexual behaviour (able to refuse sex, insist on condom use, insist on FP use).
  - Reduced incidence of HIV, HSV-2, and unintended pregnancy
  - Delay of sexual initiation
  - Reduced transactional sex
  - Reduced number of sexual partners
  - Aware of the legal age of marriage
  - Aware about the consequences of early marriage
- Voice and participation:
  - Participated in community forums and plans
  - Felt they had equal chance to express their opinions with boys
  - Knows the UP chairman (%), the ward member (%), and the number of reserved seats per UP for female (%)
  - Increased information sharing among young women and assistance provided among social networks
- Changes in girls’ expectations and aspirations, as well as those of their parents
  - Perceived mobility and actual mobility score
- Changing attitudes and values
  - Increased liberal attitudes on gender issues (% of girls holding progressive views on gender issues, for example, “Disagree that it’s OK for a man to beat his wife if she flirts with other men”; and “Disagree that if a girl is unschooled, the best thing for her is marriage”).
  - Families who had asked girls’ opinions on decisions to be made regarding girls’ lives.

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<sup>2</sup> The evaluation reports reviewed as part of this query do not include the phrasing of evaluation questions verbatim. However, broad research questions and indicators were available and have been included in this query report.

**Key findings** from the evaluation reports and literature reviewed suggest that:

- There is mixed evidence about the economic viability of microcredit programmes for adolescent girls involving tangible assets such as cash/loans. For example, in the SHAZ! Initiative, the microcredit component was judged to be a failure in terms of repayment rates and was dropped from later phases of the programme. Only 20% of SHAZ! participants repaid their first installment and 5% paid their loan in full. This failure may be partly attributable to fragile economic conditions in Zimbabwe, particularly for vulnerable girls. Similarly, a World Bank (2009) study in Sri Lanka on gender and microenterprise return reported that women tend to concentrate in female-dominated sectors, which have low returns and present little opportunity for growth. However, 93% of young women in Camfed's Seed Money Scheme in Ethiopia who used the grant to start a business made a profit. In addition, 55% of those first businesses were still running at the time of the survey. Over 60% of the women subsequently started between one and five other businesses.
- Several evaluations report improvements in educational outcomes, including school enrolment and achievement. For example, savings and internal lending communities (EAG project, Ethiopia) helped girls save to pay for their own school fees, leading to a 21% increase in the number of girls enrolled in school. In Uganda, savings provision to AIDS-orphaned young people led to an increased intention to attend secondary schooling and the young savers also did significantly better in Uganda's Primary Leaving Examinations than the control group.
- The impact on reproductive knowledge and risk-taking sexual health behaviours was mixed. In the SUUBI research programme (Uganda), both boys and girls benefited from the intervention, but girls to a lesser extent. The TRY programme in Nairobi found that while participants' reproductive health knowledge was not significantly higher, there was some indication that TRY girls had greater ability to refuse sex and insist on condom use, compared to the controls. The BRAC ELA evaluation reported that the programme was useful in reducing the chances of early marriage.
- There is also some evidence that increasing access to economic assets can help girls to: gain respect from family members and a greater share in household or community resources (EAG project, SMS); have more liberal gender attitudes (TRY); increase their awareness of rights (EAG project); and improve their standard of living and economic independence (SMS).
- Most interventions aiming to increase girls' access to tangible productive/financial assets do so as part of a wider package of support, including mentorship, livelihoods/financial training and safe spaces to socialise with other members. It is therefore difficult to attribute change to individual components of a much broader economic empowerment programme for girls.

## 2. Selection of evaluations

### 2.1. BRAC's ELA Centres, Bangladesh

<b>Programme/intervention</b>	BRAC's Employment and Livelihood for Adolescents (ELA) programme provides groups of young people in Bangladesh with savings and credit facilities. In 2005, BRAC started setting up ELA Centres to combine financial and non-financial approaches. In addition to credit, the participants of ELA Centres are provided with skill-based training on income generating activities, books for extracurricular reading, equipments for indoor games and a space to socialise.
<b>Evaluation methodology</b>	<i>Mixed methods:</i> Two rounds of surveys in 2005 and in 2007 with ELA participants and non-participants. Four participatory qualitative tools were also used: in-depth interviews, case studies, focused group discussions, and observation. There were three groups of respondents in the sample - participants of 'ELA Centres', participants of 'ELA VO' (Village Organisation), and 'Non-participants'.
<b>Evaluation questions posed</b>	The evaluation assessed the programme impact in terms of: <ul style="list-style-type: none"> <li>• delaying the age of marriage of the girls;</li> <li>• keeping girls enrolled in schools;</li> <li>• increasing their mobility;</li> <li>• enhancing sociability among themselves;</li> <li>• awareness about health issues; and</li> <li>• economic empowerment.</li> </ul>
<b>Indicators include:</b>	Examples of indicators include: <ul style="list-style-type: none"> <li>• Took loan in the last 2 years (%)</li> <li>• Received income generation training (%)</li> <li>• Have been involved in IGAs in last 2 years (%)</li> <li>• Amount earned in last 6 months</li> <li>• Read non-textbook materials in last month (%)</li> <li>• Score of reading / writing / financial literacy (mean)</li> <li>• Knows the UP chairman (%), the ward member (%), and the number of reserved seats per UP for female (%)</li> <li>• Perceived mobility and actual mobility score</li> <li>• Aware of the legal age of marriage</li> <li>• Aware about the consequences of early marriage</li> </ul>
<b>Key findings</b>	<ul style="list-style-type: none"> <li>• The evaluation found indications of the programme being useful in reducing the chances of early marriage, engaging the participants in economic activities, increasing their mobility and involvement in extra-curricular reading.</li> <li>• Skill development training should include a generic module on financial literacy focusing on budgeting, financial management, insurance schemes etc.</li> <li>• Need to target girls in disadvantaged positions (in terms of education and parents' openness to girl's</li> </ul>

	empowerment) as these girls are less likely to participate in the programme.
<b>Evaluation reference</b>	Shahnaz, R. and Karim, R., 2005, 'Providing Microfinance and Social Space to Empower Adolescent Girls: An Evaluation of BRAC's ELA Centres'. Bangladesh: Research and Evaluation Division, BRAC. <a href="http://www.bracresearch.org/workingpapers/REDWP_3.pdf">http://www.bracresearch.org/workingpapers/REDWP_3.pdf</a>

## 2.2 Adolescent Development Programme (ADP), Uganda and Tanzania

<b>Programme/intervention</b>	BRAC's ADP aims to increase the economic empowerment of adolescent girls in rural Uganda and Tanzania in two ways: (1) Formation of Adolescent Development Centres (ADCs) which provide life skills training, health assistance, income generation skills training, and asset transfer; and (2) financial literacy training and access to microfinance. The programme is implemented at the village level and aims to reach all girls between the ages of 14-20 in a given village.
<b>Evaluation methodology</b>	<i>Unknown</i> : Sample - 120,000 households in 300 villages
<b>Evaluation questions</b>	The evaluation explores a number of programme outcomes, including: <ul style="list-style-type: none"> <li>• the effects on revenue from economic activity;</li> <li>• control over earnings;</li> <li>• school enrolment and progression;</li> <li>• engagement in risky behaviours;</li> <li>• early marriage;</li> <li>• information sharing among young women;</li> <li>• assistance provided among social networks;</li> <li>• improvements in girls' ability to analyse and gain from potential economic and social opportunities; and</li> <li>• changes in girls' expectations and aspirations, as well as those of their parents.</li> </ul>
<b>Key findings</b>	Results are not yet available on programme impacts. However, an early report <sup>3</sup> on girls' intentions to participate in the ADP revealed that the programme attracted girls most likely to place a high value on financial independence, namely single mothers and girls alienated from their families. The programme also attracts girls who are most likely to benefit from the programme. Girls who are currently in school are less likely to participate.
<b>Reference</b>	Bandiera, O., Burgess, R., Goldstein, M., Gulesci, S., Rasul, I., and Salaiman, M. 'Human Capital, Financial Capital, and the Economic Empowerment of Female Adolescents in Uganda and Tanzania.' <a href="http://www.povertyactionlab.org/evaluation/human-capital-financial-capital-and-economic-empowerment-female-adolescents-uganda-and-ta">http://www.povertyactionlab.org/evaluation/human-capital-financial-capital-and-economic-empowerment-female-adolescents-uganda-and-ta</a>

<sup>3</sup> See also Bandiera et al. (2009) Intentions to Participate in Adolescent Training Programs: Evidence from Uganda: <http://www.povertyactionlab.org/sites/default/files/publications/Project%2011%20-%20Intentions%20to%20participate%20in%20adolescent%20training%20programs.pdf>

### 2.3 TRY Savings & Micro-Credit for Adolescent Girls, Nairobi

<b>Programme/intervention</b>	Tap & Reposition Youth” (TRY) Savings & Micro-Credit for Adolescent Girls, was a four-year initiative undertaken by the Population Council and K-Rep Development Agency (KDA). It aimed to reduce adolescent girls’ vulnerability to adverse social and reproductive health outcomes by improving their livelihood options. The programme used a modified group-based micro-finance model to extend integrated savings, credit, business support and mentoring to out-of-school adolescents and young women (16-22 years) in Nairobi.
<b>Evaluation methodology</b>	<i>Mixed methods:</i> Longitudinal study of TRY participants and matched controls, interviewed pre- and post-intervention
<b>Evaluation questions posed</b>	TRY participants and their controls were questioned on basic demographic details, family background, household conditions and assets, education, time use, mobility, and participation in groups, attitudes toward gender issues, paid and unpaid work, savings, boyfriends/spouses/partners, children, sexual behaviour and sexual violence.
<b>Indicators include:</b>	<p>Examples of indicators include:</p> <ul style="list-style-type: none"> <li>• Increased earnings – variables are ‘Mean earnings in the last week’ and ‘Earned at least US\$12 in last week’</li> <li>• Increased no of household assets (from 13 assets mentioned)</li> <li>• Increased no of girls having savings</li> <li>• Increased no of girls saving in a ‘safe’ place (in a commercial bank, post bank, cooperative, building society)</li> <li>• Increased liberal attitudes on gender issues (% of girls holding progressive views on eight gender issues) –             <ul style="list-style-type: none"> <li>➤ Disagree that men are better drivers than women</li> <li>➤ Agree that girls are as good as boys at business</li> <li>➤ Disagree that men spend money more carefully than women</li> <li>➤ Disagree that it’s OK for a man to beat his wife if she flirts with other men</li> <li>➤ Disagree that women who where miniskirts deserve to be raped</li> <li>➤ Disagree that women should not be able to refuse her husband sex</li> <li>➤ Disagree that if a girl is unschooled, the best thing for her is marriage</li> <li>➤ Disagree that it is necessary to have a husband to be happy</li> </ul> </li> <li>• Increased reproductive health knowledge</li> <li>• Increased use of condoms</li> <li>• Increased ability to negotiate issues relating to sexual behaviour (able to refuse sex, insist on condom use, insist on FP use).</li> </ul>

<p><b>Key findings</b></p>	<ul style="list-style-type: none"> <li>• Girls who had participated in TRY had significantly higher levels of income (\$US17 a week) compared to controls (\$US14). Ownership of household assets was also higher for TRY participants.</li> <li>• TRY participants had significantly more savings (\$95 vs. \$67 for control group) and were more likely to keep savings in a safer place (42% vs. 24%) where they were at less risk of being stolen or confiscated by parents, guardians or husbands.</li> <li>• Girls who participated in TRY demonstrated changes toward more liberal gender attitudes, compared to controls. While their reproductive health knowledge was not significantly higher, there was some indication that TRY girls had greater ability to refuse sex and insist on condom use, compared to the controls. .</li> </ul>
<p><b>Evaluation reference</b></p>	<p>Erulkar, A. and Chong, E., 2005, 'Evaluation of a Savings &amp; Micro-Credit Program for Vulnerable Young Women in Nairobi'. Population Council, New York.  <a href="http://www.dfid.gov.uk/r4d/PDF/Outputs/SystematicReviews/Girl_assets_protocol_Mar2011_(2).pdf">http://www.dfid.gov.uk/r4d/PDF/Outputs/SystematicReviews/Girl_assets_protocol_Mar2011_(2).pdf</a></p>

## 2.4 SUUBI Research Program, Uganda

<b>Programme/intervention</b>	This initiative in rural Uganda looks at the impact of economic empowerment on AIDS orphaned youth, particularly gender differences in attitudes towards sexual risk-taking behaviours. The programme provided: (1) twelve 1-2 hour workshops focusing on assets-building and financial planning; (2) a monthly mentorship programme; and (3) a matched Child Savings Accounts (CSAs) at a subsidised match-rate of 2:1, dedicated to paying for post-primary education.
<b>Evaluation methodology</b>	<i>Cluster RCT</i> : Adolescents (average age 13.7 years) who had lost one or both parents to AIDS were randomly assigned to either an experimental (n=135) or a control condition (n=142). Adolescents in the experimental condition, in addition to usual care, also received support and incentives to save money toward secondary education. Data were obtained through a 90-minute individual assessment at baseline and at the 10 month follow-up interviews.
<b>Evaluation questions and indicators</b>	<ul style="list-style-type: none"> <li>• Saving performance was measured in terms of Average Monthly Net Deposit (AMND)</li> <li>• Attitudes towards sexual risk-taking behaviors. Adolescents were asked to rate their opinion on 6 statements on a scale of 1-5. A higher score indicated a more favorable attitude towards sexual risk-taking. Examples of statements include: “I believe it’s OK for people my age to have sex with someone they’ve just met”; and “I believe it’s OK to have sex without protection with someone you know”.</li> </ul>
<b>Key findings</b>	<ul style="list-style-type: none"> <li>• Savings provision to AIDS-orphaned young people led to an increased intention to attend secondary schooling and their certainty that these plans will come to fruition.</li> <li>• The young savers also did significantly better in the Primary Leaving Examinations than the control group.</li> <li>• The impact on risk-taking sexual health behaviours was mixed. Relative to the boys and girls in the control group who showed an increased approval of risky sexual behaviours over the course of the study, those in the intervention group showed either unchanged attitudes (in girls) or a significant decrease in approval of such behaviours (in boys). Thus both boys and girls benefited from the intervention, but girls to a lesser extent.</li> </ul>
<b>Reference</b>	Ssewamala, F.M., Ismayilova, L., McKay, M., Sperber, E., Bannon, W., and Alicea, S., 2010, ‘Gender and the effects of an economic empowerment program on attitudes toward sexual risktaking among AIDS-orphaned adolescent youth in Uganda’. <i>Journal of Adolescent Health</i> 46(4): 372–378. <a href="http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2844862/">http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2844862/</a>

## 2.5 Shaping the Health of Adolescents in Zimbabwe (SHAZ!) Zimbabwe

<b>Programme/intervention</b>	The SHAZ! Programme targeted 16–19-year-old out-of-school, orphaned girls living in Harare, Zimbabwe. It aimed to increase girls' knowledge and control over economic resources and thereby reduce HIV infection through improving their abilities to negotiate safe sex. SHAZ! began in 2004 with a nine-month pilot phase that combined microcredit with HIV education and behaviour change interventions.
<b>Evaluation methodology</b>	<i>Mixed method:</i> Interviews and surveys with 49 participants for whom a complete set of data was collected.
<b>Evaluation questions and indicators</b>	<p>Process outcomes include: individuals' knowledge, sexual negotiation skills, and development of viable business plan; participation increases; social networks and changing norms; access of loans, income/savings, and uptake of services.</p> <p>Agency outcomes include control over sex, economic resources and freedom from violence.</p> <p>Achievement outcomes include: reduced incidence of HIV, HSV-2, and unintended pregnancy; safer sex; increased condom use; delay of sexual initiation; reduced transactional sex; reduced number of sexual partners; and reduced drug/alcohol use.</p>
<b>Key findings</b>	<ul style="list-style-type: none"> <li>• The microcredit component was judged to be a failure in terms of repayment rates – only 20% repaid their first installment and 5% paid their loan in full. This failure may be partly attributable to fragile economic conditions in Zimbabwe, particularly for vulnerable girls.</li> <li>• SHAZ! participants were frequently subjected to sexual advances as a result of their business efforts and the researchers found that rather than empowering vulnerable and very poor girls, the additional economic assets possibly exposed girls to an increased risk of sexual abuse and exploitation.</li> <li>• The evaluation found no impact from mentoring and social support mechanisms. Guardian and family support proved to be more meaningful to participants than their mentors or peers.</li> <li>• Training in life skills and in business management were the most successful of the four components of the pilot intervention, with attendance averaging 80%.</li> <li>• Following the evaluation, SHAZ! researchers decided to move away from microcredit and business skills, into vocational training as the core livelihood component of the project in Phase 2.</li> </ul>
<b>Reference</b>	Urdang, S., 2007, 'Change, Choice and Power: Young Women, Livelihoods and HIV Prevention, Literature Review and Case Study Analysis', IPPF, UNPF, and Young Positives, New York.

## 2.6 Camfed's Seed Money Scheme, Zimbabwe and Tanzania

<b>Programme/intervention</b>	The Seed Money Scheme (SMS) gives small grants to out-of-school women in rural areas to help them start businesses and attend training. The programme aims to empower women to become economically independent. It combines financial training, peer mentorship, non-repayable grants and loans.
<b>Evaluation methodology</b>	<i>Mixed method:</i> Quantitative cross-sectional surveys and qualitative in-depth interviews (IDIs) were used in two selected rural areas in each country. In Zimbabwe, both quantitative and qualitative work was carried out while Tanzania was focused on the qualitative IDIs. A total of 132 women from Zimbabwe took part in the quantitative survey and 24 qualitative IDIs were analysed, 14 in Zimbabwe and 10 for Tanzania. Where possible, women in the study were compared with the nationally representative Demographic and Health Survey (DHS) Zimbabwe 2005-2006.
<b>Evaluation questions</b>	The evaluation aimed to: <ul style="list-style-type: none"> <li>• assess the relationship between women's ability to earn an income and: <ul style="list-style-type: none"> <li>➢ their ability to make strategic life choices;</li> <li>➢ their financial autonomy and resilience;</li> <li>➢ their broader gender attitudes;</li> <li>➢ their involvement in social philanthropy;</li> </ul> </li> <li>• document examples of benefits and challenges for participants in each setting; and</li> <li>• consider the economic costs and main cost-drives of the programme in both countries.</li> </ul>
<b>Evaluation indicators</b>	Indicators include: <ul style="list-style-type: none"> <li>• Individual level – increased income, financial control, access to support network, increased education/skills, increased self-esteem, confidence and self-efficacy.</li> <li>• Household level – increase overall household income, greater equality between partners over household decision making, increased ability to deal with adversities, increased ability to support extended family;</li> <li>• Community level – increased number of female role models, increased employment opportunities, improved community perception of women, and increased support and training for business women.</li> </ul>
<b>Key findings</b>	<ul style="list-style-type: none"> <li>• Among the SMS participants who used the grant to start a business, 93% made a profit. In addition, 55% of those first businesses were still running at the time of the survey. Over 60% of the women subsequently started between one and five other businesses.</li> <li>• 65% of respondents contribute back into the Scheme through mentoring other women, participating in CAMA committees or offering training, advice and support to</li> </ul>

	<p>other young women.</p> <ul style="list-style-type: none"> <li>• 70% of SMS participants said the scheme had made a major difference to their life, for example improved standard of living, economic independence, increase in respect by their household and by the community as a direct result of their taking part in the SMS.</li> <li>• Challenges highlighted by women participants include the actual running of the business itself such as dealing with competition, business expansion and record keeping while non-business related challenges include managing relationships with other CAMA members.</li> </ul>
<b>Reference</b>	<p>Mak, J., Vassall, A., Kiss, L., Vyas, S., Watts, C. 2010, 'Exploring the costs and outcomes of Camfed's Seed Money Scheme (SMS) in Zimbabwe and Tanzania', London School of Hygiene and Tropical Medicine  <a href="http://pdf.usaid.gov/pdf_docs/PNADW617.pdf">http://pdf.usaid.gov/pdf_docs/PNADW617.pdf</a></p>

## 2.7 Kishoree Kontha (Adolescent Girls Voices), Rural Bangladesh

<b>Programme/intervention</b>	The Kishoree Kontha (KK) project aims to link savings schemes with other non-financial services, such as health and education, to allow rural adolescent girls aged 10-19 to build human, social and economic assets. The project is being implemented by Save the Children and the Bangladesh Development Society (BDS). Using a group mechanism, girls are empowered to make their own decisions in terms of savings and are then given access to credit to transition to income-generation activity.
<b>Evaluation methodology</b>	Out of a sample of 460 target villages, 307 villages have been randomly selected to receive one of four intervention packages. The remaining villages will serve as the comparison group.
<b>Evaluation questions</b>	Not yet available.
<b>Key findings</b>	Results not yet available.
<b>Reference</b>	'Empowering Girls in Rural Bangladesh: Investigating how providing support, financial training and incentives to delay marriage can empower adolescent girls in southern Bangladesh.' Researchers: Erica Field, Rachel Glennerster <a href="http://www.povertyactionlab.org/evaluation/empowering-girls-rural-bangladesh">http://www.povertyactionlab.org/evaluation/empowering-girls-rural-bangladesh</a>

## 2.8 Empowering Adolescent Girls (EAG), Ethiopia

<b>Programme/intervention</b>	The EAG project aimed to empower adolescent girls in rural Ethiopia by increasing access to education, economic opportunity, and improving health, nutrition, and social status. It provided girls with access to land, taught girls about agricultural production and basic business skills, provided low cost irrigation materials, and involved girls in community agro-enterprise groups. EAG targeted approximately 5,500 rural girls aged 10-19 years and was a Nike Foundation-funded activity operating from June 2006 through August 2009, implemented by Catholic Relief Services, through local level partners.
<b>Evaluation methodology</b>	Not available online (contacted CRS for details).
<b>Evaluation questions</b>	<p>Indicators include:</p> <ul style="list-style-type: none"> <li>• Enrolled in school</li> <li>• Had access to reproductive health education</li> <li>• Engaged in community agro-enterprise</li> <li>• Used fuel-efficient stoves</li> <li>• Performed household work for more than 4 hours per day</li> <li>• Had a source of income</li> <li>• Had personal savings</li> <li>• Understand laws around who is entitled to make marriage decisions for a girl</li> <li>• Families who had asked girls opinions on decisions to be made regarding girls lives</li> <li>• Felt they had equal chance to express their opinions with boys</li> <li>• Participated in community forums and plans</li> </ul>
<b>Key findings</b>	<ul style="list-style-type: none"> <li>• Access to land, irrigation equipment and small loans has contributed to growth of off-farm income generating activities for adolescent girls and an increased source of income. By the midline project assessment, the percentage of girls in the project with savings had increased from 14% to 34% and those having a source of income had increased from 21 to 31%.</li> <li>• Land ownership enabled girls to gain respect from family members and a greater share in household or community resources.</li> <li>• Savings and internal lending communities (SILC) helped girls save to pay for their own school fees, leading to a 21% increase in the number of girls enrolled in school.</li> <li>• Increase in girls' awareness of rights, from 24% to 81% of participants.</li> </ul>
<b>Reference</b>	<p>CRS/Nike Foundation, 2009, 'Applying a Girls' Lens to the Palette of Integrated Empowerment Interventions: A Compendium of Learning on Effective Programming to Empower Adolescent Girls'</p> <p><a href="http://www.crsprogramquality.org/storage/girls_empowerment.pdf">http://www.crsprogramquality.org/storage/girls_empowerment.pdf</a></p>

## 2.9 Experimental Evidence on Gender and Microenterprise Return, Sri Lanka

<b>Programme/intervention</b>	This programme randomly selected 405 microenterprise owners in Sri Lanka and provided them with capital grants. Half of the capital was given as cash with no conditions attached and half were purchases of equipment or working capital selected by the business owner. Two thirds of the grants were \$100 and the rest were \$200.
<b>Evaluation methodology</b>	<i>Quantitative:</i> Survey of 405 microenterprise firms (197 run by males; 190 by females; 18 as dual owners) – the survey interviewed the owners of these firms at quarterly intervals for two years, and semi-annually for a third year.
<b>Evaluation questions</b>	For each survey, firm owners were asked about profits, revenues and expenses, changes in physical capital stock, and levels of inventories on hand. Each survey round also attempted to collect additional information about owner ability, risk aversion, labor history, and other characteristics. In addition, the 1 <sup>st</sup> , 5 <sup>th</sup> , 9 <sup>th</sup> and 11 <sup>th</sup> waves also measured household expenditure, school attendance, and work participation of all household members.
<b>Key findings</b>	<ul style="list-style-type: none"> <li>• The grants generated large profit increases (monthly increases of 9%) for male owners, but not for female owners.</li> <li>• Female owners did not invest any portion of the small grant. They invested as much or more of the larger grant, but they still did not generate a return.</li> <li>• Women seem to get worse returns as they tend to concentrate in female-dominated sectors, which have low returns and present little opportunity for growth. Thus, owners of bicycle repair shops (all males) invest and earn more than owners of retail shops (mixed male and female), who invest and earn more than those who make lace products (all females).</li> <li>• Women with more decision-making power in the household and more cooperative husbands invest a larger share of the grant in working capital, and have positive returns from investments of the larger grant (suggesting that in some households, male spouses are ‘capturing’ capital).</li> <li>• The results do not mask differences in household liquidity, ability, or attitudes towards risk, and are not explained by division of labour or social constraints.</li> </ul>
<b>Reference</b>	de Mel, S., D. McKenzie and Woodruff, C., 2009. ‘Are Women More Credit Constrained? Experimental Evidence on Gender and Microenterprise Returns’. World Bank, Washington D.C. <a href="http://siteresources.worldbank.org/DEC/Resources">http://siteresources.worldbank.org/DEC/Resources</a>

### 3. Further resources

Dickson, K., Bangpan, M., and Armes, D., 2010, 'Which interventions, that have sought to increase girls' and young women's access to assets in low-income and fragile state settings, have been effective? A protocol', EPPI-Centre, University of London

[http://www.dfid.gov.uk/r4d/PDF/Outputs/SystematicReviews/Girl\\_assets\\_protocol\\_Mar2011\\_\(2\).pdf](http://www.dfid.gov.uk/r4d/PDF/Outputs/SystematicReviews/Girl_assets_protocol_Mar2011_(2).pdf)

Glennerster, R., and Takavarasha, K., 2010, 'Empowering young women, What do we know?' Originally prepared for the Nike Foundation by The Abdul Latif Jameel Poverty Action Lab at MIT

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#### Experts consulted

- Dr Rachel Glennerster, Executive Director of J-PAL (Abdul Latif Jameel Poverty Action Lab), MIT

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