



# TIPPING POINT

## 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 alone<sup>1</sup>.

<sup>1</sup> 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 Ethiopia<sup>2</sup>. 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.

<sup>2</sup> <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?**

Email [tippingpoint@care.org](mailto:tippingpoint@care.org)

