



**WOW** // Work and  
Opportunities  
for Women

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# WOW Helpdesk: Resources on girls clubs and self-help groups impact on women's economic empowerment (WEE), employment and earnings

Query 18

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30<sup>th</sup> January 2018



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# 1. Purpose of this document

This 0.5 day rapid review seeks to answer 2 main questions:

1. What are the most rigorous recent papers (RCTs ideally) and literature reviews on the impact of Self-Help-Groups or girls clubs on livelihoods, specifically looking at the impact of employment and earnings/consumption/poverty? Please provide links to electronic resources
2. What are the key summary findings of up to 5 of the most relevant identified papers?

Given that the GAGE Rigorous Review of Girls Clubs, life skills programmes and girls' well-being outcomes (see [here](#)) and Africa Gender Innovation Lab (AGIL) Impact Evaluations: Youth Employment (see [here](#)) are very comprehensive (and have already been mined by DFID), this review has tried to present material NOT included in these resources. We present material that could be new to DFID through relying on the author's own knowledge of resources in this area, and through consulting with two other subject matter specialists<sup>1</sup>. We note that there are very few evaluations beyond those cited in the GAGE and AGIL reviews that assess the impact of SHGs or girls clubs on economic empowerment.

Below we present summaries of findings from 4 evaluations that appear most rigorous and most promising in terms of new evidence for DFID to consider. These are:

1. Alcid, Annie (2014) A randomized Control Trial of Akazi Kanoze Youth in Rural Rwanda. USAID. <https://www.edc.org/sites/default/files/uploads/RCTReport.pdf>
2. Bandiera et al. (2014) Women's Empowerment in Action : Evidence from a Randomized Control Trial in Africa, <http://econ.lse.ac.uk/staff/rburgess/wp/ELA.pdf>, <http://www.ucl.ac.uk/~uctpimr/research/ELA.pdf>, [http://www.ilo.org/public/english/employment/yen/downloads/eval/briefs/brief\\_ela.pdf](http://www.ilo.org/public/english/employment/yen/downloads/eval/briefs/brief_ela.pdf)
3. Acharya, R., S. Kalyanwala, S. J. Jejeebhoy et al. (2009). Broadening girls' horizons: Effects of a life skills education programme in rural Uttar Pradesh. New Delhi: Population Council. <https://www.issuelab.org/resources/2459/2459.pdf>
4. Halder, P. (2014) Empowering adolescent girls through land: a public-private partnership in West Bengal, India. Landesa Rural Development Institute. Paper prepared for presentation at the "2014 WORLD BANK CONFERENCE ON LAND AND POVERTY" <https://s24756.pcdn.co/wp-content/uploads/Empowering-Adolescent-Girls-through-Land-A-Public-Private-Partnership-Halder-March-2014.pdf>

For the above sources, we provide a summary of the intervention, main evaluation findings, and a very rapid assessment of the strength of this evidence.

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<sup>1</sup> Rachel Marcus, Senior Research Fellow, ODI and Sally Baden, Principal Consultant.

## 2. Summary findings from most relevant papers identified

Description of the intervention	Key findings	Rapid strength of evidence assessment
<b>In-depth Review</b>		
<p><b>Alcid, Annie (2014) A randomized Control Trial of Akazi Kanoze Youth in Rural Rwanda. USAID. <a href="https://www.edc.org/sites/default/files/uploads/RCTReport.pdf">https://www.edc.org/sites/default/files/uploads/RCTReport.pdf</a></b></p> <p>This mainstream skills building programme focused on employability rather than economic empowerment and while it included more young women than men does not state targets. It included savings groups as one element but is not specifically organised around girls clubs. It is included here as a rigorous evaluation with of positive outcomes achieved for young women but does not a club component.</p>		
<p>The Akazi Kanoze (AK) Youth Livelihoods Project was a 5-year, \$9.8 million project financed by the United States Agency for International Development (USAID) and implemented by Education Development Center, Inc. (EDC) between October 2009 and June 2014. The project provided youth ages 14-35 with market-relevant life and work readiness training and support, hands-on training opportunities, and links to the employment and self-employment job market. The project provided relevant education and workforce training to 18,288 (8,865 M/9,423 F) Rwandan youth, 45% of whom reside in rural areas.</p> <p>This was a bundled intervention with 3 main components aimed at rural youth</p>	<p><b>Employment Outcome Findings:</b> Overall, the final evaluation demonstrates two major findings on Akazi Kanoze’s impact:</p> <p>Akazi Kanoze youth in rural areas (the treatment group) are more likely to be employed after graduation than a young person who does not participate in the program;</p> <p>Akazi Kanoze youth in rural areas achieved significant gains in work readiness skills development and financial management.</p> <p><b>Work Readiness Findings:</b> The findings demonstrate the significant positive impact of Akazi Kanoze on various elements of employability, the intermediate results of the project. Youth in the treatment group had statistically significant positive gains in the following work readiness areas:</p> <p>Knowing how to apply for a job or improve their current position;</p> <p>Understanding business plan development;</p> <p>Feeling comfortable with marketing and attracting customers.</p>	<p><b>Strong:</b> There are two components of the final evaluation: 1) A randomized controlled trial (RCT) and 2) qualitative case studies and focus group discussions (FGDs). The RCT tested the theory of change of the program and allows EDC to make conclusions about the impact of the program. The case studies and FGDs allow EDC to answer a few qualitative research questions that highlight facets of the programme not easily captured by</p>

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<p>aged 14 – 35 in Rwanda. The three components were:</p> <p><u>Work Readiness Curriculum:</u> All AK participants underwent a modular, 100-hour work readiness curriculum that included topics such as personal awareness, communication, professional conduct, financial literacy, personal health, and rights and responsibilities.</p> <p><u>Training and Support Resources:</u> In addition to the core curriculum, AK offered youth access to a menu of more specialized workforce development skills training and resource programs. These included <u>savings groups</u>, in-depth skills training in targeted sectors, literacy/numeracy instruction, entrepreneurship training, and youth mentoring. In addition to the in-class lessons, youth received technical training.</p> <p><u>Workforce Linkages:</u> AK provided all participating youth with access to workforce linkage opportunities (internships and apprenticeships) including formal sector jobs and entrepreneurship and other livelihood opportunities.</p>	<p>The sample size allows for overall sex disaggregation with respect to control vs. treatment outcomes, but is not large enough to detect differences in program effect between male and female youth. Sex disaggregation shows no significant differences in outcomes between male and female youth in most areas, but some differences in others.</p> <p><u>No significant differences:</u></p> <p>Percentage of male and females employed was not significantly different.</p> <p>Employment patterns are similar for male and female participants with no statistically significant differences.</p> <p>No statistically significant differences in confidence in ability to maintain current work.</p> <p>One of the most significant differences between Akazi Kanoze youth and the control group was the increase in frequency of saving; there were no significant gender differences in the improved financial management indicator</p> <p><u>Significant differences:</u></p> <p>Young women in the treatment group reported significantly higher gains in two work readiness skills compared to the young men. There were no differences between young men and young women in the control group. Interestingly, young women in Akazi Kanoze had significantly higher increases in knowledge of how to find a job/livelihood and apply for work. Young women in Akazi Kanoze started much further behind the male participants and almost completely caught up over the course of a year.</p> <p>A set of really interesting findings is around the importance of good money management. Females on average 7.8% less likely to save. Having a mentor decreases likelihood of saving for all youth. By far, the strongest determinants of whether or not male and female youth saved were participation in Akazi Kanoze and employment. If youth participate in Akazi Kanoze they were 20% more likely to have savings. If youth were employed, they were</p>	<p>quantitative data. Additionally, this research is used to triangulate and further validate the quantitative findings.</p>

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<p>It does not appear that female and male youth were separated in training.</p>	<p>23% more likely to have savings. This finding makes sense since youth who are employed are more likely to have extra money to put away. While education, age and other work readiness skills did not impact financial management, doing Akazi Kanoze and being employed increased youth savings very strongly. The relationship between savings and employment is two way—savings increases the likelihood of employment, probably through an increase in self-employment, and employment increases savings. Yet if Akazi Kanoze is positively impacting savings, then the program is thereby directly contributing to higher employment by cultivating financial capability.</p>	
<p><b>2. Bandiera et al. (2018) Women’s Empowerment in Action: Evidence from a Randomized Control Trial in Africa.</b> <a href="http://www.ucl.ac.uk/~uctpimr/research/ELA.pdf">http://www.ucl.ac.uk/~uctpimr/research/ELA.pdf</a></p>		
<p>The ELA programme model was developed by BRAC in Bangladesh and then implemented in Uganda in 12,000 clubs with 50,000 girls. It’s a multifaceted/bundled intervention attempting to jump-start adolescent girls’ empowerment in Uganda.</p> <p>The model used was one of simultaneous provision of: (i) ‘hard’ vocational skills to enable adolescent girls to start small-scale income generating activities; (ii) ‘soft’ life skills to build knowledge enabling girls to make informed choices about sex, reproduction and marriage. The program thus recognizes the external constraints girls face, such as a lack of labor market relevant skills. The program also recognizes internal constraints girls face,</p>	<p>Baseline found that around 30% of the girls are not in school, suggesting that most girls that have left the formal education system are not successfully transitioning into work, and remain unemployed, underemployed or reliant on casual work.</p> <p>Evaluation found that four years after the intervention ended, adolescent girls in treated communities are 4.9pp (percentage points) more likely to engage in income generating activities relative to girls in control communities, corresponding to a 48% increase over baseline levels. This increase is driven predominantly by additional engagement in self-employment activities: at midline, rates of self-employment are near double those in control communities at baseline (12:2pp versus 6:3pp) and at endline these rates remain 50% higher (at 9:5pp) relative to girls in control communities. Despite school-enrolled girls being eligible for the program, no reduction in school enrolment among eligible girls was found (at either midline or endline). Hence, gains in economic empowerment from the program do not come at the cost of girl’s lowering their investment in formal education.</p> <p>To shed light on the role of program components within this multifaceted intervention, the evaluation probed the data using mediation analysis in decomposing the overall ITT (intention-to-treat) impacts on an index of empowerment related to economic outcomes, control over the body and aspirations, into components explained by potential mediators.</p>	<p>Strong: RCT that surveyed and tracked a representative sample of almost 5,000 adolescent girls (in both treatment and control groups) at baseline, midline (two-years post intervention) and endline (four years post-intervention), allowing them to chart the longer term dynamic impacts on empowerment of the programme.</p>

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<p>and the life skills component aims to empower them through raising their knowledge, self-confidence and aspirations.</p> <p>The intervention is delivered from designated '<u>adolescent development clubs</u>' rather than in schools, and can thus reach school drop-outs as well as girls currently enrolled in school. Participation is entirely voluntary.</p> <p>Clubs are open 5 afternoons per week and timed so that girls enrolled in school can attend. Club activities are led by a female mentor. Mentors are selected from within the community and are slightly older than eligible girls. These clubs can also serve as a safe-space for girls to meet and socialize with other adolescent girls, free from pressures exerted by adolescent and older men. The vocational skills and life skills training are provided in the first two years of the intervention. After this adolescent girls are free to continue to use the clubs as a safe social space, but do not receive further training.</p>	<p>The economic empowerment index has subcomponents based on a girl's entrepreneurial ability score, whether she engages in any income generating activities (IGA), whether she is self-employed, wage employed, and her monthly expenditures on goods. Findings highlight the important role life skills training provides for all dimensions of empowerment.</p> <p>A key finding was that the provision of a safe space for girls, or enabling them access to older female mentors, also appeared to be key. The evaluation concludes that such issues should obviously be factored into future evaluations and scale-ups.</p> <p>Overall, results suggest that a multifaceted skills intervention such as ELA has quantitatively significant impacts on adolescent girls' economic empowerment. The documented impacts are encouraging relative to the impact evaluations of programs delivering standalone entrepreneurship training. Evidence suggests that a multifaceted intervention that bundles multiple types of hard and soft skills, designed to simultaneously empower girls on economic and social margins, as well as providing a safe space for girls to socialize, can lead to significant improvements in business skills and engagement in self-employment even among girls who ex ante, might not consider themselves as being on the margin of being an entrepreneur.</p>	



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<p><b>3. Acharya, R., S. Kalyanwala, S. J. Jejeebhoy et al. 2009. Broadening girls' horizons: Effects of a life skills education programme in rural Uttar Pradesh. New Delhi: Population Council.</b></p> <p><a href="https://www.issuelab.org/resources/2459/2459.pdf">https://www.issuelab.org/resources/2459/2459.pdf</a></p> <p><b>See also: Haberland, N.A., McCarthy, K. J., Brady, M. (2018) A Systematic Review of Adolescent Girl Program Implementation in Low- and Middle-Income Countries: Evidence Gaps and Insights. Journal of Adolescent Health 63 (2018) 18–31.</b></p> <p><a href="https://www.jahonline.org/article/S1054-139X(17)30866-2/pdf">https://www.jahonline.org/article/S1054-139X(17)30866-2/pdf</a></p>		
<p>This report is an evaluation of the Better Life Options programme for adolescent girls in India developed by the Centre for Development and Population Activities (CEDPA), and implemented by Population Council and Prerana. The intervention consists of a life skills education programme for unmarried adolescent girls in rural Uttar Pradesh and aimed to empower unmarried adolescent girls aged 13–17 years. The intervention included several components—the <u>establishment of groups</u>, which enabled girls a safe space to meet and interact regularly; the implementation of a life skills education curriculum focusing on the development of girls’ agency, fostering egalitarian gender role attitudes, raising awareness of health matters, particularly of sexual and reproductive health and rights; and the</p>	<p>Findings suggest that participation in the intervention did indeed have a positive and significant net effect on enhancing girls’ agency—that is, their decision-making ability, mobility, sense of self-efficacy and access to resources—and their gender role attitudes beyond what would be expected in the absence of programme participation. Evidence from assessments of the experiences of girls who participated in the intervention highlights the importance of group membership in providing girls opportunities to meet and interact with their peers and more generally, to overcome their social isolation. At the same time, a large proportion of girls did indeed gain a livelihood skill; about two-thirds reported that they were able to practise their skill independently or with a little help, and almost all reported that they intended to use the skill to generate an income for themselves in the future.</p> <p>An important finding was that girls equipped with a vocational skill did not necessarily use that skill or generate an income from it. This calls for measures that enable girls to bridge the schism between successful completion of the training programme and independent use of the skill, and to link them with potential market and small business opportunities through existing channels, such as self-help groups.</p> <p>Regular participation was found to be essential to girls experiencing positive change.</p>	<p>Medium: The research employed a quasi-experimental research design to evaluate the effectiveness of the intervention programme. There is a need for a longer observation period; two years was not sufficient to enable an exploration of the longer-term effects of the programme, for example, with regard to income generation and control over resources.</p> <p>The evaluation is based on a total of 1,038 girls who were interviewed in both baseline and endline surveys; of all</p>

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implementation of a livelihood skills training course, in this case, tailoring.	For all positive outcomes, magnitude of effect was greater with longer exposure.	girls eligible to participate in the programme, a total of 390 girls aged 13–17 (roughly two-fifths of all unmarried girls in this age group residing in the intervention site) were enrolled in the programme.
<p><b>4. Halder, P. (2014) Empowering adolescent girls through land: a public-private partnership in West Bengal, India. Landesa Rural Development Institute. Paper prepared for presentation at the “2014 WORLD BANK CONFERENCE ON LAND AND POVERTY”</b></p> <p><a href="https://s24756.pcdn.co/wp-content/uploads/Empowering-Adolescent-Girls-through-Land-A-Public-Private-Partnership-Halder-March-2014.pdf">https://s24756.pcdn.co/wp-content/uploads/Empowering-Adolescent-Girls-through-Land-A-Public-Private-Partnership-Halder-March-2014.pdf</a></p>		
<p>The Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (commonly known as SABLA) is a government-sponsored program focused on enabling girls through interventions on nutrition support, life skills education, and vocational education. Within this programme, Landesa piloted (in addition to the implementation of SABLA’s core curriculum): (i) A curriculum on land and property rights, the importance of equal inheritance rights, the aspects and benefits of secure land tenure, and asset creation (integrated into SABLA’s life skills component); (ii) Trainings on land-based vocational skills (i.e., the development of gardens) for the productive use of land</p>	<p>Girls are significantly more likely to earn income, hold economic assets, inherit land from their parents, attend school, delay marriage, hold relevant legal and life skills knowledge, and feel a sense of overall empowerment. Outcomes most relevant to this enquiry include the following.</p> <p><u>Land Assets</u></p> <p>While girls in the intense treatment sites (those with the Landesa pilot) were, at baseline, less likely to inherit than girls in the 3 control groups, at the end of the programme they were more likely to inherit. The parents of more than 60% of participating girls said that their daughter would inherit land from them. According to their parents, participating girls are 24% more likely to inherit land. This encouraging result is not concrete, as these inheritances are yet to be realized. Moreover, qualitative research reveals that while community members acknowledge that land assets would provide the strongest security for girls, it is financially difficult for parents to pass scarce land to daughters.</p> <p><u>Economic Assets</u></p>	<p>Medium: Results are drawn from Landesa Security for Girls Through Land: Results from Pilot Year in Tufanganj-II, West Bengal, 2012-2013. The pilots evaluated included 48,000 girls. The evaluation has drawn on a mixture of qualitative and quantitative data sources that employed a range of monitoring and evaluation methods. These methods allowed Landesa to capture the perspectives of diverse stakeholders, and included simple tools designed for mid-course</p>

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<p>(integrated into SABLA’s component on vocational skill education, also benefiting nutritional status); (iii) Activities to engage boys and communities on land and property rights and girls’ vulnerabilities, with the goal of creating an environment conducive to girls’ empowerment. These sites are referred to as “Intense” sites.</p> <p>The curriculum is delivered through <u>girl groups</u>, by older girl “peer leaders” who are trained volunteers and are supported by specialist NGOs, Landesa’s own staff, government agricultural workers, and village-level government health workers.</p> <p>Other components include:</p> <p>Sensitisation of boys using a curriculum centered on four key topics: (i) gender sensitization (i.e., understanding girls’ daily activities and responsibilities, the limitations on girls’ access to family resources, and their lack of control over decisions); (ii) girls’ vulnerabilities (before and after marriage, including health consequences associated with early marriage); (iii) girls’ rights (including how land rights, education and asset creation</p>	<p>Participating girls are 15% more likely to have a financial asset (fixed deposit, savings account, recurring deposit, life insurance policy) in their name. The pilot emphasized the creation of economic assets for girls outside of the context of a marriage bequest or the death of a parent. Landesa found that participating girls had an improved basic knowledge of what an asset is and how it can benefit their lives, as well as an understanding of the distinction between economic, social, tangible, and intangible assets. Girls from control groups were unable to define or explain the significance of such assets. By program end, approximately 22% of participating girls reported having created assets for themselves, usually through piggy banks or money purses. A few girls reported investing in other economic assets such as a life insurance policies, poultry, and jewellery. While the purchase of jewellery reflects immediate consumption, girls also demonstrated a clear understanding that a jewellery purchase was also an investment in an asset. Parents, too, showed awareness of the financial and empowerment benefits of assets. Interestingly, all community action plans that were developed following community conversations at Intense sites stated explicitly that parents would create economic assets for their daughters. Girls participating in Intense sites were 27% more likely than girls in control areas to have financial assets created in their name by their parents.</p> <p><u>Earning Income</u></p> <p>Participating girls are 24% more likely than those not participating to be earning their own income. Overall, however, the rate of earning is relatively low. Anecdotally, Landesa found that the addition of even a small amount of income is sufficient to pay school fees and enable a girl who has dropped out to re-enrol. Other stories show that some income, however small, can have a profound impact for the most destitute families. Qualitative information from mothers suggests that even after marriage, a girl can usually spend self-earned petty cash at her own discretion, and that the ability to earn something is tied to feelings of self-sufficiency, independence, and self-worth.</p> <p><u>Land-based Livelihoods</u></p>	<p>program corrections, as well as more comprehensive tools designed to allow rigorous evaluation of key outcomes. Quantitative tools included baseline and endline studies; self-administered questionnaires (SAQs) for participating girls; and government-sponsored data cards on nutrition, health, and other indicators. Qualitative tools included ethnographic research and behaviour change studies; individual, open-ended interviews with adolescent girls, boys, parents and peer educators; diaries kept by the girls; field notes; and transcripts from community conversations, girls groups, and activities with boys. The range of data collection techniques allowed Landesa to compare participating girls with girls in three control groups: (i) girls’ sisters in the same project area; (ii) girls in a district where a different</p>

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<p>can mitigate vulnerability); and (iv) equal inheritance rights</p> <p>Community sensitisation using community meetings</p>	<p>Participating girls are 18% more likely to help their households cultivate at home. Participating girls reported greater increases in the consumption of vegetables they tended. Girls in Landesa’s sites are 18% more likely to help with home cultivation and their cultivation work is much more likely to include improved agricultural techniques, such as manure composting and mulching. Participating girls also reported a greater increase in the consumption or sale of the vegetables they tended. Of the girls who help cultivate at home, they are 26% more likely to be able to keep some of the income from production for themselves. While average earnings were nominally quite low, even a small amount can have a profound impact on a girls’ sense of economic agency, and in some families, can mean the difference between attending school and not attending. Direct reports from parents imply that the land-based livelihoods trainings were overwhelmingly very popular, especially for the additional income earning potential.</p>	<p>NGO was piloting the traditional SABLA program; and (iii) girls in districts where there was not yet any intervention for the empowerment of adolescent girls.</p>

*“This document is an output from a project funded by UK aid from the UK government. However, the views expressed and information contained in it are not necessarily those of or endorsed by the UK government who can accept no responsibility for such views or information or for any reliance placed on them.*

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