



GIRLS' ECONOMIC EMPOWERMENT IN AFRICA AND ASIA

WHAT IT TAKES, WHAT'S WORKING,
AND WHAT STILL NEEDS TO BE DONE

February 2018

Dalberg Advisors

EXECUTIVE SUMMARY

The study is a joint effort by Standard Chartered and Dalberg Advisors, and benefits from the insights of a range of funders, implementers, experts and other gender practitioners active in girls' economic empowerment. The research was carried out between September and December 2017. We would like to thank BRAC Uganda, Intel, the Girls CHARGE team at the Brookings Institution, International Center for Research on Women (ICRW), the Naz Foundation, Plan International, PricewaterhouseCoopers, the United States Agency for International Development (USAID) and Women Win for their time and input during interviews. For more information, email us at Goal.Info@sc.com or communications@dalberg.com or alternatively, visit sc.com or dalberg.com.

Front cover image: © Taonga Botha 2017. Note: Taonga Botha from Zambia took this photo as part of a Lensational course to train girls as photographers.

Introduction

This study outlines the challenges, gaps, and opportunities in girls' economic empowerment in Africa and Asia. In this context, economic empowerment is defined as the ability to access and control economic resources, and to make and act on economic decisions.

It outlines eight elements necessary if girls are to pursue and realise economic opportunities and to gain the agency to use and control economic benefits. It then offers ideas on what needs to be done, considering the major challenges facing girls today, what others are already doing and what has been found to be effective in the past. The study is a joint effort by Standard Chartered and Dalberg Advisors and benefits from the insights of a range of funders, implementers, experts, and other gender practitioners active in girls' economic empowerment.

The eight elements of girls' economic empowerment

There are eight elements of girls' economic empowerment. These include a combination of core economic opportunities: (1) access to quality education and skills and (2) access to employers and entrepreneurship; as well as social, political and cultural enablers that make it possible to realise these opportunities: (3) access to healthcare and contraception, (4) freedom from violence, (5) time, (6) freedom of movement, (7) role models and support networks and (8) financial inclusion.

What it takes to secure the elements will change over time and ideas on how to realise economic empowerment will need to be regularly re-examined. Furthermore, the elements are highly interrelated. The core idea of the elements is that economic empowerment is a system, not a series of steps to be tackled in sequence. Where one element is strong, it makes it easier to strengthen others; where one is weak, others are at risk of weakening.

The need to act

While there have been significant improvements across the elements over the past several decades, especially in girls' enrolment in school, access to healthcare and the introduction of laws penalising violence against women and girls, girls and young women still face disproportionate barriers to economic empowerment in Africa and Asia. In South Africa, for example, 60 per cent of young women are unemployed compared to 48.6 per cent of young men,¹ while in at least eight countries in Africa and nine in Asia, women still need their husbands' permission to get a job.²

¹ World Bank Data. 2016. Unemployment: Youth total (Modelled ILO estimate). Similar gender gaps are evident in other African countries like South Africa and The Gambia
² World Bank. 2015. Women, Business and the Law 2016: Getting to Equal

Gaps and neglected areas

Only around 20 per cent of donor funding for gender equality includes a focus on girls and/or young women. Africa receives more of this funding than Asia, both in total and per capita. Healthcare is the largest sector recipient, followed by education. Across both regions, there is a clear need for more engagement with community gatekeepers (especially men and boys), partnerships, products and services tailored to girls' needs, research and evidence and funding. In terms of the elements, most activity is concentrated on providing access to economic opportunities – education, in particular. Interviewees did note a need, however, for more initiatives linking girls and young women to employment opportunities once they have built skills. Few actors are working on social, cultural and political enablers such as time poverty or financial inclusion; where they do address these, healthcare is the primary focus, followed by freedom of movement and freedom from violence.

What works and what doesn't

Holistic interventions that recognise and address the multiple constraints girls face with a given issue are more effective than those that focus on one constraint alone. An example would be accessing contraceptives while also having to deal with the community stigma surrounding their use. Another example is initiatives that engage gatekeepers, which are often more successful when they include men, boys, and older women. Lastly, initiatives that provide relevant information to girls regarding the costs and benefits of their options, such as the earning potential of different career paths, have been shown to result in girls making better choices. For education and employment specifically, a combination of funding, tailored teaching methods and vocational training has proven effective, especially where the latter is paired with job placements.

Recommendations

1. Create more forums for partnership and coordinated action.
2. Include workplace readiness and job placement programmes for wage labour in education initiatives to better support girls' transition to the earning world.
3. Provide more gatekeeper engagement – particularly when it comes to men, boys, and older women – and share lessons on what is working and what isn't.
4. Provide more funding, more diverse funding and better access to existing funding, especially for community organisations that lack the capacity to source and apply for funding.
5. Create more businesses that provide better goods and services to girls and young women.
6. Provide more role models and girls' support networks and find ways of exposing girls to these at more junctures, including at schools and during the transition to work.

Accomplishing the above will be complex and difficult. We should expect nothing less. Girls' economic empowerment is itself complex and difficult. But momentum is building, minds and habits are changing, and a growing movement of actors focused on the issue is making itself heard. The potential of girls is clearer than it has ever been. It is our collective duty to help them realise it.

INTRODUCTION

Definitions: Economic empowerment is the ability to access and control economic resources. As the International Centre for Research on Women notes, it includes “both the ability to succeed and advance economically and the power to make and act on economic decisions.”³ For the purposes of this report, ‘girls and young women’ primarily includes the age group 10 to 24.

³ International Center for Research on Women (ICRW). 2011. Understanding and Measuring Women’s Economic Empowerment

Girls’ economic empowerment involves more than just learning or earning.

It is not simply about whether girls have access to schools or jobs, or whether they are able to pay school fees or present themselves in interviews. It is also about agency – agency that affords girls the power to decide, to act and to control their economic futures. When it comes to the complicated question of a girl’s agency, a host of factors are involved – in her household, school, community and even in her own mind. Factors like whether she’s allowed out of the house, is physically and legally able to travel to get to school or go to work and even whether she has the self-confidence to envision herself as an educated worker or entrepreneur. These are often difficult to see from the outside, but they speak to the essence of economic empowerment: to not only have access to economic opportunities, but also the ability to use and control economic resources.

Economic empowerment is as difficult as it is complex.

While a growing number of Non-Governmental Organisations (NGOs), firms and governments want to help girls gain economic power, it is unclear how they should do so. This is especially the case in lower income regions like Africa and Asia, where girls face a combination of poor economic prospects and rigid barriers to change. This brief study helps to address this.

It first outlines a series of eight elements needed for girls to pursue and realise economic opportunities and to gain the agency to use and control economic benefits. These are inspired by and build on similar work done by the Oak Foundation, the International Center for Research on Women (ICRW) and Dalberg Advisors in the realm of women’s economic empowerment. It then offers ideas on what needs to be done, considering the major challenges facing girls today, what others are already doing in Africa and Asia and what has been found to be effective in the past.

Structure of the paper

1. **Introduction** – why does this paper exist?
2. **The eight elements of girls' economic empowerment** – what do girls need to be economically empowered?
3. **The need to act** – what challenges remain across the elements in Africa and Asia?
4. **Gaps and neglected areas** – what are others doing and where is more action needed?
5. **What's working and what's not** – what lessons have we learnt to date?
6. **Recommendations** – what should we do to better economically empower girls?

2

THE EIGHT ELEMENTS OF GIRLS' ECONOMIC EMPOWERMENT

Summary: To be economically empowered, girls need to both (1) develop skills that will allow them to earn a living and (2) put these to use in the job market or through entrepreneurship. To do this effectively, they need a healthy enabling environment in their households, communities and broader societies, which includes (3) access to healthcare and contraception, (4) freedom from violence, (5) time, (6) freedom of movement, (7) role models and support networks and (8) financial inclusion.

Figure 1: The eight elements of girls' economic empowerment

There are eight elements of girls' economic empowerment.

These include a combination of core economic opportunities (access to quality education and skills, access to employers and entrepreneurship), as well as social, political and cultural enablers that make it possible to realise these opportunities (access to healthcare and contraception, freedom from violence, time, freedom of movement, role models and support networks, and financial inclusion).

Access to economic opportunities is at the core of economic empowerment.

Girls need to develop the skills necessary to participate in the modern economy (1) – for example, through schooling, higher education, vocational training, or on the job training. While hard skills such as literacy, mathematics, finance, or computer programming remain important, soft skills such as problem-solving, self-control, the ability to work in teams, resilience in the face of challenges and communication are becoming increasingly relevant – and increasingly in demand.⁴ Once acquired, skills need to be used to earn an income, either through formal employment, informal employment, or entrepreneurship (2). This requires not only that girls have relevant skills, but also that they are aware of and have access to employers that need them – or alternatively to opportunities to start and run their own businesses.

There are a range of social, political and cultural factors that affect whether girls can access and control economic opportunities.

Even where opportunities for schooling or earning are available, there are a wide array of factors that determine whether girls can find, pursue and use these. Access to healthcare and contraception (3), as well as freedom from violence in all its forms (4), ensures that girls are physically and mentally able to pursue economic opportunities. Freedom of movement (5) and time away from household and other obligations (6) allow girls to travel to and engage in activities required to learn or earn. Role models and support networks (7), while often overlooked, are also important, as these encourage girls to pursue their potential and enlist the support of others to realise it; including men and boys, who are often household and community gatekeepers. Finally, financial inclusion (8) allows girls to use financial products and services to manage their spending, save for the future and control the money they need to pay school fees, get healthcare, travel to job interviews and navigate the variety of other tasks involved in the journey to economic empowerment.



⁴ See the United States Agency for International Development (USAID), YouthPower, 2016. Key Soft Skills for Cross-sectoral Youth Outcomes

What it takes to secure the elements will change over time.

Girls today face unprecedented levels of change in their personal, political and natural worlds. Mobile technology offers new ways for girls to learn and connect,⁵ while digital technologies more broadly are changing the way that girls can and do make progress with the elements. This has both positive and negative effects – technology is creating jobs in new industries,⁶ for example, but is also introducing girls to increased safety risks online.⁷ Rapid urbanisation and growth in youth populations, meanwhile, will see girls compete more for spatial and economic resources,⁸ and climate change will make girls' lives more volatile, but also offer opportunities in green industries. Elsewhere, conflict and civil unrest in many regions will call for new ways of navigating ever-changing and precarious economic opportunities. Given these changes, as well as the many others we cannot foresee, there can be no set methodology for economically empowering girls and ideas on how to secure the elements will need to be regularly re-examined.

The elements are highly interrelated.

The elements interact in a complex way. For example, lack of contraception affects access to education through teenage pregnancy; lack of time affects access to healthcare through fewer opportunities to seek out medication or doctors, and violence affects movement and support networks through fear and physical impairment. The core idea of the elements is that economic empowerment is a system, not a series of steps to be tackled in sequence. Where one element is strong, it makes it easier to strengthen others; where one is weak, others are at risk of weakening. This applies both between individual elements and groups of them: access to economic opportunities makes it easier for girls to tackle social, cultural and political enablers, but at the same time those enablers make it easier for girls to access and control economic opportunities.

The core idea of the elements is that economic empowerment is a system, not a series of steps to be tackled in sequence.

3

THE NEED TO ACT

Summary: While there have been significant improvements across the elements over the past several decades, especially in girls' enrolment in school, access to healthcare, and the introduction of laws penalising violence against women and girls, girls and young women still face disproportionate barriers to economic empowerment in Africa and Asia.

⁵ For example, Girl Effect's Springster and Girls Connect platforms offer on-demand mobile content and social networking, and are helping girls create remote support networks. More broadly, by 2020 it is estimated that there will be 720 million smartphone users in Africa, and growth of 500 million in India. GSM Association (GSMA). 2016. The Mobile 7 Economy Sub-Saharan Africa; GSMA. 2016. The Mobile Economy AsiaPacific

⁶ See, for example, The Rockefeller Foundation's work on 'digital jobs'

⁷ Standard Chartered and Caribou Digital. 2017. The opportunities and risks of providing life skills to girls and young women online

⁸ By 2030, 50% of Africans will be living in urban areas as compared to 36% in 2015. World Bank. 2015. Urbanization in Africa: Trends, Promises and Challenges

Unfortunately, too few girls live their lives with all eight elements present; in many cases in Africa and Asia, several are either partly or completely missing. This section provides an overview of each element's status and the remaining challenges across the two regions.

Access to economic opportunities

1. Access to quality education: More girls than ever before have access to education,⁹ but 130 million are still out of school globally, with over 90 per cent of these in Africa and Asia, and quality of education remains poor.

Despite widespread adoption of free primary education,¹⁰ 29 million girls of primary school age were reported to be out of school in Africa and Asia in 2014. The challenge is even greater at the secondary school level, with approximately 64 million girls out of school in the two regions.¹¹ This has staggering implications for girls' economic prospects, as each year of schooling has been found to increase a woman's income by 10-20 per cent.¹² Factors such as financial costs, lack of schools, teenage pregnancy and child marriage constrain access. For girls that attend school, the quality of education remains poor: low teacher availability and quality, limited learning supplies (e.g. textbooks), lack of well-maintained and appropriate school infrastructure and limited access to sanitation (e.g. toilets) make it difficult to learn effectively.

2. Access to employment/entrepreneurship: Youth unemployment is high and rising, especially among young women.

Young women are much less likely to be employed than men. In South Africa, for example, 60 per cent of young women are unemployed compared to 48.6 per cent of young men.¹³ Further, they are much more likely to be underemployed, working in jobs that either don't use their skills or don't pay them enough to remain out of poverty.

80 per cent of women in South Asia and 74 per cent of women in Sub-Saharan Africa in non-agricultural jobs are informally employed, for example.¹⁴ Girls' lack of access to quality education is a big driver of this, but a lack of job-relevant curricula and poor linkages between job-seekers and employers are also major issues. Cultural and legal factors heighten these challenges: in at least eight countries in Africa and nine in Asia, for example, women still need their husbands' permission to get a job.¹⁵

The difficulties of venturing into entrepreneurship, meanwhile, are heightened for young women, as they have restricted access to start-up and growth capital, business training, and markets. For both wage labour and entrepreneurship, women face pressure from family members, romantic partners, and communities to marry or have children rather than earn independently. In Morocco, one third of girls surveyed in a recent study attributed their absence from the workforce to a lack of permission from husbands or parents.¹⁶

Social, cultural and political enablers

3. Access to healthcare and contraception: Girls lack access to health services and suffer from high rates of teenage pregnancy.

While adolescent births have become less prevalent in low-income countries over the past twenty years, one in three women still gives birth before age 20.¹⁷ Pregnancy-related morbidity and mortality rates are particularly high for this age group - double those of women aged 20 or over. If the need for modern contraception and quality care were met and girls were free to use it without stigma or resistance from others, unintended pregnancies and unsafe abortions would decrease by 70 per cent and 74 per cent respectively.¹⁸ More generally, girls lack access to medical facilities and services relevant to their needs and are at greater risk of disease. This is due to poor health information and a lack of resources to pay for care. In Sub-Saharan Africa, for example, girls and young women aged 15-24 years old are about three times more likely to become infected with HIV/AIDS compared to boys and young men within the same age group.¹⁹

4. Freedom from violence: The world has grown more peaceful for girls, but violence continues to be commonplace for too many of them.

Violence against women and girls has received increasing attention over the last several decades. Today, 127 countries have passed laws combating domestic violence compared to just seven 25 years ago.²⁰ Still, in Africa and Asia, girls face frequent physical abuse from romantic partners and family members; death, injury, or displacement from military conflict; and instances of street violence and harassment when travelling. In 2012, 54,000 adolescent girls aged between 10 and 19 years died as a result of physical, sexual, or psychological violence (30,000 of these were in South Asia alone) making it the second leading cause of death in this group.²¹ Recourse is often inadequate or missing, for example, several countries in Africa and Asia, including India and Zambia, still rarely prosecute marital rape.²²

⁹ Save the Children. 2017. Promoting Girls' Right to Learn in West and Central Africa

¹⁰ Except for Somalia, Sudan, Angola, Gabon, the Ivory Coast and Cameroon, all countries in Africa offer free primary education. In Asia, all countries except Maldives offer free primary education

¹¹ The United Nations Educational, Scientific and Cultural Organization. 2016. Leaving no one behind: How far on the way to universal primary and secondary education? Note: data refers to 2014

¹² The United States Agency for International Development (USAID). 2017. Let Girls Learn Factsheet

¹³ World Bank Data. 2016. Unemployment: Youth total (Modelled ILO estimate). Similar gender gaps are evident in other African countries like South Africa and The Gambia

¹⁴ UN Women. 2016. Progress of the World's Women 2015-2016

¹⁵ These countries include: Bahrain, Cameroon, Chad, Democratic Republic of Congo, Gabon, Guinea, Iran, Jordan, Kuwait, Mauritania, Niger, Qatar, Sudan, Syria, United Arab Emirates, West Bank and Gaza, and Yemen. World Bank. 2015. Women, Business and the Law 2016: Getting to Equal

¹⁶ Plan International. 2014. Because I am a Girl: The State of the World's Girls 2014

¹⁷ World Health Organization. 2014. Adolescent Pregnancy Fact Sheet; United Nations. 2015. World Fertility Patterns 2015

¹⁸ Women Deliver. 2016. The Investment Case for Girls and Women

¹⁹ United Nations International Children's Emergency Fund (UNICEF). 2004. Girls, HIV/AIDS and Education

²⁰ World Bank. 2015. Women, Business and the Law 2016: Getting to Equal

²¹ UNICEF. 2014. A Statistical Snapshot of Violence against Adolescent Girls

²² Wall Street Journal. 2013. Why India Still Allows Marital Rape; Himonga, C. N. 2011. Family Law in Zambia

5. Time: Girls lack the time needed to pursue opportunities for economic empowerment, largely due to a large burden of unpaid work.

Girls' days are often filled doing household tasks such as fetching and hauling wood, transporting water, doing laundry and cooking food. On average, women spend 4.5 hours a day on these types of unpaid work, while men spend less than half that amount. The gender gap is as much as 5 hours in India and 4.5 hours in Mauritius²³ compared to 90 minutes in many high-income countries.²⁴ The disproportionate burden of unpaid work on women and girls leads to significant time poverty, which in turn makes it difficult to attend school or other training opportunities, take part in paid work and participate in social and community-building activities.

6. Freedom of movement: While significant progress has been made on securing the rights of girls and young women, they still face legal and cultural restrictions on their movement.

Multinational commitments such as the Maputo Protocol and Sustainable Development Goals signal progress in securing equal rights for girls, young women and women in general. In many countries in Africa and Asia, however, laws still prevent women and girls from travelling alone, while family and community pressures discourage leaving home to attend school or look for work. Globally, 32 countries require women to get permission from their husbands to apply for a passport and 70 per cent of these are in Africa and Asia. Safety concerns are also often a major issue, as independent movement opens girls up to the threat of violence.

7. Role models and support networks: Girls lack sufficient exposure to role models and support groups, including male allies, to equip them with the tools and confidence they need to navigate economic life.

Girls have limited access to support networks that allow them to share their challenges and cooperate in addressing them. In particular, they lack access to support networks that involve men and boys, who often have significant control over girls' lives. Furthermore, girls lack exposure to credible female role models who they both respect and see as similar to themselves. As a result, girls often find it difficult to build the self-belief and access the information they need to find and realise their ambitions. A recent Organisation for Economic Co-operation and Development (OECD) report found that, even with similar or higher proficiency in school subjects, especially mathematics and science, girls' career aspirations for the future were more limited than those of boys.²⁷ Role models provide tangible examples of the different paths girls can take to economic empowerment.

8. Financial inclusion: New technologies are making it easier for girls to access bank accounts, but they have some way to go to catch up to men and boys.

Mobile money accounts have significantly expanded access to financial services, including for girls. Furthermore, countries such as Indonesia, Philippines and South Africa have equal or greater proportions of women accessing formal financial services compared to men. Still, the global gender gap in access to formal accounts is nine percentage points, which mirrors the situation in Sub-Saharan Africa and rises to as high as 18 percentage points in South Asia.²⁸ Given that youth are 44 per cent less likely to save in a formal institution, this gap is probably greater for girls and young women.²⁹ Legal restrictions, lack of relevant and affordable products and services and cultural restrictions on girls accessing and/or controlling money help explain this. Even where girls and young women have bank accounts, they struggle to access and use capital. In Pakistan, for example, women can open accounts but require authorisation from a male relative to use them.³⁰

Girls have limited access to support networks that allow them to share their challenges and cooperate in addressing them. In particular, they lack access to support networks that involve men and boys, who often have significant control over girls' lives.

²³ Organisation for Economic Co-operation and Development (OECD). 2014. Unpaid Care Work: The missing link in the analysis of gender gaps in labour outcomes; Blackden, C. M. and Wodon, Q. 2006. Gender, Time Use and Poverty in Sub-Saharan Africa

²⁴ OECD. 2014. Unpaid Care Work: The missing link in the analysis of gender gaps in labour outcomes

²⁷ OECD. 2015. The ABC of Gender Equality in Education: Aptitude, Behaviour, Confidence

²⁸ Innovations for Poverty Action. 2017. Women's Economic Empowerment Through Financial Inclusion: A Review of Existing Evidence and Remaining Knowledge Gaps (Data Source: World Bank, 2014. Global Findex Database)

²⁹ United Nations. 2016. Financial Inclusion of Youth Fact Sheet

³⁰ World Bank. 2014. Expanding Women's Access to Financial Services

GAPS AND NEGLECTED AREAS

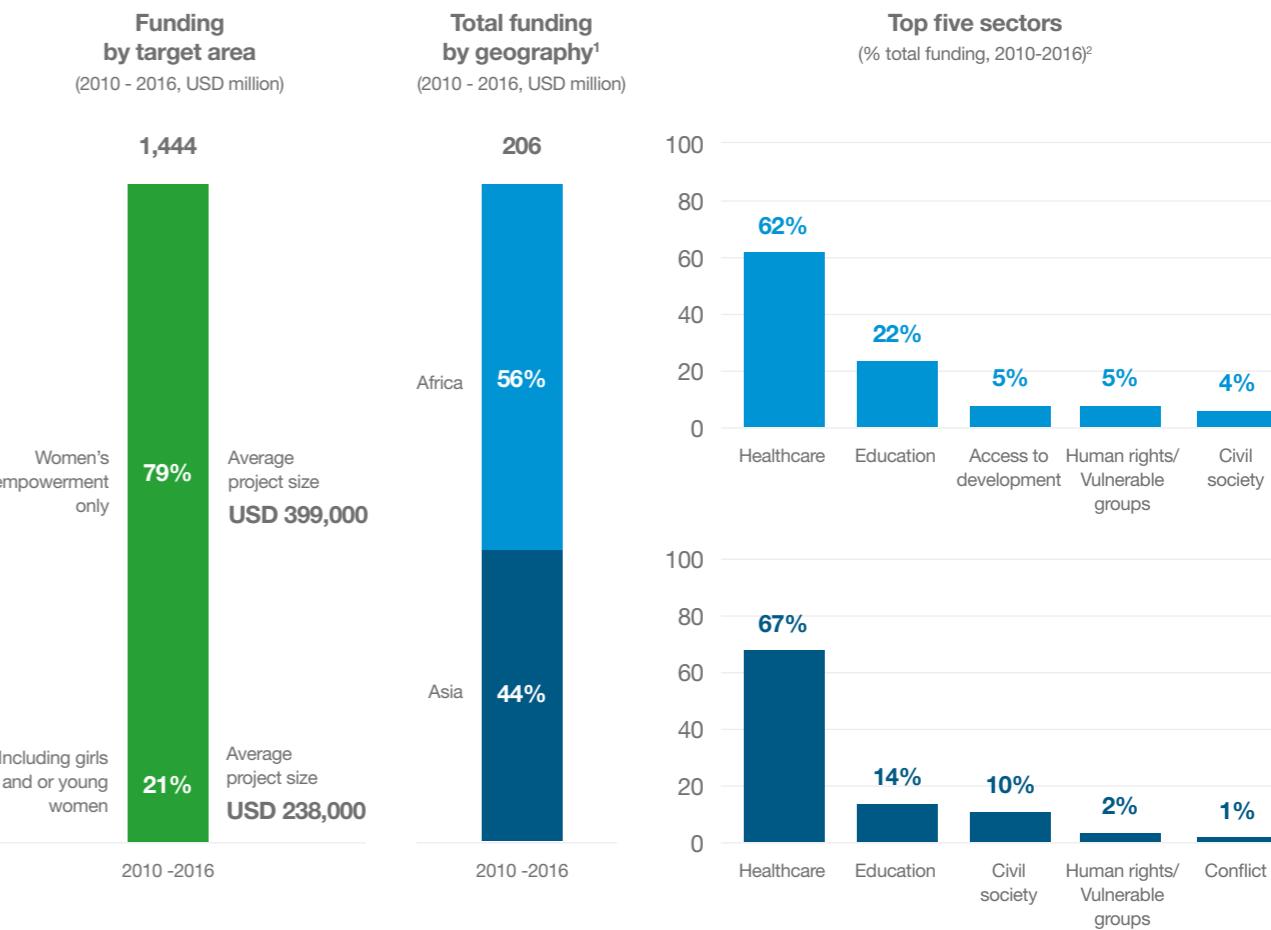
Summary: Only around 20 per cent of donor funding for gender equality includes a focus on girls and/or young women. Africa receives more of this funding than Asia, both in total and per capita. Healthcare is the largest sector recipient, followed by education. Across both regions, there is a clear need for more engagement with community gatekeepers (especially men and boys), partnerships, products and services tailored to girls' needs, research and evidence, and funding. In terms of the elements, most activity is concentrated around the provision of access to economic opportunities – education, in particular. Few actors are working on social, cultural, and political enablers; where they do address these, healthcare is the primary focus, followed by freedom of movement and freedom from violence.

To a certain extent, the landscape of girls' economic empowerment is comprised of very little except gaps, since there is still so much to be done. Still, any actor looking to get involved in the space needs an understanding of what others are already doing if they want to be complementary rather than competitive. This section summarises funding and stakeholder activity in the space in Africa and Asia.

Donor funding patterns

There is very little data available on spending directed toward girls and young women. Still, it is possible to create a useful, though imperfect, picture of spending through examination of donor funding data directed to the broad category of women's empowerment across both Africa and Asia.

Figure 2: Funding for programmes involving girls and young women, Africa and Asia, 2010-2016



¹ Africa OECD CRS region includes Africa, South of Sahara and North of Sahara; Asia OECD CRS regions include Asia, South and Central Asia and Far East Asia.² Excludes projects with no sector focus. Source AidData, 2016. All figures are based on AidData statistics. The sample includes a total of 5,053 women empowerment projects across the period 2010 - 2016. To isolate projects that has a focus on girls and young women, the projects were filtered to detect the inclusion of the following words in project descriptions of titles: 'girl', 'adolescent', 'child', 'young' and 'teenage'.

Only 21 per cent of women's empowerment funding involves girls and/or young women.

Between 2010 and 2016, only 21 per cent of funding for women's empowerment was allocated to projects involving girls and/or young women. These projects also tend to be around 40 per cent smaller. Given that women's empowerment itself receives very little funding and that project sizes in that space are limited as it is (~USD 400k), it appears that girls' and young women's issues are not yet a major funding priority for donors.

For comparison, overall funding for healthcare in the same period was around USD 40 billion – almost 30 times the combined total for women's and girls' empowerment.³¹

Africa receives slightly more funding overall;³² across both regions, healthcare and education receive the majority of funding.

56 per cent of total funding is focused on Africa. Given Asia's significantly higher female population (South Asia alone has more girls and women than Africa),³³ Africa also receives more funding per capita. Within both Africa and Asia, healthcare receives the most funding (62 per cent and 67 per cent respectively), followed by education (22 per cent and 14 per cent respectively). Support for civil society organisations, including women's NGOs, is of interest to donors in both regions, as is funding for human rights-related activities such as legal assistance and countering gender-based violence. There is some funding focused on access to employment initiatives in Africa (5 per cent), which largely focus on employment policy and legal reform.

Stakeholder initiatives and gaps

Types of intervention

While there are several gaps when it comes to which elements actors focus on, interviewees highlighted again and again that some of the most urgent gaps lie in how they intervene, regardless of which element(s) they choose.

There is very little focus on engaging gatekeepers, and specifically men, boys, and older women.

Interviewees repeatedly noted the importance of engaging men and boys in any intervention aimed at girls' economic empowerment, even those explicitly targeted at girls. This is because men and boys often have significant influence over girls' movements, resources and opportunities, especially in cases of child marriage, where girls must often deal with much older husbands before they have developed the tools to assert themselves. One interviewee recounted a situation where several girls needed their brother's permission to access mobile learning content since the phone was shared between them.³⁴ Men and boys are not the only gatekeepers. Older women, too, often have a significant say in girls' communities, and need to be engaged early and often. Still, very few actors are working effectively in this area; on the contrary, interviewees noted that many remain focused on engaging only girls on a specific topic (for example, skills development), without due consideration of who else needs to be brought in.

While partnerships exist in the provision of certain elements for girls' economic empowerment, coordination remains a challenge.

Recent partnership-focused initiatives such as The Brookings Institution Girls CHARGE initiative, the United Nations Girls' Education Initiative and Family Planning 2020 provide forums for actors to learn from, and collaborate with, one another in education and health. Moreover, Girls Not Brides is a partnership of more than 800 civil society organisations that uses a combination of advocacy, convening, research, community engagement and funding to end child marriage and improve the lives of girls that are already married.³⁵ Still, the funding and implementation of girls' economic empowerment programmes remains fragmented overall. More collective action is critical to not only ensure that limited resources are well directed, but also to avoid duplication. Furthermore, interviewees noted an increasing need for implementing organisations to partner with government as a route to scale.

³¹ AidData, 2016

³² This is supported by ICRW's 2010 report, On the Map: Charting the Landscape of Girl Work. It found that more actors focused on Africa than Asia

³³ World Bank Data. 2016. Population: Total, Female (% of total); UN Women. 2017. Youth Leap Into Gender Equality

³⁴ See Standard Chartered and Caribou Digital. 2017. The opportunities and risks of providing life skills to girls and young women online

³⁵ Girls Not Brides website

There are very few actors providing tailored products and services that help girls navigate the journey to economic empowerment.

This includes goods for consumption and use by girls, such as affordable sanitary pads and solar-powered lamps, as well as the schooling, sanitary and other infrastructure they need to conduct their daily activities. Organisations such as SPRING Accelerator, which supports the growth of companies that develop products and services for girls in East Africa and parts of Asia, are making headway in this field. Still, more action is needed, especially given the impact such products and services can have on girls' economic prospects. A rural World Bank water supply project in Morocco, for example, reduced women's and girls' time fetching water by at least half and increased school enrolment from 30 per cent to 50 per cent.³⁶

Girls Not Brides

Girls Not Brides is a partnership of more than 800 civil society organisations from 95 countries committed to ending child marriage.

They work at the local, national and regional levels to: (i) increase the commitment of global and regional institutions to the cause; (ii) strengthen legal and policy frameworks, including through national-level coordination and advocacy; (iii) work with communities and community organisations to change behaviour; (iv) build and share evidence; (v) mobilise more funding for combatting child marriage; and (vi) coordinate actors working on child marriage for collaboration and knowledge sharing.

They aim to both prevent child marriage and support girls who are or have been married.

SPRING accelerator

Launched in February 2015, SPRING is an accelerator working with growth-orientated businesses on innovations that can transform the lives of adolescent girls aged 10-19 living across East Africa and South Asia.

In the first year after joining SPRING, enterprises in the first cohort working in East Africa impacted over 10,000 girls as consumers. The incubator aims to reach 200,000 girls in nine countries by 2019, and deliver products and services to 50 million girls by 2030. SPRING has worked with 55 businesses in 15 sectors including health, education, energy, and finance.

³⁶ World Bank. 2010. Making Infrastructure Work for Men and Women: A Review of World Bank Projects (1995-2009)

There are large gaps in data and evidence.

As many other studies have already pointed out, there is a lack of age and gender-disaggregated data. Data that is available, meanwhile, is often difficult to access, interpret and translate into action. Initiatives such as the Gates Foundation's Data2x and Girls Count by the Coalition for Adolescent Girls are making progress in this regard and more should follow their lead. Another issue is the lack of evidence on what is working and what isn't in the field of girls' economic empowerment and girls' empowerment generally. While an increasing number of programmes now have a gender component, it is unclear whether these are prioritised enough to be effective. The World Bank's Africa Gender Innovation Lab is doing great work in conducting and publicising impact evaluations in the gender space, but on the whole practitioners still struggle to find and follow best practice.

While funding has been the key mechanism utilised in addressing girls' challenges, it is still not sufficient.

As shown in Figure 2, funding for girls' empowerment is only a fraction of that dedicated to women's empowerment, which is itself significantly underfunded. In particular, despite evidence showing the importance of local community organisations in advancing women's and girls' empowerment, these remain grossly underfunded. A 2010 study found that the median budget for 740 women's organisations across the globe was less than one per cent of similar development organisations – a finding no doubt equally applicable to activity targeted at girls.³⁷ Although this situation would have, hopefully, improved over the last several years, interviewees indicated that funding is still a large constraint.

³⁷ Association for Women's Rights in Development. 2015. 20 years of shamefully scarce funding for feminists and women's rights movements

Figure 3: Illustrative snapshot of activity, Africa and Asia

	Africa	Asia
Access to quality education and skills		
Access to employers and entrepreneurship		
Access to healthcare and contraception		
Freedom from violence		
Time		
Freedom of movement		
Role models and support networks		
Financial inclusion		

Access to economic opportunities

There is considerable activity in providing access to quality education and training in both regions.

Activity is a combination of support for formal education programmes and life skills training. A recent study carried out by I.G. Advisors found that nearly 90 per cent of 123 girl-focused grants surveyed, worth a combined USD 137 million, focused on education.³⁸ Scholarships and cash transfers seem the most common means of support; less common are products, services, and infrastructure that enable access to schooling through provision of classrooms and learning material. The Department for International Development (DfID) is one of the major funders in the space: the USD 400 million Girls' Education Challenge funds 37 individual projects across 18 countries in Africa and Asia. USAID and the Millennium Challenge Corporation are significant contributors as well, and support initiatives focused on quality education for girls such as Girls CHARGE and Let Girls Learn.³⁹ Standard Chartered's Goal programme is a good example of initiatives focused on life skills. In collaboration with Women Win, it works in over 25 countries to provide life skills training to adolescent girls, touching on topics as diverse as communication, health and hygiene, rights, and financial literacy. Beyond philanthropic efforts, governments feature heavily in education-focused initiatives – for example, Bangladesh runs a stipend for girls in secondary school in all its 460 districts, with support from The World Bank, the Asian Development Bank, and the Norwegian Agency for Development Cooperation.⁴⁰

A growing number of actors focus on girls' and women's entrepreneurship.

She Leads Africa offers knowledge and support to African female entrepreneurs through intensive training boot camps, runs an annual pitch competition aimed at helping women acquire funding for their businesses, and provides free access to online articles and live-streamed webinars. Since its inception, it has trained more than 200,000 women and girls in over 30 African countries. Other programmes on the continent include the African Women's Entrepreneurship Programme and 10,000 Women by Goldman Sachs, the latter present in some Asian countries as well. Specific to Asia, Empower Women is working to provide networking opportunities, mentoring, access to information and credit, and business management training to aspiring entrepreneurs. Furthermore, The Sasakawa Peace Foundation is in the process of establishing a USD 100 million fund to support female entrepreneurs in South East Asia through technical skills training and access to finance.⁴¹ Despite significant programme reach, organisations still face challenges helping female entrepreneurs access capital, build business systems, and access markets.

³⁸ I.G. Advisors. 2017. The State of Funding for Girls

³⁹ USAID. 2017. Let Girls Learn Challenge Fund: Millennium Challenge Corporation. 2017. MCC to Bring Girls CHARGE Initiative Partners Together to Discuss Measuring the Advancement of Girls

⁴⁰ Dickson, K. and Bangpan, M. 2012. Providing access to economic assets for girls and young women in low-and-lower middle income countries: A systematic review of the evidence

⁴¹ The Sasakawa Peace Foundation. 2017. Establishment of the Asian Women's Impact Fund

Very few programmes focus on the education to employment gap.

The World Bank's Adolescent Girls Initiative, implemented in eight countries including Afghanistan, Liberia, Nepal and South Sudan, provides technical skills and other training to help girls transition from schooling to employment. Similarly, the USAID-funded Generation programme works to place disconnected young adults in jobs through vocational training, social support services and employer interviews. It is currently operating in Kenya and India and though it accepts female and male participants, 54 per cent are female. As part of the Girls CHARGE commitment to enabling transitions between education and employment, BRAC is working to connect girls in Uganda and Bangladesh with internship opportunities in the private sector and provide access to government support for aspiring entrepreneurs.⁴² The work is part-funded by Standard Chartered, who is supporting similar projects in Nigeria, Pakistan, Jordan and Kenya. In India, the Naz Foundation partnered with Youthreach to provide job-readiness training as well as connect girls to employment opportunities. These initiatives are encouraging, but are few and far between. Interviewees noted a strong need for more programmes that match girls with likely employers, including through provision of information about employment options and partnerships with employers to take on qualified participants. They also noted an increasing recognition of this need globally, which is promising.

USAID workforce development programme

USAID's market-driven workforce development programmes aim to link youth to employment opportunities by partnering with local businesses to build the skills young people need to get decent jobs. The programme is present in 50 countries including Afghanistan, Pakistan, Indonesia, Nigeria, Rwanda, Tanzania and the Philippines.

Between 2011 and 2015, USAID programmes connected more than 609,000 individuals to new or better employment.

Social, political, and cultural enablers

Access to healthcare and contraception is a major theme in both Africa and Asia.

Twenty eight countries in Africa and seven countries in Asia are part of the Family Planning 2020 commitment, which aims to provide birth control for 120 million more women and girls by the year 2020. It was initiated through a partnership between the Bill and Melinda Gates Foundation, Children's Investment Fund Foundation and the United Nations Population Fund. Most of the funding (USD 1.5 billion) is being committed by countries in Asia and Africa to expand family planning services, though governments have also made commitments to address the policy, delivery and socio-cultural barriers to contraceptive access. Progress is being made in the inclusion of men and boys, as well. In Niger, "The School for Husbands", an education programme delivered by community leaders, highlights the benefits of family planning and reproductive health to men. Elsewhere, a large variety of organisations focus on disease prevention, nutrition, health services, water, sanitation and hygiene. For example, the Right Start Initiative run by Nutrition International covers nine countries in Asia and Africa and aims to improve the quality of nutrition for 100 million adolescent girls and women of reproductive age.

There has been significant activity related to both freedom from violence and freedom of movement.

Many organisations are working with governments, communities and schools to institute policies, and laws that make public and private spaces safer for girls. In addition to advocacy efforts through their global Because I Am A Girl campaign, Plan International, together with UN-Habitat and Women in Cities International, is implementing its Urban Programme in Vietnam, Uganda and Egypt to reduce violence within cities. The initiative includes a platform for girls to talk about the challenges they face and contribute their ideas for potential solutions in the development of cities.⁴³ In Hanoi, bus drivers and ticket collectors have been trained to intervene in situations of abuse and are supporting a youth media project to spread awareness of the issue.⁴⁴ Elsewhere, the European Union, in partnership with the United Nations, recently launched the Spotlight Initiative, a multi-year initiative aimed at ending violence against women and girls through funding and partnerships with an initial investment of USD 593 million.⁴⁵ Given that the threat of violence greatly inhibits girls' ability to travel independently, these efforts help to strengthen girls' freedom of movement. In addition, there are several actors working to reform norms and laws that constrain girls' movements. For example, in early 2017, Human Rights Watch advocated for the repeal of a law prohibiting women in Eastern Libya under 60 from travelling abroad without a male guardian.⁴⁶ Furthermore, in its work to eliminate child marriage in India, the United Nations Children's Fund has been working with civil society and government to address social norms that restrict freedom of movement for girls,⁴⁷ while Plan International works with families and communities to help them see the value in allowing girls independent mobility.⁴⁸

⁴² Clinton Foundation. 2014. No Ceilings Announces CHARGE: Collaborative for Harnessing Ambition and Resources for Girls' Education. BRAC International is one of the NGO partners in the Girls CHARGE committed to improving learning and transitions to employment, entrepreneurship and higher education for 2.7 million girls across Bangladesh and 7 other countries

⁴³ Plan International. Creating Safer Cities
⁴⁴ Plan International. Safer Buses for Girls in Vietnam
⁴⁵ United Nations. 2017. Spotlight Initiative Overview
⁴⁶ Human Rights Watch. 2017. Libya: Discriminatory Restriction on Women
⁴⁷ UNICEF. No date. Child Marriage
⁴⁸ Plan International. 2014. Because I am a Girl: The State of the World's Girls 2014 - Pathways to Power: Creating Sustainable Change for Adolescent Girls

There are efforts to increase financial inclusion among youth, but there are limited programmes targeted at girls.

Organisations like the MasterCard Foundation and the United Nations Capital Development Fund run financial inclusion programmes targeted at youth generally, but there is a dearth of programmes that cater to the specific needs of girls and young women and to females in general. This will hopefully change soon as an increasing number of actors appear interested in the space. BRAC Uganda, which is partly funded by MasterCard, provides loans to young women between the ages of 16 and 21 who have dropped out of or never attended school. In 2015, DfID and the World Bank launched a large-scale programme aimed at providing 30 million women with access to digital financial services – an effort that will likely benefit girls and young women as well.⁴⁹ While these and other efforts take time to expand, girls will likely continue to rely on mostly informal means of saving and managing their money. A 2013 study in Northern Nigeria, for example, found that 40 per cent of adolescent girls surveyed were part of informal savings and credit groups that helped them start their own businesses, pay school fees and meet household needs and medical expenses.⁵⁰

There has been very little activity in addressing either the burden of unpaid work or girls' access to role models and support networks.

Some organisations, including local NGOs, indirectly address the issue of girls' time through their work on changing damaging social and cultural norms related to gender roles. Early research on the topic is being conducted by organisations such as the Bill and Melinda Gates Foundation, the Hewlett Foundation, the Food and Agricultural Organization, the Asian Development Bank and the African Development Bank. In terms of girls' access to role models and support networks, some organisations focused on life skills and education do include efforts to bring girls together and have them hear from those they could emulate. Standard Chartered's Goal programme, for example, uses sport to engage groups of girls on topics relevant to their broader lives, while the Population Council has created safe spaces in countries like Ethiopia, Kenya, Ghana, India and Bangladesh where girls are able to access mentorship and build social networks. Similar forums would help girls build the tools and self-confidence they need to navigate their economic futures – and as mentioned, there is a pressing need for these programmes to engage more with men, boys and other gatekeepers.

Because I Am A Girl

Launched in 2012, Because I Am A Girl is a campaign by Plan International that supports youth-led, global movements for girls' rights and gender equality. Its goal is to give girls access to clean water, food, healthcare, education, financial security and protection from violence and exploitation.

To do this, they support girls and young women to take the lead, work together and influence decisions that matter to them through research and advocacy informed by the experience of the millions of girls they work with. The campaign's initial goal was to empower four million girls around the world to enjoy their rights by 2016.

Standard Chartered's Goal programme, for example, uses sport to engage groups of girls on topics relevant to their broader lives, while the Population Council has created safe spaces in countries like Ethiopia, Kenya, Ghana, India, and Bangladesh.

⁴⁹ Consultative Group to Assist the Poor. 2016. Digital Finance in Bangladesh: Where are all the Women? World Bank. 2015. World Bank, U.K. Government Join Forces to Harness Innovation for Financial Inclusion

⁵⁰ Mercy Corps. 2013. Adolescent Girls in Northern Nigeria: Financial Inclusion and Entrepreneurship Opportunities

WHAT WORKS AND WHAT DOESN'T

Summary: Holistic interventions that recognise the multiple constraints girls face in any given issue are more effective, as are those that secure community buy-in (including men and boys) and provide relevant information to girls regarding their options. For education and employment specifically, a combination of funding, tailored teaching methods, and vocational training has proven most effective.

There is a dearth of evidence on what works and what doesn't in girls' economic empowerment, but research and interviews did reveal useful lessons for those looking to enhance their impact:

- 1. Act holistically: focus on solutions that tackle multiple constraints at the same time.**

As the elements show, limitations in one aspect of girls' empowerment affect others and cannot be addressed in isolation. Girls with access to education, but who are in a poor state of health may not be able to learn effectively; while girls that possess technical skills, but lack self-confidence or information about local employers may fail to find jobs. The interactions are many and complex and practitioners need to try to understand the diversity of constraints facing girls in any given situation. Even where programmes can only address a small proportion of challenges, awareness can make sure these are as effective as possible.

- 2. Get gatekeeper buy-in early and often: work with communities, and particularly boys, men, and older women.**

The importance of engaging gatekeepers, particularly men, boys and older women, has been touched on, but it's worth stating again: without buy-in from those with power over girls' lives, interventions are unlikely to succeed. Interviewees noted that it was important to seek buy-in as early as possible, to try different methods and to emphasise that empowering girls does not mean disempowering boys. One interviewee noted that it was important to find ways of countering the loss of household labour that often comes with educating or employing girls. Another noted that, when engaging men, it was helpful to use a combination of individual and group sessions, to speak to men in spaces where they felt comfortable and to start conversations on 'soft topics' that men were likely to agree on – for example, better healthcare – before moving to more controversial topics such as contraception. Examples of success in gatekeeper engagement are emerging. For example, a project implemented by the Institute of Health Management Pachod (IHMP) in India includes counselling for boys and young men, as well as community sensitisation and has led to an increase in the median age for both first marriage and first birth (for already married girls).⁵¹

3. Provide practical information: make girls and their families aware of their choices and the impacts of them.

Where adolescent girls are aware of the different choices available to them, as well as the specific costs and benefits of their actions, they tend to make better health, education, and career choices. Providing adolescents with specific information about the risks of different sexual behaviours, for example, has been found to reduce pregnancy rates.⁵² Furthermore, both students and parents were willing to invest in education when informed of its potential economic returns.⁵³ In terms of employment, research suggests that information about returns in various occupations has an impact on the type of vocational training that women invest and participate in.⁵⁴ These findings send a clear message: girls respond to the right information given at the right times, and it is wise to think creatively about the role of awareness creation in any given intervention. This applies to aspirational messaging as well as evidence: facts are helpful, but girls also need encouraging stories about how they can and should aim high. Shujaaz, for example, is a multimedia platform that uses fictional characters to encourage behaviour change in young Kenyans and Tanzanians, including greater independence and improved sexual health for girls and young women.⁵⁵

Apart from these cross-cutting insights, work from the World Bank's Africa Gender Innovation Lab reveals several other lessons specific to girls' education and employment:

1. Fund girls to increase access to and quality of education.

The provision of financial packages such as scholarships and cash transfers has been used to not only reduce the financial barriers to accessing education, but also to provide motivation to students to improve their scores. For instance, the Japan Fund for Poverty Reduction Scholarship Program found that scholarship recipients were more likely to be enrolled in school by a margin of between 22 to 33 percentage points.⁵⁶ Similar findings were presented in programmes such as the Female Secondary Stipend Project in Bangladesh and Zambia cash transfer programme in Malawi.⁵⁷

2. Change the way girls are taught to improve their learning.

Providing girls with the tools they need to learn, such as textbooks and stationery, is not enough. For example, a study in Kenya found that lowering the ratio of children to textbooks from four to two did nothing to improve average test scores due to problems with underlying literacy.⁵⁸ Girls also need committed, accountable teachers and teaching methods suited to them. In a study in India, a programme that increased accountability of teachers by rewarding them for student attendance was found to positively impact learning outcomes in mathematics.⁵⁹ Furthermore, remedial education programmes focused on tailoring mathematics and reading levels to child competencies were found to improve learning outcomes in India and South Africa.⁶⁰ In India, literacy among third and fourth graders in after school reading programmes increased by 7.9 per cent.⁶¹

3. Provide vocational training and job placement support to tackle unemployment.

Livelihoods training, which combines vocational training with life skills, has been found to improve the likelihood of employment for both out-of-school girls and those in school – especially if it includes job placement. BRAC's Empowerment and Livelihood for Adolescents programme, for example, provides vocational skills and life skills training, and has led to a 32 per cent increase in girls' likelihood of earning an income.⁶² Furthermore, services that support the transition of young women into income generation were found to increase employment by four percentage points among young women in India.⁶³ Similarly, in Liberia, the Economic Empowerment of Adolescent Girls and Young Women (EPAG) initiative provides job placements and classroom training in areas such as catering, painting, driving, and professional cleaning. It has led to a 50 per cent increase in employment and 115 per cent increase in incomes among young women.⁶⁴

⁵² Dupas, P. 2010. Do Teenagers Respond to HIV Risk Information? Evidence from a Field Experiment in Kenya

⁵³ Nguyen, T. 2008. Information, Role Models and Perceived Returns to Education: Experimental Evidence from Madagascar

⁵⁴ Glennerste, R. and Takavarasha, K. 2010. Empowering young women: What do we know?

⁵⁵ Well Told Story. 2017. Shujaaz

⁵⁶ Filmer, D. and Schady, N. 2008. Getting girls into school: evidence from a scholarship program in Cambodia

⁵⁷ Khandker, et al. 2003. Subsidy to promote girls' secondary education: the female stipend program in Bangladesh; Baird, et al. 2013. Income shocks and adolescent mental health

⁵⁸ Glewwe, et al. 2007. Many Children Left Behind? Textbooks and Test Scores in Kenya

⁵⁹ Muralidharan, K. and Sundararaman, V. 2009. Teacher Performance Pay: Experimental Evidence from India

⁶⁰ Banerjee, et al. 2007. Remediating Education: Evidence from Two Randomized Experiments in India; USAID. 2009. Integrated Education Program: Impact Study of SMRS Using Early Grade Reading Assessment

⁶¹ Banerjee, et al. 2010. Pitfalls of Participatory Programs: Evidence from a Randomized Evaluation in Education in India

⁶² Bandiera, et al. 2012. Empowering Adolescent Girls: Evidence from a Randomized Control Trial in Uganda

⁶³ Jensen, R. 2010. Returns to Human Capital and Gender Bias: An Experimental Test for India

⁶⁴ Katz, E. 2013. Identifying Research Gaps and Priorities for Women's Economic Empowerment: Gender and Youth Employment

RECOMMENDATIONS

Summary: To further girls' economic empowerment in Africa and Asia, there is a need to: (1) create more forums for partnership and coordinated action; (2) include workplace readiness and job placement programmes for wage labour in education initiatives; (3) engage gatekeepers more and in better ways to change norms; (4) provide more funding, diversified funding and better access to existing funding; (5) create initiatives that see girls as consumers rather than only beneficiaries; and (6) provide more role models and girls' support networks.

Confronting the complexities and difficulties surrounding girls' economic empowerment can be daunting. There is much to be done, the doing needs to be nuanced and it's difficult to know how to be effective. To help actors interested in the space figure out what they should start doing and to add to what is already being done, below are six interventions that draw together the research and insights discussed in this paper.

1. Create forums for partnership and coordinated action.

Girls Not Brides is a great example of how to drive coordinated action around a specific issue – across both sectors and geographies. We need more. Acting holistically is important, as noted, but it is also very difficult. Unless we find ways of bringing together organisations with complementary offerings, our collective ability to deliver the whole of economic empowerment, as opposed to only its parts, will be limited. Such collaboration applies not only to implementation - doing things together is not the only way to cooperate. Cooperation is needed in research, knowledge sharing and funding. As such, it underlies all other interventions to economically empower girls.

2. Include workplace readiness and job placement

programmes for wage labour in education initiatives. Many girls fail to successfully transition from secondary or tertiary education to the earning world because they lack the networks, time, information and job-relevant skills to find and realise earning opportunities. While there are several programmes that focus on entrepreneurship and livelihoods more broadly, interviewees repeatedly noted a lack of initiatives focused on helping young women transition to wage labour. This is troubling, especially since there is strong evidence that these are effective. Existing education initiatives should consider incorporating vocational training, workplace readiness, or job placement components. These should speak to and build on other activities; merely adding them as separate exercises is unwise. These should also be forward-looking and help to prepare girls for the evolutions in workplace demand, for example, through training in digital skills. Partnerships with private firms will be particularly critical here, either for help in designing content or in placing young women in jobs. The current momentum around impact sourcing, a practice where corporate organisations train and hire previously unemployed youth into entry level jobs, will be interesting to watch for those looking to get into this space.⁶⁶

⁶⁶ See the Global Impact Sourcing Coalition's website for useful starter information

3. Engage gatekeepers more and in better ways to change norms, particularly when it comes to men, boys and older women.

More work is needed on securing buy-in from gatekeepers – men, boys and older women included. This doesn't necessarily need to come in the form of new initiatives; rather, existing programmes should consider whether and how they can incorporate such gatekeepers if they are not doing so already. To make this process easier, actors should conduct and share more research on what is working and what isn't in the realm of community engagement. The point around using 'soft' topics to start conversations with men – mentioned above – is a helpful first start, but a more comprehensive 'gatekeeper guidebook' would be helpful in accelerating progress. Introducing incentives to engagement programmes could also help them be more effective, especially where parents, family members, or communities are resistant to other forms of persuasion. Cash incentives are already being used in India to encourage parents to educate girls and keep them away from child marriage and should continue to be explored.

4. Provide more funding, diversified funding, and better access to existing funding.

Though funding for girls' economic empowerment and women's empowerment generally is increasing, there is still significant underinvestment globally.⁶⁷ Moreover, as shown above, even the funding that is available is often skewed towards a small fraction of the issues – notably, health and education. Should we stop funding girls' health and access to education in favour of more work on aspects such as time poverty or role models? Absolutely not. More funding overall is needed and with it, a commitment to recognising and resourcing the full spectrum of activities needed to truly empower girls. In addition, we must work harder to broaden access to the funding that already exists. Local community organisations are of particular concern here, since they often lack the skills, capacity and networks to access funding, especially where this requires a heavy administrative burden. Efforts to build capacity in these organisations, including financial and human resource management, will go a long way to making sure available resources are directed to where they are needed most.

5. Create initiatives that see girls as consumers rather than only beneficiaries.

Initiatives like SPRING accelerator are helping to demonstrate the business case for creating better, more affordable, more accessible products and services for girls. While girls' economic empowerment cannot be reduced to a commercial concern, drawing in more private investment and commercial activity will help accelerate its realisation. There is still much work to be done in understanding the buying power and preferences of girls and young women, how enterprises can serve them profitably and responsibly, and how more private capital can be pulled into efforts to economically empower girls. Financial inclusion is a good place to start. Young women are increasingly powerful economic agents, and yet there are still very few financial products and services that cater to their specific needs.

6. Provide more role models and girls' support networks.

There is a need to continue and expand the good work that many organisations are doing to increase the visibility of female private, public, and civic leadership, and to create safe spaces for girls to connect with and support one another through peer groups and networking opportunities. As this work progresses, organisations should think of ways to actively promote female role models to girls, including at schools and during the transition to work. When combined with information about their choices, for example, the earning potential of different career paths, girls could be encouraged to elevate and pursue career or other earning ambitions. Where girls are already in the process of defining such ambitions, exposure to role models can help them develop these into realistic and achievable goals, while providing them with examples of how others have achieved theirs. The growing reach of digital and specifically mobile platforms should be taken advantage of here, as they allow organisations to reach a large number of girls quickly, cost-effectively and with engaging content. These platforms could also be used to amplify girls' voices in empowerment work by engaging them more widely during intervention design, implementation, monitoring and evaluation.

⁶⁷ A recent OECD report found that, while aid for gender equality is growing quicker than aid generally, only 5% of aid targets gender equality as a principal objective. A further 25% targets gender equality as a secondary objective. "Taken together," the report states, "this means that only a small proportion of aid (30%) is responsive to women's needs and interests." OECD. 2015. From commitment to action: Financing gender equality and women's rights in the implementation of the Sustainable Development Goals

Accomplishing the above and closing the other gaps touched on, will be complex, difficult and resource intensive. It will require a process of trial, error and collaboration that will unfold over years and decades rather than days or months. We should expect nothing less. Girls' economic empowerment is itself complex and difficult and the substantial progress made to date has not come easily or without missteps. But momentum is building. Minds and habits are changing and a growing movement of actors focused on the issue is making itself heard. The potential of girls is clearer than it has ever been. It is our collective duty to help them realise it.

