PARTNERING TO REALIZE THE GIRL EFFECT

Learnings from a Decade of Delivering for Girls

A report by the Nike Foundation and NoVo Foundation
“I do not understand why a girl’s life is valued less than a boy’s. I do not think this should be the case. We should all be equal.”

— Girl, Indonesia*


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EXECUTIVE SUMMARY

BACKGROUND

As recently as 2005, there wasn’t a single mention of the word “girl” in the U.S. Agency for International Development’s annual strategy, nor in that of the UK’s Department for International Development. In the World Bank’s development report, there was no mention of girls. At the World Economic Forum in Davos, again, there was no session on girls. (In this report, we use “adolescent girls” and “girls” interchangeably.)

Girls weren’t a major part of the agenda outside of education. Women’s rights were on the health agenda, but not girls’ rights. At most large NGOs — with the exception of the Population Council — girls were part of youth programs or women’s programs, but they rarely had a dedicated program focus, often resulting in their exclusion.

Today, girls are a meaningful part of the global development agenda. And their inclusion is more significant than ever: The world is about to see the largest generation of young people in human history, and girls will play a critical role in whether the world achieves the Sustainable Development Goals.

Why Girls? Our Theory of Change

By the time a girl living in poverty turns 12, decisions are made either for her or by her that will impact her life, health and well-being. She might get married, pregnant or trafficked, or she might stay in school. Without information about their bodies and rights, and the tools to make the decisions best for themselves and their circumstances, adolescent girls don’t have the say they deserve in their future.

Girls deserve the opportunity to thrive. Girls deserve to live free from violence. Girls deserve to determine their destinies, freely and for themselves. Girls deserve the chance to chase their dreams. Investing in the potential of adolescent girls is a fundamental goal in its own right — and when a girl is able to reach her full potential, she isn’t the only one who escapes poverty. She brings her family, community and country with her. Girls can create a ripple effect across entire communities. This is the theory of change that guided the Girl Effect.

Throughout this report, the Girl Effect refers to the theory of change and the movement, unless explicitly referring to the organization.

The NoVo Foundation and Nike Foundation Partnership: Beyond the Girl Effect Videos

For many in the global development field, the Girl Effect theory of change is synonymous with the animated videos. The first video, “The Girl Effect,” was released on YouTube in May 2008 to announce the launch of the Girl Effect and the partnership between the NoVo Foundation and Nike Foundation (referred to as “the partnership” throughout this report). It was followed by “The Clock Is Ticking,” a video created to generate urgency and momentum around investing in the tremendous potential of adolescent girls.

The partnership was always about much more than videos. It spanned a decade, supporting both global advocacy and programs for girls, directing $132 million in girl programming investments in more than 80 countries via a network of 140 organizations.

WHAT IS THE GIRL EFFECT?

- A theory of change. Investing in adolescent girls can stop poverty before it starts. When a girl has the chance to reach her full potential, she isn’t the only one who escapes poverty. She brings her family, community and country with her.
- A movement made up of girls, girl-serving organizations and champions working to bring about change for girls.
- An organization. Girl Effect is today an independent nonprofit working from nine global locations, headquartered in London and active in 66 countries. Today, Girl Effect builds youth brands and mobile platforms to empower girls to change their lives.

Both the NoVo Foundation and Nike Foundation have distinct histories, missions, values and work, and they came to this partnership with a shared commitment to deliver for girls.

The NoVo Foundation was created in 2006 by Jennifer and Peter Buffett, with a mission to catalyze a transformation from a world of domination and exploitation to one of collaboration and partnership. As a social justice foundation, NoVo has a deep commitment to addressing the structural barriers that perpetuate inequality and has included a strong focus on adolescent girls since its inception. Guided by the belief that every girl is born empowered, NoVo works with its partners to dismantle the structures that prevent a girl from exercising that power, leaving her without an education, vulnerable to violence and lacking access to opportunity.

From its earliest days, Nike has focused on unleashing human potential. This created a philosophical match for investing in adolescent girls: in the mid-2000s, girls represented an enormous pool of neglected human potential. And an emerging theory held that by investing significantly in adolescent girls, governments and international organizations could stop poverty before it starts — yet this message wasn’t translating into policy changes or funding increases. So the Nike Foundation developed two core objectives: Get girls on the global agenda and drive massive resources to them.

Driven by these distinct missions and values, NoVo Foundation and Nike Foundation saw an opportunity to come together as both funders and strategic partners to pursue a common goal: strengthening the voice, visibility, potential and collective power of adolescent girls across the global development and human rights agenda.

The partnership went beyond the traditional sectoral approach (e.g., HIV/AIDS; nutrition; sexual and reproductive health; and water, sanitation and hygiene) and took a population-based approach, investing in a
learning portfolio centered on two big ideas:

1. Equipping adolescent girls with the assets they need to make the transition from girlhood to young womanhood with the knowledge, skills, agency and access to real choices that can help them avoid the worst possible outcomes (including extreme poverty, early and/or forced marriage, and unwanted pregnancy).

2. Transforming girls’ worlds to dismantle the patriarchal systems and structures that stack the odds against girls’ success, opening up opportunities for girls.

The Innovation Model

Across our learning investments, we supported and worked with our partners to ideate, introduce and test new ways to equip adolescent girls and change their worlds, exploring various asset combinations, types of girls and methodologies. Practically, that involved partnering with organizations to test solutions at three levels:

1. Community-based or informal models, often delivered through local informal systems or smaller community-based organizations.

2. Institutional models, driven by or through large nongovernmental organizations (NGOs) or government systems.

3. Nontraditional models, often driven by non-NGO and nongovernmental actors, testing new solutions through technology, private-sector methods or new approaches to old problems.

Methodology and Purpose

This report summarizes learnings from more than a decade of work, including more than $132 million in investments in more than 80 countries via a network of 300 organizations, occurring between 2004 and 2017. It is estimated that about two-thirds of program participants were in school. About three-quarters of participants lived in rural areas, and the remainder lived in urban areas (the majority in informal or slum settlements).

The major learnings shared here are theirs. The learnings derive primarily from grantee research, whether a rigorously designed and delivered randomized control trial, an impact assessment or a qualitative study. These learnings are also built on collective knowledge in the field.

The lessons highlighted are a high-level summary of our learnings, building on collective knowledge in the field. They would not be possible without the hard work of the NoVo and Nike Foundation teams or the dedication and contributions of partner organizations, in particular the United Nations Foundation and the Coalition for Adolescent Girls, as well as the pioneering work of Pesquisa de Ação Social (PAS), Instituto Promundo, and CAMFED. Nor would they be possible without the hard work of community-based, national and international grantee partners; longitudinal advisors and advocates for adolescent girls; particularly Geeta Rao Gupta (formerly of the International Center for Research on Women), Chris Elias (formerly of PATH), Kathy Calvin (of the UN Foundation) and Judith Bruce (of the Population Council) — and the many other leaders on whose shoulders we stand. Their years of service, innovation, testing, storytelling, activism and learning for and with adolescent girls are the foundation of the girls’ development and rights field. NoVo Foundation and Nike Foundation are honored that this partnership was able to add resources to and amplify this work.

Finally, none of this would have been possible without the determination, courage, creativity, honesty, humor and resilience of the adolescent girl program participants themselves.

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Acknowledgments

Throughout the report, these icons identify the kind of M&E conducted for a particular program.

EXPERIMENTAL – randomized control trial

QUASI-EXPERIMENTAL – includes comparison designs that are not randomized but that use a population-based comparison or propensity score matching

PRE- AND POST-TEST – no comparison groups

QUALITATIVE OR PARTICIPATORY – uses methods including interviews, focus groups, and/or participant-led research to create non-numeric knowledge

MONITORING DATA – analysis of participation and tracking data

FINDINGS

Equipping girls with the assets they need to realize their full potential

Successful program design is tailored to help girls build the assets they need in their current life situation — which varies by context, such as age, marital status, minority group membership and environment.

GIRLS NEED:

- Social assets, including social networks, friendships with other girls, membership in all-female groups, nonfamily adults girls can trust and access to social institutions. Social assets provide a community safety net.

- Human assets, including good health, self-esteem, skills and knowledge, the ability to work, education, autonomy, control over decisions and bargaining power.

- Physical assets, including housing, land, tools and equipment, personal belongings (such as clothes and household goods), identification cards and transportation. Human and physical assets provide a base for a girl’s future investments in herself as well as the ability to protect herself from harm.

- Financial assets, including cash, savings and government benefits, such as health care subsidies and social support payments. Financial assets provide a financial safety net and the ability to take the financial risks that are essential to supporting families and moving out of poverty.

ENSURING GIRLS’ SAFETY

Across intervention types, girl programming can both improve girls’ security and put them at higher risk, regardless of participants’ age and circumstances. Programs that build girls’ social ties with other girls and with female mentors increase girls’ security and mitigate risks. At the same time, new ideas and information can upset traditional values, and girls’ increased wealth, power and agency may place them at risk of violence within their family or community.

These risks should not deter investments in girls. Rather, efforts to mitigate these risks and increase girls’ safety should be incorporated into all girl programming. Girl Safety Toolkit is one resource that provides guidance on potential risks to girls by intervention type and strategies to address those risks. Select mitigation strategies are discussed in each chapter.
Learnings from a Decade of Delivering for Girls

LEARNINGS

Design for the most vulnerable
All girls are vulnerable because they are young and female, but factors such as class, education level, ethnic group, marital status, motherhood, sexual orientation, statelessness, ability and other marginalized identities can make some girls more vulnerable. Vulnerable girls experience the harshest disparities and have tremendous potential. Programs targeting their education, health and empowerment needs can dramatically improve not only the health and well-being of the girls themselves, but also that of their families and communities. And systems and programs designed to meet the needs of those who are most vulnerable end up creating systems and programs that work better for everyone. The reverse is not true: if we do not design for the girls who are the most vulnerable, we will not reach them.

Deliver programs in safe spaces
Girls learn and grow more — and absorb program content better — when they’re gathered together with female peers and mentors in a safe space. Safe spaces are about more than a physical location. They’re about relationships. A safe space is a place where girls go to make connections with girls like themselves, learn from female role models, access services and become decision-makers. The gains extend beyond building knowledge and skills; girls build social assets, including confidence, courage, trust, friendships and support systems.

Recruit empathetic mentors committed to service
As the main facilitators for girl programs, well-trained, supported and compensated female mentors can play an essential role in helping adolescent girls acquire the knowledge, life skills and social resources that allow them to reach their full potential.

Integrate programming
Combining economic empowerment with life skills and safe spaces is one of the most effective ways we found to equip girls with assets, though more research is needed on other kinds of interventions and mixes of interventions. In our experience, programs with the most synergistic benefits included these elements:

• A female-only safe space
• Life skills training, including HIV/AIDS prevention and pregnancy prevention
• Financial literacy training
• Income-generating activity (livelihood) training
• Microfinance/community-based savings
• Community engagement

Use incentives to improve program participation and outcomes
With incentives — such as cash, stipends, savings deposits, child care or age-appropriate commodities — for girls and their families/gatekeepers, girls are more likely to enroll in and keep attending programs. Incentives also improve girls’ motivation and knowledge retention. Incentive structures should be simple and targeted to promote the desired behavior.

Changing the world around girls to expand their opportunities
A variety of forces, structures and systems influence the opportunities available to girls. These include cultural beliefs and practices, legal environments and government systems. The partnership focused our work to change girls’ worlds on four influencing systems:

Social norms
Social norms are a community’s shared set of expectations and informal rules about how people should behave, shaping the opportunities available to girls. Expanding social norms about adolescent girls can break down some of the systemic barriers to girls’ ability to thrive.

The private sector
The private sector is a critical part of the environment that shapes and creates economic opportunities for girls. When the private sector engages with girls in age-appropriate ways — such as a bank offering girl-friendly savings products — meaningful options become available, including access to financial products and services, professional work experience and exposure, skill-building, fair wage earning and safe jobs.

The development sector
Organizational change in the development sector happens from the inside, and girl champions lead it. Girl champions are staff members of development and human rights organizations who influence their organizations to prioritize girls in institutional priorities, funding decisions, program design and M&E. Authentic girl-centered organizational change requires strong systems, structures and staff capacity.

The global agenda
The global development agenda matters because it determines the funding available for development programs and creates a global framework for investment. Getting — and staying — on the global development agenda is essential to expanding the reach of the successful local, regional and national adolescent girl initiatives now underway.

Social norms
Secure buy-in from gatekeepers. Any effort to change social norms for girls must secure buy-in from girls’ communities — specifically their gatekeepers (parents, husbands, in-laws, community leaders and others who may exert control over girls’ time and activities). Working with gatekeepers requires understanding their motivations and concerns, and demonstrating the positive outcomes and associated value of girls’ participation in a program.

After success, turn to neighboring communities. When nearby communities witness a program’s success, they are more likely to support it for their own girls. And bringing programs to enough adjacent communities can lead to program saturation, a point at which a sufficient number of people have experienced the benefits of girl programs to spread those benefits to others — even others not directly involved in the programs.

Leverage the power of media to influence norms at scale. Engaging gatekeepers, communities and others indirectly — by building girl-focused brands and communicating them through media — is a powerful way to create change at scale. Through media, girl-focused brands can shift social norms by showing new ways for girls to feel and think about themselves and for communities to perceive them.

Co-create with girls. Using girl-centered design to involve girls in the program design, research, brand development, content creation and outreach to other girls results in authentic and more impactful initiatives. Program and brand/communications content should be inspiring, educational and engaging.

Private sector and economic empowerment
Start with financial literacy. Financial literacy for girls is the first step to economic empowerment and avoiding intergenerational poverty. And girls, even in early adolescence, have money and do save. Girls who learn money management principles understand the value of having their own savings accounts, become good stewards of their money and save more.

Employ girl-centered design
Start with girls. Listen to girls, design with girls and implement with girls. Look deeply with girls at their motivations, culture, habits, circumstances, assets and needs to design a program that will resonate with girls, increasing the chances of program success. Use girl-centered design tools to determine which segments of girls to work with, how best to work with them and how well the work is going.

“…I would like to work as an engineer in the future. There will be competition from both girls and boys — people will assume that those kind of jobs belong to men, but girls can pursue that kind of work too.”
— Girl, Democratic Republic of the Congo
Teach entrepreneurial skills. All girls can benefit from learning entrepreneurial skills, even though not all girls will become entrepreneurs. Girls learn important and transferrable skills from entrepreneurship trainings, such as financial literacy; how to assess their interests, set goals and conduct market research; and how to develop business plans to achieve those goals. Such skills are crucial to their economic security.

Explore microfranchising. Microfranchising is a defined model with clear products and markets, marketing strategies and sales training. These existing structures — compared to the challenge of starting from scratch with a new business — make it easier for girls to be successful, especially with support from franchisors.

Development sector

Identify champions with access to decision-makers and influence over implementation. In organizations with a hierarchical structure, the most effective girl champions have often been leaders working with cadres of implementers. In those with decentralized models, field staff can be excellent girl champions who influence leadership using program evidence.

Demonstrate the potential of investing in girls. Getting program staff to understand the Girl Effect theory and support girl-focused programming requires demonstrating improved program impact. For organizational leaders, this requires demonstrating impact plus making the case that a focus on girls is an attractive investment opportunity for funders. Both are critical to programmatic success and long-term organizational shifts in focus.

Provide hands-on professional development opportunities. Across all models of engaging girl champions, they learn best through experience and practical guidance. In both bootcamps and on-the-job trainings, girl champions learned more from activity-based, practice-oriented workshops than from theoretical presentations.

Global agenda

Use data, but lead with the voices of girls to bring data to life. Data make the case for investing in girls. Girls’ voices and stories make decision-makers want to invest in girls.

Invest in creative execution. Cutting through the noise to reach global thought leaders in a way that engages hearts and minds takes exceptional creative execution. It takes strong branding, marketing and advocacy — and critically, the voices and experiences of girls — to speak the truth of girls’ lived experiences.

Support girl advocates attending global events. Preparatory workshops are critical to equipping girls with the confidence and skills to share their stories and make their voices heard. Adult-led events and forums are not naturally welcoming to girls. Work with event organizers to ensure that meaningful participation from girls is possible before, during and after the main event. Make sure girls have the opportunity to engage voluntarily and meaningfully, and not be tokenized.

Forge partnerships to amplify advocacy toward a shared set of principles. Working in partnership with organizations or individuals who represent different points of view — those of girls, the major systems in girls’ lives (school and health), practitioners and donors — aligns and amplifies diverse voices. It is important to include partners who have access to, or know how to conduct advocacy with, the decision-makers with the power to shape the global development agenda.

Make the economic case for the benefits of investing in girls — and explain the costs of ignoring girls. First and foremost, creating pro-girl policies is the right thing to do. Creating such policies is also the smart thing to do. Because policymakers’ decisions often hinge on budget concerns, use evidence to demonstrate the high cost of the status quo to the government and to the national economy. Such evidence should highlight the current challenges facing girls (such as experiencing child marriage, dropping out of school and having an unintended pregnancy). Then explain the return on investment, or even savings, of policies that address these issues.

CONCLUSION

Girls are the experts in their own lives. They are resilient, resourceful, creative, capable of making their own decisions and full of hopes and dreams. To achieve these dreams, they need to be equipped with the full suite of assets: social, human, physical and financial. Equally as important, they need a girl-friendly world around them. A world where every opportunity is available, and girls can move through their lives freely and safely — ultimately, a world where they can act as change agents on their own behalf.

Asset building takes time. Culture shift and behavior change take time. They require sustained resources and a commitment over many years.

To the funders and practitioners in the field: keep listening to girls.

Keep co-creating with girls.

Keep investing in girls.

They deserve it.

ACRONYMS

AGI Adolescent Girls Initiative
CARE Cooperative for Assistance and Relief Everywhere
CIFA Center for Interfaith Action on Global Poverty
CGI Clinton Global Initiative
DFID Department for International Development (United Kingdom)
DHS Demographic and Health Survey
ELA Empowerment/Employment and Livelihood for Adolescents
FGM/C Female genital mutilation/cutting
GAGE Gender and Adolescence: Global Evidence
GEU Girl Effect University (currently known as GirlSPARKS)
GGI Grassroots Girls Initiative
ICRW International Center for Research on Women
IGA Income generating activity
IRC International Rescue Committee
LAN Learning Action Network
M&E Monitoring & Evaluation
MFI Microfinance institution
NGO Nongovernmental organization
PSI Population Services International
SDGs Sustainable Development Goals
SRH Sexual and reproductive health
TEGA Technology-Enabled Girl Ambassadors
TESFA Towards Improved Economic and Sexual/Reproductive Health Outcomes for Adolescent Girls
UCT Unconditional cash transfer
UN United Nations
USAID United States Agency for International Development
VSLA Village Savings and Loan Association
WHAT DO GIRLS AS INDIVIDUALS NEED TO THRIVE?

Girls need social, human, physical and financial assets to thrive during the transition from girlhood to young womanhood. What girls need varies by context, such as age, marital status, ethnic group, education, class, motherhood and more. And assets needed range from friendships to knowledge to skills to land. Gaining these assets means girls will have access to real choices that can help them avoid challenging outcomes, such as extreme poverty, early and/or forced marriage, and unwanted pregnancy.

The NoVo Foundation and Nike Foundation partnership focused on the following strategies in our work to find and equip girls:

1. Girl-centered program design
2. Safe spaces
3. Mentorship
4. Asset building
CHAPTER 1
IDENTIFYING VULNERABLE GIRLS, DESIGNING PROGRAMS TO MEET THEIR NEEDS

WHY IT MATTERS

All girls are vulnerable, because they are young and female. But factors such as class, education level, ethnic group, marital status, motherhood, sexual orientation, statelessness, ability and other marginalized identities can deepen girls’ exclusion and vulnerability. Girls living at these margins are important to reach, both because they experience the harshest disparities and denial of human and civil rights, and because they have tremendous potential. Rapid acceleration in their education, health and agency can dramatically improve not only the health and well-being of the vulnerable girls themselves, but also that of their families and communities.

Additionally, systems and programs designed to meet the needs of those who are most vulnerable end up creating systems and programs that work better for everyone. The reverse is not true: if the sector does not design for the girls who are the most vulnerable, they will not be reached.

Precisely because of their identities, marginalized adolescent girls are easy to miss. Meeting their needs takes intentional research, recruitment and program design, whether programs are delivered through community-based, institutional, or nontraditional platforms.

OUR LEARNINGS –

What success looks like when programs center vulnerable girls:

- Programs serve the specific type or segment of girls they intend to serve.
- Vulnerable girls are engaged with the program.
- Vulnerable girls build skills to identify their own goals and aspirations.
- An intervention is established to make a community-level change.

I. IDENTIFYING VULNERABLE GIRLS AND THEIR NEEDS

It is critical for effective program development to use a mix of survey data, local assessments and girl-centered design to identify vulnerable girls and their needs.

1. National, regional and local data identify geographic hotspots and specific segments of girls facing disparities.

2. Local assessments reveal detailed information about segments of girls within a specific neighborhood and their current assets.

3. Girl-centered design involves girls and examines with them their motivations, culture, habits, patterns, circumstances, assets and needs.

National, Regional and Local Data

Government survey data can focus program design by revealing hot spots (geographic areas) and specific population segments facing disparities.

For example, CARE’s (Cooperative for Assistance and Relief Everywhere) Towards Improved Economic and Sexual/Reproductive Health Outcomes for Adolescent Girls (TESFA) program was designed for girls 14-19 years of age who were married, divorced, or widowed. Using national data to identify regions with high child marriage rates helped CARE locate its programs in areas where they could be of most use.

Demographic and Health Survey’s (DHS) data serve as a good start, but regional and local data are needed to focus resources effectively. Using DHS surveys, the Population Council has published data guides revealing regional trends on adolescents in nearly 50 countries.

Local Assessments

Local assessment tools can help inform meaningful and effective program recruitment and design that center vulnerable girls, and can yield insights crucial to program success.

Recruitment. The Population Council’s Girl Roster Tool™ helps categorize the age, schooling status, marital status, presence of parents and other characteristics of girls in a given area. It is especially useful in identifying the most vulnerable segments of girls. Without thoughtful analysis of and design for these subgroups, programs run the risk of “skimming off” the girls who are easiest to reach and failing to meet the challenges of girls at highest risk of poor health and poor social and economic outcomes. The Girl Roster Tool is free, and the Population Council can assist with analysis.

Design. The Population Council’s Community Resource and Safety Scan can help find the right location, time of day and days of the week for a program, as well as complementary services to link to and service gaps to help fill.

Local assessments reveal girls’ needs before and throughout programming. They help challenge assumptions and make the case for specific interventions. For example, a vulnerability assessment conducted with Liberian girls ages 16-24 ahead of a proposed basic job training program, the Adolescent Girl Initiative, revealed that many of the girls had children and would need childcare to participate. Assessments also clarified that an unexpectedly large proportion of girls could not read, leading to the inclusion of a literacy component before job training began.

Girl-Centered Design

Girl-centered design looks deeply with girls at their motivations, culture, habits, circumstances, assets, goals and aspirations, and results in a program designed to resonate with girls, increasing the chances of program success.

While data are key to understanding the universe of girls in a target area, and to selecting the segments of girls with whom to work, equally important is understanding what matters to, what motivates, and the circumstances of those girls. Listening to girls qualifies as both an assessment tool and a design
<table>
<thead>
<tr>
<th>TOOL</th>
<th>PURPOSE</th>
<th>CREATED BY</th>
<th>TYPE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Girl Roster Tool</td>
<td>A household questionnaire and rapid analysis tool that helps programmers determine which girls live in the community and then use data to avoid elite capture.</td>
<td>Population Council</td>
<td>Local Assessment</td>
</tr>
<tr>
<td>Community Resource Scan</td>
<td>Assists in determining the best location and timing for program delivery. Identifies community assets and service gaps.</td>
<td>Population Council</td>
<td>Local Assessment/ Girl-Centered Design</td>
</tr>
<tr>
<td>Building Girls Protective Assets: A Collection of Tools for Program Design</td>
<td>Helps practitioners and girls see which challenges are present for which age groups. Provides step-by-step guidance and tools, activities and worksheets to assist in creating an asset-building program for girls. Includes the Girl Roster, Community Resource Scan, Coverage Exercise, Building Assets Toolkit, Social Capital Game, monitoring and evaluation tools, and others.</td>
<td>Population Council</td>
<td>Local Assessment/ Girl-Centered Design</td>
</tr>
<tr>
<td>The Adolescent Experience In-Depth</td>
<td>Country-specific data guides that unpack DHS data to clarify the situation of adolescent girls and boys. Useful for identifying hot spots and vulnerabilities.</td>
<td>Population Council</td>
<td>National Assessment</td>
</tr>
<tr>
<td>The Insights Toolkit</td>
<td>Provides an overview of the Insights methodology and shares tools to gather insights and design programs with girls.</td>
<td>Girl Hub</td>
<td>Local Assessment/ Girl-Centered Design</td>
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<tr>
<td>Girl Safety Toolkit</td>
<td>Provides guidance and tools to design safe programs for girls, including identifying and addressing risks.</td>
<td>Girl Hub</td>
<td>Girl-Centered Design</td>
</tr>
<tr>
<td>Girl-Centered Program Design: A Toolkit to Develop, Strengthen &amp; Expand Adolescent Girls Programs</td>
<td>Provides guidance and tools to design programs with and for girls, including sections on safe spaces, recruitment, mentoring and sector-specific program content.</td>
<td>Population Council</td>
<td>Local Assessment/ Girl-Centered Design</td>
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<tr>
<td>Girl Consultation Research Toolkit</td>
<td>Provides guidance and tools for conducting research and consultation workshops with girls.</td>
<td>2CV and Girl Effect</td>
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<tr>
<td>Building Assets Toolkit: Developing Positive Benchmarks for Adolescent Girls</td>
<td>Provides tools to assist designers in selecting age-appropriate benchmarks.</td>
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<td>The Girl Path</td>
<td>Identifies obstacles that prevent girls from fully participating in youth programs, and brainstorm ways that programs can remove, reduce, or otherwise address those barriers.</td>
<td>EMpower</td>
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<tr>
<td>Toolkit for Meaningful Adolescent Girl Engagement</td>
<td>A comprehensive resource guide created for practitioners, policymakers, advocates, researchers, donors and governments to engage adolescent girls as partners and allies in activities and structures of institutions, programs, and projects.</td>
<td>Coalition for Adolescent Girls</td>
<td>Local Assessment/ Girl-Centered Design</td>
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GIRL-CENTERED DESIGN

Girl-centered design follows three principles:

1. Listen to girls
2. Design with girls
3. Implement with girls

Table: Girl-Centered Design Exercizes

<table>
<thead>
<tr>
<th>TOOL</th>
<th>PURPOSE</th>
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<tbody>
<tr>
<td>Lifeline</td>
<td>Helps program designers understand the moments of empowerment and disempowerment in a girl's life by asking girls to draw their lives as a road with positive and negative events.</td>
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<tr>
<td>Self-documentation</td>
<td>Girls are given a camera and asked to take pictures and tell the stories behind each photo. This powerful tool allows practitioners to see a girl's day through her eyes.</td>
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<tr>
<td>Ranking</td>
<td>Asks girls to sort, rank or arrange cards, stickers or other objects depicting issues that may or may not be important for girls, according to an issue, such as learning about her body or having an asset like an ID card.</td>
</tr>
<tr>
<td>Social Network Mapping</td>
<td>Helps practitioners understand different aspects of how girls' social networks function. Girls draw a circle with themselves at the center and then, in expanding circles, show to whom they are closest, whom they trust or distrust, who helps or doesn't help them.</td>
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</table>

GRANTEE EXAMPLE

In Kenya, Frog Design trained groups of girls on a set of participatory co-design tools to get input into the program. After the training, the girls spent six weeks using these tools to design a program with different sets of girls in their community. At the end of the six weeks, program designers and participants analyzed the results together. The feedback girls gave about the importance of real social connection rather than connection via mobile device shifted the proposed project away from being primarily digital.

If time allows and if it is relevant to the project, another good practice involves training girls to lead the process themselves. This process builds leadership skills in girls and can lead to better insights. In a girl-led design approach, there is no adult facilitator. Removing the adult from the room can yield deeper insights into girls’ lives. Instead, “near-peer” girls are trained in games and learning activities that gather insights from girls in their peer group. When this peer insight-gathering happens early enough in the program design process, practitioners can apply those insights to the designs of programs. Insights should always be combined with data and the experience of on-the-ground organizations for best program design.

TOOL: Population Services International’s 12+ Rwanda Pilot

**Location:** Rwanda  
**Duration:** 2011–2012

**Problem:** By the time a girl approaches her 13th birthday, decisions have been made either for her or by her that will impact her life, health and well-being. She might get married, pregnant or trafficked, or she might stay in school. Without information about their bodies and rights, and the tools to make the decisions best for themselves and their circumstances, girls don’t have the say they deserve in their future.

**Program Solution:** The 12+ pilot was a yearelong program to teach girls about their health and to build a support network. It involved safe spaces, mentors, trainings in reproductive health and financial literacy, and challenges to turn trainings into practice.

Girl-centered design played a major role in the development of 12+. The challenges were co-developed with girl participants, girls led community mapping and girls defined group norms and rules. The insights gained through girl-centered design and the questions they prompted strengthened the program in the following ways:

- Parents and community members were intentionally included in the program design after the pilot, as the pilot showed that parents felt left out of the program and wanted to know more about what their daughters were learning and experiencing in 12+
- Content about violence was included in the scale-up after the pilot showed that this was a critical program area
- The need to recruit girls differently for the program was clear after the pilot, shifting the recruitment from school-based to more representative recruitment
- Mentors tended to think of themselves as teachers and even described themselves as “teachers” rather than the mentor relationship that 12+ aimed to foster
- Field trips were expanded to help girls learn about and feel more comfortable accessing community resources
Spotlight, continued

Results: A pilot of 600 Rwandan girls was scaled to reach 45,000 girls, with both government and external funding. Parents of pilot participants reported that their daughters were teaching them information about physical and sexual health, and finances. Parents expressed interest in a similar program for boys.

RESULTS OF FIRST PILOT
- 118% improvement in health scores
- 105% improvement in finance scores
- 154% improvement in knowledge of basics of HIV
- 126% improvement in negotiation and saying no
- 231% improvement in scores around knowledge of challenges to savings
- 53% increase in knowing where to save safely

RESULTS OF SCALED-UP PROJECT
Compared to control group girls:
- Strong improvements in girls’ sexual and reproductive health knowledge and attitudes
- Improvements in girls’ ability to recognize and react to dangerous situations
- Increased financial autonomy and knowledge

GUIDELINES FOR GIRL INSIGHT FACILITATORS
- Plan a mix of age-appropriate activities, exercises, games and conversations to ensure that girls are engaged, having fun, energized and at ease to share, think and build.
- Demonstrate genuine interest in the girls.
- Allow the girls to speak without interruption.
- Use specific questions to stay focused.
- Don’t prompt girls for the answers you expect to hear.
- Ask open-ended questions that start with who, what, where, when and why; then probe deeper by asking girls to elaborate on their responses.
- Pay attention to what girls are not saying; pauses, body language and awkward silences often reveal as much as words themselves.
- Pay attention to behavior in contrast to what they are saying about their behavior.
- Expect the unexpected! The hope is that practitioners will design activities to help observe behaviors that provide different information than what would surface from asking a set of questions.

Adults who participate in girl-led and girl-centered design activities should first be trained and sensitized to work with girls in ways that are effective and meaningful. Girls also require training and ongoing support, so they can contribute valuable input to program design, implementation and evaluation.

II. DESIGNING PROGRAMS TO MEET THE NEEDS OF VULNERABLE GIRLS: OPERATIONAL LEARNINGS

Program Segmentation
Girls should be grouped with peers of similar age and circumstances, e.g., married girls with married girls. Girls also learn best in groups large enough that they’re not singled out or isolated from friends. The optimal size — based on our experience — is groups of 10-20 girls. Girls are often more engaged if they can invite a friend to the group and can choose their group.

Recruitment
Reaching the most vulnerable girls and avoiding “elite capture” (reaching only girls of relative privilege in a given community, who are often the easiest to reach) require intentional recruitment through a mix of survey data, local assessments and girl-centered design. Additionally, recruitment must be designed and carried out to ensure program saturation (when enough girls from the target segment participate in the program).

GRANTEE EXAMPLE
The Center for Domestic Training and Development in Kenya combats domestic child labor in slums by reaching, rescuing, rehabilitating and reintegrating exploited girls. The center recognized that program recruitment must be intentional and requires reaching out not only to girls but also to people who have their finger on the pulse of the community. It recruited trafficked girls to the organization’s shelter in part through peers and community safety leaders. Nearly 90 percent of referrals come from program beneficiaries and graduates, who refer their friends, peers and other girls who need help. The center also conducts quarterly information sessions in communities, and outreach to local chiefs, district child protection officers and police officers, in addition to investing in one-on-one visits and trust-building time with these key officials and gatekeepers. These actions help officials recognize the signs of child trafficking and refer exploited girls they encounter during the course of their work.

Program Saturation for Sustained Norms Change
Programs, no matter how effective for specific individuals, must take place at adequate scale to create a positive “new normal” in a community. This is the saturation point. When a sufficient number of girls participate in programs, they will create an improved and accepted new standard. But in communities with too few program participants, the girls can be seen as outliers who don’t fit in, and the program outcomes may not stick or spread throughout the community.

The exact saturation point needed to create a new normal for girls depends on the type of intervention and remains open for rigorous testing.

Program Design
Girl-centered design is the most effective way to involve girls in building program structures, mentorship models and content. Chapters 2, 3 and 4 focus on program design in more detail — including the structures that work best to deliver programs (Chapter 2), the role of mentors (Chapter 3) and the assets that girls need at each age and stage of life (Chapter 4).

FOR FURTHER READING, FROM THE POPULATION COUNCIL
- The Uncharted Passage: Girls’ Adolescence in the Developing World
- Investing When It Counts: Reviewing the Evidence and Charting a Course of Research and Action for Very Young Adolescents
- Reaching the Girls Left Behind
- Commentary: Investing in the Poorest Girls in the Poorest Communities Early Enough to Make a Difference
ENSURING GIRLS’ SAFETY

The Girl Path tool can also help design a program that is safer and more convenient, and puts girls at the center.

Girl-safe programming requires designing programs thoughtfully and intentionally. It means identifying potential risks girls may face from participating in the programs, and addressing these by designing or adapting the program so it is safer for girls. It is important for girls to understand the risks, discuss risks openly, and come up with solutions.

SAFETY STRATEGIES INCLUDE:

*Safety strategies for situation assessment*
- Conduct a safety scan where the program will take place to assess safe and unsafe places within that community.
- Ensure that assessments and design sessions are carried out by well-trained female data collectors, and/or by well-trained girls working together in pairs.

*Safety strategies for program design*
- Risk-assess program and activities to help key stakeholders understand the risks to girls’ safety and how significant they are.
- Assign roles and responsibilities for girl safety; key stakeholders’ roles need to be clarified at the outset.

Adapted from the Girl Safety Toolkit. Please see the Girl Safety Toolkit for additional strategies.
III. M&E: IDENTIFYING & DESIGNING FOR VULNERABLE GIRLS

**Learning Questions**
- Are you serving the specific profile/segment of girls you meant to serve?
- Does the program design reflect girls’ authentic needs and motivations?

**Potential Indicators** (see appendix for more)
- Demographic characteristics of program attendees (age, schooling status, living/household situation, marital status, number of children, health status, etc.)
- Consistent program attendance and reasons why
- Program absenteeism and reasons why
- Program retention/attrition rates
- Reported confidence of girls

**TABLE 4: M&E DATA COLLECTION TOOLS**

<table>
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<tr>
<th>TOOL</th>
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<td>Identifies gaps in reach by comparing available subnational data on most at-risk girls with program data on girls actually being served. Practitioners can use findings to make course corrections to reach the more vulnerable girls.</td>
<td>Population Council</td>
</tr>
<tr>
<td>Technology-Enabled Girl Ambassadors</td>
<td>Uses certified data collection techniques and bespoke mobile technology to teach girls ages 18-24 how to collect meaningful, honest data about young people like themselves. Participants use photos and films to reflect their world in real time. TEGA networks are live in six countries.</td>
<td>TEGA/Girl Effect</td>
</tr>
</tbody>
</table>

**OPPORTUNITIES FOR FURTHER EXPLORATION**

- How many girls in a community must a program reach to achieve saturation (that point at which significant, sustainable change is achieved in the lives of girls and in their communities)?
- What are the best ways to approach girl-centered design with very young adolescents ages 10-14 years?

**CHAPTER 2**

SAFE SPACES: EFFICIENT AND EFFECTIVE PROGRAM DELIVERY MODELS FOR GIRLS

**WHY IT MATTERS**

The ideal places for girls to learn and grow — and absorb program content better — are those where they’re gathered together with their female peers and mentors in a safe space. When girls are comfortable with their environment, their peers, the facilitator and the content, programs can have a transformational impact. If even one of those elements is off — such as program delivery in a place where girls don’t feel safe, or in a community center with older boys present, leering and disrupting — then no matter the quality of the other components, girls won’t be able to absorb the information as well.

The safe space model is an effective way to bring girls together to build social assets. The safe space becomes a platform to share content that can build girls’ economic, human and material assets. Technology offers another way to share content with many more girls than can be reached through physical safe spaces only, a way to build 21st-century skills and a tool to enhance the skills built in the safe space.

**WHAT ARE SAFE SPACES? WHY SAFE SPACES?**

Safe spaces are all about relationships. They are places where girls go to make connections with other girls like themselves, learn from female role models, access services and become decision-makers. Girls often have few friends, little free time and no power. These circumstances can be exacerbated if the girl is poor, living with a disability, from an excluded group, married or a mother. Safe spaces are places girls can meet people to help build the relationships and find the inspiration, confidence and skills to change these circumstances.

**OUR LEARNINGS –**

Programs should solicit feedback from girls throughout the program cycle.

“**I wish my community would allow me to leave my home in the same way they allow the boys to do.**”

— Girl, Pakistan

*Source: Girl Effect’s Essential Guide to Safe-Space Programs for Girls*
Learnings from a Decade of Delivering for Girls

Partnership to Realize the Girl Effect

I. Safe Space Delivery Models Explored

Community-Based

Community-based locations provide a safe gathering place for girls to meet regularly, make friends, connect with mentors and learn program content. Such places should be set up in an accessible community location identified by the girls through girl-centered design. Potential spaces include schools, health centers, houses of worship, community centers or even under a tree. The Girl Path tool or a community safety scan can help identify safe, community-based locations.

Experience shows that within larger training programs in more centralized locations, placing girls from the same neighborhood in smaller breakout groups of 3-4 girls works well and better than placing girls in pairs.

Institutional

Some programs gather in institution-based locations, such as schools, for convenience, structure and scalability.

II. Learnings: Operational Details

Setting up a Safe Space

The Population Council has excellent resources on how to set up safe spaces, including where to meet. See the Girl-Centered Program Design toolkit. Another helpful resource is Girl Effect’s Essential Guide to Safe-Space Programs for Girls.

Timing, Frequency and Duration

Duration refers to a program’s length, and timing and frequency refer to its intensity — the amount of programming needed to bring about a specific result. Timing and frequency times duration equals program exposure. An extensive literature review by the Population Council found that “more is more” — i.e., a greater amount of exposure to girl-centered programming led to greater and more sustained positive change, although there may have been some selection bias in that finding (Haberland, McCarthy, & Brady, 2018).

As with all aspects of program design, girls’ input should inform timing, frequency and duration. Girls — especially older girls, married girls and mothers — juggle many competing obligations and have little free time. A program that asks for too much of girls’ time will likely struggle to retain participants. Girl-centered design will help determine a reasonable time commitment.

GRANTEE EXAMPLE

Safe and Smart in Civic Problems

Adolescent Girls Initiative (AGI) Liberia, which promotes employment and self-employment, trained girls in nontraditional safe spaces identified by implementing partners. Girls were divided into smaller groups based on community, to build social capital, and had access to mentors and coaches throughout the program. Girls were paired or teamed to improve attendance, safety and cohesion. Participants saw a 47 percent increase in employment and an 80 percent increase in average weekly income, compared to girls in the control group. Results were sustained more than a year after the training concluded.

Nontraditional: Technology-Enhanced Delivery

Incorporating technology-enhanced program delivery can expand reach, enhance content, provide new opportunities to engage in the 21st-century economy and amplify girls’ voices.

GRANTEE EXAMPLE

In Bangladesh, Girl Effect Mobile worked closely with BRAC to create a tech platform to strengthen mentors’ ability to communicate with girls in the program. The team designed and developed an interactive voice response service, called Amader Golpo, that supports peer leaders of Adolescent Development Program clubs. Amader Golpo functioned as a supplemental training tool that provided curriculum, prompts, activity ideas and connections with other peer leaders, as well as ways to collect monitoring data.

I. Safe Space Delivery Models Explored

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GRANTEE EXAMPLE

Keeping girls safer.

In the Population Council’s Safe and Smart Savings Products for Vulnerable Adolescent Girls program in Uganda, some girls who opened savings accounts didn’t join safe space groups because they weren’t aware of the option to join a group (Austrian & Muthengi, 2014). This allowed for outcome comparisons between girls who had a savings account only and those who participated in safe space groups in addition to having savings accounts. Participating in safe space groups protected against gender-based violence and exploitation. The girls in the safe space program knew fewer girls in the neighborhood who had been raped. They also experienced less groping, touching and teasing by males than girls who received the same financial savings intervention but not the safe space.

GRANTEE EXAMPLE

Civic engagement.

The Synergos/Bhavishya Alliance Girls Gaining Ground initiative in India used safe spaces to engage girls in projects to improve conditions in their communities — often connecting villagers with government services they had not previously accessed. When participants in the Laktu village learned that a local official was not using funds allotted to clean up drinking water taps, the people confronted him as a group, saying that as responsible citizens they had every right to do something good for the community. The official reinstalled the taps. At another site, girls organized to bring electricity to their village. Other villagers now turn to safe space girls to intervene in civic problems.

“...I do not allow you to use contraceptive methods”...
ELEMENTS OF AN EFFECTIVE SAFE SPACE PROGRAM DELIVERY MODEL

Girls-only spaces, involving a place and time for girls to meet without men and boys present
- Girls are able to discuss and share more freely and readily without boys or men around.

Community- and girl-approved locations girls can safely get to, such as community centers, public halls and schools
- A safe place to meet on a regular basis promotes a sense of security, consistency and the right to exist in public. An enclosed or private space allows for confidential discussions about sensitive and important topics.

Girl ownership of the content, the activities, the meeting times and the group rules
- Ownership of the program promotes participation, leadership and agency.

Group size of 10-30 girls living in the same community
- This size and makeup allows girls to build social ties, which they can rely on both in and outside of the safe space.

Facilitators who are supportive and encouraging (see Chapter 3 for more on mentors)
- Good facilitators create an atmosphere of emotional safety in which girls can express themselves freely. This promotes healthy self-expression and the development of close and supportive ties with mentors and friends.

Groups segregated by age and segment/characteristics/age of life (e.g., marital status, school enrollment status)
- Such grouping allows for the development of trust and for the most efficient and effective delivery of targeted content.

Regular meetings over time
- Regular meetings promote a sense of stability and trust. Girls are able to deepen their ties to one another and to absorb content — and put it into practice — over time.

Time for girls to socialize and engage in recreational activities
- Girls may have few other opportunities to relax and play. Socialization and fun lead to stronger relationships.

Community buy-in. Several champions in the wider community need to support girls and their safe spaces to achieve all of this.
- Community support helps ensure ongoing support to operate and promotes girls’ safety.

In programs with a longer duration, girls benefit from the ongoing support structure. But longer programs may interfere with a girl’s responsibilities, resulting in higher dropout rates over the course of the program. It is worth considering whether the same program content can be condensed and offered over a shorter period to achieve higher participation and completion rates.

The most important aspect of program timing and frequency is consistency. Girls benefit most when programs have regular, predictable schedules.

Program evaluation of safe spaces suggests a minimum standard for program timing, frequency and duration. It is important to note that the minimum is highly dependent on the profile of the girls involved, and it is critical to consider how long it will take to build trust among them. For example, domestic workers may take longer to build trust than girls from the same neighborhood who may already have existing relationships.

At a minimum, we recommend that groups meet at least once a week for two hours, over the course of at least six months, to give girls time to bond with their peers and mentors. As needed, meetings can be concentrated into multiple sessions per week or a monthlong camp to achieve similar benefits. That said, a group that can support girls throughout adolescence is the best-case scenario, and there are ways to work with girls to address or at least minimize barriers to participation.

GRANTEE EXAMPLE

After talking to girls to understand low attendance, TechnoServe’s Young Women in Enterprise program in Kenya achieved higher participation when it shortened a program’s total duration. Girls identified unstable living situations and challenges finding child care as the main barriers to participation. When the team halved the length of the program and provided mothers with child care reimbursement, registration jumped by 36 percent, and 90 percent of enrolled girls completed the course.

ENSURING GIRLS’ SAFETY

Programs should reduce risks for girls through proactive safety strategies, including:
- Have conversations with the community to sanction girls’ safe participation.
- Hold meetings at times when girls can be out and about.
- Choose a place where girls are allowed to go and where they will be free from harassment.
- Ensure girls can get to the location safely, by private transport, walking in pairs, etc.
- If using a mobile platform, ensure girls have safe access to mobile phones and don’t have to exchange anything to use the family’s or a boyfriend’s phone.

Adapted from the Girl Safety Toolkit. Please see the Girl Safety Toolkit for additional strategies.

III. M&E: SAFE SPACES

Learning Questions
- Are the target segments and groups of adolescent girls attending and participating in the program? Why or why not?
- Are they engaging with the mentors?
- Do the girls feel comfortable expressing themselves openly?
- Are they learning the content?
- Are the girls able to create friendships?
- Do the meetings happen regularly? At a safe and accessible time for girls?
- Is the program known in the community?
- Is the space actually safe? Are there any visible indications it is not safe?
- Do the girls feel both emotionally and physically safe?
- Is it an accessible location for the girls you are trying to reach?
- Are there gaps in attendance during certain times, weeks, or seasons?
- How have girls been consulted in the timing, location, duration and specific needs in the program design?
Potential Indicators (see appendix for more)

Regular monitoring helps track whether girls attend and participate. Such monitoring could include weekly attendance rosters and always needs to be coupled with analysis to identify attendance and dropout patterns and reasons. An extensive list of suggested indicators for a range of topic areas — including education, sexual and reproductive health, and economic empowerment programming — can be found in the appendix. Below are potential indicators for safe spaces:

- Attendance
- Girls report emotional and physical safety
- Consistent program attendance rates and why
- Program absenteeism rates
- Program retention and attrition rates
- Percentage of girls taking part in decision-making on safe programming

Data Collection Tools

Data collection tools could include paper attendance rosters or mobile phone data collection.

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TABLE 5: M&E DATA COLLECTION TOOLS

SPOTLIGHT: CorStone Safe Spaces

Location: Gujarat, India
Duration: 2009-2011

In a Safe Space, Marginalized Girls Become More Resilient

Problem: Girls in the “untouchable” Dalit caste in Gujarat, India, often experience extreme poverty, violence, limited parental involvement and early marriage. Opportunities for girls to discover their strengths, as well as learn coping and life skills, are rare.

Program Solution: CorStone’s Girls First (formerly Children’s Resiliency Program for Girls in India) was designed to build girls’ emotional strength, confidence and ability to recover and thrive in response to challenge, conflict or crisis (Leventhal & Sachs, 2011). Offered to girls ages 12-16, the innovative program took place in four public schools near Surat, Gujarat’s urban slums. Girls were assigned to groups of 12-15 participants and met regularly with community facilitators trained to hold a safe space for girls to learn together and grow more resilient.

Results: Establishing a safe space was critical to the success of this program. Additionally, the curriculum, designed specifically for self- and interpersonal awareness, helped girls develop emotional intelligence skills and tools to navigate their lives. Girls learned how to discuss their feelings, speak publicly and empathize with their peers.

Participants’ mental health and social skills improved, and their pessimism scores dropped. Girls with frequent attendance experienced greater improvements in optimism from baseline to endpoint.

As the training progressed, girls felt increasingly capable of handling difficult life situations such as physical health challenges; mental health challenges; schoolwork; conflicts with peers, siblings and parents; and violence in their neighborhoods.

CorStone is scaling up this and a similar program in the state of Bihar. It will be called Youth First, for both girls and boys, and its goal will be to reach 1 million girls and boys over the next five years.

OPPORTUNITIES FOR FURTHER EXPLORATION

- What are the best ways to expand the impact of safe spaces?
- How can programs expand opportunities for girls to share questions and learning through drop-in safe space clubs and spontaneous safe space meetups?
- In which community institutions should girl programs be situated: local nongovernmental organizations, which have possible scale limitations, or local government, which comes with the option of greater scale but perhaps more obstacles?
- Do safe space programs lead to positive changes in community perceptions of girls’ rights?
- What are ways to make safe space programs more financially sustainable?

Studies in this area are worth further exploration. An Overseas Development Institute-run study called Gender and Adolescence: Global Evidence (GAGE) is exploring which programs are most effective for girls. GAGE conducts large-scale, longitudinal research focused on adolescent girls in four countries and in conflict-affected settings.
MENTORSHIP TO MAXIMIZE IMPACT FOR ADOLESCENT GIRLS

WHY IT MATTERS

Mentors can play an essential role in helping adolescent girls acquire the knowledge, life skills and social resources that allow them to reach their full potential. But not just any mentor will do. The most effective relationships between mentors and girls occur when two core elements are present: trust on the part of the girl herself and an attitude of service to the girl on the part of the mentor. A mentor’s most important traits are empathy, commitment and credibility with girls.

Mentors’ roles vary widely across programs, ranging from limited engagements, where they offer social support only, to in-depth engagements, where they are the primary program facilitators. They serve as trusted, ongoing points of contact for girls and as confidants who have had similar experiences. Mentors give girls a sense of possibility and a vision of a realistic, achievable future. They also give girls a trusted resource to turn to in crisis or times of need, and may also serve as intermediaries who can interact with community leaders and family members on a girl’s behalf.

CHAPTER 3

“How can a person know what she is capable of if there isn’t anybody around to show her?”
— Girl, Brasil

WHAT IS A MENTOR?

For the purposes of this report, a mentor is the main female facilitator of a program for girls. She is often a trusted, respected older girl or woman who lives nearby and usually shares a similar background with the girls she serves. But she can also be a teacher, university student, program staff or local professional. Girls look up to her and feel they can easily approach her for confidential support.

Mentors can be volunteers, but because a mentor’s time commitment to girl programs is often significant, the mentor can — and should — be compensated. They often receive compensation similar to what a teacher makes per hour.
Learnings from a Decade of Delivering for Girls

**OUR LEARNINGS**

- Girls build social assets, relationships with trusted adults and a sense of their own potential.
- Girls’ self-confidence and decision-making skills increase; technical skills, such as business skills, improve.
- Mentors grow their appreciation for girls and their sense of social justice.

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**I. MENTORSHIP MODELS EXPLORED**

The mentorship models the partnership invested in almost always occurred within a safe space program, though occasionally they were facilitated through small group mentoring or individual mentoring through technology.

**Community-Based/Informal: Cascading Leadership Model** (in person with near-peers)

**What is it?**

Near-peer mentors come from a similar socioeconimic background as their mentees and are typically in their late teens. They are old enough to have at least one to two more years of life experience than the girls in the program but young enough to still be credible and relatable. In the cascading leadership model, older adolescent girls and young women are trained to mentor younger girls in their communities. The cohorts of girls who participated in the program are then trained to become future mentors. Thus, girls gradually take on the leadership positions they see their mentors occupy.

**With which program content does it work well?**

All girls benefit from working with mentors with whom they can identify, trust and access — mentors who speak their language and work within their culture. This is especially true for vulnerable girls.

**Which type of mentors fits best in this model?**

Program alumni are well-positioned to serve as mentors because they understand both the program content and the life situations of the girls who aspire to follow in their footsteps. They have a firsthand understanding of girls’ lives and can identify when material is not appropriate or relevant, or is framed in the best way to reach girls. Girl leaders from the community are more likely to become continuous resources for their families and communities.

**With which program content does it work well?**

Near-peer mentors work well for social asset building, life skills trainings and club activity facilitation. The cascading leadership model allows for increased program reach — both geographically and numerically — while reducing the per girl cost of the program.

Note that near-peer knowledge may be supplemented by subject area experts, for example, to facilitate discussion on issues such as HIV and other sexually transmitted diseases, pregnancy prevention, unsafe abortion and healthy relationships. Content should be modified to the level at which mentors can understand and deliver it with accuracy. Near-peer mentors may be less likely than other types of mentors to refer to lengthy and detailed manuals.

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**GRANTEE EXAMPLE**

Binti Pamoja works with the graduates of its core program — girls it had already trained in peer education — to lead their own girls’ groups. Alumni leaders recruit girls from their community, lead discussions and connect the girls to Binti programming to build social assets. Using a cascading leadership model has allowed Binti Pamoja to increase the number of girls it serves in a cost-effective manner.
Institution-Based Mentorship Model

What is it?
Institution-based mentorship is a formal leadership model that engages established structures to find mentors—such as school staff, health center staff, entrepreneurs or university students.

With which girls does it work well?
This is an area for further explanation, as the partnership did not test it rigorously. Programs that used this model involved both in-school girls as well as a mix of in-school and out-of-school girls. In cultures where authority figures engender parental confidence, but also respect, a formal leadership model may increase access to programs for girls whose parents trust and/or respect, a formal leadership model may be useful.

Institution-Based Mentorship Model

Which type of mentors fits best in this model?
Formal mentors need ongoing training to build mentorship-specific skills. The listening, coaching and support skills that are essential for mentors may not be skills that the typical authority figure possesses. They should also be trained in providing psychosocial support or trauma-informed care, given the disclosure that often happens in girl safe spaces, especially around violence. Mentors should be aware of any services available in the community for girls who have experienced violence.

With which program content does it work well?
Formal leadership models work well for technical program content—such as health information, technology, agriculture and academic support—because formal mentors may already have the required technical expertise.

Nontraditional: Technology-Enabled Mentorship Model

What is it?
An alternative to in-person mentoring, technology-enabled mentoring occurs online or by phone. While face-to-face mentoring is ideal for building social capital, when it is not possible, digital mentoring is a useful tool to reach girls who wouldn’t otherwise have access to mentors. Mentorship via technology can make participation easier, ease potential awkwardness around socioeconomic differences, encourage greater forthrightness and offer opportunities to practice technology and writing skills. An audio platform is more useful than a written platform for e-mentoring, because many adolescent girls don’t have the literacy skills needed for a written platform.

With which program content does it work well?
For programs to transmit specific skills to girls, they need mentors who work in the field or practice those skills in their daily lives—and are motivated to share their knowledge. For example, Kuweni Serious in Kenya helped girls learn basic technology skills by recruiting mentors among Nairobi university students who were both tech-savvy and proponents of social justice. The students’ vested interest in technology further motivated them to engage with the girls. Because differences in class or education can initially be intimidating, it is important for mentors to have experience and skills in establishing rapport and drawing mentees out of their shells.

With which girls does this work well?
Professional-level mentors work well in programs building business skills.

CorStone’s Girls First in India (formerly Children’s Resiliency Program for Girls in India) matched graduate students qualified to oversee the program curriculum with local women who shared the girls’ culture and lived in their same slum. This pairing, though it proved challenging at times because of language difficulties, provided the unique benefit of raising awareness of slum conditions and reducing discrimination among people from different socioeconomic statuses.

Programa Para o Futuro, an employment readiness program in Brazil, connected adolescent girls across geography and class to business leaders in the capital. Several mentees described virtual communication as less intimidating. And e-mentoring eased the participation of volunteer mentors by enabling them to participate from home or at their work environment at a low cost. Participants did report that electronic communications and the physical distance between the mentors and mentees made interactions sometimes feel too formal, which prevented deeper communication and connection. Overall, the program gave the girls increased self-confidence, improved technical and financial literacy skills, and broadened personal and professional networks.

II. LEARNINGS: OPERATIONAL DETAILS

Recruiting Mentors

Mentor recruitment can occur through networking with local leaders, engaging girls to choose their mentors and recruiting online. See the Population Council’s tools for mentor recruitment.

The partnership tested new strategies to recruit mentors through technology, using targeted ads on social media, in our Girl Effect Mobile Mentor Together investment. Once women showed interest in serving as a mentor, Mentor Together found it worked well to create a tiered set of application steps—including interviews and reference checks—before offering the training to potential mentors. Besides ensuring that the women were qualified, the process helped set expectations about the type of commitment required to be a successful mentor.

Training, Supporting and Compensating Mentors

Training and support
For optimal mentor motivation, effectiveness and retention, mentors need pay (when feasible), ongoing training, opportunities to connect with other program mentors and supportive supervisors.

Mentors need training to develop and deepen mentorship-specific skills, such as listening, coaching, counseling and support skills key to building a good relationship with mentees. They also need training to gain familiarity with the program content (if applicable). A sample mentor training can be found in the Population Council’s Girl-Centered Program Design toolkit.
A GOOD MENTOR*

A good mentor is:
- Available
- Trusted
- Caring and patient
- Self-disciplined
- Able to access and provide accurate information
- Knowledgeable about the community she serves
- Aligned with the values and norms that the program wishes to promote

A good mentor can:
- Lead assertively
- Solve problems
- Manage time efficiently
- Effectively organize and work with girl groups, including:
  - Skillfully communicating and facilitating
  - Encouraging participation, discussion and active listening
  - Creating a fun and inviting space
  - Engaging girls with games and activities

A good mentor may be found among:
- Local young women who are seen as trustworthy guides
- Peer educators or alumni of ongoing programs
- Already trained community members (e.g., coaches, community health workers)
- Experienced facilitators, such as service providers, trained program staff or members of the local NGO community
- Successful professionals (local or accessible online) who can help girls start new ventures and succeed in jobs and businesses

Mentors v. teachers:
Mentors and teachers are not interchangeable roles. While teachers may be available and accustomed to working with adolescents, power dynamics can interfere with building a mentor-mentee relationship. In places where teachers are viewed as strong authority figures, their social status limits their ability to serve as effective mentors.

For example, in both the International Center for Research on Women’s (ICRW) Gender Empowerment Movement in Schools program in India and PSI’s 12+ Rwanda Pilot, girls were reluctant to open up to their teachers, whom they saw as occupying a higher position in the social order.

* This is an ideal set of attributes. It is difficult to find mentors who possess all these qualities. Choose the best-qualified among available applicants.
Learnings from a Decade of Delivering for Girls

PARTNERING TO REALIZE THE GIRL EFFECT

GRANTEE EXAMPLE

Regular meetings among mentors for the Sisters of Success program in Liberia provided an important space to share challenges and learning experiences, clarify questions and concerns, and resolve mentees’ conflicts with local administration and community leaders.

GRANTEE EXAMPLE

Evolving tools and staffing improved mentors’ ability to facilitate the Save the Children’s Strengthening Girls’ Voices program in Malawi. The program used a participatory learning model — with no textbook — to deliver literacy training to girls. Because this model was unique for a country with an educational system focused on rote learning, Save the Children invested heavily in developing facilitators. It provided an initial five-day training, multiple trainings over an extended period of time and regular guidance and encouragement from visiting supervisors. After the first phase of the program, Save the Children noted that facilitators needed more guidance to keep from reverting to rote practices and so devised a facilitator’s manual and hired a special coordinator for additional visits.

MENTOR TRAINING AND SUPPORT TIPS

- Include mentor compensation when budgeting for safe spaces.
- Invest in multiple mentor training sessions.
- Modify training content to the level of the mentors who will be delivering that content. In areas without a reading culture, mentors may not rely on written manuals, for example.
- Help mentors understand what success looks like. Mentors fear making mistakes; how they measure success can shift if they are able to understand some basic and foundational areas of support to girls, while allowing girls to be their “teachers” in others.
- Show mentors the results of their work. This helps them gain confidence and increases their ability to use participatory approaches, narratives, games and role-playing.
- Help mentors understand the values of the program and what to do if there is a mismatch between their personal beliefs and what the program is promoting.
- Use a variety of training styles with mentors. Mentors appreciate modeling and coaching.
- Ensure that mentors have the opportunity to engage with other mentors and aren’t isolated. Mentors’ skills are strengthened through exchanges with other mentors and sharing of strategies that work.

Compensation

When mentors are the engine of a program, it is essential to compensate them for their time and contributions.

Providing mentors with money and/or incentives is an effective way to retain those who make a regular time commitment to a program, who take on significant responsibility or who have advanced skills. For mentors doing program work daily, the hourly compensation rate is often the equivalent of what a local primary school teacher or community health extension worker earns. For mentors who make a specific contribution to a program — like professionals who meet weekly with girls to chat or university students who teach a specific lesson — programs can honor their time with a small incentive or reward.

Compensation can take different forms based on what is available in the budget and community, and based on what is useful and meaningful to mentors. The most common form of payment is monthly cash stipends or savings account investments. Alternative payments include mobile phone cards, training, transportation or food. These are also used as incentives to participate in ongoing training and to continue mentor service to the end of the program cycle.

GRANTEE EXAMPLE

Landesa’s Security for Girls Through Land program in West Bengal found that providing certificates or recognition to peer leaders could raise their standing in their community and help to incentivize them.

ENSURING GIRLS’ SAFETY

Adapted from the Girl Safety Toolkit. Please see the Girl Safety Toolkit for additional strategies.

Because mentors are often the main, trusted point of contact in a girls program, they should play a critical role in ensuring girls’ safety. To equip them for this role, mentors should be trained on girl safety. Programs must make sure that mentors:

- Understand their role in working to create safe programs for girls
- Are prepared to facilitate discussions that may be painful and distressing
- Regularly discuss these issues with other mentors and staff; there may be different interpretations of harm and different attitudes toward girl safety
- Are familiar with any resources in the community that may be available for survivors of violence
- Have the support they need to respond if girls are at risk or in danger

GRANTEE EXAMPLE

For one BRAC program in Uganda, mentorship was a professional path to better jobs. Not only were mentors paid a monthly honorarium, top performers were promoted to program assistant positions.

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Data Collection Tools
Tech-enabled monitoring is a great way to monitor mentorship implementation in real time. For example, in Mentor Together, mentors and girls get a follow-up survey after the call is completed to see how it went.

The Mentor Observation tool, developed for Girl Effect University (an initiative to build nongovernmental organization capacity), is a visual tool for participants to evaluate how well mentors are doing. The observation tool is also a teaching tool for participants to evaluate how well mentors are doing, asking mentors to rate themselves, monitoring participation and conducting site visits. It is important to revise the strategy and respond if the mentorship isn’t going well.

Learning Questions
• How well are mentors relating to girls?
• Are mentors showing up regularly?
• How well are mentors delivering the content?
• How are mentors ensuring girls’ safety?

Potential Indicators (see appendix for more)
• How girls think mentors are doing
• How mentors rate themselves
• Girls feel comfortable attending sessions
• Girls feel comfortable participating in groups

Asset is a term that encompasses the skills, resources, and social and economic capital that girls need to reach their full potential. Girls need access to formal assets (such as education, health and financial markets) as well as informal assets (such as community space, friendships and adult role models). Assets increase girls’ opportunities and reduce girls’ vulnerabilities.

WHY IT MATTERS
Building assets for girls is critical for a better, healthier, more prosperous future — not just for girls, but for their communities and countries. Good health helps a girl stay in school. An education leads to higher earning potential as an adult. It also gives a girl a better chance at delaying pregnancy and marriage until she’s ready. Together, these assets enable a girl to live to her full potential.

I. TYPES OF ASSETS EXPLORED

Using community-based, institutional and nontraditional methods, the partnership explored how best to deliver the following assets:

• Social assets, including social networks, friendships with other girls, membership in all-female groups, nonfamily adults girls can trust and access to social institutions. Social assets provide a community safety net.
• Human assets, including good health, self-esteem, skills and knowledge, the ability to work, education, autonomy, control over decisions and bargaining power.
• Physical assets, including housing, land, tools and equipment, personal belongings (such as clothes and household goods), identification cards and transportation. Human and physical assets provide a base for a girl’s future investments in herself, as well as the ability to protect herself from harm.
• Financial assets, including cash, savings and government benefits, such as health care subsidies and social support payments. Financial assets provide a financial safety net and the ability to take the financial risks that are essential to support families and move out of poverty.
### II. LEARNINGS: OPERATIONAL DETAILS

A successful program design is tailored to help girls build the assets they need in their current life situation — which varies by context such as age, marital status, minority group membership and environment. Older girls may be more interested in financial assets — for example, learning how to make money to support themselves and their families. Married girls have different responsibilities from unmarried girls and have husbands and mothers-in-law as gatekeepers who should be accounted for in program design.

**Age can be a good proxy by which to benchmark girls’ asset needs.** The Population Council’s Asset Card Exercise from the Building Assets Toolkit helps practitioners and girls clearly see which challenges are present for which age groups. Girl-centered design is always the best way to make sure benchmarks are right for the specific girls being served, and it is especially important when working with girls at the intersections of many vulnerabilities.

#### TABLE 7: ASSETS TYPICALLY NEEDED, BY AGE

<table>
<thead>
<tr>
<th>12-YEAR-OLD</th>
<th>15-YEAR-OLD</th>
<th>18-YEAR-OLD</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Social Asset Needs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Friends and the skills to make friends</td>
<td>Same as age 12 needs +</td>
<td>Same as age 15 needs</td>
</tr>
<tr>
<td>• A supportive, nonfamily adult</td>
<td>• Five friends</td>
<td></td>
</tr>
<tr>
<td><strong>Human Asset Needs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Information about how her body works</td>
<td>Same as age 12 needs +</td>
<td>Same as age 15 needs +</td>
</tr>
<tr>
<td>• Power/confidence to say no, express wants and needs</td>
<td>• Range of voluntary, rights-based contraceptive options</td>
<td>• A higher education or vocational education plan</td>
</tr>
<tr>
<td>• Nutritional food</td>
<td>• Secondary school</td>
<td></td>
</tr>
<tr>
<td>• Immunizations</td>
<td>• Knowledge of where to access services in her community</td>
<td></td>
</tr>
<tr>
<td>• Basic sanitation</td>
<td>• Primary school completion</td>
<td></td>
</tr>
<tr>
<td>• Role models</td>
<td>• Information about her rights</td>
<td></td>
</tr>
<tr>
<td><strong>Physical Asset Needs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• An ID card</td>
<td>Same as age 12 needs</td>
<td>Same as age 15 needs</td>
</tr>
<tr>
<td>• Access to a safe place in the community</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Financial Asset Needs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Safe place to save</td>
<td>Same as age 12 needs +</td>
<td>Same as age 15 needs +</td>
</tr>
<tr>
<td>• Budgeting skills</td>
<td>• “Soft skills”</td>
<td>• “Hard skills”</td>
</tr>
<tr>
<td>• Goal setting skills</td>
<td>• Knowledge of her strengths</td>
<td>• Access to credit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• A plan to earn in near or long term</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Way to earn income safely</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Entrepreneurship</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Vocational training</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Internships</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Business start-up support</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Job placement</td>
</tr>
</tbody>
</table>

#### TABLE EXAMPLE

**Rural and urban girls can have different lifestyles, opportunities and needs.** After a few years of implementation, the CARE Ishaka program in Burundi adapted the program for these different locations:

**Keep in School/Empower**
- School-based clubs
- Training: SRH, human rights, life skills, self-confidence, leadership
- Work with parents/teachers
- VSLA: Collective projects for saving/IGA, finance education
- Work with boys

**Social/Economic Empowerment**
- VSLA with strong IGA
- Cohesion/solidarity
- SRH, human rights, life skills, leadership
- Registration of children
- Domestic violence
- Collective projects
- Agricultural extension
- Work with community, men, boys
- Back to school

Adolescent girls benefit from foundational social factors such as confidence, resilience and supportive relationships. These building blocks, essential to other gains, can be developed and reinforced through the safe space model.

**Integrated programs are the most effective ways to deliver these critical assets.** Programs designed to deliver integrated skills and learnings that complement and reinforce each other — and that respond to girls’ holistic needs — are more effective than siloed approaches. Integrated programs should bring together the most successful elements of single-focus programs. Content should be coherent, mutually reinforcing and accurately sequenced. Staff should ideally possess the skills and competencies to lead in multiple areas, but the program can also draw on outside resources.
**Incentives to promote asset-building program participation**

Incentives for girls, their families and their gatekeepers/communities encourage program participation and improve program outcomes. With incentives, girls are more likely to enroll and keep attending. Incentives also improve girls' motivation and knowledge retention. Families are more likely to let their girls participate. Gatekeepers who see a tangible benefit for themselves are more likely to support the programs.

Incentive structures should be simple and targeted to promote the desired behavior.

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**GRANTEE EXAMPLE**

BRAC’s ELA program in Uganda and Tanzania provided seeds and chicks to girls who participated in agriculture and poultry livelihoods training programs, encouraging girls to continue practicing their new income-generation skills after the program ended.

**TYPES OF INCENTIVES**

For girls
- Cash provided to the girls either during or at the end of a program
- Monthly stipends to cover food and transportation costs
- Completion bonus at the end of a program to reward consistent attendance

For families
- Financial literacy training
- Income-generating activity (livelihood) training
- Microfinance
- A safe space
- Community engagement

**WHAT WE TESTED**

<table>
<thead>
<tr>
<th>INCENTIVE RECIPIENT</th>
<th>CONDITIONAL INCENTIVES</th>
<th>UNCONDITIONAL INCENTIVES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PARTICIPATION</td>
<td>BEHAVIOR</td>
</tr>
<tr>
<td></td>
<td>Attendance</td>
<td>Completion</td>
</tr>
<tr>
<td>Girl</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Family</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

---

**Bangladesh Results:** Compared to control group girls, ELA girls:
- Were 16% more likely to engage in activities to earn income
- Were 40% more likely to have saved in the last two years

**Uganda Results:** Compared to control villages, treatment villages (Bandiera et al., 2017):
- Were 48% more likely to engage in activities to earn income
- Saw a 34% decrease in the probability of having a child
- Were 62% less likely to be married or cohabiting
- Reported a decline in rape of nearly one-third
- Increased their perceived “suitable age” for marriage and childbearing

**Tanzania:** Lower participation rates made it harder to detect differences in effects between treatment and control villages. What was clear was that adding microfinance services improved program participation and significantly increased participant savings, as well as savings at informal institutes at the village level.
Conditional Incentives

Conditional incentives are dependent on a girl or family meeting predetermined criteria, like regular program participation or school attendance. Unconditional incentives, such as unconditional cash transfers (UCTs), are not dependent on anything.

In many cases, it seems that girls are the primary decision-makers related to their own program participation once enrolled, while families are the primary decision-makers related to girls' behavior, like staying in school or staying unmarried.

While programs didn't compare different types of incentives directly to each other, most incentive investments tested conditional participation incentives for girls and conditional behavior incentives for families. Both unconditional and conditional incentives have beneficial impacts for girls and their families. It is strongly recommended that practitioners consult with and listen to the girls that the program aims to support when deciding whether to add unconditional or conditional incentives to the design of a program.

**SPOTLIGHT: Save the Children's Kishoree Kontha Empowerment Program**

**Empowerment and Incentives in Action**

**Location:** Bangladesh  
**Duration:** 2006-2011  
**Problem:** Early marriage (occurring before the age of 18) often takes place against girls' will and can prevent girls from achieving their full potential.

**Program Solution:** The goal of Save the Children's Kishoree Kontha empowerment program was to increase schooling and delay marriage. More than 45,000 girls in rural Bangladeshi villages, married and unmarried, participated in a combination program of a basic safe space with life skills, and livelihood (financial literacy and basic income-generating activity) and savings training. The program also provided a cooking oil incentive to delay marriage for the unmarried girls. Girls met five to six times per week for two hours per day for six months, and programming was led by peers. The goal was to determine which program elements or combinations of elements were most effective in empowering adolescent girls.

**Results:** Qualitative research showed impressive empowerment gains. Additionally, a randomized control trial for Kishoree Kontha showed that a basic empowerment program is effective in increasing schooling. Preliminary results from the randomized control trial indicate improved decision-making, positive gender attitudes and, for girls who were older (15-17) when the program began, increased income-generation activities, including formal employment. The incentive, however, is the key driver in delaying marriage and childbirth. It is important to note that, as with the BRAC ELA programs, differences in outcomes may be in part due to differences in operational fidelity, program length, program context and the use of peer rather than older mentors.

"Our findings indicate that conditional incentive programs are highly effective in increasing age at marriage and schooling attainment, while empowerment programs have no effect on marriage timing, but do encourage unmarried and older married girls to stay in school."

Overall, girls who were eligible to receive the incentive:

- Were 21% less likely to be married by age 18  
- Were 11% less likely to have given birth by age 20  
- Were 13% more likely to be in school in their early 20s  
- Had completed an additional 2.5 months of school

Girls who were eligible to receive the incentive earlier in their adolescence — at age 15 — experienced even greater benefits. They were:

- 24% less likely to be married by age 18  
- 28% less likely to be married by age 16  
- 14% less likely to have given birth by age 20

(Buchmann et al., 2017)

Like adults, girls spent their money responsibly, on better nutrition, housing and livestock. Unlike adults, young women who received cash transfers had higher educational achievement and improved health outcomes. In addition to experiencing improved food security and housing, girls who received cash stayed in school one year longer. Only 1.4 percent of girls in the treatment group reported a sexually transmitted infection in the previous six months, compared to 14.1 percent of girls in the control group. There was suggestive evidence that having additional funds also decreased girls’ stress levels and improved mental health. However, out-of-school girls did not return to school, and there were some indications that receiving cash increased risks of violence. This merits further study and thoughtful adaptation of this program.

A separate study conducted in South Africa shows promising results, suggesting that cash transfer programs reduced the incidence of physical violence from a partner as well as the incidence of unprotected sex. It also reduced sexual activity overall (Hallman, 2011).
III. M&E: ASSET-BUILDING

It is valuable to focus M&E on increases in tangible assets (such as nameable friends, official identification or savings accounts) in addition to changes in self-efficacy, knowledge, attitudes, behaviors and safety. Change should be measured at the level of the girl.

Learning Questions
- Which assets, or combinations of assets, are most effective for target girls?
- Have there been observable changes in girls’ tangible assets as a result of programming?
- Have there been observable changes in girls’ nontangible assets as a result of this programming?

Potential Indicators (see appendix for more)

Social assets:
- Has nonfamily friends that she meets regularly
- Has a safe place to meet friends at least once a week
- Has a mentor
- Girls have identification documents/cards (containing birth date and photo)

Financial assets:
- Girls have a plan for their savings
- Girls have money under their own control that can be accessed in an emergency
- Girls have someone to borrow money from during an emergency

Physical assets:
- Owns an asset that she could use to start a new economic activity
- Owns an asset that she could sell/rent to cover the costs of a minor emergency
- Has control over her physical assets

HUMAN ASSETS:

Education:
- Is enrolled in school
  - If not, age when she left school
- Is more than two grades below national average
- Speaks, reads and writes official language of community in which she lives

Health, and sexual and reproductive health:
- Can access health care professionals and facilities when needed
- Knows when in menstrual cycle pregnancy can occur
- Knows the ways HIV is transmitted

Financial literacy and economic empowerment:
- Has a savings account and saves regularly
- Has control over her finances
- Has a productive skill that earns money
- Has considered what kind of job she would like to have and a realistic path to get there

Self-efficacy:
- (If sexually active) Feels empowered to ask all partners to use a condom
- (If sexually active) Is confident that she can resist pressure to have sex

Personal safety:
- Girls have access to a safe place to sleep during a crisis
- Girls have experienced physical or sexual violence
- Girls can identify at least three risk situations that they could encounter in their community and actions to address those risks if necessary

Data Collection Tools

Randomized control trial designs are useful for assessing the value of different asset-building combinations. Other methods include approaches that use appreciative inquiry, qualitative inquiry with participants and staff, and pre-post designs that measure changes in outcomes.

ENSURING GIRLS’ SAFETY

Adapted from the Girl Safety Toolkit. Please see the Girl Safety Toolkit for additional strategies.

Here is specific safety guidance on cash transfer programs:
- Transfer cash directly into a bank account, mobile money account or other place deemed safe by the recipient.
- Use ATM cards in the girl’s name or mobile cash transfers instead of cash when appropriate. This guidance considers the distance and safety to collection points and literacy levels of the girls.
- Build girls’ social assets and peer networks concurrently.
- Do not make transfers to girls conditional on behavior.

OPPORTUNITIES FOR FURTHER EXPLORATION

- How well do conditional behavior incentives work when directed toward girls?
- How much decision-making power over their schooling and marital status do girls have in different contexts?
- Do incentives that accrue to girls create enough value for the family for families to choose to keep girls in school and unmarried, while building up girls’ economic assets?
- When are UCTs most beneficial to girls? How sustainable are improvements in girls’ outcomes when girls receive a UCT? How is that different from outcome sustainability in programs with other types of incentives or no incentives at all?
- What impacts do post-program boosters of either additional program activities or incentives have on the durability of outcomes for girls?
- Does the increased visibility, mobility and autonomy girls achieve through program participation help or hinder their economic, educational and/or social opportunities? How?
- Is there backlash against girls who participate? How should a program mitigate backlash?
- What are best practices to mitigate risk across different programs that deliver economic assets?
- What is the best sequencing of assets and the most optimal duration of economic asset programs?
PART 2

CHANGE HER WORLD

WHAT ARE THE FORCES SHAPING GIRLS’ WORLDS?

Getting girls to thrive requires change both at the individual level (equipping adolescent girls) and at the systems level (changing the world around them). A variety of forces, structures and systems influence the opportunities available to girls. These include cultural beliefs and practices, legal environments and government systems.

The partnership focused our work to change girls’ worlds on four influencing systems:

5. Social norms
6. The private sector
7. The development sector
8. The global agenda

Our thinking was that each of these plays an immense role in determining girls’ day-to-day and long-term opportunities. Additionally, we wanted to see if our unique combination of private- and development-sector experiences could be helpful in shifting these systems.

“To transform a girl’s life, you have to transform her world. The Holy Grail is to change perceptions, belief systems, and the way girls see themselves. Where our work has succeeded, girls have discovered a new way to see and believe in themselves. And others have discovered a new way to see girls.”

— Maria Eitel, Co-Chair, Nike Foundation; founder and chairwoman, Girl Effect
CHAPTER 5
SYSTEMS CHANGE: PROMOTING GIRL-FRIENDLY SOCIAL NORMS

WHY IT MATTERS
Social norms — a community’s shared set of expectations and informal rules about how people should behave — shape the opportunities available to adolescent girls. Expanding social norms about girls can break down some of the systemic barriers to girls’ ability to thrive.

Not only do social norms define what others see in girls, they define what girls see for themselves. These norms also create the conditions that can deepen and sustain girls’ life outcomes — or the conditions that do not. Social norms are not laws, though laws reflect social norms.

OUR LEARNINGS – What success looks like when social norms are girl friendly:

- Girls see themselves differently and have meaningful opportunities to build social assets.
- Gatekeepers see girls differently and understand girls’ needs and rights.
- Supportive normative environments deepen and sustain positive life outcomes for girls.

WHEN THE CONDITIONS ARE RIGHT TO IMPROVE GIRLS’ LIFE OUTCOMES — THAT IS, WHEN GIRLS AND THE MOST IMPORTANT PEOPLE IN THEIR LIVES BELIEVE THEY HAVE THE RIGHT TO EQUAL OPPORTUNITIES FOR EDUCATION, ECONOMIC EMPOWERMENT, SAFETY AND GOOD HEALTH — IT CREATES A VIRTUOUS PULL CYCLE FOR GIRLS’ OPPORTUNITIES.

When girls believe in themselves, they demand more opportunity. When parents, community leaders and national leaders begin to demand opportunities for girls as well, a tipping point can arise — and with it, a strong probability of changing the systems (such as education and health care) that hold girls back in the first place.

WHO CREATES SOCIAL NORMS FOR GIRLS:
- GATEKEEPERS, LEADERS, TRADITIONS AND INSTITUTIONS
  - Family: father, mother, siblings, grandparents and other caregivers
  - Community: village elders, community leaders, law enforcement, religious leaders and teachers
  - National and Cultural: country, culture and religion

It is important to note that while many norms are rooted in misogyny and sexism, they are also sometimes created out of a desire to “protect” girls’ and a family’s honor. Identifying shared values — such as wanting what is in the best interest of girls, a positive value — and then using girl-centered paths are ways programs can approach shifting norms to enable meaningful choices and opportunities for girls.

GRANTEE EXAMPLE
In rural communities in Niger, many parents believe that a girl’s place is in the home, so the opportunity cost of sending girls to school doesn’t seem worth the trouble. One of the primary aims of the Mercy Corps SAFE Schools project was to change gatekeepers’ views of girls’ roles and the value they placed on girls’ education. Through a series of community meetings, Mercy Corps worked with communities to identify common challenges — malnutrition, early pregnancies and closely spaced pregnancies, among others — and then discover together how educating girls could help address those challenges. Additionally, when Mercy Corps learned that men, especially religious leaders, were reluctant to let women visit health centers for prenatal care because they were uncomfortable with male health workers treating women, program implementers worked with communities to see girls’ education as a solution — it helps pave the way for female health workers.

It is essential to listen to and work with both girls and their communities to create a social environment in which girls can flourish. When families and communities understand the issues girls face — and that programs offer direct, tangible benefits for themselves as well as for girls — they are more likely to support these programs. Programs to shift social norms can either be a norm-specific investment or an add-on to an existing girl program.

For BRAC’s ELA program in Tanzania, much of the adolescents’ frustration stemmed from isolation and lack of adult understanding of the issues they faced. Opening channels of communication between adolescent girls and their guardians and community leaders was central to the ELA program. Ways to open channels and involve gatekeepers include mothers’ forums, parent meetings and workshops for community leaders.

When evaluating a gatekeeper norm-shift, programs must maintain accountability to girls by measuring change from the girls’ perspectives. In other words, not measuring how gatekeepers’ perceptions of themselves have changed, but how girls’ experiences with their gatekeepers have changed.
Learnings from a Decade of Delivering for Girls

I. WAYS TO PROMOTE GIRL-FRIENDLY SOCIAL NORMS EXPLORED

• Informal: Engaging local and family gatekeepers
• Formal: Working with community and faith leaders
• Experimental: Building girl-focused brands and communicating them through media to reach girls and communities at scale

II. LEARNINGS: OPERATIONAL DETAILS

Community-Based/Informal: Engaging Local and Family Gatekeepers

The goal of working with familial gatekeepers is to change the way they understand girls’ needs and rights, and to equip gatekeepers with the courage, skills, tools and resources to choose what’s actually best for girls — regardless of cultural rules.

For parents, this can mean choosing to marry their daughters later and keep them in school as long as possible. It can also include reassigning chores or even determining who gets to inherit family land.

Working with gatekeepers requires understanding their motivations, addressing their concerns and engaging them in conversations about the benefits of gender equity. It also requires demonstrating the value of — i.e., how they will benefit from — girls’ participation in the program.

Addressing gatekeepers’ concerns. Parents and/or primary caregivers are usually the most influential gatekeepers in a girls’ life. Working with them is crucial to programmatic success. Methods of involvement include mothers’ forums, parent meetings and workshops for community leaders.

Engaging gatekeepers in conversations about the benefits of gender equity. Such conversations can shift behavior and culture in a community.

GRANTEE EXAMPLE

CARE TESFA Social Action and Analysis organizes groups of adults from project villages to engage in discussions about norms, household decision-making, gender and traditional practices, including early marriage (Edmeades, Lantos, & Mekuria, 2016). Groups have 25-30 members, with a defined composition: husband, mothers-in-law, mothers, religious leaders, health extension workers, neighborhood leaders and gender justice activists. Outcomes have included improved communication between spouses and reduced gender-based violence.

Demonstrating to gatekeepers the value of girl programming. When girls have new knowledge and skills, their gatekeepers begin to view them differently and increase their support for the project.

GRANTEE EXAMPLE

After Binda, age 18, took classes on poultry farming and financial literacy at the Ramrabon Social and Financial Empowerment of Adolescents program, her father was impressed and began to involve her more in working the family poultry farm. She even explained to him the importance of vaccinating the poultry. Soon, she was managing the farm herself, freeing up her father to earn additional income elsewhere. Her monthly net profit from the farm grew to Tk 1,041 ($14) in savings.

Empowering, teaching and investing in gatekeepers. Gatekeepers need programming too, particularly the men who often wield influence over girls’ lives.

TABLE 8: GATEKEEPERS

<table>
<thead>
<tr>
<th>GATEKEEPERS</th>
<th>ASPECTS OF GIRL’S LIFE THEY MAY CONTROL</th>
<th>COMMON MOTIVATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parents</td>
<td>Opportunities, especially related to marriage and mobility; education, chores; female genital mutilation/cutting (FGM/C)</td>
<td>Want what’s best for their daughters and to protect family honor</td>
</tr>
<tr>
<td>Husbands</td>
<td>Sex, reproduction, education, chores, mobility</td>
<td>To preserve privilege and uphold cultural concepts of masculinity and marriage</td>
</tr>
<tr>
<td>Mothers-in-Law</td>
<td>Mobility, chores, education, access to contraception</td>
<td>Want what’s best for their sons and to preserve social standing</td>
</tr>
<tr>
<td>Men</td>
<td>Generally contribute to norms that can create positive or negative (sexist) environments for girls</td>
<td>To preserve privilege and uphold cultural concepts of masculinity</td>
</tr>
</tbody>
</table>

“After TESFA, we (I and my husband) would discuss everything. For instance, if my husband wants to sell a sheep he will tell me why he wants to sell a sheep or any other household assets. We will discuss about the advantage and disadvantage. Before TESFA, he will just do whatever he wants without consulting. But now, he doesn’t do a tiny thing without discussing it with me.”

— Female TESFA group member, Ethiopia

When Working With Boys and Men: Consider the Five Ws

1. Whether there is a crucial male population that must be dealt with to tactically engage and support the female segment
2. Which males (e.g., younger brothers, fathers, employers, regular sexual partners)
3. When — not introducing males to a program prematurely, usually waiting until the female population is mobilized and has a voice
4. At what cost — male populations can be more expensive, as their opportunity costs are higher than that of females, so there is a need to balance and “cap” costs
5. What success looks like from the female perspective is central and measured
Listen to community and faith leaders to inform how best to promote positive attitudes.

In their formative research to determine how best to change faith leaders’ attitudes, Center for Interfaith Action on Global Poverty (CIFA) used in-depth, semi-structured interviews, participation and direct observation. Through this listening, CIFA learned that finding ways to approach faith leaders sensitively, with factual and scriptural knowledge, was vital to achieving both attitudinal and behavioral shifts. And given the sensitivity of the issues, faith leaders strongly preferred one-on-one or small group conversations.

Engage community and faith leaders to support the girls in their lives and their participation in programs.

Collaborating with community stakeholders — such as health service providers, police and local chiefs — helped increase community approval of Save the Children’s Strengthening Girls’ Voices reproductive health clubs in Malawi. Through training, service providers were instructed on how to offer appropriate and discreet resources to girls, and on how to engage gatekeepers. Service providers were then able to help parents and other gatekeepers consider the role they would play in safeguarding adolescent girls’ health. This training and gatekeeper engagement helped girls feel safer and more trusting. It also helped the community become more aware of the importance of youth-friendly reproductive health services.

Empower, teach and invest in community and faith leaders. Like girls and gatekeepers, community leaders need programming too, to change attitudes, beliefs and norms focusing on girls’ opportunities.

In Ethiopia and Nigeria, the Center for Interfaith Action on Global Poverty (CIFA) conducted in-depth faith leader trainings to help shift Christian and Muslim community attitudes on child marriage and FGM/C. When faith leaders received detailed information and scriptural messaging centered on eliminating these practices and promoting girls’ health, their reported attitudes changed dramatically over the course of the 19-month program.

Once norms start to shift in one community, neighboring communities become fertile ground for continued norm-change investments. When nearby communities witness a program’s success, they are more likely to support it for their own girls. And bringing programs to enough adjacent communities can lead to program saturation, in which a sufficient number of people have experienced the benefits of girl programs to spread those benefits to others — even others not directly involved in the programs.

The introduction of Quranic verses into gender sessions was popular in communities and helped to mainstream gender messages. Success could be seen when imams from the most religiously conservative villages — who typically avoid gatherings in which the majority of participants are women — attended gender classes. And because the approach involved intermarrying villages, the changing norms were accepted in new marriages.

The results of Tostan’s effort were positive: 91 percent of girls and 98 percent of women said the program changed the way they viewed their household roles, while 85 percent of girls and 97 percent of women observed changes in the behavior of men toward women.

The goal of working with community leaders is to change the way they see girls’ rights, so they influence their systems to better protect and serve girls. With religious leaders, that may mean abandoning harmful traditional practices like FGM/C. With law enforcement, that might mean treating girls with respect instead of harassment.

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In regions where girls frequently marry partners from neighboring communities, it is essential to target both communities with girl programming, to increase the chances that spouses will embrace similar girl-friendly views. Tostan accomplished this through regular intervillage meetings and social mobilization teams, who made field visits to “adopted villages” to spread the program benefits.

**Nontraditional: Building Girl-Focused Brands and Communicating Them Through Media**

Engaging gatekeepers indirectly — by building girl-focused brands and communicating them through media — is a powerful way to create change at scale. Through media, girl-focused brands can shift social norms by showing new ways for girls to feel and think about themselves and new ways for communities to perceive them.

**Brand: Ni Nyampinga**

Rwanda’s first youth brand, Ni Nyampinga, means “the girl who is beautiful inside and out and who makes good decisions.” It is a multimedia platform that includes a magazine, a radio show and drama, and mobile phone content. Ni Nyampinga is made for, and by, Rwandan girls, with girl journalists on the editorial team. It offers girls new skills and advice they can’t get in other places, including practical, useful information about education, sexual health and safety. The tone of its content is positive, inspiring, educational and, tailored to its teen audience, entertaining. The brand showcases female role models and challenges ingrained perceptions about girls.

**Brand: Yegna**

Ethiopia’s Yegna means “ours” in Amharic. The brand consists of a fictional five-girl music group who are featured in a radio drama and a talk show on topics girls care about. Through songs, stories and discussion, the brand conveys practical information to girls while also delivering the larger message that girls are valuable to Ethiopia. It challenges the way people think about girls and the way girls think of themselves. Yegna storylines confront real-life issues such as early marriage, violence and barriers to education. Listeners can use mobile phones to communicate with the hosts of the radio show and ask their own questions. Answers are shared on the air.

An analysis of how exposure to Yegna influences outcomes for girls showed that Yegna exposure has an especially strong influence on sexual and reproductive health knowledge and attitudes.

- **Girls who consume Yegna products are 2x as likely to feel comfortable discussing sexual reproductive health**, compared to girls unaware of Yegna.
- **Girls who consume Yegna products are 1.5x more likely to know where they can get information on sexual reproductive health**, compared to girls unaware of Yegna.
- **Girls who consume Yegna are 2.8x more likely to know what menstruation is**, compared to girls who are unaware of Yegna.
- **Girls, boys and adults who consume Yegna products are 1.4x more likely to think girls should not be ashamed of menstruation**, compared to those unaware of Yegna.
- **Girls who consume Yegna are 2.2x more likely to disagree with having a “sugar daddy” to provide for them financially**, compared to girls who are unaware of Yegna.

**Listen to girls.** Their research and insights can inform girl-brand content, messengers and mediums. In the listening phase, the partnership developed a way of listening to girls that grew out of two disciplines: participatory appraisal techniques used in the development sector and market research. This blended approach yielded rich insights into girls’ motivations, culture, habits, patterns, beliefs, attitudes, perceptions, challenges, hopes, fears and dreams. (See Chapter 1 on girl-centered design.)

**Community members who listen regularly to Yegna also have more positive views about girls and their rights, compared to nonlisteners.** The analysis showed that consumption of Yegna products positively influences boys’ awareness of menstruation and disapproval of “sugar daddies.” A previous listener survey found that among all Yegna listeners, 65 percent say the radio show has made them think differently about girls. In addition, 95 percent of boys ages 10-19 who regularly listen to Yegna agreed with the statement “You would speak to someone if you saw a young girl being forced to get married,” compared to 53 percent of boys ages 10-19 not aware of Yegna (Yegna, 2018).

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"My wish is to see efforts regarding women’s progress being accomplished. And I want everyone to realize that women are capable of doing everything.”

— Girl, Ethiopia
Learning to girls also informs girl-brand messengers and channels by revealing who girls trust, who they admire, who their influencers are and how much control they have over the media they consume. For example, fathers are most frequently in charge of what the family listens to on the radio, and girls are least influential. For girls to hear a program, it has to hold the attention of the whole family.

Listening to inform Ni Nyampinga
To inform magazine content, program designers established a Girl Research Unit. Girls and young women completed an intensive training on how to do qualitative research and develop insights. They then went out into their own communities and talked with other girls. They engaged the girls in interactive games and activities, such as having participants cut out the top five images they liked in the magazine and talking about why they liked them. Girl researchers and program designers analyzed the results together. The findings influenced what was kept in the magazine and the makeup of future images, stories and other content.

Co-creating Yegna
Girl-brand designers worked hand-in-hand with girls throughout the process:

- Girls came up with the brand name during co-creation sessions.
- Girls helped develop characters for the drama in after-school workshops. Using character archetypes, they colored in details such as names, backstory, clothing, language and more.
- Yegna scriptwriters were embedded in communities during the writing process, to better understand the lives of girls in these communities.
- To write authentic lyrics, songwriters held spoken word and poetry workshops with girls, learning how girls talk about things in their own language.

Distribute content through girl-focused and girl-accessible channels.
Channels include radio, mobile, music, print and billboards, as well as sites such as markets, schools and youth centers.

Ni Nyampinga distribution, reach and results
Distributed — often by girl ambassadors who are role models themselves — at markets, schools, youth centers and other places where girls gather, Ni Nyampinga magazine has reached more than 500,000 literate girls. And it is having an impact, shifting girls’ self-perceptions: 66 percent of girls reached via the radio show or magazine say Ni Nyampinga has greatly increased their confidence.

Yegna distribution, reach and results
Promoted through billboards, music videos and more than 500 volunteer ambassadors (who organized listening and discussion parties), Yegna is provoking conversations about the positive role girls can play in Ethiopian society. One million people regularly listen to Yegna programs.

GIRL EFFECT’S GIRL HUB: A COLLABORATION TO CHANGE NORMS AND DRIVE RESOURCES
Girl Hub created the Ni Nyampinga and Yegna girl-focused brands in Rwanda and Ethiopia.

Established in February 2010, Girl Effect’s Girl Hub was a strategic collaboration between the UK’s Department for International Development (DFID) and the Nike Foundation. Drawing on the expertise of both organizations, Girl Hub worked to empower millions of adolescent girls using a unique combination of expertise about and insights from adolescent girls, social communications, investment in innovative approaches and influencing to deliver results for girls at scale.

Headquartered in London — with country offices in Ethiopia, Rwanda and Nigeria — Girl Hub drove action on two fronts:

- **Demand:** Changing perceptions — among girls themselves and adults — about a girl’s place in a society and her potential as a contributor (for example, through the Ni Nyampinga and Yegna brands).
- **Supply:** Influencing national and regional governments, and the international donors who supported them, to include girls’ needs and aspirations in policies and plans. For example, Girl Hub Rwanda helped the national government to plan for a national health program for 12-year-old girls.

Branded Media and Vulnerable Girls v. Less Vulnerable Girls
A media approach is best suited to girls who are able to access the online content on a mobile phone, listen to it on the radio or get a copy of — and read — the magazine. Because of their higher literacy rates and access to radios and other forms of media, less vulnerable girls are more likely to be exposed to branded campaigns than are the most vulnerable girls, though both can benefit from branded media campaigns. Involving more vulnerable girls in the design process helps to ensure their needs and aspirations are addressed. For example, to accommodate girls with low literacy, the Ni Nyampinga magazine often relied on images instead of text.
Ensuring Girls’ Safety

Adapted from the Girl Safety Toolkit. Please see the Girl Safety Toolkit for additional strategies.

When engaging in social norm change efforts, ensure that services are available to meet demand. Be thoughtful about what the program helps to achieve and the realities of the larger cultural context that may inhibit the program’s success, to avoid disappointing girls (at best) or putting girls at risk of harm.

When addressing social norm change through media or advocacy, organizations should be aware of risks. Girls featured in media are easily identifiable, and both advocacy efforts and media distribution may take girls far from home. Safer program interventions include:

- Appropriately training and preparing girls for their role
- Having adults accompany girls, or conduct activities instead of them, in places where it might prove unsafe for girls to conduct the activities alone
- Identifying opportunities for girls to debrief on the results of the activities and how they feel about having conducted them

Potential Indicators (adapted from PLAN International’s Girls Empowerment Star; see appendix for more)

Indicators for social norm change work should include outcomes at the level of the girl as well as indicators focused on reach of messaging and changes in knowledge, attitudes and behavior.

- Girls report feeling they have influence over decisions that impact their lives
- Girls report feeling they have the ability to lead groups
- Girls report feeling they have the information needed to make informed arguments
- Girls report feeling they can approach important people with ease
- Girls report feeling they are comfortable speaking out in public

Data Collection Tools

- Qualitative and quantitative pre and post studies with girls and their gatekeepers, in areas where social norm change efforts are happening and where they are not, for comparison and spillover examination
- Case studies and most significant change methodologies
- Methodologies for collecting qualitative data, such as SenseMaker
- Participatory methods with girls and norm creators; always triangulate with girls what is heard from norm creators
- US Agency for International Development’s (USAID) Barrier Analysis, a qualitative assessment tool to quickly identify determinants related to a particular behavior
- Measurements at the community level among mothers, fathers, other gatekeepers and girls themselves

III. M&E: SOCIAL NORM CHANGE EFFORTS

Learning Questions

- What are the norms shaping girls’ experiences in this context? How do they create or limit opportunities for girls?
- How have norms shifted for girls over time? What openings are there for change?
- How effective have various methods promoting social norm change been?

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- How effective have various methods promoting social norm change been?

OPPORTUNITIES FOR FURTHER EXPLORATION

- What are the long-term impacts of large-scale media efforts to change social norms at the level of the girl, her community members and her gatekeepers?
- How can large-scale efforts with faith leaders at national and international levels be best connected to local efforts?
- How can girl-centered design of programs also engage the broader community?
- What are evaluation techniques for gatekeeper programs that are accountable to girls and measure change experienced by girls vs. perceptions of gatekeepers?
- What are the impacts on girls of programs that target and engage girls’ male partners in addition to girls?
- How can analog interventions best be mixed with brand solutions, i.e., what is the best way to use these branded products to drive and sustain social assets through analog platforms?
CHAPTER 6
GIRL’S ECONOMIC EMPOWERMENT AND WORKING WITH THE PRIVATE SECTOR

WHY IT MATTERS

Girls are economic actors, and helping girls to thrive economically is a key part of meeting girls’ holistic needs. The private sector is a critical part of the environment that defines and creates economic opportunities for girls. When the private sector engages with girls in age-appropriate ways, new doors can open, providing access to financial products and services, professional experience and exposure, skill-building and jobs.

Development programs have historically focused on girls’ education, sexual and reproductive health, and life skills. However, recent studies point to the powerful potential of adolescent girls’ economic empowerment as an antidote to poverty. Physical assets such as land, livestock and goods can generate income, while financial assets in the form of savings and loans provide funding for entrepreneurial ventures and a monetary buffer against shocks and emergencies.

Private-sector-affiliated or -influenced programs may have diverse sources of financial support, which can contribute to financial sustainability. Specifically, private-sector efforts may have long-term viability when there is an element of cost-recovery, through mechanisms such as fee-for-service, product sales or revenue-generating investments.

Working with the private sector also offers the potential for industry-specific innovation and scale. These benefits accrue to girls and programs when private-sector companies are committed to working with girls — both by thinking about girls’ needs in product and service development, and by employing girls. Benefits may include increasing profit, reaching new markets, training prospective employees and making contributions to the social good.

“I would like to be a business lady to change the life of my children and my family.”
— Girl, Kenya
Despite the benefits to both girls and the private sector, most markets exclude or ignore girls. It takes a lot of work to influence the private sector to be more attentive to the needs of girls. The partnership invested more than U.S. $37 million over 12 years in 12 countries to test numerous economic empowerment programming models. It found that creating savings products for girls was the most feasible, though microfranchising shows important promise to build girls’ income and assets. Accelerator partnerships — intensive, bootcamp-style programs that provide a range of support services, such as business growth, investment readiness, human-centered design, innovation and marketing — may prove to be a strong mechanism to create more services and products that serve girls’ needs, although learning is still early.

**WAYS TO ENGAGE WITH THE PRIVATE SECTOR**

**COMMUNITY-BASED/INFORMAL**

- **What it means:** Engaging girls in informal employment, such as entrepreneurship or microfranchising, or promoting local savings groups
- **Goals:** Build girls’ economic knowledge and skills, and prepare them for work in formal and informal economies
- **How it works:**
  - Trains girls for informal jobs, such as setting up their own small-scale agriculture business or running a mobile kiosk
  - Trains girls in business skills, such as assessing their interests and their community’s needs, and then supports them in starting their businesses when and if they’re ready

**INSTITUTIONAL**

- **What it means:** Engaging girls of an appropriate age in the semi-formal economy, through financial institutions and employment
- **Goals:** Girls earn and save money safely
- **How it works:**
  - Provides training, especially in financial literacy, and then connects girls to formal institutions, e.g., helping girls set up bank accounts

**NONTRADITIONAL**

- **What it means:** Testing new ways to inspire and equip businesses to increase products and services for girls
- **Goals:** To stimulate supply in private-sector markets to deliver products and services that can economically empower girls
- **How it works:** Supports market-based solutions that are locally driven, aid-independent, and financially sustainable, and that have the potential to be scalable globally

**OUR LEARNINGS –**

What success looks like working with the private sector:

- Girls build financial literacy skills.
- Girls access products and services that grow their social, human and economic assets (confidence, negotiating skills, respect in the community).
- Girls earn and save money.
- The private sector considers girls in distribution and supply chain, and across the corporate footprint when scaling.
- The private sector becomes more adolescent-girl-centered.

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**Nike Foundation’s Economic Empowerment Guidelines Policy**

Worldwide, economic exploitation of girls is all too common. The Nike Foundation established strict guidelines to make sure that partner programs involving economic activities created a positive and beneficial experience for girls.

**Required for all economic activities**

- Participation in economic activities must be voluntary.
- Economic activities must be performed in a safe and healthy place and may not threaten participants’ health, safety or welfare.
- Economic activities may not interfere with the participants’ educational plans and opportunities.

**Required for economic activities involving work**

- All work, except for unpaid internships, must be compensated. Participants in internships that are unpaid must be fully informed of that before work begins.
- Work must be performed in a safe and healthy workplace and may not threaten participants’ health, safety or welfare.
- Participants must be older than the age of compulsory schooling in the country where they live. Participants must be of minimum legal age to engage in work in their country and may in no event be younger than 15 years old.
- The organizations that provide work must comply with all applicable wage and hours laws, as well as all workplace safety laws and regulations.

**Required for economic activities involving provision or facilitation of financial services**

- Participants must meet all legal age requirements to access the financial products or services being offered. The economic activities themselves must comply with all applicable laws and regulations, including payment of interest where required and full disclosure to the participants of the financial risks involved.

**Learnings from Community-Based Engagement With the Private Sector**

Girls, even in early adolescence in low-income countries, have money and do save. Local savings and loan groups, such as Village Savings and Loan Associations (VSLAs), help them do it, while doubling as safe spaces.
A VSLA is a self-managed and self-capitalized microfinance methodology that offers simple, flexible, sustainable and informal savings and lending systems for members in markets outside of the reach of formal financial institutions. Often, a VSLA already exists in the community for women, so adapting them for girls can be a natural way to build on an existing community-based approach. A VSLA is designed to be simple, transparent and accessible for illiterate participants.

As members of a VSLA, girls save predefined amounts on a weekly basis in self-managed pools of funds. Groups lend from their own savings and decide the interest rate to charge on loans, giving girls access to credit. The savings group operates on a cycle, and the profits from loans are distributed to members at the end of each cycle, usually every 12 months. Girls use the small loans for income generation or other purposes, such as family expenses.

A VSLA offers a safe space where girls can meet and make friends, develop trust and engage with role models. Group lending with frequent meetings increases social capital by broadening and deepening social networks, and by building the assets girls need to have greater control over their lives. A VSLA can serve as a platform to deliver life skills, financial literacy, sexual and reproductive health education, and human rights knowledge. Girls learn how to save, borrow and repay loans.

Group-based saving can help girls access formal financial institutions, since money is pooled in much larger amounts. When the fund grows, groups can decide to deposit it into a bank or microfinance institution (MFI). The experience gives girls the knowledge and confidence to deal with financial institutions, including accessing loans and business-management support, for the rest of their lives. Individuals who have participated in VSLAs can thus be better prepared to access MFIs, which makes it potentially beneficial for such institutions.

Limitations: A VSLA is likely to work best in rural contexts where formal financial services are limited or inaccessible. The model is dependent on the consistent participation of members, who build and maintain trust among each other. Consequently, it may not be best suited for adolescent girls who migrate on a frequent basis. This model is also dependent on mandatory saving in groups. Each individual member is required to save the minimum amount agreed to by the group. If girls are unable and/or unwilling to save, they may be excluded from a VSLA.

All girls can benefit from learning entrepreneurial skills, even though not all girls will become entrepreneurs. Starting a business is not for everyone, and it is challenging regardless of gender, age or country. Yet girls learned important and transferrable skills from their entrepreneurship trainings, such as financial literacy and how to assess their interests, set goals and develop business plans to achieve those goals. Such skills are crucial to their economic security. Whether utilized through self-employment or wage employment, the skills acquired through entrepreneurial trainings helped girls earn enough to meet their basic needs.

It is important to note that entrepreneurship is not only about these specific skills but also about the confidence and courage to take the first step and then keep going forward. Therefore, entrepreneurial training should be complemented with life skills training, savings, mentorship and social support through developing networks of friends.

Another key component of entrepreneurship is business start-up support, including linking girls to financial institutions for loans and other services. In many countries, it is necessary to procure licenses and other legal documents before starting a small business, so it is critical to help girls navigate these requirements.

After a TechnoServe training, girls were given a small amount of capital to start small businesses. Some 376 girls started small businesses during the year, and 275 acquired wage employment. Girls were starting small and sporadic business, which they could then close quickly and start others. Some girls’ businesses took losses and closed, while others made very little profit. Others girls’ businesses experienced significant growth, with some girls moving from roadside open spaces to rented business premises. These businesses and the wage employment have helped the girls meet their basic needs, such as covering rent, food and basic medical care. Other girls with children were able to take their children to school or support their siblings with school fees. Under the TechnoServe grant, girls who started businesses but closed them soon after did so for reasons such as family responsibilities, pregnancy, relocation and competition; to return to school; and to seek employment.

Microfranchising is a promising strategy to cultivate entrepreneurship in a supportive environment. It may also have positive outcomes above and beyond entrepreneurship for girls. Microfranchises enable low-income adolescent girls to open ready-made businesses using proven strategies and an established brand to initiate new enterprises with minimal start-up costs and a lower risk of failure. The process involves the identification of businesses (“franchisors”) that can be easily replicated, thereby relieving franchisees of the burden of establishing new and risky businesses. Through this approach, adolescent girls can tap into an existing business with high name recognition, a well-defined cost structure and operational support.

Compared to starting businesses, microfranchising showed greater promise and positive outcomes for girls in the short- to medium-term. Microfranchising is a defined model with clear products and markets, marketing strategies and sales training. These existing structures — compared to the challenge of starting from scratch with a new business — made it easier for girls to be successful. Support from franchisors is key.

Microfranchising focuses on fast-moving consumer goods (such as beauty products and services) and provides girls with needed daily cash flow, allowing girls to immediately fund their basic needs.
Learnings From Institutional Engagement With the Private Sector

Financial literacy for girls is a critical first step to economic empowerment. Basic financial literacy improves girls’ knowledge, skills, saving and spending habits, budgeting, borrowing and ability to conduct other financial transactions. It is a competency that girls can apply immediately and continue to build throughout their lives. Financial education can also reinforce self-efficacy, self-esteem, agency and other critical aspects of adolescent development and outcomes that extend well into adulthood. Girls who learn money management principles understand the value of having their own savings accounts, become good bank customers and save more.

The most efficient delivery method for financial literacy is still not known. Club-based (or classroom-style) training effectively builds girls’ social, human and financial assets, which is especially important for the most vulnerable girls, but can also be expensive, making it much more difficult to scale and sustain.

Seeing girls as potential clients, and developing gender-specific marketing and financial products, helps financial institutions attract and retain girls — a critical demographic in the next generation of customers. Once financial institutions see out-of-school girls as potential clients, they need to develop girl-friendly products, e.g., ones that don’t require physical collaterals and have lower service fees, lower interest rates and outreach services.

Microfinance works best for groups of older girls with experience in savings and lending. For microfinance to work, girls need education on how to manage and repay loans. Generally, microfinance is best done as internal lending (an informal process) in a group setting for girls who already have experience with group savings and lending.

The Challenges of Microfinance

Initially, several of the partnership’s programs planned to connect girls to microfinance institutions. This proved challenging for several reasons:

- Many girls cannot qualify for credit, due to lack of collateral, lack of experience or age, or lack of the necessary documentation, such as government-issued identification cards.
- Many girls may not have easy access to microfinance institutions, as most of these institutions are in urban centers and towns and fewer are in rural areas.
- Adolescent girls’ microenterprises are usually too small, requiring savings of as little as $10 to get started, and this could be saved from savings or group loans.

Addressing microfinance challenges

The partnership has learned the importance of promoting savings (perhaps with a program-based matching incentive) during the skill-building phase, so that girls can accumulate sufficient savings by the time they’re ready to become entrepreneurs. Girls can try small activities with their own money and take “safer” risks as they learn. They can also match some of their savings to a loan to minimize the risk of a larger loan.

Projects can also negotiate with financial institutions to provide girls with access to loans. One Nike Foundation partner, Cardno Emerging Markets, has set a revolving fund with subsidized rates in Kenya, which significantly increased the ability of girls to access loans while beginning to prove their credit worthiness.

Limitations of working with formal financial institutions. The partnership’s grantees have worked to link girls to formal financial institutions, including banks and microfinance institutions. Some partners demonstrated success in working with formal financial institutions; others did not. Challenges arose due to engaging financial institutions too late in the program, regulatory barriers (in many countries, clients have to be 18 or older to independently open bank accounts), distance to banks and the fact that in most cases girls can only keep small amounts in the saving accounts. As a result, banks found it too expensive to operate savings accounts for girls (as is the case with most poor clients).

GRANTEES EXAMPLE

For Mercy Corps’ Educating Nigerian Girls in New Enterprises program, the integration of girls into the value chains of their choice increased retention rates, kept morale high, empowered beneficiaries economically and boosted household livelihoods. Girls also reported financial independence and control over their income.

Introducing value-chain integration early is critical to building community trust, motivating girls to remain in social asset-building programming and providing ample time for monitoring and supporting girls’ businesses. A value chain is the series of activities a company performs to add value to its product or service. It includes production, marketing and customer service. Supporting girls to be part of a value chain — either by formally linking them as suppliers of inputs and services, or linking them in delivery of products and services — can provide girls with self-employment opportunities.

• Seven to 10 months after the end of the intervention, girls who participated in the microfranchise program increased their weekly income by 30% (Brudevold-Newman, Honorati, Jakiela, & Ozier, 2017).
• Mentors noted an increase in the self-esteem and confidence of the girls in the project.
• Girls developed goals for what they wanted to achieve in life.

LONG-TERM RESULTS

A randomized control trial on this program compared the long-term impacts of the microfranchise intervention to a control group and a group that received a simple cash grant. The research found that 14-22 months after the end of the intervention, the girls who participated in the microfranchise program or received the cash grant no longer had an increased income. The medium-term income effects did not last, nor did girls from either group show lasting improvements in food security or living conditions, though participating girls were more likely to be self-employed (Brudevold-Newman, Honorati, Jakiela, & Ozier, 2017).

These results show that girls may need greater support over the long term to sustain benefits from microfranchising. In the short and medium term, it provides insulation from shocks during a critical phase of life.
It is important to include job placement and/or entrepreneurial support in economic empowerment programs. When organizations design programs that expand the scope of livelihoods beyond skill-building or training activities, it provides girls with the ability to find gainful employment.

AGI Liberia incentivized training providers to assist girls after the training with job placement and business advisory services. The project results were impressive: among the treatment group, employment (wage or self-employment) increased by 47 percent and average weekly income increased by 80 percent, compared to a control group (World Bank Group, 2015).

Learnings From Nontraditional Engagement With the Private Sector

SPRING is a socially minded business accelerator seeking to make a significant positive impact on the lives of adolescent girls across East Africa and South Asia by driving the development and distribution of girl-serving products and services. SPRING identified ventures offering products that can improve the lives of girls and provided expertise in business growth, investment readiness, design, innovation and marketing to help drive these ventures forward. The products and services supported by SPRING helped girls stay safe, learn, and earn and save money. Learnings from SPRING are outlined below (SPRING, 2017).

Girl-focused products and services must make up the core of business growth to get traction. Otherwise, they will be viewed as a “side project” and may be discontinued when accelerator funding runs out. Integrating a girl focus into the existing business was more sustainable than setting up these products as a separate endeavor.

Adjusting a healthy business to impact girls is more effective than updating a poor-performing business that already reaches girls. To adjust, businesses need to create evidence-based theories of change to articulate how they will both benefit girls and increase business growth.

Investors need to be educated about the value of girl-impact businesses. It is not enough to integrate a girl focus into a business. In addition, accelerators must identify, educate and mobilize investors regarding the business opportunity of girl-focused products and services.

Pivoting business models takes time beyond the accelerator. Businesses need time to learn, prototype, refine, monitor progress and pivot based on learnings in the marketplace. The time required typically extends beyond an accelerator program.

If designed properly, human-centered research can reveal powerful findings that businesses need to pivot to girl-focused products and services. Such efforts involve identifying the right target users and asking the right questions. Human-centered design can’t answer how big a market opportunity is, but it can answer what motivates certain potential customers (girls) to make certain choices.

II. LEARNINGS: OPERATIONAL DETAILS

As with all programming areas, practicing girl-centered design is essential when working with the private sector. Companies may need to be coached on how to work with and for girls. Such design is especially important because private-sector engagement is a relatively new area of girl programming. Girl-centered design allows companies to tailor their programs to girls’ needs and continually learn, iterate and update. It also allows companies to hear from girls in ways they might not have before, creating a potentially lasting impact that could change the company’s way of working with girls in the future. The best partnerships came from engaging companies fundamentally committed to adolescent girls’ needs.

Creating safe spaces for adolescent girls to meet and network with friends is a critical component of economic empowerment programs. Girls are safer when they have the support of the friends and mentors found in a safe space. Safe spaces facilitate activities such as group saving, learning sessions on financial literacy and visits from bankers, educators, health care workers and career advisors. Some programs have held safe spaces in professional settings (such as universities and government buildings) or have organized field trips to local institutions such as banks or the local land titling office. These practices both inspire girls and create a sense of entitlement to community resources. Use of professional settings is best suited for programs that aim to prepare girls for the formal workforce. See Chapter 2 for more on safe spaces.

Incorporating holistic asset-building makes programs more successful. Programs focused on providing income-generating opportunities or financial services gain more engagement from girls and stronger growth in assets if they incorporated social asset-building and lessons about other goals and challenges in girls’ lives. See Chapter 4 for more about building assets.
GRANTEE EXAMPLE

CARE’s Ishaka project in Burundi aimed to help girls earn and save income. However — recognizing that girls who had more control over their income would be more able to negotiate sexual relationships — it also included a reproductive health and rights advocacy component. For girls in the program, the age of first sexual intercourse markedly increased, and they were less vulnerable to sexual exploitation.

THE ROLE OF NGOS IN PRIVATE-SECTOR PARTNERSHIPS

Regardless of the model of engaging the private sector, it is best practice to include NGOs, or local or community-based organizations, as partnership managers between girls and private-sector companies. NGOs can:

- Serve as connectors between girls and the private sector — girl-serving NGOs know girls and can translate their needs and experiences to the private sector
- Help to facilitate opportunities for private-sector partners to engage with girls directly — NGOs with staff whom girls trust can help girls build the confidence to engage with private-sector partners on their own
- Establish and manage safe spaces alongside the private-sector intervention, identifying and recruiting girls (Chapter 1), setting up safe spaces (Chapter 2) and identifying and training mentors (Chapter 3)

SPOTLIGHT: Women’s World Banking

Creating Girl-friendly Savings Products

Location: Dominican Republic and Mongolia

Duration: 2008-2012

Problem: Girls lack the skills and financial assets necessary to achieve economic independence and security.

Program Solution: Women’s World Banking created savings products tailored to young and adolescent girls in Mongolia through Banco ADOPEM. Youth-friendly marketing and outreach strategies brought girls in, and financial education — included in the package — encouraged girls to take charge of their own finances.

In both countries, girls could open the youth-controlled savings accounts with a small deposit. Banks in both countries also made girls feel welcome by posting branded signs at teller windows and providing stools to help younger girls reach the tellers. Furthermore, products were culturally appropriate. For example, upon opening an account, the bank in the Dominican Republic gave girls an alcancia (“savings can”). Cans are traditionally used for saving in the Dominican Republic. At home, girls would gradually fill the can with coins and then bring in the full can for a savings deposit.

Results: Based on an impact study assessment of the youth savings program in Mongolia:

- Savings Plus girls (those who opened an account and participated in financial education) saved more on average than Savings Only girls (those who only opened an account) or comparison girls (those who neither opened an account nor participated in financial education). Financial literacy was the first step to economic empowerment.
- Intervention girls were more comfortable talking to bank staff and discussing financial matters with their parents.
  - Most parents whose daughters received financial education and opened a savings account talked about financial education concepts with their girls, while virtually no parents of those who received only savings did.
  - According to the girls, the praise and encouragement they received from their parents was very important.
- Program participants had more control over their savings than comparison girls, whose parents played a more significant role.
- Savings Only and Savings Plus girls reported a sense of pride in managing financial affairs and a greater desire for financial autonomy.
- Youth savings accounts have become a permanent product, available at every XacBank and Banco ADOPEM branch in both countries. The accounts have seen steady growth, with more than 50% of the accounts held by girls.
- Gender-specific marketing gained more traction among girls. For example, in the Dominican Republic, Banco ADOPEM developed girl-centered marketing materials, such as differentiated passbooks, which were popular among girls.
- Both banks viewed youth accounts as worthwhile to help secure a base of lifelong, loyal customers.

By the end of the grant period, 8,494 youth had an Aspire savings account at XacBank, of which 6,708 (79 percent) belonged to girls. The average balance was U.S. $71. For the Dominican Republic (Banco ADOPEM), 14,004 youth had a Mía savings account, of which 8,121 (58 percent) belonged to girls. The average balance was U.S. $16 overall and U.S. $116 for girls.

In the Dominican Republic, four years after launch, Mía clients made up 8 percent of all Banco ADOPEM clients. One in five Mía clients were new to the bank through the Mía program. While the product was designed for girls, it was also offered to boys, both to respond to parents’ feedback and for financial sustainability reasons.

Women’s World Banking has applied learnings from these programs to the development of youth savings propositions in Nigeria, Ethiopia, Tanzania and India.
### Learning Questions

- Did girls realize economic gains such as augmented savings, income, access to financial products or improved financial literacy through program participation?
- Did girls become better prepared for the job market or entrepreneurship through vocational and entrepreneurial training?
- What other gains did girls achieve in non-economic indicators that are important for their future success?

### Potential Indicators (see appendix for more)

#### Financial literacy:
- Has a financial goal
- Has a savings plan
- Has control over her finances
- Understands the obligations of a loan

#### Career and employment:
- Has considered what kind of job she would like to have and understands a realistic path to get there
- Has a productive skill that earns money
- Understands the risks associated with certain types of unsafe work

#### Financial assets:
- Has enough savings to start a new economic activity
- Has enough savings to cover the costs of minor emergencies
- Has a bank account

#### Physical assets:
- Owns an asset that she could use to start a new economic activity
- Owns an asset that she could sell or rent to cover the costs of a minor emergency
- Owns an asset that she could sell or rent to cover a large life cost

Note that it is also important to track social assets in addition to these.

### Enabling Environment

#### Families and communities:
- Families and community support for girls’ economic activity, including increased mobility outside home

#### Systems:
- Policymakers and private sector recognize girls as a high-impact investment and develop girl-responsive policies, products and services

### Data Collection Tools

- Qualitative and quantitative pre and post studies with girls
- Key business performance indicators from the private-sector entities with which a program is working
- Qualitative methods with private-sector entities to explore causation and lessons

### Opportunities for Further Exploration

- What are the longer-term impacts of economic empowerment programming for girls?
- What are the best ways to support girls in microfranchising so that benefits are sustained over the longer term?
- How can programs integrate cost recovery without alienating the most vulnerable girls? What local or regional funding may be available outside of girls and their families?
- What new career paths are emerging that are not yet gendered, and how can girls be best prepared to enter those?
- What are promising practices to grow the field of girl-centered businesses?
SUPPORTING GIRL CHAMPIONS TO SPEARHEAD ORGANIZATIONAL CHANGE

WHY IT MATTERS

Organizational change happens from the inside. It requires people pushing their organizations to prioritize girls in institutional priorities, funding decisions, program design, and monitoring and evaluation. We call these people girl champions. Success requires strong leadership, systems, structures, and organizational and staff capacity.

But girl champions do not need to be senior leaders; they can be strengthened at every level of an organization. These champions need support for the organizational change to be successful and sustainable. The partnership cultivated and supported girl champions because we saw there was a gap in organizations, a lack of people who had the technical and financial resources they needed to advocate for girls.

“Learning about girls-centered programming from around the globe [as an Atlas Corps Fellow at the Nike Foundation] motivated me so much that I decided to bring the learning back home to start an initiative of my own, and translate the learning to unleash the potential of adolescent girls in Nepal.”

— Medha Sharma, founder and president, Visible Impact; former Atlas Corps Fellow, Nike Foundation
LEARNINGS –
What success looks like when girl champions are supported in making organizational change:

- Girl champions have a stronger sense of adolescent girls’ needs when designing programs.
- Organizations begin to use girl-centered data to inform decision-making.
- Organizations allocate more resources to girls and deliver higher quality programs for girls.
- Organizations bring an adolescent girl lens to other aspects of their work.

I. WAYS TO INVEST IN GIRL CHAMPIONS

COMMUNITY-BASED/INFORMAL
Building girl-capacity through experiential workshops and bootcamps, and through coaching

- Goals: Build community, build capacity and drive better programming and more resources to girls
- What it is: Bringing together girl champions from within one organization or across several organizations for dedicated capacity building
- How it works:
  - Experiential workshops and bootcamps (example: Girl Effect University; see Spotlight on page 86)
  - Coaching (example: Girl Effect University)
  - Ethnographic field visits, spending time with girls to understand their daily realities
  - Reinforcing commitment and building skills to work with girls

INSTITUTIONAL
Building communities of practice

- Goals: Providing peer support and skill sharing to strengthen organizations’ work with girls
- What it is: Cultivating networks of girl champions within and across organizations (example: Learning Network grants to Mercy Corps; see Grantee Example on page 84)
- How it works: Supporting long-term community organizing and capacity building

II. LEARNINGS: OPERATIONAL DETAILS

NONTRADITIONAL
Bringing girl champions in-house to learn on the job

- Goals: Champions take new, girl-specific capacity back to their organizations and continue to invest in girl programs
- What it is: Fellowship program
- How it works:
  - Mid-career professionals from NGOs are embedded at an organization like the Nike Foundation and learn girl-specific capacity alongside staff
  - Mutually beneficial exchange of talent

EQUIPPING GIRL CHAMPIONS TO DRIVE CHANGE

Girl champions benefit from:

- Opportunities to develop their own professional capacities, including training to deliver girl programs
- Colleagues within their organization who receive the same training and development opportunities, which provides collegial support and institutional continuity if a champion moves on
- The ability to conduct girl-centered research and evaluations, and implement experiential learning programs, so the institution gains expertise and thought leadership
- Support from external experts — such as sector specialists — in providing technical guidance, mentoring and coaching
- Opportunity and recognition, including a public presence, which allows girl champions to travel, speak at conferences, dialogue with trailblazers and establish credibility and thought leadership
- Ongoing connections to, and support from, leaders in the field; girl champions can then become mentors themselves; this is the cascading leadership applied to practitioners
- Within their own organizations, a direct line to those in leadership positions with budget authority, a network of people genuinely invested in adolescent girls, opportunities to engage early in the program design and proposal response process, and the tools to present their case to colleagues
These small changes include:

- Changing the meeting location, length, frequency or timing in response to participants’ schedules or other competing responsibilities
- Tailoring program content or activities to reflect participants’ age, ability (e.g., literacy), life stage, or likes and dislikes
- Conducting outreach to parents or other gatekeepers to build support for girls’ participation in the program

“When we built the capacity to provide staff with technical assistance on adolescent girl issues, that was absolutely critical. But it took five years from the first LAN [Learning Action Network] grant to get adolescent girls on Mercy Corps’ strategic roadmap. You need sustained attention and resources over time to achieve that.”

— Lynn Renken, former Nike Foundation Fellow and former Mercy Corps’ country director in Kenya

**FUNDING FOR INSTITUTIONAL CHANGE**

Adequate funding — concerning both the amount of a grant and the length of a grant cycle — is necessary to drive institutional change. Demonstrating measurable change through girl programming takes time. Effectively supporting a girl-focused organization often requires a commitment to multiple rounds of funding.

**TYPES OF FUNDING**

- **Grant funds:** Funds for specific programs
- **Capacity-building funds:** General operating support to build organizational capacity
- **Opportunity funds:** Small amounts of funding to carry out girl-focused research, so teams have the data to back up their proposals. Opportunity funds can also be useful in testing new girl-program approaches within institutions.

“The opportunity fund money was really important. It provided small investments that motivated our field people to design pilot projects that would enable them to compete for institutional funds. In one case, a $200,000 investment ended up yielding $37 million in institutional funds. So that money is a catalyst that gets people really excited to see what they can do.”

— Lynn Renken, former Nike Foundation Fellow and former Mercy Corps’ country director in Kenya

**GRANTEE EXAMPLE**

Mercy Corps created a Girl Learning Network to encourage girl-focused work. Key elements included an Adolescent Girl Advisor at Mercy Corps headquarters, an innovation fund, technical assistance and training, and a network of girl champions.

Mercy Corps supported a series of bootcamps for girl champions from its country offices all over the world, with four days of exploration of best practices, tools and learnings. At the end of the workshop, participants created adolescent girl action plans that detailed how to apply workshop learnings to their specific programming. Since participating in the bootcamp, many of those who attended have adapted its lessons to share with their team members at the country and subnational levels. The bootcamp model was first used by the Population Council and was later used by Girl Effect University.

Girl champions learn best through in-person engagement, though technology-enhanced ongoing training (e.g., webinars) and networking (e.g., virtual learning communities) can supplement in-person support. Girl champions benefit from direct contact with girls themselves (e.g., field visits, ethnographic research methodologies, learning journeys) and with their peers, where they can share strategies and learnings.

Girl champions need time — more than one program cycle — to learn, practice and pass on knowledge, but applying learnings to make small structural changes mid-cycle can have an immediate impact on program efficacy. When girl champions do not have the flexibility to make major changes mid-program — because the program’s structure and practices must be maintained until the end of its funding cycle — they can still look for ways to make small changes.

Grant funds are essential to creating programs for girls, but they are insufficient for driving institutional change. To build girl-friendly change at the institutional level, organizations need capacity-building funds.

But funding alone, whether targeted or flexible or both, is insufficient. Without an organizational mandate and girl champions to carry it out, simply allocating funds in a budget won’t make adolescent girls a priority.

**Ensuring Girls’ Safety**

Adopted from the Girl Safety Toolkit, please see the Girl Safety Toolkit for additional strategies.

**Roles and responsibilities for girl safety**

Key stakeholders within the proposed or existing program have various roles and responsibilities to keep girls safe:

- **Organizational staff and partners** have a responsibility to fund, manage and deliver programs and projects in a manner that reduces or eliminates risks to girls.
- **Service providers** (e.g., schools, health centers, banks) have a responsibility to deliver services in a manner that does not put girls at risk of harm.
- **The community** has a responsibility to strengthen informal community protection mechanisms that can support girls and help them safely engage in programs.
- **Local and national authorities** have a responsibility to implement laws and policies that keep girls safe.
- **Girls’ families** have a responsibility to ensure, as far as they are able, that girls are safe.
- **Girls themselves** can play a role in their own safety. Girls understand risks and can contribute to the design of safer program interventions. They can also implement safety strategies of their own, but they must understand that if their safety is compromised, it is not their fault.

**Girl Champion Support Tools**


Firelight Foundation also offers a series of tools supporting capacity development for community-based organizations.
PARTNERING TO REALIZE THE GIRL EFFECT

SPOTLIGHT: Girl Effect University
(Now called GirlSPARKS and managed by Mercy Corps)

Location: Global
Duration: 2011–present

TRAINING GIRL CHAMPIONS

Problem: There are not enough girl champions at all levels within NGOs.

Program Solution: Girl Effect University (GEU), an initiative to build NGO capacity, delivers training, tools, inspiration and networks for adolescent girl practitioners. GEU began with experiential workshops on how to identify and reach specific segments of girls. Later, GEU provided training paired with targeted coaching and engagement in communities of practice. GEU was later moved to Mercy Corps and renamed GirlSPARKS.

GEU activities included:
• Engaging country-level stakeholders in co-planning and implementation of GEU activities
• Employing interdisciplinary delivery teams
• Using a mix of innovative, interactive adult learning methods
• Disseminating clear, practical approaches, tools and materials
• Including prepared adolescent girls in GEU activities as “experts in their own lives” and sharing strategies to engage them in programming
• Using action plans, incentives and rewards combined with rapid follow-up to encourage application of GEU learnings
• Providing ongoing customized technical support during program implementation through coaching and mentoring of program teams at the institutional level
• Creating platforms to encourage and enable practitioner networking through active GEU alumni communities

Results: More than 200 girl champions were trained by the end of the Nike Foundation-run GEU in 2015. An evaluation found the following results in the months or years following participation in GEU:
• Of survey respondents, 91% reported consulting with girls in program design and during implementation.
• Of survey respondents, 64% reported that their organizations had initiated new adolescent girl programs since their GEU experience.
• Not only does the number of girls served by the programs appear to have increased, but the diversity in the segments of girls that organizations report working with also appears to be more targeted after GEU participation.
• Of survey respondents, 60% reported that they have documented positive changes in the family, community or wider environment around adolescent girls as a result of GEU-related programming changes.

"After the GEU workshop, I took another look at some of our programs. And while they addressed girls, they were not really reflective of girls’ needs. So I have been looking for ways to adapt. For example, in our Integrated Family Health Program, we are working to make the curriculum for training providers in adolescent sexual and reproductive health more responsive to what girls say they need."
— NGO, Ethiopia

III. M&E: SUPPORTING GIRL CHAMPIONS

Learning Questions
• Has the number of girl champions grown over time in a given organization?
• Has the level of funding for targeted adolescent girls programming changed over time?
• What has worked with a particular organization to increase girl champions’ influence over time?
• Has the connectedness of girl champions within and across organizations changed over time?
• Has the field of girl-serving organizations changed or strengthened over time?
• Is there more intentional girl programming as a result of girl champions?
• Are girls’ needs being considered?

Potential Indicators (see appendix for more)
• Grant funding for girls from external donors
• Institutional funding for girls from organizational unrestricted funds
• Presence of girls in institutional strategies
• Policymakers and the private sector recognize girls as a high-impact investment and develop girl-responsive policies, products and services

Data Collection Tools
• Qualitative pre and post inquiries
• Interviews of girl champions
• Formal or informal tracking of girl-focused institutional and grant funding

OPPORTUNITIES FOR FURTHER EXPLORATION
• How can the sector build effective commitment and buy-in at different levels of an organization?
• What can research and experience tell us about the strongest approaches — such as training v. coaching — to building practitioner capacity?
• How can technology be used to support practitioners and link them in communities of practice?
• How can the sector build in institutional sustainability, so it is not the responsibility of one girl champion to lead and integrate programming? How does this kind of approach extend beyond a specific initiative and funding to be integrated into organizations’ strategies and priorities?
CHAPTER 8

SHAPING THE AGENDA

WHY IT MATTERS

The global development agenda is a complex system. At the highest levels, the agenda is defined by global covenants and strategies such as the Sustainable Development Goals (SDGs), the Education for All goals, the Cairo International Conference on Population and Development agenda, and the Every Woman Every Child Global Strategy for Women’s, Children’s and Adolescents’ Health. These agendas were crafted with extensive input from stakeholders at all levels: the United Nations (UN) and other multilateral organizations, donors, governments, advocates, practitioners and — when they work best — the people they intend to serve.

Whether global goals translate into action on the ground depends in part on civil society and grassroots pressure to hold leaders accountable, and in part on sufficient political will and funding from the largest and most global donors in international development. Organizations such as the World Bank Group, USAID, DFID and the Bill & Melinda Gates Foundation have the resources to influence programming.

Importantly, these global leaders express the global agenda and shape its future at several annual conferences: the World Economic Forum meetings in Davos in January; the Clinton Global Initiative (CGI) and UN General Assembly meetings in New York in September; and the World Bank Annual Meetings, also held in September.

The global development agenda matters because it defines the funding available for development programs. Getting — and staying — on the global development agenda is essential to expanding the reach of the successful local, regional and national adolescent girl initiatives now underway.

LEARNINGS – What success looks like when shaping the agenda for girls:

- Development organizations listen to girls in new ways.
- Girls are a part of agenda-setting meetings.
- Girls are part of development covenants.
- More resources go to intentional and focused adolescent girl programming.

“Investing in girls is both the right thing to do, and the smart thing to do. It has a powerful ripple effect across all areas of development, and reaches forward to future generations. ... We need to make sure that our initiatives are reaching all girls: girls in extreme poverty; girls in isolated rural areas; girls living with disabilities; girls in indigenous communities; girls who are refugees or displaced within their own countries. ... Let us all work hard to make sure we count all girls, because all girls count.”

— Ban Ki-moon, former secretary-general, United Nations
I. WAYS TO SHAPE THE AGENDA

National-level advocacy. Such advocacy involves shifting the political compact to value girls in national systems including education, health care, inheritance and property rights, and the legal system.

HOW?
- **Building coalitions** with organizations such as Girls Not Brides. Girls Not Brides supports both international and national-level advocacy to end child marriage. It uses a national partnership umbrella organization strategy to develop, drive and implement strategies. As a result, several high-prevalence countries have launched national plans to end child marriage.
- **Advocating local legal change** to make girl-friendly laws — for example, allowing girls to obtain ID cards, open bank accounts, own assets and inherit property.
- **Using the judicial system** to affect policy change with organizations such as Equality Now, whose Adolescent Girls Legal Defense Fund supports girls fighting specific cases of rights abuses in order to change case law at the national level. Equality Now has found that setting precedent through casework can lead to behavior change at the community level by educating communities, instigating supportive policies and deterring violations through enforcement of the laws. Strategic litigation has the biggest impact when combined with timely grassroots advocacy that creates public awareness and momentum for systemic change. And the enforcement of the law can accelerate change by reducing harmful social norms and practices that discriminate or even promote violence against adolescent girls.

GRANTEE EXAMPLE

In 2006, Zambian teacher Edson Hakasenke summoned one of his 13-year-old students to his home under the pretense of picking up school papers — and raped her. He threatened the student, R.M., into silence, but the abuse came to light several weeks later when she was diagnosed with a sexually transmitted disease, contracted during the rape. Her aunt and guardian filed a complaint with the headmaster, who acknowledged a pattern of abuse by Mr. Hakasenke but denied any school responsibility.

R.M.’s aunt contacted a lawyer, who filed a civil suit against the teacher, the school, the Zambian Ministry of Education and the attorney general as legal advisor to the government. Through its Adolescent Girls Legal Defense Fund, Equality Now advised R.M.’s lawyer on applicable international and regional law relevant to her case. Equality Now also convened and strategized with a coalition of civil society organizations in Zambia to develop a program to address cases of violence against girls by teachers.

In 2008, in a landmark decision, the High Court in Lusaka awarded R.M. U.S. $14,000 in damages for pain and suffering, mental torture and medical expenses. Calling the police’s failure to bring charges against the teacher “a dereliction of duty,” the judge referred the case to the director of public prosecutions for a possible criminal prosecution. He further urged the Ministry of Education to set regulations to prevent more students from being raped by teachers.

“...it’s remarkable that, in not much time, the Nike Foundation generated a conversation on investing in adolescent girls. They weren’t 100 percent responsible, but they helped bring interest and energy and intellect to the table to substantially shape the field among donors like DFID and the World Bank, and across a variety of actors that had not focused on girls such as the World Economic Forum, as well as media. They elevated interest and awareness, got many more people starting to talk about adolescent girls, and helped drive substantially more funding to programs for girls. There is so much more to do and too little funding still goes towards girls at the margins, but Nike Foundation deserves credit for helping change the playing field. It’s an interesting example of how foundations can punch above their weight — creating much more influence than their financial investments alone.”

— Cynthia Steele, executive vice president, EMpower

GLOBAL ADVOCACY

This advocacy involves getting girls on the agenda, which could drive sustained resources to girls.

HOW?
- **Lifting up the voices of girls to advocate for their priorities.** Girls’ voices are one of the most powerful forces available to shape the agenda. Girls give stories to complement the data and meaning to the partnerships. If girls are in the room and prepared, they can demand attention, answers and change.
- **Global storytelling.** Effective communications, such as Girl Effect videos, elevated the urgency of the issue and provided clear guidance on how to address it. Leveraging them with thought leaders at global forums such as the World Economic Forum in Davos and CGI helped to shape the agenda.
Learnings from a Decade of Delivering for Girls

PARTNERING TO REALIZE THE GIRL EFFECT

The Girl Effect: Shaping the global agenda by making the case for girls

Getting global leaders to go from minimal mentions of girls in development strategies to investing millions was a major challenge for the various organizations advocating for girls a decade ago.

The Nike Foundation launched the Girl Effect in 2008 with financial and intellectual contributions from the NoVo Foundation and NIKE, Inc., and in collaboration with key partners such as the United Nations Foundation and the Coalition for Adolescent Girls. The name, “the Girl Effect,” captured the core idea — that the cause was focused on girls — but also that something additional happened when girls’ potential was unlocked. This perspective moved girls from the role of victims needing help to the role of catalysts brimming with potential. And that perspective, the Nike Foundation team believed, was central to getting the attention of policymakers.

While reinforcing our core belief that investing in girls is fundamental in its own right, the Girl Effect concept also tells the story of girls creating a ripple effect of social and economic change for their families, communities and nations.

The power of storytelling

The team created a short video that brought the Girl Effect to life. Unlike most social cause videos at the time, it used no imagery of children, no earnest voice-over and no moody music. Instead, it used moving type and simple animated graphics against a color scheme of black, white and orange. The copy — hopeful, inspiring, accessible — asked the viewer to imagine a girl in poverty. Then it explained how investing in that one girl could unleash her potential — and, multiplied by millions, everyone else’s as well.

The video was created to announce the launch of the Girl Effect and the partnership between the Nike Foundation and the NoVo Foundation. It was shared at meetings such as the World Economic Forum, World Bank Annual Meetings and similar forums. The video, like the message beyond it, spoke to the head and the heart, and captured a sense of possibility. Another video, “The Clock Is Ticking,” was created to generate further momentum. It launched in 2010.

The Girl Declaration: Lifting up Girls’ Voices

“Make me visible, make me count” is one of the guiding principles of the Girl Declaration, a call to action to put girls at the heart of the post-2015 development agenda. Another is: “Don’t forget me because I’m too poor, too distant, too silenced for you to know I am here.”

Girls’ perspectives were central to the development of the declaration. These perspectives were gathered through workshops with more than 500 adolescent girls living in poverty in 14 countries. The girls were asked to reflect on their lives, opportunities, challenges, goals and dreams, and their thoughts were published in ICRW’s “I Know. I Want. I Dream.” Their words became the Girl Declaration.

WHAT WORKED

The Girl Declaration helped convene under one banner the diverse voices of several advocacy organizations, a number of which were also funded by the partnership. It brought together a girl caucus to inform the SDGs.

RESULTS

Because of the advocacy efforts of several groups, including those behind the Girl Declaration, many of the SDGs specifically include girls. SDG 2 addresses the nutritional needs of adolescent girls. SDG 3 includes universal access to sexual and reproductive health. SDG 4 targets include full access to primary and secondary school and a commitment to erasing gender disparities in education. SDG 5, on gender equality, includes a stand-alone target to eliminate child marriage and FGM/C. SDG 6, on water and sanitation, includes a target that pays special attention to girls.
II. LEARNINGS: OPERATIONAL DETAILS

Girl-led advocacy is powerful, and it takes extra thought and planning to support girls performing such advocacy safely and well. Preparatory workshops are critical to equipping girls with the confidence and skills to share their stories and make their voices heard. Adult-led events and forums are not naturally welcoming to girls. Work with event organizers to ensure that meaningful and safe participation from girls is possible before, during and after the main event. Make sure girls have the opportunity to engage meaningfully and not be tokenized. In addition to speaking or writing roles, participating girls, when comfortable, can be given a clear action to take during events, which can be especially powerful. For example, the Girl Declaration Joint Advocacy Group equipped girls with bracelets that shared a powerful statement from a girl about her dreams for her future. Whenever the girls were on panels or in meetings with stakeholders, they would ask to tie a bracelet on the hands of the other panelists and stakeholders.

Forge partnerships to amplify advocacy toward a shared set of principles. No one organization can shape the agenda alone. Working in partnership with organizations or individuals who represent different points of view — those of girls, the major systems in girls’ lives (school and health), practitioners and donors — aligns and amplifies diverse voices. Each member of the partnership should bring a perspective that adds value, while advocating for common principles. It is important to include partners who have access to, or know how to conduct advocacy with, the decision-makers with the power to shape the global development agenda.

Use data, but lead with the voices of girls to bring data to life. Data make the case for investing in girls. Girls’ voices and stories make decision-makers want to invest in girls.

Make the economic case for the benefits of investing in girls — and explain the costs of ignoring girls. Supporting girls is a moral imperative. First and foremost, creating pro-girl policies is the right thing to do. Creating these policies is also the smart thing to do. Because policymakers’ decisions often are driven by budgets and bottom lines, use evidence to demonstrate the high cost to the government and to the national economy of maintaining the status quo — of current challenges facing girls, such as experiencing child marriage, dropping out of school and having an unintended pregnancy. Then illustrate the return on investment, or even savings, of pro-girl policies that address these issues.

Creative execution matters. Cutting through the noise to reach global thought leaders in a way that engages hearts and minds takes exceptional creative execution. It takes strong branding, marketing and advocacy — and critically, the voices and experiences of girls — to speak the truth of girls’ lived experiences.

GRANTEES EXAMPLE

The Coalition for Adolescent Girls ("the Coalition"), founded in 2005 by the United Nations Foundation and the Nike Foundation, has since become an independent, self-funded, and member-led and -driven organization dedicated to supporting, investing in and improving the lives of adolescent girls. The Coalition brings together more than 80 international organizations that design, implement and evaluate programs that benefit girls in the poorest communities and advocate for girls’ rights around the world. It provides a unique platform for organizations to share information, tools and resources; find points of intersection and opportunities for collaboration; build technical capacity, and strategize on best practices. The Coalition has experienced three phases of growth and development: From 2005 to 2007, the Coalition concentrated on making the case for adolescent girls and encouraging multi-sector actors to invest in girls. From 2008 to 2009, the Coalition worked to build the evidence base of adolescent-girl-specific research. In 2010, following a diagnostic assessment, the Coalition restructured. Today, the Coalition drives new and improves existing programming, policies and investments that promote the use of existing tools and evidence for girl programming. It also facilitates increased capacity of member and nonmember organizations to design, implement and evaluate girl programming. The Coalition was influential in ensuring that girls were represented across the 17 SDGs. Members seek to influence standards of practice across diverse sectors of programming in development and humanitarian contexts to ensure that the needs of adolescent girls are met.

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Ensuring Girls’ Safety

Adapted from the Girl Safety Toolkit. Please see the Girl Safety Toolkit for additional strategies.

Here are some safe program interventions:

- Train and prepare girls for their role, especially if they are speaking at events or in public.
- Work with event organizers to ensure that meaningful participation from girls is possible before, during, and after the main event.
- Ensure that girls travel with a peer or adult supporter.
- In cases where only a few girls travel or speak on behalf of others, ensure that the selection of those few is transparent and, if possible, participatory.
- Identify opportunities for girls to debrief on the results of the activities and how they feel about having conducted them.
- Avoid using girls as a tool for a particular organizational goal or idea in a way that limits their potential participation, leadership and impact.
- If there are no safe ways to allow girls to advocate in public, bring girls’ voices into the room in other ways, such as through written statements or video.
- Compensate girls for their time by providing a stipend.

Resources

- Plan International’s Advocacy Toolkit
- Equality Now’s “Learning From Cases of Girls’ Rights”

III. M&E: EFFORTS TO SHAPE THE GLOBAL AGENDA

In addition to tracking larger policy and funding trends, it is extremely important to center girls’ experiences and feelings in their advocacy journey.

Learning Questions

- Are our efforts to get girls on the agenda succeeding?
- Are there more resources being directed toward intentional programming for girls?
- Has attention to girls at big events or in major agreements changed over time?
- Are girls’ needs reflected in national policy, budgets and international agreements?
- How have girls benefited from being on the agenda or participating in agenda-setting?

Potential Indicators (see appendix for more)

Girl-level indicators (adapted from Plan International):

- Girls report feeling they have the ability to lead groups
- Girls report feeling they have the information needed to make informed arguments
- Girls report feeling they can approach important people with ease
- Girls report feeling they are comfortable speaking out in public

Additional indicators:

- Government and private donor funding for girls
- Presence of girls on government and donor institutional strategies
- Presence of girls at big global development conferences
- Increase in positive legal environments, and policy and budgeting for girls
- Media mentions of girls
- Data on girls’ outcomes
- Policymaker awareness of girls’ needs
- Girls’ self-esteem and confidence as a result of direct advocacy or participation
- Policymakers and the private sector recognize girls as a high-impact investment and develop girl-responsive policies, products and services

Data Collection Tools

- Observational inquiries before and after a certain date or activity
- Interviews and storytelling with girls, especially through girl-created photo and video
- Diaries with girls

OPPORTUNITIES FOR FURTHER EXPLORATION

- How might the field build evidence that makes the explicit link between investments in girl programming and measurable changes in national targets? Examples of such strategies include:
  - Delaying the age of marriage, first childbirth and dropping out of school
  - Reducing rates of HIV transmission
  - Promoting improved academic performance and moves to viable livelihoods
CHAPTER 9

SCALING UP TO REACH MORE GIRLS

WHY IT MATTERS
To be clear, bigger is not always better. In many cases, a small, locally led approach remains the best and most transformational approach for partners and for specific segments of girls. But when appropriate, scaling up can offer a pathway for programs to reach many more girls who are in similar situations, denied their basic rights to a safe and thriving childhood, adolescence and adulthood. When it makes sense, scaling up an effective program provides girls the knowledge, skills and assets they need and deserve.

I. WAYS TO REACH AS MANY GIRLS AS POSSIBLE

COMMUNITY-BASED/INFORMAL
• Leverage and expanding informal networks
  What it is: Building on existing but not fully formalized structures that exist in the community, such as self-help groups or community-based grassroots organizations.

INSTITUTIONAL
• NGO-led piloting, replication and expansion
  What it is: Building up existing semi-formal institutions to serve more girls. Piloting in one small area. Replicating the program to make sure it works for similar segments of girls, and similar segments of mentors, in a few other areas. Expanding to many more areas or countries.
• National or local government adaptation and expansion
  What it is: Scaling up through government-run institutions such as schools, clinics or agriculture extension services.

LEARNINGS –
What success looks like at scale:
• Programs reach more girls.
• Positive outcomes multiply across communities and countries.

“We never invested just to invest, but to learn how to reach all girls in poverty. To find the models that scale up, you have to start with the concept of scale in mind.”
— Maria Eitel, Co-Chair, Nike Foundation; founder and chairwoman, Girl Effect

NONTRADITIONAL
• Content expansion through technology
  What it is: Reaching many more girls with what is typically in-person content, delivered through technology instead. This can be as an add-on to an in-person program or with specific content delivered through technology only.
II. LEARNINGS

Leveraging informal networks for girls requires knowing those networks deeply enough to:

- Identify and build on the groups (grassroots organizations or self-help groups) that are most committed to working with girls
- Identify the ways existing group members can bring in adolescent girls already in their lives, such as by mothers inviting their daughters or older sisters inviting younger sisters

Scale partnerships should depend on the program context, scale mechanisms available and funding available. Scaled programs should remain holistic, or they won’t fully serve girls’ needs. A holistic girl program requires a partner — such as a large NGO or government, or a collection of smaller groups able to deliver a program with fidelity — who can deliver all services to the target segment of girls at scale. Scaling one aspect of a larger, successful program may work if it is being attached to another program that serves girls’ holistic needs.

Scaling within target segments is the best way to serve girls’ unique needs. Once a program has been designed and piloted — and has a proven impact with a specific segment of girls, such as out-of-school girls ages 13-15 or married girls ages 15-17 — it should be scaled to reach similar segments of girls rather than expanded to reach a broader segment of girls. The same applies to mentors serving those girls. The cascading leadership model (see Chapter 3), where cohorts of girls who participated in a program are trained to become future program mentors, is one way to intentionally scale for specific segments of girls.

While technology can grow reach, girls consistently expressed that they prefer to meet in person. Because of this, technology is best used in combination with face-to-face engagement, in areas where few face-to-face opportunities exist for girls. Technology could also be used to help girls find support on issues they are uncomfortable discussing in person.

Scaling through technology will reach the more advantaged girls — those with access to mobile phones and the literacy skills to use them — rather than the most vulnerable girls. But it can still be worth it. Expanding programs originally designed for the most vulnerable girls to more advantaged girls through technology is a valuable endeavor, because even more advantaged girls face significant barriers to success. However, funds should not be siphoned off from programming for the most vulnerable girls to do so.

III. OPERATIONAL LEARNINGS

PROCESS

It takes donor flexibility, commitment, trust, and time and strong relationships to scale a project. All of the partnership’s scale programs went through significant learning and redesigns to pivot after early learnings, and to take advantage of opportunities discovered during the pilot. Projects moved through the four phases of the scaling-up process, based on Management Systems International’s framework:

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<th>PROGRAM PHASE</th>
<th>1 LEARNING GRANT</th>
<th>2 PILOT</th>
<th>3 EVIDENCE</th>
<th>4 REPLICATION</th>
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<td>Monitoring</td>
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1. Learning grants. Design the project. Determine which girls to target, how to recruit segments of girls and mentors, and the program content, using girl-centered design.
2. Pilot. Conduct an initial test project with a small number of girls and carry out rapid, participatory M&E to learn quickly what is being implemented well and what needs tweaking.
3. Evidence. Gather evidence of program feasibility and effectiveness to make the case for additional funding and scale.
4. Replication. Expand the reach of the program with more of the same segments or with different segments of girls. Assess whether the program is being carried out with fidelity.

PARTNERSHIPS

Building productive partnerships with government or any more formal scaling structure requires a nuanced understanding of their culture and agendas — both their long-term objectives and short-term priorities. The best successes come from familiarity with the internal culture and systems — for example, when grant partners hire staff familiar with the processes and personnel of the scale partners (such as former government, NGO or self-help group employees) to run the program. Challenges include bureaucracy, civil servant turnover and political will dependent on election cycles.

STRUCTURE

It is far more efficient and sustainable to build on existing systems for scale, rather than to create parallel systems — unless the scaling occurs in systems that don’t yet exist, such as technology networks directly aimed at girls. However, it is equally important to recognize that most existing systems are not only designed to serve better-off populations, but also chronically overburdened and underfunded populations. Thus, asking them to take on anything new requires additional support and funding.

ADAPTING CONTENT FOR TECHNOLOGY

Such content should:

- Be succinct
- Be clear and precise (to avoid misinterpretation)
- Be at an accessible reading level
- Be dynamic and interactive, through stories, games and/or other interaction, to draw girls in (didactic content won’t work)
- Be culturally sensitive and appropriate — be mindful that a girl’s father, mother or other gatekeeper may pick up the phone
- Use formatting to break up concepts and information into bite-sized portions, to make it easier to digest (for example, use numbered or bulleted lists)
- Provide follow-up resources and links
When TechnoServe, through its Young Women in Enterprise program, sought the help of teachers to help vulnerable girls in Nairobi make the transition to safe employment using entrepreneurial training and business plan competitions, teachers were willing to take on the new training clubs only when they received payment for their work and recognition by the Ministry of Education. The teacher training and accompanying compensation became an obstacle to large-scale program rollout because the funding for teacher incentives was not included in the budget from the beginning.

**PROGRAM QUALITY**

Activating the program design and implementation journey hand-in-hand with scale partners offers the best chance for program fidelity and optimal results for girls. This can involve including scale partners in the work from the pilot stage, working together on pilot design, sharing evidence, gathering input, thoughtfully incorporating scale partner processes and staff, and developing and continuing authentic co-ownership throughout the program duration. Also important is ensuring regular monitoring, communication and program adaptation.

Staff continuity is a significant factor in scale success. Maintaining the same core staff — for the donor, the grant partner and the scale partner — improves technical assistance and promotes trust, honesty and willingness to be flexible in light of challenges and opportunities that arise with the scaling of a program.

### SPOTLIGHT: Landesa

**Scaling up Through Government, Adapting to Sudden Changes in Government Priorities**

**Location:** West Bengal, India  
**Duration:** 2010–2015  
**Problem:** Girls lacked land rights, and the dowry system incentivized early marriage.

**Program Solution:** The Landesa team designed the program to take advantage of a massive land distribution plan — to give land to landless families with only or multiple daughters — being implemented by the state government in West Bengal, one of India’s poorest states. Landesa’s strategy was to convince the government to require that girls’ names be included on the new land titles. If it worked, girls would have a physical, measurable asset at their disposal. Families often married off their daughters in their early teens because every year a family waited, the cost of their daughter’s dowry went up. But if a girl had her own asset — a land title — to serve as her dowry, the early marriage incentive lessened.

Several challenges required Landesa to adjust its approach. First, Landesa found that the area’s demographics did not align with the vision for the program; there were simply not as many daughter-only families as expected. Second, there were significant legal complications (and thus, institutional resistance) associated with including girls’ names on land titles. And finally, just as the program was ready to launch in 2011, elections in West Bengal led to a change in leadership. The new government substantially and materially revised the land distribution program.

The Landesa team, with strong networks in India, adapted by redesigning the program and aligning it with SABLA, a new girls’ empowerment program the Indian federal government was testing in West Bengal. Throughout the project, Landesa:

- Hired staff with significant experience in government.
- Cultivated relationships with government partners at multiple levels and across departments, with a particular focus on engaging local panchayats (the smallest unit of the Indian system of elected self-government) and staff at multiple levels of the Department of Land and Land Reforms and Department of Women and Child Development.
- Creatively looked for new ways to work within the system, even post-election. For example, the team identified the issuing of succession certificates by the village government as an unsystematized institutional process with the potential to disenfranchise girls and their inheritance rights. They then worked on educational components to change this.
- Constantly and methodically considered the most efficient and effective ways to scale through existing platforms and budgets, and tested various approaches to determine the best way forward.

Landesa partnered with the Department of Women and Child Development to implement a pilot of the government’s new SABLA scheme, a nationally funded program to empower adolescent girls. Landesa added the following to the basic SABLA model:

- A land rights component
- Land-based livelihood training
- Community conversations about girls’ land rights
- Work with boys on dowry, girls’ land inheritance rights and early marriage

**Results:** Variations in the design were tested for efficacy and impact against a control group. Compared to girls in the control group, participating girls were, on average:

- 42% more likely to answer correctly that a daughter’s legal share of land inheritance was equal to a son’s
- 49% more likely to correctly answer that the exchange of dowry is illegal always
- Confident in accessing nearly two more public offices
- Predicted to marry nearly 1.5 years later
- 15% more likely to have a financial asset in their name
- 24% more likely to be earning their own income
- 24% more likely to inherit land, according to their parents
- 13% less likely to drop out of secondary school

In addition, 35 of the 47 gram panchayat (local government) areas in West Bengal agreed to adopt a standardized legal heir certificate with specific language on inheritance for daughters, married and unmarried.

**Changes to Scaled Program Based on Learnings From Pilot:** Learnings during the pilot program influenced changes to the scale program, such as greater emphasis on a Sakhi Saheli (peer educator) model, and use of a less resource-intensive community engagement model. A tweaked final version of the program earned a financial and political commitment from the Department of Women and Child Development.

Landesa expanded the project to 48,000 girls, and the government of West Bengal committed to scale it up, targeting up to 900,000 girls.
Ensuring Girls’ Safety

Adapted from the Girl Safety Toolkit. Please see the Girl Safety Toolkit for additional strategies.

New opportunities for girls that may involve unknown risks to their safety need to be piloted before being implemented. This can be done by testing the project with small, closely monitored groups, generating learning prior to going to scale with safer program models.

If a program is scaled in a different form than earlier pilots, ensure that program components that support girls safety remain in place.

Spotlight: Grassroots Girls Initiative

A Unique Scale Model

Location: Global

Duration: 2006-2015

Problem: The partnership didn’t want to rely on only the major delivery channels — large NGOs and bilateral aid organizations — to reach girls. Staff wanted to be sure that they were not overlooking the most vulnerable, hardest to reach girls, and that they were tapping into local, trusted organizations in the communities where girls lived. But local groups were hard to find and difficult to fund directly, due to lack of formal registration.

Program Solution: The partnership worked through existing organizations that regranted to grassroots organizations as a part of their strategies. These were existing organizations that already had networks of small, local groups, and the ability to find and build the capacity of emerging organizations focused on highly vulnerable adolescent girls. The Grassroots Girls Initiative (GGI) was a consortium of six intermediary funding partners: American Jewish World Service, Firelight Foundation, EIMPwerp, Mama Cash, Global Fund for Children and Global Fund for Women. The partners believed that grassroots organizations to deliver quality programs for girls.

GGI’s objectives included:

1) Make grants to grassroots organizations for girl-focused programming and advocacy.
2) Strengthen mechanisms and systems for reaching girls through grassroots organizations.
3) Build the capacity of grassroots organizations to deliver quality programs for girls.
4) Contribute to creating knowledge and evidence about what works and what does not.

Capacity building has been an essential component of the work of the Grassroots Girls Initiative. GGI has found long-term funding to be critical to the effectiveness and staying power of its constituent field organizations, enabling them to demonstrate the positive impact that is achievable by investing in girls with grassroots partners at a large scale.

Results: GGI subgranted more than $21 million to grassroots organizations that reached more than 400,000 vulnerable girls in dozens of countries through 300 grassroots groups, making it one of the partnership’s largest initiatives.

SPOTLIGHT: Grassroots Girls Initiative

Ensuring Girls’ Safety

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IV. M&E: SCALING UP TO REACH MORE GIRLS

Learning Questions

Preparing to scale (MSI, 2012):

- How observable are the model’s results?
- How relevant is the model?
- Does the model have relative advantage over existing practices?
- How manageable is the model to transfer and adopt?
- How testable is the model?
- Is funding likely to be available, and/or will resources be saved?

Scale:

- How many adolescent girls/districts is the program reaching? How has that changed over time?
- How many districts is the program reaching? Has that changed over time?
- Are the target segments of girls being reached?
- Are girls attending regularly?
- Is the program being implemented effectively in new settings? What needs to change?
- Are girls continuing to achieve the same outcomes at scale as pilot participants?

Potential Indicators (see appendix for more)

Preparing to scale:

- Percentage of decision-makers or organizational leaders who express confidence in the model and program outcomes
- Percentage of decision-makers who think the problem is critical and prioritize the constituents (adolescent girls)

Scale:

- Number of adolescent girls participating regularly
- Demographic information of girls participating regularly (target segment)

Data Collection Tools

- Consistent record keeping and monitoring
- Program implementation monitoring, including program fidelity tracking
- Pre and post evaluations with girls in the program, and with key community stakeholders
- Participatory assessments with girls
- Scale checklist (MSI, 2012)
POSTSCRIPT

The focus on girls in global development has surged in the past decade. Many leaders now champion the idea that reducing the barriers that hold girls back should be a central goal of development policy. Some are drawn in by the promise of justice, equity and human rights. Others see the powerful economic upside of tapping into the full potential of half of humanity by giving girls a level playing field for the first time in human history. Girls deserve the opportunity. When they get it, great things happen.

It is an exciting time. The field continues to grow, test models and learn more about how to design programs and measure their success. If governments and funders continue to drive resources toward girl-focused programs, the world has the opportunity to realize the Girl Effect’s original premise: that investing in girls can cause a ripple effect, breaking the cycle of intergenerational poverty and the suffering it creates.

The work continues, and so we end where we started, with a call for continued action to ignite girls and transform their worlds.

To the funders and practitioners in the field, remember that building assets, changing behavior and shifting cultures all take time. They require sustained resources and commitments over many years. Persevere and the human impact — for girls and everyone — can be immense.

Keep listening to girls. Keep co-creating with girls. Keep investing in girls.

They deserve it.

THE NOVO FOUNDATION, THE NIKE FOUNDATION AND GIRL EFFECT TODAY

In keeping with the initial partnership agreement, after 10 years, the funding partnership between NoVo Foundation and Nike Foundation came to an end in 2016. NoVo’s long-standing commitment to investing in the rights of adolescent girls, however, continues to thrive. In recent years, NoVo has deepened its commitment to adolescent girls in the Global South and expanded its work to support girls in the United States, especially girls of color. For updates on NoVo’s work, please visit www.novofoundation.org.

The Girl Effect: From an idea to an independent organization

In 2015, Girl Effect became an independent creative nonprofit, headquartered in the UK. Girl Effect’s mission is to empower girls to change their lives using youth brands and mobile platforms. Through Girl Effect’s work, girls can start to express themselves, value themselves and build relationships. With the belief and support of those around them, girls can then seek out the things they need, from vaccinations to education.

The Nike Foundation continues to support Girl Effect and its mission.
# Adolescent Girl Grant Portfolio: List of Grantee Partners

This report reflects the contribution of teams from NoVo Foundation, Nike Foundation and our grantee partners.

Between 2004 and 2017, the Nike Foundation provided more than $132 million in investments in more than 80 countries via the network of partner organizations listed below. We are incredibly grateful for the dedication, creativity and contributions of our partners — and the NoVo Foundation in particular for being our key collaborator in this work.

| Acumen Fund Inc. | Going to School India |
| Ado Brazil (AED/FHI 360) | Gramene America |
| Advocates for Youth | Gramene Foundation USA |
| Akilah Institute for Women | Gramene Healthcare Trust |
| Akshara Foundation | Gramene Research Institute |
| American Jewish World Service (AJWS) | Gray Matters Capital |
| AmériCares | GRM/Palladium (Via DFID) |
| Asian University for Women Support Foundation (AUWSF) | GUA Africa |
| Atlas Corps | Half the Sky |
| Bangladesh Rural Advancement Committee (BRAC) | Harambee Centre |
| Batonga Foundation | IDLO |
| British Council | ImagineNations Group |
| CAF America (CAFA) | Innovations for Poverty Action (IPA) |
| Campaign for Female Education (CAMFED) | InsightShare |
| Cardno Emerging Markets | Instituto Promundo |
| CARE (Cooperative for Assistance and Relief Everywhere) | International Center for Research on Women (ICRW) |
| Carnegie Foundation (CFA) | International Planned Parenthood Federation Western Hemisphere Region Inc. (IPPF) |
| CERES | International Rescue Committee (IRC) |
| Children in Crisis | International Women’s Health Coalition (IWHC) |
| Coalition for Adolescent Girls (CAG) | Jane Goodall Institute for Wildlife Research Education and Conservation |
| Columbia University (Dr. Marni Sommer) | jeCDDO |
| CorStone | JSI Research and Training Institute |
| Creating Hope International | Kakenya Center for Excellence |
| CYDD | Katahdin Foundation/Girl Rising |
| Earth Institute at Columbia University | K-Rep Development Agency (KDA) |
| Eastern Congo Initiative | Kuweni Serious |
| Educational Broadcasting Corporation (EBC) | Landesa (RDI) |
| EMpower - The Emerging Markets Foundation | Making Cents International |
| EngenderHealth | Malala Fund |
| Equality Now, Inc. | Marna Cash |
| European Parliamentary Forum | Maplecroft |
| Firelight Foundation | Massachusetts Institute of Technology / J-PAL |
| Freedom From Hunger (FFH) | McGill University |
| Fundacion Paraguaya | Media Focus on Africa |
| Futures Without Violence | Mercy Corps |
| G(irls)20 | Microfinance Opportunities (MFO) |
| Girls Learn International (GLI) | Millennium PROMISE |
| Girls Not Brides | Movement for Alternatives & Youth Awareness (MAYA) |
| GiveDirectly | National 4-H Council |
| Global Business Coalition for Education | New America Foundation |
| Global Business Coalition for HIV/AIDS, TB and Malaria | Ogilthorpe University |
| Global Citizen Year | OHSU Foundation |
| Global Fund for Children (GFC) | One World Children’s Fund (OWCF) |
| Global Fund for Women (GFW) | Opportunity International |
| Global Girl Media | Pacific Institute for Women’s Health (PIWH) |
| Global Partnerships/Initiative for Global Development | PACT Institute |
| Global Summit on Women | Parivarthan |
| Organizations are listed for affiliation purposes only. | Partners of the Americas Inc. (POA) |
| | PLAN USA (Refer to as PLAN International) |
| | Pop Tech |
| | Population and Reproductive Health Initiative (PRHI) |
| | Population Council |
| | Population Services International (PSI) |
| | Praekelt Foundation |
| | Prince of Wales International Business Leaders Forum |
| | Program for Appropriate Technology in Health (PATH) |
| | Public Health Institute (PHI) |
| | Public Health Solutions (PHS) |
| | REACH Global |
| | Right Start Foundation International |
| | Rockman et al |
| | Save the Children Federation, Inc. |
| | Skirball Cultural Center |
| | Stars Foundation |
| | Synergos Institute |
| | Tasintha Programme |
| | TechnoServe, Inc. |
| | The Belaku Trust |
| | The Elders Foundation |
| | Tostan |
| | United Nations Foundation (UNF) |
| | United Nations High Commissioner for Refugees (UNHCR) |
| | United Nations Population Fund (UNFPA) |
| | Universalia |
| | University of California Berkeley |
| | Unreasonable Institute |
| | U.S. Doctors for Africa |
| | Ushahidi |
| | V-Day |
| | Visible Impact |
| | Vital Voices Global Partnership |
| | Women for Women International |
| | Women’s Institute for Secondary Education and Research (WISER) |
| | Women’s World Banking (WWB) |
| | World Bank (International Bank for Reconstruction and Development IBRD) |
| | World YWCA |
| | ZanaAfrica |

Organizations are listed for affiliation purposes only.
APPENDIX: INDICATORS

Demographic indicators:
- Age
- Has ever attended/is currently attending school
- Living/household situation
- Marital status
- Number of children
- Health status

Participation and satisfaction:
- Consistent program attendance and why
- Program absence and why
- Program attrition rate
- Reported confidence of girls
- Percentage of girls taking part in decision-making on safe programming
- How girls think mentors are doing
- How mentors rate themselves
- Girls feel comfortable attending sessions
- Girls feel comfortable participating in groups

Health, and sexual and reproductive health:
- Height
- Has difficulty with sight, hearing, walking or remembering
- Can access health care professionals and facilities when needed
- Knows nearest health center for immunization
- Knows nearest health center for emergency care
- Knows nearest health center for maternal health care
- Knows when in menstrual cycle women can get pregnant
- Knows the ways HIV is transmitted
- Knows the ways HIV can be prevented
- Knows how to obtain a condom
- Knows how to use a condom correctly
- Knows contraceptive methods and their correct use
- By wealth status, percent who have initiated sex by age 18

Health status
- Has enough savings to cover a large life cost
- Has a bank account
- Has received financial literacy by age 18
- Has access to financial products such as savings accounts
- Has a financial goal
- Can decide how to spend her earnings
- Has any form of ID with a name and/or photo on it
- Is eligible for a national ID
  - If yes, which one
  - If eligible, has a national ID
- Plans for expenses
- Puts money away for something specific aside from regular expenses and in case of an emergency
  - If yes, what is it?
- Has a safe place to put money
- Knows at what age a girl can open a bank account
- Knows at what age a girl can open a postal savings account
- Has attempted to open bank, postal or other savings account
- Has successfully opened a savings account
- Has unsuccessfully opened a savings account
  - If yes, what was the reason?
- Knows the social benefits/entitlements she can access
  - Can name them
  - Eligibility criteria
  - Documents or paperwork required
  - Has attempted to access this benefit
- Benefit 1: 
  - Benefit 2: 
  - Benefit 3: 
- Expected to be the primary economic provider for self and children when she grows up or gets older (likely, somewhat likely, unlikely)
  - If yes, does this affect the way she is preparing for the future (e.g., regarding schooling, livelihood being pursued)?
- Knows women in this community who rely fully on a man for their economic maintenance
- Percentage of young women who have engaged

Education:
- Has ever attended/is currently attending school
- Female-teacher-to-pupil ratio in community
- Female-teacher-to-pupil ratio by grade in community
- Was ever insulted by teacher/was insulted by teacher in last 24 hours
- Was ever beaten by teacher/was beaten by teacher in last 24 hours
- Knows her rights in school and is familiar with teacher code of conduct
- Feels safe when traveling to and from school
- Speaks, reads and writes official language of community in which she lives

If enrolled in school:
- Indicators for community-level measures to be established for ages 5-9, 10-14 and 15-19
- Age of primary school entrance
- Attends informal school?
- Reasons for not attending school (absences)
- Is more than two grades below national average

Out of school:
- Reasons for non-enrollment
- Age of primary school entrance
- Age when she dropped out of school
- Reasons for leaving school
- Was required to withdraw for an extended period of time

Social support and infrastructure:
- Knows a safe place in community outside of school or home to meet same-sex friends
- Can name this place
- Knows when this place can be safely accessed
- Access is readily available
- Has daily/weekly contact with parents
- Has an auntie/older sister figure in the community to talk to on a regular basis
- Has an auntie/older sister figure in the community to go to with problems

Physical assets:
- Owns an asset that she could use to start a new economic activity
- Owns an asset that she could sell or rent to cover a week's worth of living costs
- Owns an asset that she could sell or rent to cover the costs of a minor emergency
- Owns an asset that she could sell or rent to cover a large life cost
- Has control over her physical assets

Financial assets:
- Girls have a plan for their savings
- Girls have money under their own control that can be accessed in an emergency
- Girls have someone to borrow money from during an emergency
- Has enough savings to start a new economic activity
- Has enough savings to cover the costs of minor emergencies
Financial literacy, decision-making and economic empowerment:

**Savings:**
- Has a savings account and saves regularly
- Understands the importance of savings
- Knows what and how the savings plan is
- Has a savings plan
- Follows her savings plan

**Managing money:**
- Has a financial goal
- Knows what a spending plan is
- Has a spending plan
- Prioritizes spending
- Follows her spending plan

**Financial decision-making:**
- Has control over her finances
- Has experience discussing financial decisions with others
- Has experience with independent financial decision-making
- Has confidence to make independent financial decisions

**Financial services:**
- Knows which savings options are available (both formal and informal)
- Has experience using financial services
- Knows how to get more information about financial services
- Has confidence to use financial services that are available
- Understands the obligations of a loan
- Knows where the nearest bank is
- Has visited the nearest bank
- Knows basic services provided by financial institutions

**Work conditions:**
- Is paid on time and in full amount agreed on with employer
- Has remunerated work on a regular basis
- Is neither working nor in school

**Community level:**
- Proportion of girls looking for work

**Career, livelihood and employment:**
- Has a productive skill that earns money
- Has work for which she is paid
- Age of entry into workforce
- Has participated in income-generation activity for at least a month
- Has generated income
- Understands the risks associated with certain types of unsafe work
- Can define “safe” and “unsafe” work
- Understands signs of sexual exploitation in the work place
- Feels safe in the workplace
- Understands what a career is
- Understands why people work
- Has considered what kind of job she would like to have and a realistic path to get there
- Understands the difference between employment and self-employment (entrepreneurship) and the basic competencies needed for each option
- Knows where to go for information about skill training
- Understands what a CV is
- Has developed a CV for herself
- Practiced interview skills

**Financial stressors:**
- Has had to skip meals in last seven days due to money concerns
- Has had to eat meals of a lesser quality in last seven days due to money concerns
- Knows when in the year finances are tight and has a plan to assuage that period

**Self-efficacy:**
- (If sexually active) is confident that she can use a condom with all sex partners
- (If sexually active) is confident that she can resist pressure to have sex
- Percentage of girls and young women who believe they can access health services when they need them
- Percentage of girls and young women who are confident that they could get an HIV test

**Safety and violence:**
- Context of sexual initiation
- Has had sex in exchange for money, food, gifts or help with schoolwork

**Mobility:**
- Has resided in current community entire life
- Has resided in current community for fewer than six months
  - If yes, where was she living one, three and five months before this survey?
- Proportion of girls and boys from origin community who migrated
- Age when migrated
- Migrated alone or with someone else
- Reasons for migrating (particularly useful in qualitative instruments)
- Talks to natal family at least once a week
- Socializes with same-sex peers on a regular basis
- Accesses public spaces without an escort

**Girls’ safety:**
- Girls have access to a safe place to sleep during a crisis
- Has experienced physical or sexual violence
- Has had sex in exchange for money, food, gifts, or help with schoolwork
- Girls can identify at least three risk situations that she could encounter in her community and actions to address those risks if necessary
- Has a plan to manage risky situations
- Whether girls feel safe walking in their community during the daytime, during specific seasons and in specific parts of the community
- Girls provide support to peers facing risks of harm
- Percentage of girls taking part in decision-making on safe programming
- Percentage of girls that can identify where to report abuse
- Do you feel as valuable as your male peers?
- Do you feel you can change the world if you put your mind to it?
- Do you feel you have influence over decisions that impact your life?
- Do you feel you have the ability to lead groups?
- Do you have the information you need to make informed arguments?

**Enabling environment:**

**Families and communities:**
- Girls have access to a safe space in neighborhood/community
- Girls can access public spaces without an escort
- Families and community support for girls’ economic activity, including increased mobility outside of the home

**Systems:**
- Policymakers and the private sector recognize girls as a high-impact investment and develop girl-responsive policies, products and services
- Government and big donor funding for girls
- Grant funding for girls
- Institutional funding for girls
- Presence of girls in institutional strategies
- Presence of girls at big global development conferences
- Media mentions of girls
- Data on girls’ outcomes
- Increase in girl-centered policies
- Increase in funding for girls from private and public funders
- Positive legal environments / policy and budgeting for girls
Girls’ confidence and agency:
• Do you feel as valuable as your male peers?
• Do you feel you can change the world if you put your mind to it?
• Do you feel you have influence over decisions that impact your life?
• Do you believe you have the ability to lead groups?
• Do you have the information you need to make informed arguments?
• Do you feel you can approach important people with ease?
• Are you comfortable speaking out in a public way?
• Do you feel safe speaking out in a public way? (distinct from comfortable)
• Do you feel driven to make a change in the world around you?
• Do you have a clear idea of what is important for you to change in the world?

Scale:
• Number of girls participating regularly
• Percentage of decision-makers who think the problem is critical and prioritize the constituents (adolescent girls)
• Percentage of decision-makers or organizational leaders who express confidence in the model and program outcomes
• Signals of change in policy and systems
REFERENCES


TechnoServe. (No date). Young women in Kenya learn entrepreneurial skills.


