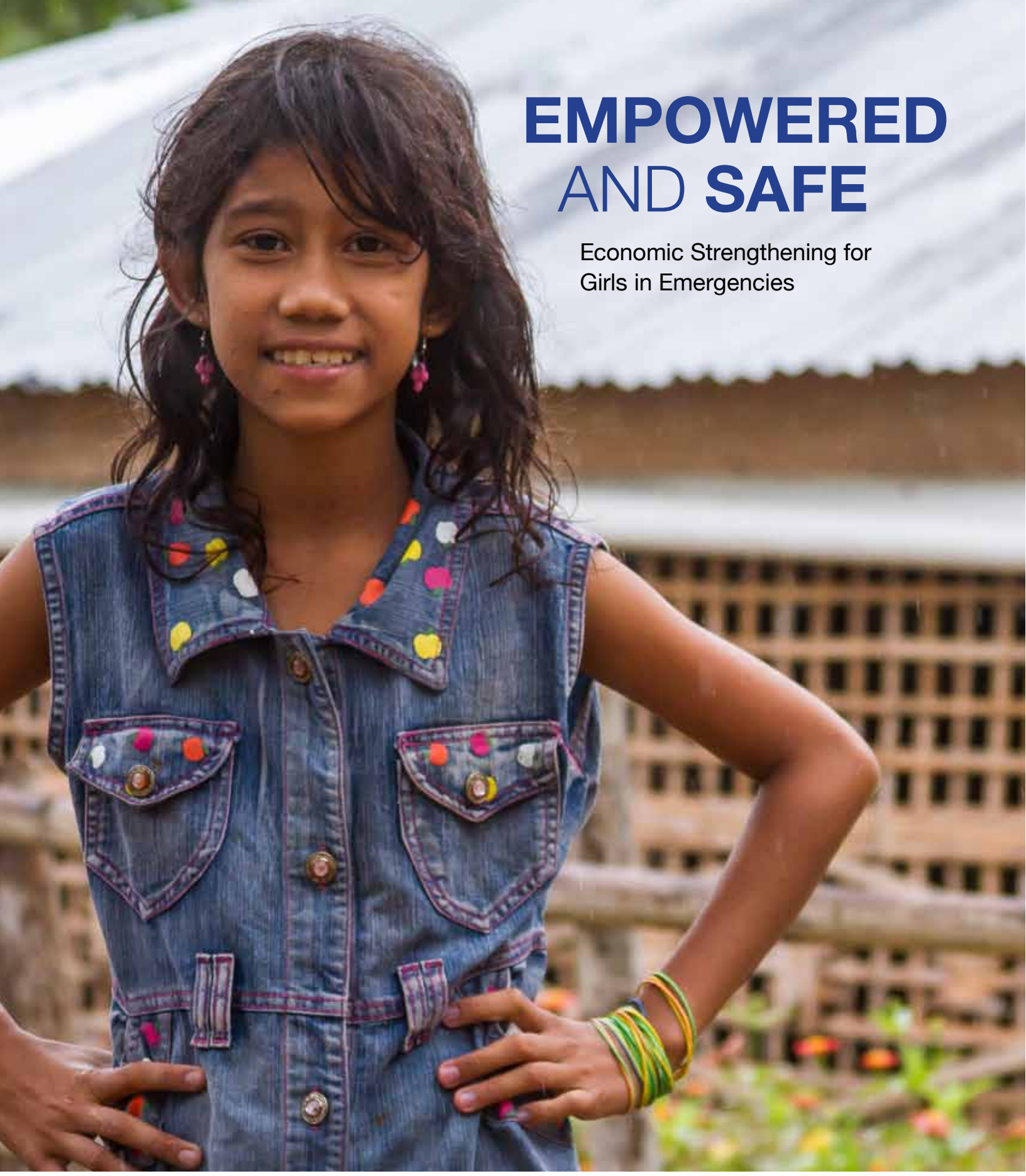

EMPOWERED AND SAFE

Economic Strengthening for Girls in Emergencies

CPC LEARNING NETWORK

unicef

WOMEN'S REFUGEE COMMISSION

The **Child Protection in Crisis (CPC) Network** undertakes innovative research and builds evidence to effect change in child protection policy and practice. At the country level, the CPC Network brings together policy makers and practitioners to determine learning priorities and ensure the results of these endeavors are put to good use. Globally, the CPC Network works with coalitions of UN, nongovernmental, private sector and government actors to generate evidence and link research findings to global practice.

The **Women's Refugee Commission** is a research and advocacy organization based in New York. It identifies needs, researches solutions and advocates for global change to improve the lives of crisis-affected women and children.

The **United Nations Children's Fund** (UNICEF) is the main UN organization defending, promoting and protecting children's rights.

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Contents

Acronyms & Abbreviations

CPC	Child Protection in Crisis
ES	Economic strengthening
FGM/C	Female genital mutilation/cutting
GBV	Gender-based violence
IGA	Income-generating activity
IPV	Intimate partner violence
SRH	Sexual and reproductive health
UNFPA	United Nations Population Fund
USAID	U.S. Agency for International Development
WHO	World Health Organization

Executive Summary

Even in times of peace and stability, adolescent girls are among the most vulnerable members of society in low-income countries. They face multiple deprivations, harms and rights violations, including high rates of gender-based violence (GBV). When conflict or disaster strikes, the situation for girls becomes even more alarming. Yet until recently, adolescent girls received limited attention within humanitarian action, with few services targeting their specific needs and rights. The humanitarian community urgently needs to identify effective approaches for addressing GBV against girls in these settings. Like provision of food, water and shelter, protection from GBV can be a lifesaving intervention and must be prioritized as such.

Empowering girls and mitigating the myriad risks they face are not new areas of work; past efforts have focused on building girls' health and social status, in particular. While the humanitarian field generally agrees that preventing GBV requires comprehensive strategies to address the multiple causes and drivers of violence, little is known about the economic dimension of girls' GBV risk. Few programs have focused on economic strengthening (ES) for girls in emergencies, despite the clear relationship between economic insecurity and some forms of GBV, and despite girls themselves consistently identifying livelihoods as a top priority.

While the communities of practice that focus on adolescent girls in emergencies generally agree on the need to build girls' human, social, financial and physical assets, they acknowledge that economic assets are the least understood.[1] ES targeting adolescent girls is a relatively new area of practice and research, and there is little evidence about what types of economic interventions are effective, in which contexts and for which groups. Of the limited number of programs targeting ES and GBV-related risk, few have been rigorously evaluated.

However, a small number of programs in humanitarian and development settings have begun to explore strategies to help girls build their livelihood capabilities along with other assets. These programs offer important lessons for future initiatives seeking to engage and empower adolescent girls and reduce their risk of GBV in emergency contexts. They also point to another important benefit – including an economic component encourages girls' participation in programs.

This review is one of three resources developed to foster awareness of economic insecurity as a GBV risk factor for girls in emergencies, and to highlight the potential role of ES in mitigating that risk as a component of comprehensive prevention programming.

This document describes the problem of GBV faced by adolescent girls in emergencies and advocates for ES as a means to prevent it. It presents impact evidence from development context interventions, and insights from a review of girls' ES programs in humanitarian contexts. It aims to inform the design, monitoring and evaluation of GBV prevention programs in emergencies that take into account the full range of assets girls need to realize their rights to safety, dignity and empowerment.

Review details

While the evidence base around ES as a strategy for reducing the risk of GBV against adolescent girls in humanitarian settings is limited, evidence from development settings is instructive. Valuable lessons can also be drawn from the handful of programs building girls' economic and social empowerment in humanitarian settings.

The objectives of the review were:

- to explore the efficacy and capture evidence from ES interventions in reducing girl's risk of GBV;
- to generate insights to promote good practice and innovative programming and inform development of tools for protecting adolescent girls from GBV through integrated ES interventions in emergencies.

The review process involved analysis of outcomes, processes and lessons from 11 integrated programs that included a component of ES. Programs were identified through examination of recent meta-reviews of adolescent-focused ES programs and through consultation with practitioners.

Key findings

While the evidence base for ES as a strategy for reducing GBV-related risk against adolescent girls in humanitarian settings is limited, findings from this review suggest that age- and developmentally appropriate economic asset-based interventions for vulnerable girls, delivered as part of an integrated approach to health, protection and empowerment, could play an important role in GBV prevention in emergency contexts. Interventions facilitating access to safe and dignified livelihood opportunities can directly reduce girls' immediate risk of exposure to forms of GBV for which economic insecurity is a key determinant, such as exploitative transactional sex. Building girls' economic and social assets can facilitate their increased bargaining power, decision-making, autonomy and self-confidence in the longer term, which, when combined with an enabling and supportive environment, can lead to greater empowerment for girls and reduced risk of future GBV.

The key recommendations from the program review are summarized below:

1. *Ensure girls' participation throughout the program cycle to maximize program safety, effectiveness and impact.*

   Programs are more likely to be safe and effective if girls participate meaningfully throughout the programming cycle--from problem identification and assessment through program design, monitoring and evaluation.

2. *Anticipate and mitigate potential risks to girls' safety and well-being.*

   Practitioners must carefully evaluate how programs might inadvertently cause harm, and act to preempt and mitigate potential risks.

3. *Build on what exists and use formative research to ensure context-specific interventions.*

   Interventions must be tailored to the local context and designed with reference to existing programs and services, the nature and type of emergency, market realities and, where relevant, development goals and policies.

4. *Use a holistic, integrated approach to build economic and social assets.*

   Integrated, multi-sectoral interventions that contribute to broader development goals, while building economic and social assets, are more likely to be effective.

5. *Remove barriers to girl's participation, especially for those girls that are less visible or especially marginalized.*

   It is important to identify and remove barriers to participation for different groups of girls in need from the very beginning, recognizing that some girls will face greater obstacles to participation than others.

6. *Invest in meaningful and sustained engagement with families and communities from the outset to enhance girls' participation, protection and program success.*

   As well as targeting girls' assets, programs must influence the social ecosystem within which girls live, engaging parents, local leaders and men and boys to shift harmful social norms and other barriers that girls face in the family and wider community. Considerable family and community engagement from the outset is essential to generate community buy-in, facilitate participation and maximize a program's short- and long-term benefits.

7. *Tailor interventions to girls' age, developmental stage and circumstances.*

   Interventions targeting adolescent girls should be tailored to different ages and developmental stages reflecting the different capacities, needs and roles of girls in early and late adolescence. Social and economic status, including education, poverty level and marital status, are important factors when considering participation and appropriate econom-

ic interventions.

8. *Use safe spaces, peer support and mentoring to build resilience and social assets.*

   Safe spaces are an important entry point for girl-friendly services, social support and mentorship, non-formal education and training. Support of peers and mentors builds social capital.

9. *Use market-based livelihoods strategies.*

   ES interventions require specialized technical expertise and programs and should be designed based upon a careful analysis of what labor and product market opportunities exist and analysis of economic activities that will be acceptable within the context of prevailing gender norms.

10. *Define changes and invest in measurement.*

    Programs aimed at girls' social and economic empowerment and protection from GBV should be based on a clear theory of change that carefully articulates the relationship between the problem identified, program strategies and desired impacts to facilitate measurement and learning.

A new generation of adolescent girl-friendly GBV prevention programming is needed to help protect adolescent girls from GBV, and even save their lives. This document is a call to action to donors and aid agencies to prioritize and fund girl-focused asset-building programs that include not only social but also economic assets.

Structure

Section I: A primer on adolescent girls, gender-based violence and economic strengthening in emergencies overviews GBV-related risks and consequences for adolescent girls in emergencies and highlights how failing to address GBV squanders the opportunity to save lives and thwarts progress toward global development goals. It also outlines the linkages between livelihoods and GBV.

Section II: Review background and findings showcases evidence from development settings of ES for adolescents as an effective strategy for reducing adolescent girls' risk of GBV. It also presents key findings from a review of selected programs implemented in both emergency and non-emergency settings targeting empowerment or protection of adolescent girls through ES.

This paper is one of three resources developed under the *Empowered and Safe* initiative, the other two being *A Theory of Change* and *A Menu of Program Options.* All are available at womensrefugeecommission.org.

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Section I: A primer on adolescent girls, gender-based violence and economic strengthening in emergencies

Nature and consequences of GBV

In resource-poor environments around the world, the dual burden of being female and young, especially in the 10 – 17 age group, relegates girls to the margins of society where they are largely invisible, unheard and deprived of their basic human rights.[2] Many forms of GBV — including sexual exploitation and abuse, trafficking, rape, early marriage, female genital mutilation/cutting, sexual harassment and honor killing — are directed at girls. GBV is mostly under-reported[3] due to fear, stigma, constraining social norms, power dynamics, lack of access to services and the very real risk of further harm that those who speak out face.[4] Where reported figures are available, they are believed to represent the tip of the iceberg.

Globally, approximately 20 percent of women report being victims of some forms of sexual violence as children,[5] with prevalence rates over 35 percent reported in some parts of the world.[6] More than 60 million "child brides" are forced to marry before age 18.[7] Married girls are at risk of intimate partner violence, the most common form of GBV, which affects almost one-third of women worldwide.[8] Today, up to 140 million women and girls have experienced some form of female genital mutilation/cutting (FGM/C), with many undergoing FGM/C between infancy and age 15.[9]

The effects of GBV can be devastating, and include serious physical, psychological and social consequences, such as stimga and alienation, abandonment and physical violence against girls by their families due to perceived family "dishonor.."[10] Sexual violence can result in HIV and other sexually transmitted infections, as well as unwanted pregnancy,[11] which can cause life-threatening emergencies for girls under age 15, such as obstructed labor.[12] Indeed, complications associated with early pregnancy is one of the biggest killers of adolescent girls worldwide.[13] Further, "[c]hildren of abused women have a higher risk of death before reaching age five, and violence during pregnancy is associated with low birth weight of babies.."[14] According to the World Health Organization (WHO), efforts to reduce maternal, infant and child mortality should include measures to reduce intimate partner and sexual violence against women and girls.

Terms

The IASC *Guidelines for Gender-based Violence Interventions in Humanitarian Settings* defines **gender-based violence** (GBV) as an umbrella term for any harmful act that is perpetrated against a person's will, and that is based on socially ascribed (gender) differences between males and females. The term GBV is used to underscore the systemic inequality that exists between males and females that exists in every society and is a unifying characteristic of most forms of violence perpetrated against girls and women.

Economic Strengthening (ES) refers to the actions taken by governments, donors and NGOs to improve livelihoods.

Livelihood refers to the capabilities, assets and activities required for a means of living. The term is also used colloquially to refer to economic strengthening interventions (e.g., "livelihoods program").

GBV against girls in humanitarian contexts

As challenging as the reality is for girls in stable contexts, it pales in comparison with the situation during and after conflicts and natural disasters. Violence

against women and girls during wartime has been characterized as "one of history's great silences."[15] Rape as a tactic of war is a feature of many armed conflicts, affecting hundreds of thousands – and possibly many more – women and girls.[16] GBV is a problem before, during and after a crisis; cessation of a conflict does not mean that the rates of GBV suddenly start falling. In fact, in many post-conflict and disaster settings, the risk of GBV increases due to economic and social conditions exacerbated by the emergency itself and the displacement that results from it.[17] Reconstruction efforts often fail to specifically target the needs of women and girls, and can even increase their risk of GBV.[18]

Addressing GBV must be prioritized as part of lifesaving humanitarian response in emergencies.

Girls in humanitarian settings are at heightened risk of GBV as protective systems and norms break down. Girls who are unaccompanied or orphaned, heads of households, child mothers, girls formerly associated with armed forces/armed groups and girls with disabilities are particularly vulnerable. They face increased risks and threats as they try to meet their basic needs, take care of their siblings or their own children, attend school and earn income, all while facing high rates of early pregnancy, early/forced marriage, lack of access to information and other forms of psychological, emotional, physical, sexual and economic violence, as seen in several ongoing crises. Two recent reports illustrate these realities:

- **Daadab refugee camps, Kenya:** In a 2011 assessment, Somali adolescent girls in the Dadaab complex explained that they are in many ways "under attack" from violence that includes verbal and physical harassment, sexual exploitation and abuse, including rape, in relation to meeting their basic needs, including in public and by multiple perpetrators. Girls say they are particularly vulnerable to violence in accessing scarce services and resources, such as at water points or while collecting firewood outside the camps.[19]
- **Sahel regional food/nutrition crisis:** A 2012 inter-agency assessment in Mali showed that displaced girls often engage in transactional/exploitive sex to provide for their families. Due to the weakened economy, girls also have to spend more time selling goods in markets or on the street, which increases their risk of sexual exploitation and abuse. In addition, increasing environmental degradation and poor infrastructure result in girls having to walk greater distances to collect water and fuel for cooking, increasing their risk to sexual assault.[20]

In 2011, the Coalition for Adolescent Girls[21] conducted two technical consultations on girls in emergencies, bringing together practitioners, donors and researchers from development and humanitarian fields to discuss how humanitarian practice currently does -- and can evolve to better -- serve this vulnerable population to facilitate their improved social and economic recovery and development. A report from these consultations, Missing the Emergency: Shifting the Paradigm for Relief to Adolescent Girls, also asserted that just as with access to adequate food and shelter, protection from GBV can be lifesaving and should be prioritized as such.[22]

Adolescence is a critical period of transition from childhood to adulthood, a time when events, choices and opportunities can shape the course of the rest of a person's life.

The link between economic disempowerment, livelihoods and GBV

The relationships between economic empowerment, agency and vulnerability to GBV are increasingly being

studied as efforts to prevent violence against women and girls intensify globally. ES can lead to greater empowerment and agency for women and girls,[23] factors protective against GBV. Asset ownership has been linked to an increased bargaining position for women and girls, an increased voice in household decision-making,[24] reduced malnutrition among their children,[25] reduced rates of marital violence and fewer restrictions to leaving situations of domestic violence.[26] Livelihood support has impact beyond increasing income; it boosts social status, enables family and community acceptance, heightens access to education and reduces sexual exploitation.[27]

Situations of conflict and displacement are characterized by severe economic hardship, entrenching economic dependence, exacerbating economic insecurity and reducing safe livelihoods options, leaving many women and girls with limited opportunities to support themselves and their families. "A lack of access to economic opportunity while displaced forces many women and girls to resort to harmful measures to survive. These may include working as commercial sex workers, putting themselves at risk of rape, violence and abuse through the collection of firewood in unsafe areas or trading sex for food to compensate for the often inadequate humanitarian aid provided."[28]

Harsh economic conditions increase girls' risk of GBV as they resort to risky survival strategies to meet their families' basic needs. Girls usually bear a greater share of the household burden than boys, and work options available to them are often very limited due to prevailing gender norms, and are unsafe, insecure and low paid, involving domestic work and other tasks in the informal economy that put them at increased risk of sexual and physical violence and exploitation. Low-paying work in the informal economy, such as collecting firewood or hawking goods on the street, also carries heightened risk of violence and exploitation.[29] Economic vulnerability also heightens girls' risk of exposure to the now well-documented phenomenon of sexual exploitation by aid workers, peacekeepers and others.[30] Some girls, for example, may resort to trading sex for money or goods, or may even be pressured by their families to do so. Given the established relationship between girls' economic deprivation and transactional sex,[31] it is surprising that not more programs addressing GBV involve economic strengthening components.[32]

Families in emergency settings may also marry off daughters at young ages to generate income, reduce the economic burden on the family or ensure the protection or well-being of the girls.[33] Early marriage is itself a form of GBV, which also increases girls' risk of violence within the home.[34] In some humanitarian crises, economic insecurity can even cause the rates of FGM/C to increase as families seek to make their daughters more marriageable.[35]

The connections between livelihoods and GBV are evident among girls associated with armed forces/groups, which commonly use girls as sexual slaves or force girls to marry rebel leaders.[36] As first identified in the landmark 1996 Graça Machel study, *Impact of Armed Conflict on Children*, prevention of recruitment and re-recruitment of girls into armed forces/groups often depends on the economic security of, and vocational opportunities for, children and their families.[37]

Older out-of-school children interviewed in displacement settings consistently cite the need to earn a living to contribute to their families' economic well-being as a primary concern.[38] In emergency contexts, especially, the majority of older adolescents may already be economically active,[39] and having experienced a gap in education, many will be unwilling or unable to return to formal education. After conflict, and particularly in high HIV-prevalence contexts, there may be a large number of adolescent household heads, orphans and other vulnerable children who will need to learn skills to safely make a living and manage their money.[40]

Adolescent girls have the capacity, the willingness and the need to engage in economic activities and, across displaced settings, older girls consistently cite the need to earn a living as a primary concern.[41] As they move into late adolescence, girls without financial literacy and livelihood skills may be stuck in a cycle of

poverty that threatens their safe transition to adulthood and leaves them and their own children more vulnerable to GBV. Younger girls require preparation for the economic future that fast approaches them as they grow into young women with mounting responsibilities for the care and development of the next generation.

Wider benefits of economic strengthening for protecting girls

> *Constraining women's agency by limiting what jobs women can perform or subjecting them to violence can create huge losses to productivity and income with broader adverse repercussions for development.*[42]

ES for adolescent girls is an important strategy for promoting their safety, protection and well-being, and for contributing to women's empowerment and agency. It can increase their bargaining power, self-worth and other forms of capital — human and social. But the benefits accrue not only to girls themselves — ES interventions can also improve the future life-course of their children. Reducing girls' fertility while increasing their productive capacity can create higher labor market earnings and lower infant mortality rates, as well as improve educational outcomes. There is emerging evidence to suggest that the growth in economic opportunities for girls can also have a positive effect on shifting discriminatory gender norms, one key determinant of GBV.[43] Thus, the benefits of investing in girls accrue not only to girls themselves but also to their families and communities, the economy and wider society.[44]

Failure to appropriately and effectively reach and protect adolescent girls from GBV not only results in loss of life and physical and emotional trauma, but may also imperil efforts to achieve global development goals.[45] The relationship between GBV and economic development is well recognized, with studies demonstrating the high economic costs of GBV to states as well as to families. These costs include lost income due to death and lost productivity, job loss, lost productivity due to illness, injury and incarceration, and loss of tax revenues, and direct costs on services in the health, social service, justice and police sectors.[46] Indeed, according to the World Bank, the "estimated costs of intimate partner violence (IPV) are close to the average that developing country governments spend on primary education" and, as a result, combating GBV against women and girls has emerged as a key priority for the post-2015 global development agenda.

Economic strengthening for girls in humanitarian practice

Humanitarian response tends to focus on assistance for basic survival (e.g., food, shelter, water), and in spite of the potential for ES interventions to provide protective benefits for adolescent girls, and in spite of girls consistently identifying the need to make money to take care of themselves, their children and families, programs rarely reflect the economic roles played by adolescent girls and usually fail to target them.[47]

While the situation is slowly improving, historically child protection agencies have not prioritized ES interventions for girls, and livelihood actors programming for youth have not prioritized adolescents. Agencies often group adolescent girls with either children or adult women, effectively overlooking their unique situational needs and rights, including economic ones.[48] ES programming for girls has often been an "add-on" to protection programs, and is usually small scale. Agencies may feel they lack the expertise to implement effective ES programs, and interventions have rarely been evaluated. Further, humanitarian actors have been wary of adopting approaches and interventions that encourage children to work, fearing they could lead to harmful child labor and negative education outcomes.

These obstacles must be overcome in order to promote and protect the rights of the most vulnerable in emer-

gency settings. Humanitarian actors need to recognize the pivotal stage of adolescence within the life cycle, the economic lives of girls and understand the ways in which humanitarian interventions can positively change the course of girls' lives. Many adolescents have the ability, the desire and the need to engage in economic activities for their survival and protection. ES programs can put girls' participation rights into practice by encouraging their involvement in programs. They can also help protect them from risky work and unsafe livelihoods, contribute to household income and well-being, and secure a better future for girls and their families.[49]

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Section II: Review background and findings

The humanitarian community has a responsibility to put resources towards creating safe livelihood options and empowering girls economically to reduce their exposure to GBV. While the evidence base around ES as a strategy for reducing the risk of GBV against adolescent girls in humanitarian settings is limited, there is some evidence from development settings of the efficacy of economic interventions for reducing risk of GBV. There are also valuable lessons from the experience of the handful of programs that have begun to explore girls' economic and social empowerment in emergency and post-crisis settings. This review firstly draws attention to selected evidence pertaining to the effectiveness of ES as a strategy to prevent GBV, and then shares important lessons from practice to inform future initiatives seeking to protect adolescent girls and reduce their risk of GBV in humanitarian settings.

Objectives

The objectives of the review were:

- to explore the efficacy and capture evidence from ES interventions in reducing girl's risk of GBV;
- to generate insights to promote good practice and innovative programming and inform development of tools for protecting adolescent girls from GBV through integrated ES interventions in emergencies.

Inclusion criteria

The review draws on research looking at ES interventions aimed at empowerment and protection of children and young people in emergency and post-conflict contexts.[50] The programs were chosen for their specific focus on empowerment or protection of adolescent girls through some form of ES. Programs were identified through examination of recent meta-reviews of adolescent-focused

ES programs to identify those with a specific focus on girls in emergencies[51] and through consultation with practitioners with specific expertise in ES interventions with adolescent girls (see Acknowledgements for details of members of the expert group consulted).

Eleven relevant programs were identified for inclusion, details of which are provided in Annex 2. Six of the programs were implemented in humanitarian or post-emergency contexts -- two with disaster-affected communities in Pakistan and Haiti, and five with communities affected by armed conflict in Kenya, Democratic Republic of Congo, Uganda, Liberia and Sierra Leone. Five programs were implemented in development settings (Kenya, Uganda, Zimbabwe and Egypt). Although the focus of the review is on humanitarian settings, the programs from development contexts were included due to their explicit focus on the unique needs and vulnerabilities of adolescent girls and because the contexts in which they were implemented are characterized by fragility, political violence or other insecurity. Girls targeted in these programs share the same characteristics as girls in crisis-affected settings – characteristics that heighten girls' vulnerability to various forms of violence, exploitation and abuse (see box below).

The review process involved analyzing documents pertaining to each program to identify implementation components, lessons and outcomes related to girls' economic assets, as well as GBV-related indicators, such as sense of autonomy and agency and ability to refuse sex. The findings were discussed and validated with a group of experts with experience in GBV and ES programming for girls in emergencies.

Types of interventions

In all the programs the activities were integrated -- the ES interventions delivered alongside other interventions, including GBV prevention and response activities; sexual and reproductive health (SRH) services and psychosocial interventions; non-formal education; mentoring; and social capital-building interventions, such as girls' social groups and peer support. The economic activities in these programs included one or more of the following:

- Group and individual savings schemes
- Financial education
- Entrepreneurship training
- Vocational training
- Support for small-scale income-generating activities (IGA)
- Micro-credit
- Cash transfer

In several of the programs, the ES aspect was not part of the original program design – it was a later addition. In some cases, girls themselves requested

Characteristics of vulnerable girls in emergency settings[52]

- Have limited access to education and do not complete primary or secondary school.
- Have limited access to sexual and reproductive health information and services.
- May be socially isolated.
- Carry disproportionate household burden.
- Need to earn an income, but lack livelihoods skills, safe and dignified employment opportunities, access to financial services and productive assets, such as land.
- Lack safe spaces to gather with peers, receive mentorship or seek help in a time of need.

that ES services be added. In other cases, agencies realized after commencing implementation that girls or their families were unwilling to pay the opportunity cost of participation without the promise of a near-term economic benefit.

Limitations

This review has a number of limitations. In particular:

- The small number of relevant programs identified.
- Only English language documents were reviewed.
- Few programs have undergone rigorous evaluation.
- Some of the programs are ongoing and as such there are no outcome evaluations.
- The applicability of lessons from non-emergency settings to emergency settings.
- All of the programs except two were implemented in Africa.

Evidence of effectiveness of ES from development literature

Emerging evidence of effectiveness of ES in reducing girls' risk of GBV in select development literature is briefly discussed here in order to corroborate the benefits and potential of economic empowerment for adolescent girls for preventing GBV. In the past decade or so adolescents in developing countries have been recognized as economically active and capable and are now included as direct beneficiaries of small-scale ES programs targeting accumulation of multiple assets (see box below). In a review of evidence on the impact of ES programs on children, the Child Protection in Crisis (CPC) Network found that financial education and asset accumulation have been shown to positively affect a variety of child well-being indicators, including improved self-esteem, increased school attendance and reduced sexual behavior associated with HIV risk.[53]

While ES as a strategy for GBV prevention for adolescent girls is a relatively new area of practice and research, and not much is yet known about what types of interventions are effective in which contexts and for which groups, there is evidence that asset-based approaches can reduce girls' vulnerabilities and increase their access to opportunities,[55] especially those that target the immediate environment, such as caregivers and households. Programs featuring ES in development settings have had positive effects on girls' sense of safety, rates of unwanted sex, risky sexual behaviors, early marriage and IPV. For example, receipt of a household cash transfer has been associated with reduced incidence of

Types of assets[54]

Natural: land, water, trees, etc.

Physical: agricultural and business equipment, houses, consumer durables, vehicles and transportation, water supply and sanitation facilities, technology and communications infrastructure.

Human: education, skills, knowledge, health, nutritional status and labor power.

Financial: savings, credit, and accrued private and public transfers.

Social: membership in organizations, networks that increase trust, ability to work together, access to opportunities, reciprocity and informal safety nets.

Political: citizenship, enfranchisement and effective participation in governance — often key to controlling rights over other assets.

transactional sex in numerous programs in southern Africa,[56] and in an intervention in Uganda, researchers observed links between cash savings for girls and reductions in high-risk sexual behavior among AIDS-orphaned adolescents who participated in a savings program.[57] Analysis of the *Intervention with Microfinance for AIDS and Gender Equity* (IMAGES) program in South Africa found that ES interventions targeting adolescent girls and women aged 14 -35, delivered with HIV and gender education, increased bargaining power behavior associated with HIV risk, especially among younger participants.[58] An evaluation of an income-generating HIV prevention program initiative launched in the Republic of Congo found that for youth "who continued with the income-generating activities, the activities provided them with money and, for some, skills training, which, for the girls especially, reduced their dependency on others."[59] More recently, a 2012 randomized control trial concluded that when delivered in combination with social interventions, ES programming for girls in Uganda reduced their reporting of "having sex unwillingly" to near zero.[60]

Enhancing household economic security and providing a girl with financial assets and skills can help delay marriage[61] and economic empowerment and social protection interventions have been shown to have positive effects on IPV, a significant problem facing married girls. For example, in the IMAGES program, a combination of microcredit with participatory gender training, social support groups and community mobilization, reduced intimate partner violence by 55 percent.[62]

There are risks associated with ES activities, particularly those that lack built-in social support.[63] Building economic assets can expose girls to new risks of GBV as they change their patterns of movement and time use.[64] Acquiring productive assets can even turn girls into targets for violence and harassment.[65] One pilot program found that girls provided with savings accounts experienced increased levels of sexual violence and harassment compared to girls who received accounts and participated in a weekly savings group that provided financial and health education.[66] However, while financial empowerment of adolescent girls can potentially increase their risk of violence by shifting power relationships in the family and community, it can also have the opposite effect.[67]

It is clear from development contexts that carefully designed interventions that target girls' economic empowerment in tandem with other interventions can positively impact their risk of specific forms of GBV by either mitigating economic insecurity and/or by increasing girls' agency and decision-making due to increased access and control over resources. Programs that increase girls' assets, including economic ones, have also been shown to increase parents' and brothers' sense of girls' competence and thus contributed to a positive shift in thinking about adolescent girls in general,[68] and although not yet proven, it is suggested that girls economic empowerment in development settings can have a positive effect on shifting discriminatory gender norms – one of the key drivers of GBV against women and girls[69]

Context-specific ES that reflects the developmental and social support needs of girls and includes community and family interventions to address the social barriers to economic success can be effective in increasing girls' agency and reducing their vulnerability and specific risks in relation to GBV.[70] The multidimensional relationship between girls' agency and gender norms is certainly an area worthy of further attention and study.

Findings from programs

While the evidence base for ES as a strategy for reducing GBV-related risk against adolescent girls in humanitarian settings is still very limited, findings from this review suggest that age and developmentally appropriate economic asset-based interventions for vulnerable girls delivered as part of an integrated approach to health, protection and empowerment could play an important role in GBV prevention in emergency contexts. ES interventions facilitating access to safe and dignified livelihood opportunities can directly reduce girls' immediate risk of exposure to GBV in crisis-affected contexts. Building girls' economic and social assets can facilitate

their increased bargaining power, decision-making, autonomy and self-confidence in the longer term, which, when combined with an enabling and supportive environment, can lead to greater empowerment for girls and reduced risk of future GBV.

Following are key findings from analysis of implementation, lessons and outcomes from selected programs targeting ES for girls and GBV-related risk.

Finding 1: Ensuring girls' participation throughout the programming cycle maximizes safety, effectiveness and impact

Programs are more likely to be safe and effective if girls actively and meaningfully participate throughout the programming cycle — from problem identification and assessment through design and evaluation. Agencies should learn about adolescent girls' needs and circumstances, and the factors that can help them succeed and stay safe, from girls themselves. Girls should actively participate in assessment and data collection, complementing local expertise in gender and economic empowerment. Girls should also meaningfully participate in program design, risk identification and mitigation, identification of barriers to program participation, and in monitoring and evaluation. Engaging parents is key strategy for enabling girls' participation.

Finding 2: Practitioners must anticipate and mitigate potential risks to girls' safety and well-being

As in development settings, there are potential risks associated with economic interventions for girls and in crisis-affected settings, ES interventions can inadvertently cause harm. Anticipating and mitigating potential risks to girls is a paramount priority and practitioners must carefully evaluate how investments in girls' livelihoods, or that of their parents, might inadvertently affect child labor, school attendance and girls' workloads in the home, by reducing the time a child spends under supervision from adults or older siblings or causing children to miss school. Positive outcomes are contingent upon consistent monitoring for potential risks associated with girls' gains in financial assets. Programs need to develop risk management strategies and be consistently and carefully monitored for unintended consequences.

Girls' safety must be carefully considered when identifying strategies to increase girls' participation in programs and engaging girls to find out what risks might be associated with their participation and with gaining assets is key. Doing no harm requires planning activities in locations and at times that work for different groups of girls who may live spread across large areas — one refugee camp or neighborhood can span several kilometers and lack lighting after sunset. Programs must therefore plan accordingly, ensuring safe and appropriate locations and meeting times during daylight hours so that more girls can attend meetings and program activities safely.

Finding 3: Build on what exists and use formative research to develop context-specific interventions

Interventions must be tailored to the local context and be designed with reference to existing programs and services, the nature and type of emergency, market realities and, where appropriate, relevant development goals, policies and programs.

Before establishing programs, agencies should map existing efforts that address the needs and rights of adolescent girls — or have the potential to. Partnerships between agencies with different mandates, competencies and expertise will likely be necessary to achieve program goals while optimizing inter- and intra-agency synergies.

Formative research is essential. Demographic and spatial data on the population will inform vulnerability profiling and analysis, ensuring effective targeting of the most vulnerable and facilitate program design and outreach strategies for engaging girls most in need. For example, knowing the number and locations of married girls and young mothers can help inform the design and locations of safe spaces and sites for program activities. Allow adequate time and resources during research and planning to ensure that each phase of the program — design, recruitment, training, engage-

ment, implementation, monitoring and evaluation – is well considered.

Finding 4: Use a holistic and integrated approach to build economic, human and social assets

Holistic, integrated multi-sectoral interventions that contribute to broader development goals, including educational attainment, poverty reduction and gender equality, are likely to be more effective. This means working across all sectors of humanitarian action and taking a relief-to-development approach from the outset. Improving adolescent girls' social and economic outcomes and decreasing their risks of GBV in emergency settings, requires aligning program outreach strategies across sectors. Working with adolescent girls is not the exclusive responsibility of GBV specialists or child protection specialists, but of professionals in all humanitarian sectors, including education, health/reproductive health, economic recovery, water and sanitation, and camp management.

Building girls' economic, social and human assets can have protective effects and increase their ability to make decisions critical for their safety and development in adolescence through to adulthood. Interventions should be integrated, combining economic assets (e.g., financial literacy and business skills trainings, access to safe savings and land) with interventions that build girls' social capital (e.g., social networks, trusting relationships and mentors), human assets (education, skills and health). ES interventions should promote, not compete with, girls' educational needs, opportunities and goals. For example, ES-related curricula should include content geared toward opportunities for girls to enter or re-enter educational systems (e.g., through state-issued literacy exams).

Finding 5: Remove barriers to girls' participation, especially for those girls who are less visible or especially marginalized

It is important to identify and remove barriers to participation for different groups of girls in need from the very beginning, recognizing that some girls will face greater obstacles to participation than others. This requires developing specific strategies to identify and reach adolescent girls who may be invisible or marginalized — for example, those from ethnic and religious minorities, those with disabilities, household heads, those employed as domestic workers and others who are particularly vulnerable. Removing barriers to participation by the most vulnerable girls may require special measures, such as incentives to participate; removing barriers to attendance by providing childcare or stipends for transport; obtaining gatekeepers' support and permission for girls to participate, for example, through dialogue with parents and other family members, employers and community leaders.

Finding 6: Invest in meaningful and sustained engagement with families and communities from the outset to enhance girls' participation, protection and program success

As well as targeting girls' assets, programs must influence the social ecosystem within which girls live, engaging parents, local leaders, and men and boys to shift harmful social norms and remove other participation and protection barriers that girls face in the family and wider community. Considerable family and community engagement from the outset is essential to generate buy-in, facilitate girls' participation in program activities and in economic opportunities to maximize a program's short- and long-term benefits. Family and community level intervention should be based on careful analysis of gender norms that inhibit girls' participation in programs and in economic opportunities. Support of community leaders and the wider community is needed to identify and establish effective safe spaces for program activities and guarantee girls' safe access to project sites.

GBV awareness-raising and education can create community support, reduce stigma associated with girls' participation in programs and facilitate dialogue about the issue of GBV more broadly. As part of community awareness and education efforts, men and boys should be engaged to unpack harmful gender norms and to help design strategies to increase girls' safety. In particular, men and boys should understand that girls'

protection does not equal restricting them to the home, but should promote their access to opportunities, education, skills development and economic advancement.

Finding 7: Tailor interventions to girls' age, developmental stage and circumstances

Interventions targeting adolescent girls should be tailored to different ages and developmental stages reflecting the different capacities, needs and roles of girls in early and late adolescence. Social and economic status, including education, poverty level and marital status, are important factors when considering participation and appropriate economic interventions. Reaching married and unmarried girls, in-school and out-of-school girls, child mothers, single girl heads-of-households, girls formerly associated with armed forces/groups, girls with disabilities, among others, requires careful planning, program monitoring and adjustments to respond effectively to the needs of different groups of girls and to effects of participation on girls' safety.

Asset-building activities will need to accommodate the schedules of girls juggling household and other responsibilities.

Finding 8: Use safe spaces, peer support and mentorship to help build assets and enhance resilience

Safe spaces and group formation cultivate social connections that lead to increased self-confidence, and enhanced communication and negotiation skills. Girls in groups have higher social capital and stronger social networks. Safe spaces are an important entry point and platform for girl-friendly health and reproductive health services, social support and mentorship, GBV awareness raising and education, and training in life skills, as well as in literacy, numeracy, livelihoods, business and financial literacy skills. Agencies must take into consideration whether the space and meeting times feel safe to girls themselves. The choice of location should not label or stigmatize girls, such as a building marked for GBV response services or reproductive health services.

Trusted peer and adult mentors model healthy, positive behaviors for girls, foster self-confidence, teach about their human rights, develop negotiation skills and contribute to shifts in social norms through challenging harmful expectations based on discriminatory gender roles and norms. Mentors require capacity development and sup-

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port to enable them to guide discussions, especially around traditional gender attitudes and beliefs. Psychosocial and health-related impacts of mentoring are not always immediately measureable, but will likely accrue in the decade following adolescence, necessitating the use of longitudinal studies in impact evaluations.[71]

Finding 9: Use market-based livelihood interventions

ES interventions require specialized technical expertise and programs and should be designed based upon a careful analysis of what labor and product market opportunities exist.[72] A gender-sensitive market assessment(s) should be conducted to ensure that ES programs are building skills and opportunities that are in demand, will lead to safe, decent work and are acceptable within the context of prevailing gender norms. While norms may change over time due to family and community intervention, they remain a key determinant of economic opportunities for girls. Market and livelihood assessments should also identify girls' risks of GBV in work-related activities. [73]

Finding 10: Define changes and invest in measurement

Programs aimed at girls' social and economic empowerment and protection from GBV should be based on a clear theory of change that carefully articulates the relationship between the problem identified, program strategies and desired impacts to facilitate measurement and learning. At this nascent stage in programming for girls in emergencies, adequate technical, financial and human resources must be allocated to measure and document changes that result from interventions and to disseminate findings to share knowledge, evidence and experience to foster good practice and learning about what works to advance girls' protection outcomes and inform policy and future programming. Longitudinal evaluation is required to assess the effects of empowerment and protection interventions into adulthood, as well as to identify related indicators of success, such as improved reproductive health and well-being outcomes.

Notes

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Annex 1 – Definitions

Agency: The capacity to make decisions about one's own life and act on them to achieve a desired outcome, free of violence, retribution or fear. Agency is sometimes defined as "empowerment." [a]

Child Protection: Defined as "measures and structures to prevent and respond to violence, abuse, exploitation and neglect affecting children. The goal of child protection is to promote, protect and fulfill children's rights to protection from violence, abuse, exploitation and neglect as expressed in the UN Convention on the Rights of the Child and other human rights, humanitarian and refugee treaties and conventions, as well as national laws." [b]

Economic strengthening: An essential component of GBV prevention that includes a "portfolio of strategies and interventions that supply, protect and/or grow physical, natural, financial, human and social assets.[c] ES programs can include provision of safe alternatives for generating income; micro-finance; cash transfers; financial literacy and business development training; village savings and loans associations (VSLAs); and other approaches.

Empowerment: One's "ability to make strategic life choices where that ability had been previously denied them,"[d] which is a "multi-dimensional, long-term process with two essential components: 1) resources that include not only financial and productive assets, but opportunities, capabilities, social networks and other environmental factors; 2) agency, or the ability to act in one's own best interest."[e]

Livelihoods: "[T]he capabilities, assets and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from external stresses and shocks, and maintain or enhance its capabilities and assets now and in the future." [f]

Gender: "[T]he social difference between males and females that are learned, and though deeply rooted in every culture, are changeable over time, and have wide variations both within and between cultures. 'Gender' determines the roles and responsibilities, opportunities, privileges, expectations and limitations for males and for females in any culture." [g]

Gender-based Violence (GBV): "An umbrella term for any harmful act that is perpetrated against a person's will and that is based on socially ascribed (gender) differences between males and females." While men and boys can be victims/survivors of some types of GBV (particularly sexual violence), around the world, GBV has a greater impact on women and girls. Throughout any emergency, many forms of GBV occur, including physical, sexual, psychological, economic and social violence. Examples of GBV throughout the lifecycle include (but are not limited to): sex-selective abortion; differential access to food and services; sexual exploitation and abuse, including trafficking, child marriage, rape, female genital mutilation/cutting, sexual harassment, dowry/bride price abuse, honor killing, domestic or intimate partner violence, deprivation of inheritance or property, and elder abuse.[h]

Safe Spaces, Child Friendly Spaces: "Support the resilience and well-being of children and young people through community organized, structured activities conducted in a safe, child-friendly and stimulating environment."[i] For adolescent girls, safe spaces include girls-only spaces (or spaces that allot girl-only time), through which girls can safely access various resources and programming to promote their health and social and economic empowerment.

Social assets, social capital: Social assets include social networks, trusting relationships and relationships with people of high social status. On the individual level, social capital theory concerns the structure of a person's relationships, and the extent to which those relationships are advantageous. [j]

Vulnerability: Vulnerability refers to girls' capacity to cope with and recover from adversity vis-à-vis their gender, age, socioeconomic status, ethnic identity and other factors dictated by cultural and societal norms.[k]

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Annex 2 – Program Descriptions

Name and Source	Setting and participants	Goal	Intervention components
EMPOWERMENT AND LIVELIHOODS FOR ADOLESCENTS Bandiera, O. et al. (2012). Empowering adolescent girls: Evidence from a randomized control trial in Uganda, BRAC.	Uganda 4,800 girls aged 14-20, in and out of school	Increase girls' empowerment through 1. life skills training to increase knowledge and reduce high-risk behavior, and 2. vocational training to promote income-generating activity among adolescent girls.	• Adolescent clubs that allow girls to safely gather and participate in recreational and training activities outside of school hours. • Life skills trainings led by older peer mentors who receive one week of training and monthly refresher training and are paid a stipend. • Life skills education addressing leadership, sexual and reproductive health, family planning, HIV/AIDS awareness, negotiation and conflict management and information on some forms of GBV such as rape, child marriage and violence against women. • Financial literacy training. • Training for income-generating activities (agriculture, tailoring, etc.) based on market demand, girls' education levels and the local business environment. • Onputs, such as seeds for agriculture, to jump-start income-generating activities. • Vocational training by entrepreneurs and by program staff.
FINANCIAL EMPOWERMENT FOR VULNERABLE YOUNG WOMEN IN NAIROBI Erulkar, A. S., & Chong, E. (2005). Evaluation of a savings and micro-credit program for vulnerable young women in Nairobi. New York, NY: Population Council.	Kenya 322 out-of-school girls aged 16-22, in low-income areas	Reduce girls' vulnerabilities to negative social and reproductive outcomes by improving girls' livelihoods options through micro-credit, youth savings groups, and mentoring support.	• Older girls offered financial training, microcredit (group lending model); younger girls offered youth savings clubs. • Social support services provided by adult mentors from various social service and community development backgrounds.

Name and Source	Setting and participants	Goal	Intervention components
THE ISHRAQ ("SUNRISE") PROGRAM Singer, Rosa (2012). Ishaka Toolkit: A Guide to Girls' Economic and Social Empowerment through a Solidarity Group Savings and Loan Platform. Atlanta, Georgia: CARE USA; Brady, M., et al. (2007). Providing new opportunities to adolescent girls in socially conservative settings: The Ishraq program in rural Upper Egypt. New York, NY: Population Council.	Egypt 277 out-of-school girls ages 12-15 years across four villages	• Help girls build social and economic assets. • Improve literacy and encourage attendance in formal school. • Improve health outcomes. • Change gender norms and community perceptions about girls' roles in society while bringing them safely and confidently into the public sphere. • Develop skills and leadership abilities, increase self-confidence, raise expectations for girls' futures.	• Literacy education. • Life skills and reproductive health information, including topics of GBV, and introducing the concept of girls' rights. • Sports programming. • Home skills. • Vocational training with apprenticeship for some participants. • Mentoring by local trained female secondary school graduates who served as teachers, role models and girls' advocates with families and the community.

Name and Source	Setting and participants	Goal	Intervention components
GIRLS EMPOWERMENT FRAMEWORK Rumble, L. (2013 Dec 2). "Dancing in the storm": a Girls' Empowerment Framework for Zimbabwe, presentation for Expert Group Meeting: Economic strengthening to reduce risk of gender-based violence for adolescent girls in humanitarian settings, 2 December 2013, New York.	Zimbabwe Girls aged 14-24	• To build social, economic and human assets to reduce vulnerability and expand opportunities.	• Individual savings accounts to participating girls in each age group. • Safe spaces. • Weekly meetings with adult mentors (over 18 years old) who deliver financial education and health training. • Linkages with parents through meetings and "fun days."
PLaCES Chaudhry, R. (2011) Safe PLaCES help flood-affected children and women prevent child marriage in Pakistan. UNICEF. (Information obtained from UNICEF internal documents.)	Pakistan 30,718 adolescent girls and 32,106 women	Protection, education, recreation and community engagement by fostering greater linkages between the traditional emergency interventions, such as the temporary learning spaces, child-friendly spaces and women-friendly centers by connecting with other emergency service providers in education, health, nutrition and WASH.	• Private, safe spaces to meet the different needs and promote the distinct capacities of adolescent girls and women. • Practical skills training in literacy, livelihoods, etc. • Rights-based awareness sessions, reproductive health information, etc.

Name and Source	Setting and participants	Goal	Intervention components
ESPAS PA MWEN PROGRAM Population Council (2010) Empowering and protecting adolescent girls in Haiti. Financial literacy activity guide for adolescent girls in Haiti: Facilitators guide, Making Cents International, HAGN, AmeriCares and Save the Children.	Haiti 1,000 disaster-affected girls between the ages of 10 and 19, including girl heads-of-household, girls with disabilities and girls who are out of school.	• Reduce girls' risk of poverty, rape and other violence. • Help girls gain access to education, health and financial literacy resources, as well as psychosocial services for GBV and other traumas.	• Financial literacy training. • Mentoring. • Safe spaces for girls to access needed resources and services, as well as develop strategies to continue their education, build meaningful social connections and engage freely in play. • Training in theater acting for adolescent girls to express feelings and issues related to sexual violence.
INTERVENTIONS WITHIN CHILD-FRIENDLY SPACES UNICEF DRC Country Office (2013), Internal UNICEF program documents and consultation with program staff.	DRC 2,300 adolescent boys and adolescent girls in IDP camps and areas of return.	• Promote greater participation of adolescent girls within child-friendly spaces. • Address particular needs and risks of girls (GBV, unequal access to services, etc.). • Engage adolescents to design their own activities to fit their interests.	• Separate adolescent girls' and boys' discussions in child-friendly spaces. • Dedicated time and space for adolescent girls to be together, where they do not have to compete with boys. • Trained female facilitators offer girls confidentiality, warmth and advice. • Discussion and education on sexual and reproductive health, protection concerns, GBV and life-skills, and gender roles. • Training/income-generating activities (e.g., marketable skills, such as carpentry, sewing and embroidery).

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ECONOMIC EMPOWERMENT OF ADOLESCENT GIRLS AND YOUNG WOMEN UNIVERSALIA (2011) The adolescent girls initiative mid-term evaluation: Final report	Liberia 2,500 urban and peri-urban adolescent girls and young women ages 16-27 years with functional literacy and numeracy skills.	• Promote entry into wage and self-employment through provision of business development skills, job skills and life skills training. The program also aims to increase girls' social capital.	• Training integrated job, knowledge and behavioral skills to address common barriers to program entry and completion, such as early pregnancy, social restrictions, transactional sex and sexual violence. • Access to a savings account and financial education, supplemented with a US$5 initial deposit, and a US$20 "completion bonus" for girls who can maintain a program attendance rate of at least 75%. • Women and girls paired up or arranged in small groups to promote safe travel and mutual support, and increase social assets.
ADOLESCENT GIRLS' PLATFORMS UNHCR (2011) Rapid Inter-agency sexual and gender-based violence assessment Dadaab refugee camps and outskirts, July – August 2011.	Kenya Adolescent girls ages 10-14	• Develop skills and networks that promote girls' safety and security.	• Safe spaces • Life skills development • Financial literacy • Mentorship
COMMUNITY-BASED RE-INTEGRATION OF WAR-AFFECTED YOUNG MOTHERS McCay, S., Veale, A., Worthen, M., and Wessells, M. (2010). Community-based reintegration of war-affected young mothers: Participatory action research (PAR) in Liberia, Sierra Leone and Northern Uganda. University of Wyoming.	Liberia, Sierra Leone and Northern Uganda Approximately 658 pregnant girls and young mothers, and over 1,200 of their children. Two-thirds of the young mothers were formerly associated with armed forces/groups.	• Enable young mothers, including girls formerly associated with armed forces/groups, to plan, implement and evaluate their own steps to achieve reintegration.	• Micro-credit for context-specific individual and group livelihood support and income-generating activities determined by participants, including: agricultural activities, such as farming ground nuts or cassava and animal husbandry; soap making; tie dyeing; small business; and petty trading. • Small group activities and funding for group determined activities, including bookkeeping and literacy. • Respected community leaders provide positive role modeling, advising on business and other activities, coaching on appropriate behavior, and advocating on the young mothers' behalf with the wider community.


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