



care® TIPPING POINT

Child Marriage Global Learning Summary

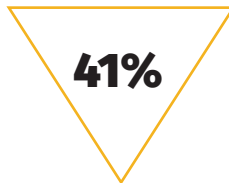
After nine years of programming, learning, and evaluation, CARE's Tipping Point Initiative gathered adolescent girl activists, technical advisors from diverse fields, activists fighting for girls' rights, government officials, and staff to discuss not just what the last decade has taught us but importantly where we want the girls' rights field to evolve. This summary brief discusses what interventions have demonstrated impact on child, early and forced marriage (CEFM) and girls' rights. It establishes ways to center girls' experiences and evidenced-based strategies to facilitate transformative change within the movements, donors and governments that seek to empower and expand the voices, choices, agency, and rights of adolescent girls.

What we have seen, experienced, learned, and evaluated

Three CARE programs have shown dramatic reductions in child marriage across three regions:



In Ethiopia, **Abdiboru** reduced early marriage by 41%



In Benin, **PROJEUNE** reduced CEFM by 32% points



In Bangladesh, **Tipping Point** reduced girls' risk of child marriage by 63% for girls who participated heavily



These programs also produced meaningful change in multiple aspects of girls' lives:

- PROJEUNE reduced the birth rate among adolescent girls (15- 19 years) from 13% at baseline to 9% at endline
- Girls who report being able to negotiate financial support for their hygiene needs jumped 22% in Abdiboru project areas
- Even in the midst of COVID-19 lockdowns, Tipping Point girls' mobility increased significantly
- In Ethiopia, social norms around nutrition and food allocation – what, when, and how much girls are allowed to eat – shifted significantly.

Each of these programs have the following in common:

Gender-transformative program design invested in norms shifting strategies in addition to girls' individual skills and improving the relationships around them, particularly at a household level. Covering all three domains of change within [CARE's Gender Equality Framework](#) was essential for transformative change to occur. This required staff themselves to go on a journey of transformation so that CARE and partners were authentic, reliable change agents alongside participants. Engaging community leaders, parents, and siblings, particularly men and boys, to reflect on gender relations and expectations they themselves face [masculinities] and take action for transforming oppressive gender norms and promoting gender equality not only mitigates backlash but makes project activities more effective.

*"We work with adolescents, and it is important to make them understand that a lot of **their issues and concerns about sexuality in their lives are, in fact, normal.**"*

Anonymous Tipping Point staff, Bangladesh

Investment in girls' voice and leadership started with individual life skills within girls' collectives before creating space and opportunity for girls' advocacy and activism alongside their allies in public settings. Projects then pushed further by ensuring the process itself centered what girls want, identified their own priorities within issues that affect their lives, how they wish to connect with others to achieve their vision, and where they would like to take action – whether that was what the project expected or not. Individual and collective voice are a vital part of girls' protection against child marriage:

*"...Yes, she (adolescent girl) will be asked before decision; and if **she tells her parents 'I am not interested in him' and don't chew/receive their Khat, she is not forced.**"*

Mother of an adolescent girl, Abdiboru, Ethiopia

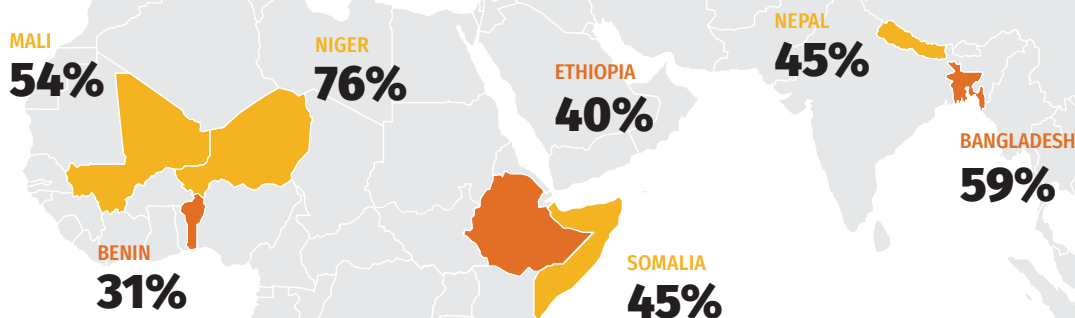
Building financial skills and opportunities was central to expanding pathways for girls beyond marriage. CARE's Youth Savings & Loan Associations (YSLAs) have been adapted to meet the needs of adolescent girls and ultimately improve their economic, health and social outcomes. In YSLAs, girls save together and take small loans to support their income generating activities or to cover their cash needs. Taking part in YSLAs has taught girls how to generate income through small business opportunities, how to budget in order to build livelihood assets and use their savings to cover their clothing and education expenses. Most importantly, girls see a bright future for themselves, recognizing their value to their families, communities, and society overall and more girls feel empowered to reject early marriage proposals.

*"A few years ago, a girl who survived a marriage was ignored, rejected, cursed, and misunderstood by her family... [today] family itself that encourages the survivor to **go for an apprenticeship in order to be independent when she wants to get married.**"*

Parent PROJEUNES Project Participant

CARE's experience in girls' rights and child marriage programming in countries with high incidence

(% CHILD MARRIAGE RATE)



Where we go from here to expand girls' rights

CARE, our partners and allies in the fight for girls' rights focus on these principles when calling for action in policy, practice and funding:

Gender at the Center

The dominant strategies and approaches employed by both governments¹ and donors to address CEFM have largely ignored the need for gender-transformative approaches that address the root causes of the practice as evidenced by the near-silence on issues such as the control of adolescent girls' sexuality that has only recently been broken². By centering issues of gender inequality and girls' rights, policy, investment and legislative remedies for CEFM can strengthen girls' agency and self-determination and provide long-term solutions to the root-causes of CEFM. This requires actors – from government ministries to community-based organizations – to invest in gender-transformative approaches like comprehensive sexuality education within education systems and youth-friendly sexual and reproductive health services.

Holistic and Inclusive Solutions

A comprehensive approach to adolescent empowerment and poverty alleviation that addresses the gender and social norms that act as facilitators of child marriage are necessary for sustainable change. Multiple studies have found that the “strongest, most consistent results are evident in a subset of programs fostering information, skills and networks for girls in combination with community mobilization”³. Even large-scale programs, such as Ethiopia's PSNP, implement complementary gender norms-focused components that “have been found to play an important role in shifting parental and girls' attitudes and beliefs around child marriage.”⁴

Married adolescents are doubly marginalized. Including these girls in programming through skill-building training and support to start-up their own businesses has been shown to create opportunities for girls to be engaged in the market system, become self-reliant and financially empowered which observed positive impact on the delaying first birth, girls' school retention, engaging in decision-making at the households.

Movement-founded

Alongside [Save the Children](#) and other peers, CARE is committed to supporting and investing in girls to define solutions to the challenges they face by strengthening girl-led movements. [Research](#) looking at 70 countries over 40 years found that ‘autonomous feminist movements’ were the most important factor for governments making laws that protect women and children against violence. However, groups and communities most affected by child marriage are often systematically excluded from decision-making spaces - creating a vacuum for accountability⁵. Civil society can support girls' visible leadership by coordinating access to multi-lateral spaces (facilitating registration, proposals, or visas) and reduce logistical barriers. However, a relationship of reliance cannot be sustainable: we must also create spaces for girls to strategize on sustainability of their own movements

Girls themselves have reflected that wide community buy-in is needed for transformational change that supports their rights, and they are not able to take this on alone⁶. Intergenerational dialogue for community-level advocacy presents an opportunity for girls and women-led civil society actors for mentorship, more equitable partnership, and a broader alignment on girls' and women's rights issues at multiple levels.

1 Child Marriage Restraint Act. S.R.O. No. 344-Law/2017S.R.O. No. 344-Law (Bangladesh 2017)

2 CEFM Sexuality Programs Working Group (2019) Tackling the Taboo: Sexuality and gender-transformative programmes to end child, early and forced marriage and unions.

3 ICRW. “Solutions to End Child Marriage: What the evidence shows”. <https://www.icrw.org/wp-content/uploads/2016/10/Solutions-to-End-Child-Marriage.pdf>

4 Child Marriage and Ethiopia's Productive Safety Net Program: Analysis of protective pathways in the Amhara region: Final Report, UNICEF Office of Research – Innocenti, Florence, 2020.

5 Halloran, B. & Flores, W. (2017). Mobilizing Accountability: Citizens, Movements, and the State. Transparency Initiative. Accessed at <https://www.transparency-initiative.org/wp-content/uploads/2017/03/movements-and-accountability-final.pdf>

6 Naved, et al. Impact of Tipping Point Initiative, a social norms intervention, in addressing child marriage and other adolescent health and behavioral outcomes in a northern district of BANGLADESH. 2022.

The meaning of youth-led must evolve

Even when youth-led advocacy is a central component of a project intervention, adults remain in the driver seat. Interventions must shift the power – to decide on methods, what capacity is needed, and where funding goes – to girls and young people, or at the very least work to provide them the opportunity for their voice to be heard on these issues. By shifting just a single component of leadership in these areas, the field can start to invest in process of collective adolescent empowerment and not just outputs.

CARE and other implementers can support girls to generate resources from within their community to sustain collective action and thus drive girl-led sustainability. In Nepal, girls'

networks access resources from the local government, such as skill trainings, seed money, equipment, seeds for farming, and even livestock through proper coordination and participation in the planning processes of local government. Supporting girls' access to the planning space builds their capacities to claim opportunities, develop proposals, and participate in such important forums.

Want more information or to connect with adolescent programming champions from around CARE?

Email tippingpoint@care.org





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Advocacy for Girls' Rights and Against Child, Early & Forced Marriage

After nine years of programming, learning, evidence generation and evidence, CARE's Tipping Point Initiative gathered adolescent girl activists, technical advisors from diverse fields, activists fighting for girls' rights, government officials, and staff to discuss not just what the last decade has taught us but importantly where we want the girls' rights field to evolve. This brief discusses where advocacy gains are being made, why, and what role each of us has in promoting transformative policy that centers girls' rights and lived experiences.

If you are interested in seeing how this reflection fits into the larger story, see our Tipping Point Global Learning Overview found [here](#).

What we have seen, experienced, learned, and evaluated

CARE recognizes that policy can be a gateway to girls exercising their rights, but advocacy that does not center girls' agency and experiences while ignoring the norms that act as barriers can do more harm than good. For instance, minimum age of marriage laws have long been a staple of national strategies to end child marriage. However, "laws regulating normative behaviors such as child marriage run the risk of punishing young people or driving the practice underground (or both)"¹.

When we focus on opening doors instead of closing them, such as a focus on women and girls' access to resources and services, we experience transformative change. In Nepal, the Hausala project works with the Ministry of Education to provide accelerated education for out-of-school adolescents, particularly girls, enabling them to acquire key academic and life skills. In addition to building their capacity to read and do math, the curriculum includes leadership skills development, financial literacy, and adolescent sexual & reproductive health information. This comprehensive approach to education structures and services led to the proportion of girls able to read increasing from 4% to 76%.

Going further than centering girls' needs is centering young people's voice and priorities. CARE's partnership with the [Youth Coalition for Sexual and Reproductive Health & Rights](#) within the [PROJEUNE](#) project invested in youth-led advocacy in Benin and contributed to a decrease in child marriage from 57% at baseline to 23% at endline.

Making girls an integral part of accountability systems pays off. In Malawi, CARE used an electronic version of our [Community Score Card](#) as part of the implementation of the World Bank's Global Partnership for Social Accountability. A customized system for reporting teacher absenteeism empowered students, head teachers and school management committee members to submit reports on teacher attendance via text message.¹⁵⁷ The data was elevated to service providers as evidence of service delivery failures that needed to be addressed. The mechanism also brought to light some corrupt practices in the school system. CARE then adapted and expanded the education-oriented electronic score card to cover multiple sectors, giving local policymakers, service providers and community members the information they needed to track progress in improving service provision.

¹ Santelli JS, Spindler E, Moore E, McGovern T. Criminalising sexuality or preventing child marriage: legal interventions and girls' empowerment. *Lancet Child Adolesc Health*. 2019 Apr;3(4):206-208. doi: 10.1016/S2352-4642(18)30370-5. Epub 2018 Dec 6. PMID: 30528683; PMCID: PMC6614741.

Where we go from here to center accountability to girls and their rights

CARE, our partners and allies in the fight for girls' rights focus on these principles when calling for action in policy, practice and funding:

Gender at the Center

The dominant strategies and approaches employed by both governments² and donors to address CEFM have largely ignored the need for gender-transformative approaches that address the root causes of the practice as evidenced by the near-silence on issues such as the control of adolescent girls' sexuality that has only recently been broken³. By centering issues of gender inequality and girls' rights, policy, investment and legislative remedies for CEFM can strengthen girls' agency and self-determination and provide long-term solutions to the root-causes of CEFM. This requires actors – from government ministries to community-based organizations – to ensure comprehensive sexuality education within the quality education systems and youth-friendly sexual and reproductive health services.

Holistic and Inclusive

We know that poverty is one of multiple drivers of child marriage, and we know that cash components of safety net programs can mitigate those financial incentives for families. However, a comprehensive approach to poverty alleviation that addresses the gender and social norms that act as barriers to adolescent empowerment and facilitators of child marriage are necessary for sustainable change. Multiple studies have found that the “strongest, most consistent results are evident in a subset of programs fostering information, skills and networks for girls in combination with community mobilization”⁴. Even large-scale programs, such as Ethiopia's PSNP, can implement complementary gender norms-focused components that “have been found to play an important role in shifting parental and girls' attitudes and beliefs around child marriage.”⁵

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5 Child Marriage and Ethiopia's Productive Safety Net Program: Analysis of protective pathways in the Amhara region: Final Report, UNICEF Office of Research – Innocenti, Florence, 2020.

CASE STUDY IN YOUTH-LED ADVOCACY

During the 2021 Province 5 Girls Summit, organized by the adolescent-led Girls Rights Forum for Rupandehi District on the International Girls' Child Day, presented their revised strategic plan to their mayor to continue to engage the government and communities to better support girls and shift harmful social and gender norms. The Mayor shared that his municipal budget contained 500,000 NPR (about \$4,000 USD) for girls empowerment more broadly – specifically for girls' education, girls' menstrual hygiene, reproductive health awareness, and girls' empowerment, which was granted for full implementation by GRF.

Movement-founded

Those driving policy, practice and investment are not those most affected – girls themselves, the civil society organizations (CSOs) that seek to further their cause, and marginalized communities, such as internally displaced persons in MENA or Dalit communities in Nepal. These groups are often systematically excluded from these spaces – creating a vacuum for accountability⁶.

Girls themselves have reflected that wide community buy-in is needed for transformational change that supports their rights, and they are not able to take this on alone.⁷ Intergenerational dialogue for community-level advocacy presents an opportunity for girls and women-led civil society actors for mentorship, more equitable partnership, and a broader alignment on girls' and women's rights issues at multiple levels.

The meaning of youth-led must evolve:

Even when youth-led advocacy is a central component of a project intervention, adults remain in the driver seat. Interventions must shift the power – to decide on methods, what capacity is needed, and where funding goes – to girls and young people, or at the very least work to provide them the opportunity for their voice to be heard on these issues. By shifting just a single component of leadership in these areas, the field can start to invest in process of collective adolescent empowerment and not just outputs.

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6 Halloran, B. & Flores, W. (2017). Mobilizing Accountability: Citizens, Movements, and the State. Transparency Initiative. Accessed at <https://www.transparency-initiative.org/wp-content/uploads/2017/03/movements-and-accountability-final.pdf>

7 Naved et al. (2022). Impact of Tipping Point Initiative, a social norms intervention, in addressing child marriage and other adolescent health and behavioral outcomes in a northern district of Bangladesh.

Family Support for Girl's Leadership and Empowerment



After nine years of programming, learning, and evidence, we gathered adolescent girl activists, technical advisors from diverse fields, activists fighting for girls' rights, government officials, and staff to discuss not just what the last decade has taught us but importantly where we want the girls' rights field to evolve. This brief discusses the need for working with family for their support can help faster norm change, speed up girls' empowerment and delay marriage.

If you are interested in seeing how this reflection fits into the larger story, see our Tipping Point Global Learning Overview found [here](#).

What we have seen, experienced, learned, and evaluated

Allies at home

The best place to practice leadership is home for any girl. Most parents report that a girl growing up is talkative in her childhood but as soon as she enters her teens, her voice starts fading away. The first lessons - to talk slowly, walk slowly, no opinions, no arguments, no going out - are taught at home. When there are trusted and supportive allies, such as parents, grandparents, brothers and sisters, a girl gets opportunities to practice leadership at home and gains confidence outside the home. CARE's Abdiboru project in Ethiopia had an explicit objective 'to enhance community support for adolescent girls, particularly from their partners, families and other gatekeepers so they can participate more fully within their households and their community.' Through these concerted efforts, social norms around nutrition and food allocation - what, when, and how much girls are allowed to eat - shifted significantly.

Family support encourages girls' mobility

Tipping Point interventions included mothers and fathers of adolescents, so girls began to negotiate the issues that were being discussed simultaneously in the groups of girls, boys, mothers and fathers. The impact evaluation found that this synchronized

engagement resulted in the following: **'Girls experienced significant increases from baseline to follow-up in their mobility and freedom of movement, communication and negotiation with parents, and participation in decision-making'**¹.

Intergroup dialogues on safety and accessibility throughout girls' community helped parents' sensitivity to these issues in a public forum. Their mobility did not expand immediately: parents first only agreed for girls to go in groups doing public campaigns, and gradually more girls were able to access public spaces and were able to organize several events with support from their families and allies. An adolescent girl talks about conversations with family members post intervention:

'We talk about ourselves [now]. We talk about menstruation...I used to get scared to talk to my family members, but I can freely talk to them now. I am not scared to talk anymore.'

¹ Impact Evaluation of the CARE Tipping Point Initiative: Findings from Kapilvastu and Rupandehi Districts, Nepal, 2019-2022

RESOURCES TO EXPAND FAMILY SUPPORT

FOR GIRLS' LEADERSHIP

- **Structured Allyship Package:** for boys and parents, 2 days initial training and then quarterly check-ins with activist girls.
- **Inter group/Intergenerational Dialogue tools:** dreams and aspirations, division of labor, mobility, menstruation, dowry and honor as underline causes of Child Early and Forced Marriage.
- **Rolling Profiles:** regular reflections and broader feedback with key actors, such as family members, for monitoring relationship dynamics at household level

Financial independence leads to family support

Parents and community members are more easily convinced and happy to support when girls are engaged in financial independence activities. The rigid community norms related to mobility weakens for both married and unmarried adolescents if they are engaged for financial empowerment as the tangible gains for both girls and their families appear. The TESFA endline reports that **'girls' independence in earning her own income was mentioned as a reason for improvements in couples' communication and decision making.'** In Burundi, early marriage poses many risks to the future economic capacities of adolescent girls. Through Promoting Opportunities for Women's Economic Empowerment in Rural Africa (POWER Africa), **adolescent girls gained access to VSLAs which increased their access to financial services and community support. As a result, participants were able to refuse early marriage or enter marriage on their own terms.** (Youth VSLA Brief CARE)

Engaging men and boys as champions for equality

The men and boys as early adopters for gender equal behaviors and as champions is a big win in the process of girls' empowerment. Boys can support sisters at home in negotiations with parents, have been allies in conducting public facing events and have been advocates to gender equality in the community and schools. Tipping Point found a more equitable distribution of labor in participating households and in TESFA, community engagement went beyond support for the girls by creating mutual accountability between the girls, husbands and community members, as it became everyone's priority to prevent child marriage in their community.

Where we go from here to expand family support for girls' rights

CARE, our partners and allies in the fight for girls' rights focus on these principles when calling for action in policy, practice and funding:

Gender at the center

Any programs that work with adolescents could benefit by working with their family members. Engaging one or more family members brings more sustainability and faster results for girls' empowerment. This includes couple communication packages: reaching out to husbands of married adolescents is helpful in strengthening the family connection, joint decision making and reducing intimate partner violence.

Holistic and inclusive adolescent empowerment

Married adolescents are doubly marginalized; they are separated from their natal home and do not have opportunities for making connections with other girls or community members. When involved with any activity, they not only get chance to mobility and empowerment, but they are also able to make connections with other adolescents to draw strength from each other. Families are more open to allow married adolescents for skill building opportunities that are related to financial independence.

Movement-founded

One of Tipping Point's social norms design principles is to expect bystander action, like we saw in the [Amra-o Korchi campaign in Nepal](#). This community-led activity depended on male allies and other men in the community that can also be engaged by activist networks and movements, before, during and after campaigns.

The meaning of youth led must evolve: Girls' voices need to be heard and prioritized by programmers. Programmers should believe in girls' wisdom and their local expertise to address issues based on their contexts. Programmers should be ready to invest in them, and trust them with the investment made.

Want more information or to connect with adolescent programming champions from around CARE?

Email tippingpoint@care.org



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Girls' Leadership: How to forgo power to empower

After nine years of programming, learning, and evaluation, solely cultivating leadership skills in adolescent girls is no longer the bar in youth-focused programming. The importance of meaningful leadership through opportunities and spaces is needed to embrace the skills girls are learning and accelerate the social change possible. By convening adolescent girl activists, technical advisors from diverse fields, government officials, and leading movement actors in girls' rights, Tipping Point presents here not just what the last decade has taught us but importantly, how to move forward and achieve where the girls' rights field should be evolving. This brief discusses the need for focus on what girls want and what matter to them, how they wish to connect with others to achieve their vision, and where they would like to take action.

If you are interested in seeing how this reflection fits into the larger story, see our Tipping Point Global Learning Overview found [here](#).

What we have seen, experienced, learned, and evaluated

Engaging allies, including boys and men, is imperative to changing norms limiting girls' leadership: At the base of the disproportionate experience girls suffer worldwide is the marginalization that stems from rooted gender-biased attitudes and practices. Nonetheless, girls remain one of the most susceptible to the impacts of climate change, war, economic recessions, and more – yet girls also remain a driving force of generational societal change. ***“While for boys, adolescence means greater possibilities and a broadening world, for girls it means greater limitations”*** thus, necessitating involvement of social norms and behavioral change.

During our Tipping Point Global Learning Event, we heard about working with men and boys, specifically prior to implementing any program or initiative. Discussing and sharing the goals, as well as the purpose of activities with male family members or male leaders of the community is tantamount for the support

which can propel adolescent girls to take true initiative and leadership. To do so, it is imperative that any program/initiative includes a mapping component to find the network available for girls to connect with initially. Unlocking the enablers allows friendly spaces to become more available for girls to convene and share with each other, to consolidate the effectiveness of working together on issues affecting them and garnering the skills to activate their leadership abilities. As one girl in Dhaka stated, “this is not taking out power from anyone, rather sharing power”.

To mitigate the possibility of backlash and risks to girls that comes with challenging the social norms that hinder their leadership, CARE's experience with a social learning curriculum in India with children between 10-14 years old shows that combining activities with real-life activities provides a way to hold critical reflections on social issues, for instance using a social studies lesson to discuss gender equality.

1 The Power to Lead: A Leadership Model for Adolescent Girls. CARE.

Without access to meaningful spaces, leadership skills are not empowering in and of themselves:

“Youth leaders are not youth who are being prepared to play a role at some point in the future but rather are working to have an impact now²”.

Opportunities to engage youth groups has typically served them as passive participants but creating the space for meaningful engagement through formal settings such as within schools is possible and has been achieved by CARE leadership development programs for girls in Bolivia, Guatemala, Honduras, India, and Tanzania³.

Given the restraints on the mobility and freedom of girls, schools and other formal settings present an excellent alternative to the typical program development spaces for promoting girls' leadership. Inclusion in spaces where girls can put to practice their inherent and learned leadership skills without fear or shame is what truly empowers them. As noted by CARE's model for gender equality framework, empowerment and leadership are distinct yet have linkages that rely on the same facets necessary for social change: agency, structures, and relationships.

Women's groups need to model the leadership characteristics they hope to foster in young girls by trusting them to govern themselves: For girls to truly see themselves in leadership roles and embody the potential of change that exists within them, supportive allyship and championship by women's groups is critical. The messaging is often focused on giving girls a voice, however, time and again, the existence of the voice of adolescent girls is proven. What girls truly need is the ability to express their voices and the freedom to do the necessary work for making changes. To do so, adults need to empower by stepping back, and by sharing their own power.

“If we truly want to build girls' leadership beyond rhetoric...we need to hand over the mic to them and let them decide how they want to lead⁴”.

During the learning event, one girl noted that no one wants to lose their power, so they are often insulted when girls

² Schoenberg and Salmond and The Points of Light Youth Leadership Institute.

³ The Power to Lead: A Leadership Model for Adolescent Girls. CARE.

⁴ Jayanthi Pushkaran, Senior Program Officer, Adolescent Girls at *EMpower*

GIRLS LEADING THE COVID-19 RESPONSE

In **Ecuador**, girls founded a girl-led network, the National Network for the Defense of Children's and Adolescents' Rights, in the aftermath of the COVID-19 pandemic to discuss ideas, share concerns and advocate for solutions.

In **Niger**, girls were selected to work with community management committees to develop localized messages centered on COVID risks and how community members could protect themselves.

Find out more [here](#).

express themselves and demand rights, so it is imperative that those who hold power remember that the ability for girls to express themselves and demand rights is not a threat to their own livelihoods.

Where we go from here to expand girls' leadership

The primary focus of girls' leadership needs to consider what holistic and inclusive youth leadership is. To do this, convergent programming needs to be employed,

“for adolescents, with adolescents but most programs at this point are for adolescents with adults creating the programs whereas it should be that they are part of the program from the beginning. They need to be included from the very beginning, it is their lives and their programs so they should be creating not us⁵”.

CARE, our partners and allies in the fight for girls' rights focus on these principles when calling for action in policy, practice and funding:

Gender at the Center

- Girls' collectives are key to building both skills and generating opportunities for girls to express their leadership.
- Beyond building agency, meaningful engagement with girls in deciding their issues is important.

⁵ UNICEF on girl-centered policies, government partner panel discussion.

- Through gender-role shifting games, community dialogues enable safer spaces to discuss issues related to unequal distribution of labor that falls on women and girls and limits their leadership opportunities. These can be girl-led spaces, allowing younger girls in the community to be involved to learn and lead.
- Girls demonstrating leadership may cause backlash. Programs must take initiative to mitigate and address backlash to girls' leadership in the community, planning alongside girls and their allies.

Holistic and Inclusive

- Focus on skills development such as language skills and project writing skills which can enhance the inclusion of adolescent youth in international spaces and projects so they can be included in each step.
- Use the girls' own networks within country, and internationally, to increase reach on issues which permeate throughout geographical contexts and to reach marginalized girls.
- Include girls who are out of school in leadership spaces – they have unique needs, priorities and voice.
- Create financial opportunities and support for girls so they can access available trainings and resources.

Movement-founded

- Create spaces for girls to strategize on sustainability of their movements.
- Map movement actors who can be champions for girl-led implementation areas and sectoral focuses.
- Exposure visits to different countries to increase connection with other youth-led groups which will enshrine advocacy and programmatic needs within a global movement.

The meaning of youth-led must evolve

- Support girls' visible leadership by coordinating access to multi-lateral spaces (registration, proposal, visas) and reduce logistical barriers.
- Shared leadership should be guaranteed in decision-making spaces to ensure meaningful youth participation.

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Girls' Economic Empowerment & Financial Opportunities

After nine years of programming, learning, and evaluation, CARE's Tipping Point Initiative gathered adolescent girl activists, technical advisors from diverse fields, activists fighting for girls' rights, government officials, and staff to discuss not just what the last decade has taught us but importantly where we want the girls' rights field to evolve. This brief discusses the need for integrating economic empowerment and financial opportunities into girls' rights programming across sectors.

If you are interested in seeing how this reflection fits into the larger story, see our Tipping Point Global Learning Overview found [here](#).

What we have experienced, learned, and evaluated in adolescent economic empowerment

CARE's investment in integrated programming reflects the multiple needs of girls, and the communities we work with face real financial challenges when protecting and promoting the rights of adolescent girls. Economic empowerment components of integrated programming not only boost individual skills and confidence, but they support comprehensive adolescent well-being and contribute to shifting gender and age norms by demonstrating the power of adolescent girls to manage and use money and pursue their aspirations. These are the building blocks of effective economic empowerment and financial opportunity building when fighting child marriage and expanding adolescent girls' rights.

Financial skills and literacy are a must

Demand-driven skills building goes beyond market assessments to pair apprenticeship and real opportunities for advancement. [CARE's SHOUHARDO III program](#) saw that with an average investment in the youth of \$228, the net income earned by each youth (either in self or wage employment) went up to \$298 – a 131% return on investment. Offering a wide array of

training – from mobile servicing, electrical house wiring, power loom operation, computer operation, vaccination, motorcycle mechanics, and hotel management – 50% of youth started their own business or found a job with wages.

These skills support multiple outcomes of adolescent empowerment. For example, Tipping Point's Learning Communities on the Move (LCOM) model for girl-led activism and norms shifting includes a financial management component so that girls can prepare to organize their own events and secure budget from government stakeholders in the future. Girls enrolled in this component of Tipping Point not only had a 63% lower risk of marriage, but they also had a significant increase in income-generating activities, demonstrating that mechanisms like Village Savings and Loan Associations alongside leadership skills and norms shifting strategies provide greater, more comprehensive impact than any of these alone¹.

¹ Naved et al. (2022). Impact of Tipping Point Initiative, a social norms intervention, in addressing child marriage and other adolescent health and behavioral outcomes in a northern district of Bangladesh.

Learning these skills in a collective setting, such as Youth Savings and Loan Associations (YSLA), helps girls' saving habits and entry into income generation activities, such as poultry and goat fattening. Girls' level of interest and engagement in the YSLA groups has been noted to contribute substantially to adolescent girls' staying in school and covering some school expenses, both factors impacting child marriage in Ethiopia². In Nepal, YSLA has been practiced with the out of school girls in accelerated learning centers, where they use their savings to buy stationary and learning materials, which also supports their education.



Adolescent Girls and Young mother in Chada Kori -Maradi, Niger
USAID Hamzari Project

YOUTH SAVINGS & LOAN ASSOCIATIONS

A YSLA is an adaptation of a **VSLA**, a self-managed group of 20-30 members that meets two to four times a month, providing members with a safe place to save their money, to access loans and to obtain emergency insurance. CARE has used this platform with youth in Nepal, Bangladesh, Ethiopia, Mali, and Niger.

Support for inputs, such as equipment, should come alongside knowledge and skills

By increasing their participation to livelihood skills and access to inputs, adolescent girls are better equipped to ameliorate their economic and social prospects against prevailing practices of early and forced marriage in their communities. YVSLA's are adapted to youth profiles and are linked with promising livelihoods strategies: In Ethiopia, **the SPIR Program** established Youth VESAs that work exclusively with young girls and boys from Productive Safety Net program (PSNP) families to build their financial skills and improve their financial autonomy and agency.

One tool that CARE uses is the [Youth-led Labor Markets Assessment](#), which is designed to identify key self-employment and wage employment opportunities and the required skills needed for young women and men to viably engage in work. This process considers youth's needs, attitudes and preferences related to livelihoods, as well as their capacities of youth and the market to avail these opportunities.

After this assessment, the **Hamzari project** in Niger allocates funding to address the financial needs of adolescent girls and young women at risk of getting trapped in early and force

marriage. Due to their inability to secure funding from banks or microfinance institutions for their business ideas in off-farm and non-farm sectors, the project complements the cycle of training in technical skills and entrepreneurship with a startup fund to implement their businesses ideas. Age-appropriate adolescent girls and young women represent 53% of project leaders who received funding to secure equipment and other livelihoods assets such as land and working space. The main IGAs and business to be run by adolescent girls and young mothers include sewing shops, preparation of forage products, homestead garden, retailing of fast shelf food and non-food products, including small food processing units. Girls' access to training, input, and funding are more likely to help address food insecurity and build their resilience while reducing CEFM as a coping mechanism amongst the most vulnerable groups.

Where we go from here to expand girls' economic empowerment

CARE, our partners and allies in the fight for girls' rights focus on these principles when calling for action in policy, practice and funding:

Gender at the Center

- **Girls' collectives are key to moving beyond individual to collective agency:** Many organizations in the [Tackling the Taboo](#) review emphasized that more than bringing girls together in a safe space, they sought to form collectives to help girls build a sense of self while linking to issues in the larger world. When expanding girls' economic empowerment, collectives combine knowledge, skills and opportunities within a processes of collective action – including identifying and growing income-generating activities themselves.

² <https://careevaluations.org/evaluation/improving-adolescent-reproductive-health-and-nutrition-through-structural-solutions-in-west-hararge-zone-oromia-ethiopia-abdiboru-project-final/>

■ **Engage Men & Boys to be allies and not barriers:** Role shifting games and other dialogue on gender norms are an essential part of a gender strategy that build an enabling environment for girls' economic empowerment and fend off backlash. Tipping Point's girls group members started going out of the house to find work during the financial crisis that ensued during COVID in Nepal, playing a vital role in addition to their brothers and fathers' financial contributions. Engaging men and boys before the pandemic hit on girls' mobility and rights built the foundation for this change.

Holistic and Inclusive:

■ **Create opportunities for girls' participation and to express their leadership:** many times, projects complete market analyses before starting activities with girls and their communities. Instead, participatory mapping exercises with and by girls themselves start a process of ownership, confidence-building, and norms shifting that is rooted in girls' knowledge of opportunities and strategies to seize them.

■ **Include out of school girls:** many economic empowerment and financial skills building programs are targeted at in-school girls with a minimum level of literacy. However, we know that ever-married and out-of-school girls have less ability to leave the house even if their financial needs are more acute and their leadership skills are less developed. Targeting these most-marginalized girls, especially for leadership and skills training, is crucial to ending child marriage and promoting inclusive adolescent empowerment.

The meaning of youth-led must evolve:

■ **Prepare for girl-led sustainability:** CARE and other implementers can support girls to generate resources from within their community to sustain collective action, not just for individual savings groups. In Nepal, girls' networks access resources from the local government, such as skill trainings, seed money, equipment, and even livestock through proper coordination and participation in the planning processes of local government. Supporting girls' access to the planning space builds their capacities to claim opportunities, develop proposals, and participate in such important forums.

Want more information or to connect with adolescent programming champions from around CARE?

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