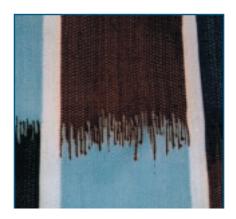


ADOLESCENT GIRLS' LIVELIHOODS



ESSENTIAL QUESTIONS, ESSENTIAL TOOLS: A REPORT ON A WORKSHOP



The cover art should be familiar to those who attended the Essential Questions, Essential Tools workshop, or are familiar with the Association for the Protection of the Environment (APE), an Egyptian NGO. The photo inserts on the cover and throughout the report are details of traditional Egyptian designs woven into tote bags and rugs that are produced by adolescent girls at APE. APE runs an innovative livelihoods program for unmarried, adolescent girls living in Maqattam, a traditional, marginalized, impoverished community on the outskirts of Cairo. APE hosted a field visit for workshop attendees, supplied tote bags to each workshop participant, and later displayed their wares during the workshop.

The APE project is detailed in the 19th edition of SEEDS, a Population Council series of publications that document programs that help women generate livelihoods and improve their economic status. Copies of SEEDS can be downloaded from the Council's Web site at www.popcouncil.org. For a hard copy, please contact the Council at the address below.

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The International Center for Research on Women (ICRW) is a private, nonprofit organization dedicated to promoting social and economic development with women's full participation. ICRW generates quality, empirical information and technical assistance on women's productive and reproductive roles, their status in the family, their leadership in society, and their management of environmental resources. ICRW advocates with governments and multilateral agencies, convenes experts in formal and informal forums, and engages in an active publications and information program to advance women's rights and opportunities. ICRW was founded in 1976 and focuses principally on women in developing and transition countries.

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CONTENTS

ACKNOWLEDGMENTS	V
WHY CONSIDER LIVELIHOODS FOR ADOLESCENTS?	1
ABOUT THIS REPORT	3
ESSENTIAL QUESTIONS	3
Where Are Young People Working?	4
What Are the Limitations of Labor Force Data?	6
Are Those Who Are Not Working and Not in School Really "Doing Nothing"?	7
GIRLS' WORK AND THE POLICY AND NORMATIVE ENVIRONMENT	14
What Are the Tensions Between Work and Education?	14
Fostering Safe, Productive Work Environments for Adolescent Girls:	
UNICEF, ILO Standards, and the Garment Industry in Bangladesh	16
HOW DO ADOLESCENT GIRLS EXPERIENCE THEIR WORKING CONDITIONS?	
WHAT CONTRIBUTION DOES WORKING MAKE TO THEIR "ADOLESCENCE"?	
VIEWS FROM THREE COUNTRIES	19
Egypt	19
Jordan	21
Bangladesh	24
POLICY AND PROGRAM FOUNDATIONS FOR EXPANDING SAFE,	
APPROPRIATE LIVELIHOODS FOR OLDER ADOLESCENT GIRLS	26
Finding the Right Policy Paradigm	26
What Is the Experience to Date in Generating and/or Supporting Livelihoods? What Is the Potential for Involving Adolescents in Microfinance Programs?	32
Under What Circumstances Can It Be Done Appropriately?	33
What Constitutes Good Training for Enterprise Development?	41
LOOKING AHEAD	42
NOTES	45
REFERENCES	46
APPENDIX A: WORKSHOP AGENDA	47
APPENDIX B: WORKSHOP PARTICIPANT CONTACT LIST	49





ACKNOWLEDGMENTS

ESSENTIAL QUESTIONS, ESSENTIAL TOOLS, a workshop convened in Cairo, Egypt, 13–14 October 1999, represents a shared planning effort by the Population Council's New York and Cairo offices and the International Center for Research on Women (ICRW). At crucial points both organizations greatly benefited from consultation with colleagues at the United Nations Children's Fund (UNICEF). The United Nations Foundation provided funding for the meeting and has been instrumental in fostering attention to adolescent livelihoods through its grantmaking.

The International Development Research Centre (IDRC), and especially Jamie Schnurr and Necla Tchirgi, continue to provide brave intellectual leadership in the field of adolescent livelihoods. The organization helped to fund this workshop and put its organizers in touch with individuals and groups engaged in innovative work that could be showcased during workshop proceedings (including the IDRC's African Livelihoods Knowledge Network, based at the University of Venda, South Africa, whose presence was especially valued).

We are also grateful to The William H. Kaufman Charitable Foundation and Effie Westervelt for providing financial support to the meeting, and to The Ford Foundation for assistance in publishing this report.

Carey Meyers served as meeting rapporteur, wrote each summary, conceptualized the report, and oversaw its production. However, this final product represents the collaborative work of many: Susan Lee provided early copyediting; Jamie Schnurr, Simel Esim, Judith Bruce, Jennefer Sebstad, Bruce Dick, and Geeta Rao Gupta offered insightful and timely reviewer comments and text contributions; and Nicole Haberland and Rachel Goldberg provided technical assistance throughout the production process.



WHY CONSIDER LIVELIHOODS FOR ADOLESCENTS?

Policy to support adolescents—most often defined as the age group between 10 and 19 years—overlaps both childhood and youth initiatives. Most efforts to date have concentrated on providing education, a safe living environment, proper nutrition, and health information and services. The 1989 United Nations Convention on the Rights of the Child, which defined the upper boundary of childhood at 18 years, has drawn increasing attention to adolescents' rights. However, relatively little attention within an already constrained set of policy initiatives has focused on appreciating the distinctive needs of girls and boys, understanding the work experiences of both younger and older adolescents, and strengthening their livelihoods capacities. The subject of adolescent livelihoods has also been fraught with significant data limitations. It is vital to differentiate the experience and rights of older and younger adolescents, their work, and their relative and respective positions in the labor market. Policy, research, and program planners must recognize that adolescents between the ages of 10 and 14 have different needs, and are protected by a different set of rights, than those 15 years and older who can, in most circumstances, legitimately participate in the labor force.

Adolescents generally enter the labor force out of economic need to help reduce the vulnerability of their households: Families deploy adolescents for work as part of a larger household survival strategy. A family's interest in adolescents' work sometimes masks the potential benefits adolescents can gain from work and their right to develop livelihoods capacities. Although adolescents do not always initiate their entry to the labor force, they are nonetheless provided with opportunities to learn, grow as individuals, and glean a sense of what they might like their futures to hold. In short, how and when a young person enters the labor force can set the stage for future status and work opportunities. For adolescent girls and boys, livelihoods are the bedrock of their future wellbeing. For girls and women especially, their bargaining power in marriage and over their fertility will remain limited if they do not have independent livelihoods.

At the community level, developing and engaging the energies of young people is critical, especially in poor communities where both boys and girls will soon be responsible for supporting not only themselves but also their families. Economic globalization is providing unprecedented yet potentially unappreciated opportunities for older adolescents, especially girls, to earn incomes that can increase their social and economic standing, self-esteem, and skills. Some countries with available data show that unmarried young women dominate in many of the emerging export-led



RECOGNIZING GIRLS' SPECIAL NEEDS

nternational Labour Organization (ILO) estimates from 1997 indicate that 110 million girls are working worldwide compared to 140 million boys. Although girls may work alongside boys in virtually all sectors, other work that girls do, such as paid and unpaid domestic labor, is often invisible, which may contribute to undercounting of working girls. In addition, girls may be far more vulnerable to unfair treatment in the work force, as gender socialization teaches them to be docile and obedient from an early age, which in turn affects their survival strategies. Girls with few safe and productive opportunities may well grow up to be working women with few safe and productive options. Similarly, girls may have fewer opportunities to work in paid labor outside the home than boys do, as they are often responsible for maintaining the home when their mothers go to work. Those girls who work outside the home are often still responsible for a large share of domestic chores so that they, in effect, are burdened with two jobs.

industries. Concerns about the exploitation of adolescent girls and boys working in factories in other settings has dominated much of the policy debate. These valid concerns deserve due attention, but must not mask the potential benefits that these increasing opportunities for paid work yield for both individual girls and society.

The workshop, *Essential Questions*, *Essential Tools*, was motivated by the desire to learn more about the nature of both younger and older adolescents' work experience, differentiate the particular needs and potentials of adolescent girls, and identify programs and policies of whatever scale and formality that might have promise for supporting them. The workshop focused, therefore, on these five essential questions:

- · Where are adolescents working?
- What is the policy and normative environment surrounding girls' work?
- How do adolescent girls experience their working conditions—what contribution does working make to their adolescence?
- What is the livelihoods approach?
- What is the experience to date in supporting and/or generating livelihoods for adolescent girls?



ABOUT THIS REPORT

In an effort to synthesize the wealth of information presented over two days in Cairo in the most readable and usable fashion, this report does not strictly follow the meeting agenda. While it is based on individual summaries of each presentation, in some instances information from two or more presenters has been combined to aid in the flow of text. Footnotes indicate which presenter's material each section of the report draws upon. The agenda, attached as Appendix A, indicates who made each presentation, and readers are encouraged to contact presenters directly should they desire additional information on a particular subject. Contact information appears in Appendix B.

This report attempts to highlight the "essential questions, essential tools" theme by framing its narrative around the questions that appear above. Occasional "toolboxes" illuminate research issues for consideration.

ESSENTIAL QUESTIONS

We now know that roughly 250 million younger adolescents and children aged 5–14 years are working for pay in some capacity, with an estimated 120 million engaged in full-time work (ILO 1996). According to the most reliable measures, 61 percent of all adolescents are employed in Asia, 32 percent in Africa, and 7 percent in Latin America. Despite these significant numbers, very little is actually known about adolescents' demand for or desire for work, or about their work experiences. Based on readily available, published information, it is apparent that demand for work exists, yet the source of that demand is one of the many aspects of adolescents' work experiences that elude us. Other key questions are:

 Is adolescent demand for work generated by adolescents or by their parents? Why are adolescents working? To acquire skills? As part of a household survival strategy? To earn cash for marriage?

- What are the main sources of employment for young people? How many work in family businesses? In factories? Are self-employed?
- What role do child labor laws play in shaping adolescents' work opportunities?
- How eligible are young people for micro-credit and savings schemes?
 Does this vary depending on marital status?
- What kinds of skills can be acquired in national service programs?²
- How do adolescents spend their time on a typical day?
- How do activities shift on school days versus nonschool days?



- What is the prevalence of adolescent work?
- What kinds of work do adolescents do? Under what conditions? Where? How are they remunerated? Do they earn cash? Are they paid in kind? Is there no pay? Are they acquiring skills?
- If they do earn money, who controls adolescents' earnings? How are their earnings used?

It is a challenge to collect data on how adolescents, especially adolescent girls, spend their time. Clearly, a better picture of time use would have tremendous potential in helping determine where opportunities lie for programmatic interventions. The conditions of work are also important to understand. In many societies, for example, school hours are surprisingly short; thus attending school is not incompatible with work. Among those who have been in the labor force and then leave, what are the circumstances surrounding their eventual return to work? Knowing how much time adolescents spend in school, how much time they spend doing housework and family work, and how much time is available for leisure tells us about the rhythm of their lives. Labor force surveys offer some insight into the prevalence of adolescent work, yet it is hard to interpret the true extent of employment.

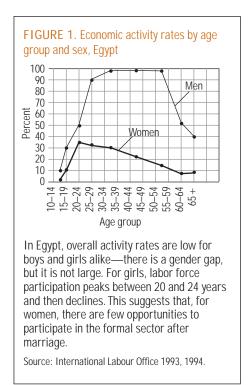
Where Are Young People Working?

The International Labour Organization regularly publishes employment statistics that reveal some patterns in youth employment, particularly labor force participation rates by age.³ From this data we know that economic activity rates by age and sex vary from country to country (Figures 1–3).

A percentage distribution of economically active boys and girls under age 15 shows that most work takes place in three main sectors: agriculture (including hunting, forestry, and fishing); community, social, and personal services and manufacturing. Agriculture, the sector with the most participation by far, employs about 80 percent of girls and 75 percent of boys. If one includes the nominal participation of both boys and girls in manufacturing and community/social/personal services, a comprehensive picture of labor participation for boys and girls under the age of 15 emerges.

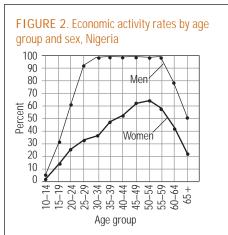
Recently the ILO launched a special initiative aimed at improving measurement of the economic activity of children aged 5–14 years. The experiment began in Ghana, India, Indonesia, and Senegal using a household survey approach. Subjects were queried as to whether they work for cash or in kind or as unpaid family workers and were asked about their current and usual activities. Households were stratified into three groups: those with at least one paid child, those with at least one paid and one unpaid child, and others. For countries with other available data, comparisons revealed higher economic activity rates than in the past.

The main conclusion of this initiative was that the quality of the time-use data collected was disappointing. It was found

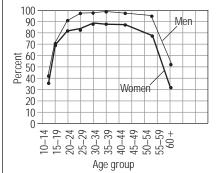


that up to 12 percent of children aged 5–13 report working as a principal activity during the previous seven days, with even greater participation found if the time frame is expanded. Keeping in mind the data limitations, the study also found:

- proportionally more boys than girls are engaged in economic activity;
- a large number of girls, although technically not counted in labor force surveys, are engaged in unpaid economic activity in the home;
- economic activity rates of children in rural areas are twice as high as in urban areas, largely due to participation in agriculture;
- of those children who work, almost all do so in the informal sector and mainly in household enterprises; and







In Nigeria, the labor force participation profile is similar to that of Egypt during adolescence, but the gender gap narrows rather than widens over time. In Thailand, the gender gap during adolescence is negligible. Among adults, the gap widens, but not by much, as men's and women's participation rates rise and fall simultaneously throughout their lives. Source: International Labour Office 1993, 1994.

 working children include both students and nonstudents, and students who work are especially hidden from the traditional view of the labor force.

Adolescents, most often defined as the age group between 10 and 19 years, overlap both children and youth categories. The category of youth can range





from 15 to 30 years while that of children can range up to 15. Most of the development research and programs on adolescents have concentrated on sexual and reproductive behavior (Mensch, Bruce, and Greene 1998). However, the participation of both younger (10–14 years) and older adolescents (15–19 years) in the labor force is emerging as an important development issue. ILO Convention No. 138 specifies 15 years as the minimum age at which a person may begin participating in economic activity.

Acknowledging the data limitations, it is important to differentiate the experience of older and younger adolescents' work as well as adolescent boys' and girls' positions in the labor market. There are strongly contrasting meanings imputed to the work of younger adolescents—who, in the main view, are working illegally—and that of older adolescents—who, in most circumstances, can legitimately participate in the labor force.

Little is known about the motivations for, the extent of, or the terms of adolescent work. The most important apparent reason adolescents work is poverty. They work to ensure the survival of their families and themselves. Increasing the number of household members who are working, thereby diminishing risk by diversifying income-generating activities, can be either an important survival strategy in times of economic stress or a way to alleviate chronic poverty (Szanton Blanc 1994). In this way, working adolescents' earnings may be seen as an important means for increasing household income and reducing its volatility. In a study of street children in Paraguay, 50 percent of working street children studied contributed half or more of the total household income (Espínola et al. 1988). Unremunerated—yet vital—productive work is also quite common, especially among adolescent girls who take over household duties and childcare in order to free their mothers' time for paid labor. The tasks performed include childcare, food preparation, water and fuel fetching, cleaning, and agricultural work (Mensch, Bruce, and Greene 1998).

Youth unemployment has many implications for the labor market, for poor households, and for adolescents themselves. The inability to find work exacerbates economic exclusion, poverty, and the probability of future joblessness. Not only does youth unemployment prevent young people from contributing productively to the economy; there may also be health and social consequences (e.g., isolation and inability to meet nutrition needs). As working is an important means for young people to develop adult roles and responsibilities, unemployment obstructs the movement of young people from adolescence to adulthood.

What Are the Limitations of Labor Force Data?

The limitations of labor force data for studying adolescents are the same as those that apply to adults, particularly women. With adolescents, the limitations are compounded because participation rates may vary considerably from week to week, or month to month, because of school. For instance, labor force surveys always include a reference period, usually "last week," when questions are asked about a subject's principal activity. An adolescent's answer will vary—among those in school, some may consider their principal activity to be "student" while others may consider "work" to be theirs. As a result, adolescent work force participation

Probing for useful data from a variety of existing sources allows for a more nuanced profile of adolescents at work. Sources can include:

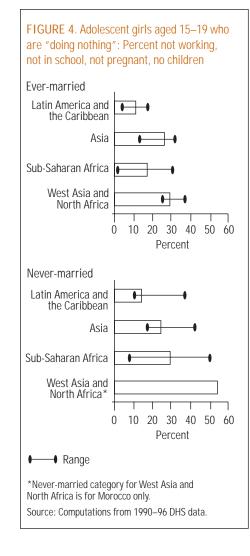
- household labor surveys;
- time-use studies;
- demographic and health surveys;
- living standards measurement surveys; and
- informal-sector surveys.

Many countries have very good data sources that can provide crosssectional information on adolescent girls' lives. *There is still much to learn from analyzing secondary data.* Collaboration between different disciplines—economics, sociology, and demography—often allows for deeper insights into what is really happening in the labor force. may be underreported. Similarly, labor force surveys focus heavily on remunerative work, yet remuneration is poorly defined. Variations in the legal age for work around the world and different levels of enforcement also cloud our understanding, although this cloud begins to lift at the end of adolescence. It is difficult to draw conclusions about gender differences among adolescents because of underestimation. In fact, gender gaps may actually be narrower than reported among adolescent workers because of underreporting and undercounting in surveys.

Are Those Who Are Not Working and Not in School Really "Doing Nothing"?

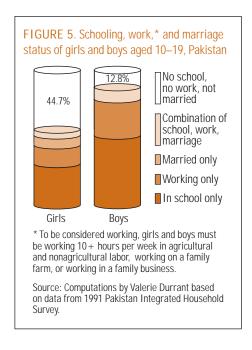
The lack of correspondence between girls' labor force participation and their school attendance leaves researchers with an unclear picture of how adolescent girls spend their time. Even accounting for the lack of quality data on girls' work activities, a large proportion of girls in developing countries are not working, are not attending school, or are not married (Figure 4). It is clear that these girls are not "doing nothing" but the question of how they spend their time is puzzling. Since these three main activities fail to account for many girls in this age group, it is clear that the available data are woefully incomplete. Do they spend their time on leisure activities or on housework? Perhaps more importantly, how much of their "doing nothing" is due to a lack of opportunities?





Are Girls Really "Doing Nothing"? The Case of Pakistan⁴

The situation of adolescent girls in Pakistan is an anomaly for the region and for other countries at its stage of development for three main reasons. Most importantly, the age at marriage (22 years) is unusually late. Marriage prior to age 15 is rare and only 23 percent of girls aged 15–19 are ever-married. In addition, only 32 percent of girls aged 10–19 are currently attending school. Finally, girls' work (paid and unpaid)



is similarly low. A large proportion of girls in Pakistan (45 percent) appear to be "doing nothing" with their time (Figure 5).

This group is significant: It represents a large number of girls who do not have a socially recognized status. They are closely guarded and intentionally kept indoors at home. They are alone, isolated, vulnerable, and they lack links to such social institutions as school or employment. Thus they are a prime group for interventions and research. Recognizing that such a large group is missing from the picture challenges existing beliefs about the transition to adulthood.

Finding out what girls are doing is central to positive and effective policy and programming efforts to improve their situation.

TOOLS

The first attempt to obtain this qualitative information in Pakistan relied on focusgroup discussions with adolescents. Researchers asked adolescents about schooling, work, marriage, and reproductive health; what they want for themselves; and what opportunities they had to meet these desires or, alternatively, what obstacles they faced. They were also asked to identify potentially beneficial changes in their communities that could improve their chances of meeting their goals. This approach proved to be unproductive: Adolescents offered socially correct, "textbook" responses and aspirations out of line with reality and provided little insight into how they spent their time, what activities or skills they valued, and how their current time use fits into their overall lives.

The second attempt to gather information placed more emphasis on skill-building and development. Adolescents and parents of adolescents were asked what skills they thought were important and useful and how they could best develop these skills. This provided the opportunity to ask questions about schooling, work, and marriage and generated more useful responses. Indeed, girls have high aspirations for schooling and want income-generating opportunities. Researchers were able to use incongruities in the responses to elicit further information. For example, girls repeatedly said they wanted to be finished with secondary school by age 15 or 16 and married at 22. They were asked what they would like to do in the interim; in response, they cited constraints they face, including a lack of facilities, restricted mobility, and limited opportunities. In the future, detailed time-use profiles would be very instructive. Using respondent-initiated activities—rather than offering them a menu—and then probing them further for "spare time" and leisure activities would yield more revealing data, as would taking into account seasonal variation. Asking about work in isolation does not provide the whole picture-neither does asking questions about schooling, marriage, or other activities.

Learning What Girls Are Doing

Finding out what girls are doing is central to positive and effective policy and programming efforts to improve their situation. It is critical to learn how and where to reach them in order to launch intelligent programs. Knowing more about how they spend their time is the key to identifying weaknesses in current data that hide or misrepresent girls' economic activities.

Using quantitative investigations of existing household survey data at the

national level, researchers in Pakistan were able to identify those girls who are most likely to be doing nothing. They include: girls in rural areas; girls from the Northwest Frontier and Baluchistan provinces; girls in households from lower economic quintiles; girls with illiterate mothers; and girls 14 and 15 years old, the age when many have dropped out of school but are still years from marriage, thereby creating a gap in the transition to adulthood.

The research in Pakistan creates the following picture of girls' time use: Rural girls peak at "doing nothing" in middle adolescence. Urban girls, who have more schooling opportunities, "do nothing" later in their adolescence. "Doing nothing" is not a product or a necessary part of the transition, but it follows a pattern. However, when housework is included, the proportion of adolescent girls "doing nothing" steadily decreases with age in both rural and urban areas, indicating that more of girls' time is used as they progress through adolescence.⁵

"Doing Nothing" or Doing Housework?

The role of housework becomes important when examining the dilemma of girls "doing nothing." Many girls apparently doing nothing are actually doing a lot of housework (almost exclusively laundry, cooking, and cleaning). While it is critical not to undermine the value that has finally been placed on housework, it does not have socially recognized status and may provide little benefit to the girls in terms of skill Ultimately, it is difficult to find girls who are "doing nothing." Indeed, the most isolated are the busiest.

enhancement and personal development. Are girls doing housework because they have nothing else to do, or are they not able to take advantage of other opportunities because they must do housework?

The Value of Leisure Time

Another important issue is whether or not leisure is a valued activity, and whether it is overlooked in an effort to quantify time use. Attention must also be paid to how girls perceive the quality of time they spend on different activities. If researchers and policy advocates want to improve the situation of adolescent girls' lives, what are the constraints they face?

Girls Are Not "Doing Nothing"

Ultimately, it is difficult to find girls who are "doing nothing." Indeed, the most isolated are the busiest—they were too busy to be interviewed (at least as viewed by their parents), so it was difficult to locate them. This insight was instructive in and of itself, as it offered an idea about what they were doing, namely housework. Another important insight from the focus-group discussions was that Pakistani girls have no concept of "spare time." Girls' unused time seems to be spent on household activities. Especially when compared with boys, girls really are not "doing nothing."

New Questions

Other important questions remain; for example, it is still unclear how long adolescent girls who are "doing nothing" have been "doing nothing," and little is known about how "doing nothing" in adolescence affects girls' outlooks on the future. Does adolescent household labor supplement adult labor? Are married adolescents doing more housework in both relative and absolute terms than unmarried adolescents? It may be more telling to look at the types of housework performed by married adolescents versus unmarried adolescents. Do they do the same amounts of cooking, cleaning, laundering, and so forth? Research is greatly needed that places girls' participation in various activities, or lack thereof, in a long-term perspective, particularly in relation to their past experiences and future opportunities.

Doing Something? Adolescents and the Egyptian Labor Force⁶

In 1998 the Economic Research Forum fielded a nationally representative labor market survey in collaboration with the Population Council as part of an effort to learn where opportunities exist and where they are emerging in the Egyptian labor market.

Currently, young people—more than 13 million of them between ages 15 and 24 make up the largest segment of the Egyptian population. Most live in rural areas, especially in Lower Egypt. Ninety percent have had some schooling (42 percent are currently enrolled), although 16 percent, including more than one-fifth of females, are illiterate.

Thirty-two percent of these 13 million young people—almost 4.2 million—are currently in the labor force, either employed or unemployed and actively seeking work (in the survey an unemployed person was defined as one who wants to work, is able to work, and who is actively seeking employmentthe common definition in Egypt). While more than twice as many young men participate in the labor force as young women (43 percent and 19 percent, respectively), the gender gap is narrower among youth than in the overall working population. Yet there are serious gender disparities such that girls' unemployment is three times that of boys. Overall, participation rates are higher in rural areas than urban areas, highest in rural Lower Egypt (at 37 percent), and lowest in Alexandria and Suez City. Unemployment is highest among youth with intermediate education and among those in rural areas.

Trends in Wage Work

Looking at 15–24-year-olds in the labor force, one sees that:

- 48 percent are engaged in wage work (40 percent are men and 8 percent are women); and
- between 1988 and 1998, wage work increased by 12 percent among young men but dropped by 21 percent among young women, increasing the gender gap by 28 percent.

The findings also show that there was a dramatic shift in wage work from urban to rural areas during this period—an increase of 24 percent among young women versus 11 percent for young men. However,

There are serious gender disparities such that girls' unemployment is three times that of boys.

this increase did not offset the decline in urban areas, which explains the drop in the overall participation rate of young women.

Where Are the Job Opportunities?

A look at a sectoral distribution of youth wage work reveals that most young people are privately employed. The survey also indicated where young men work in the private sector. Manufacturing opportunities are still available but are shrinking slowly, and agricultural labor opportunities have also declined. Growing sectors include construction, trade, transportation, finance, and service. Emerging occupations for men are mostly in production, services, sales, and, to a lesser degree, in technology and science.

The picture for women, however, is somewhat different. Most noticeably, manufacturing opportunities have increased, and the disparity between private- and publicsector employment levels is significantly lower than that for males.⁷ Opportunities in trade and finance are also increasing, although they are mostly limited to those who are educated. Opportunities in technical and scientific fields, which include nursing and teaching, are increasing as well, as are clerical, sales, and production work. Service opportunities are declining for young women although this may be an artifact of the change in public/private classifications.

Employment Opportunities: Quantity Versus Quality

The issue of quantity versus quality is important when examining growth sectors. Temporary work assignments have increased by more than 100 percent, suggesting that emerging jobs are generally temporary in nature; there are fewer opportunities for contracted jobs. Benefit levels have dropped while the number of hours worked each week has increased. It is clear that a majority of emerging work opportunities are based in the informal branch of the private sector.

How Old Are Working Adolescents in Egypt?

Data from the 1997 national survey of adolescents in Egypt revealed that 60 percent of adolescents engaged in unpaid employment and 35 percent of those engaged in paid employment are younger than 15 years old (the minimum legal age for working) (El-Tawila et al. 1999). Fewer girls than boys work for pay, although paid employment rates for both girls and boys are generally stable from ages 10–19, with boys' rates rising steadily and peaking at ages 11, 14, and 18. Notably, these peaks correspond to changes in schooling: primary school ends and preparatory school begins at approximately age 11, preparatory school ends and secondary school begins at age 14, and secondary school ends at approximately age 18.

Age of Entry

Forty percent of young men currently in the labor market entered when they were

There is a clear link between poor school performance and drop out—students are not dropping out of school to seek employment or to get married. They are dropping out because they do not feel they are performing well.

between 11 and 16 years old, while 42 percent of young women entered between the ages of 16 and 20. The average age of entry is about 15 years for boys and 17 years for girls.

School and Work: An Either/Or Proposition?

In Egypt, until about 20 years ago it was widely believed that children whose work was valued by their families were deprived of education. These children were believed to work as agricultural laborers or beside their parents as apprentices while other children went to school. Those from poor households who did go to school would drop out early.

Considering employment in light of school enrollment, one consistent pattern is that boys and girls who are out of school take part in employment—whether paid or unpaid—in greater numbers than their inschool counterparts. We also see that a significant number of boys and girls report being employed while also being in school, which indicates that the two are not inherently incompatible.

The Main Reason for Leaving School

Data from the national survey revealed much about why students drop out of school. More than one-third of adolescents who dropped out cited poor scholastic performance as their main reason for doing so. This was true for boys and girls in all five regions of Egypt and did not correspond to a family's socioeconomic status. There is a clear link between poor school performance and drop out-students are not dropping out of school to seek employment or to get married. They are dropping out because they do not feel they are performing well. Thus it becomes important to gain an understanding of the factors that influence an adolescent's school performance. In a multivariate analysis, after controlling for the four most important factors related to school performance (gender, region of residence, socioeconomic status, and work status), it was found that there are no gender differences or significant regional differentials in scholastic performance. Instead, and perhaps not surprisingly, the most influential factor was students' household socioeconomic status. For example, children from poor families were 2.5 times more likely to retake an exam or repeat a grade in school. The second most important factor was employment status: Working students were 1.6 times more likely to repeat a grade or retake an exam than nonworking students. This is critical information given that one-third of in-school boys and one-tenth of in-school girls also participate in the labor force.

GIRLS' WORK AND THE POLICY AND NORMATIVE ENVIRONMENT

What Are the Tensions Between Work and Education?⁸

The Egyptian case highlights that, from a policy point of view, there may appear to be a conflict between work and schooling, particularly during the middle years of adolescence when mandatory education requirements are less rigid and livelihood opportunities could compete with schooling. Time was spent at the workshop trying to understand these tensions, and discussion was framed around the following questions⁹:

- How does education prepare young people for effective work?
- Are there significant tradeoffs between work and education?
- Is this causal link negative only? Or also positive?
- What are the short- and long-term tradeoffs between work and education?
- How do we resolve the tension in poor communities or in under-resourced households between the necessity of meeting short-term needs and the long-term benefits of education as one way to strengthen human capital?
- Are there short-term opportunities for better employment for adolescents?
 Do these compete with the longerterm benefits of education for families who need income?

Given the sizable numbers of young people in the informal sector and the investments countries have made in them,

we must ask whether these are places where young people can learn marketable skills. If not, where will they acquire the skills necessary for well-paid work? If students drop out of school, they miss opportunities that schools provide and do not necessarily improve their marketability in the labor force through greater work experience. Those adolescents working in the informal sector are especially likely to be unskilled. In Egypt and other countries adolescents who combine schooling with unpaid employment are often engaged in manual agricultural labor that exposes them to health hazards (e.g., contact with chemical fertilizers and pesticides) without necessarily providing them with special skills that will enable them to pursue better opportunities in the future. Adolescents who combine formal schooling with paid work also often fail to acquire skills through apprenticeship: because they are not available to work long regular hours they are likely to be assigned menial work.

Young girls' futures could be better ensured by policies and programs that balance their current livelihoods needs with future opportunities and the long-term benefits of education. Investing in education improves future job opportunities for both girls and boys, although, in many cases, education for girls ultimately yields higher returns than education for boys. Educating girls offers a number of benefits

REASONS GIRLS MAY NOT ATTEND SCHOOL

POVERTY

- Girls are needed at home to do housework, work in fields, or to help with a family business.
- Education costs exceed what parents can pay.

CULTURE AND SOCIETY

- School is perceived as a low priority for girls.
- · Girls marry early.
- · Girls get pregnant.
- Girls' mobility is limited.

SCHOOL QUALITY

- Schools are too few or overcrowded.
- Gender bias exists in curricula, teaching methods, and books.
- Teachers and parents have discriminatory attitudes.
- Teachers and male students harass girls.
- Distance between home and school, and lack of access to transportation, make it difficult for girls to get to school.

for girls themselves, their current and future families, and communities. Girls especially need education to be prepared to participate fully and equally in the political, social, and economic development of their society. Nonetheless, 73 million girls of primary school age are still without access to basic education. In the least-developed countries, only 13 percent of girls and 22 percent of boys enroll for secondary education. Where are girls if they are not in school? They may be working at home or in the fields; working outside the home in the marketplace; living on the streets or in emergency situations; pregnant and banned from school; or too poor, too hungry, or too sick to attend school.

Not surprisingly, there is a highly positive correlation between school attendance and household income, especially for girls. Adolescent girls tend to be outside the formal and nonformal school systems in most countries because of poverty and the need to work in order to contribute to their household's income. As a rule, inadequate access to education is endemic in povertystruck regions, communities, and households worldwide.

Yet as the data from Egypt suggest, while the actual decision to work rather than attend school is an artifact of poverty, many adolescents do both. In some parts of the world, especially sub-Saharan Africa, this pattern is somewhat of a social norm, and schools accommodate this arrangement. Working adolescents often perform better in school, and their work allows adolescents to pay for their own and also, in many cases, their siblings' education. Adolescents can, and do, learn from work through apprenticeships and carefully designed skills-training programs.



As the data from Egypt suggest, while the actual decision to work rather than attend school is an artifact of poverty, many adolescents do both.

Reducing the Tradeoff Between Work and School

There are a host of program possibilities that accommodate the varying school and work needs of adolescents. These include, but are by no means limited to:

- flexible work and school arrangements;
- support and economic incentives for parents to allow their children to attend school rather than work;
- "alternative" schools that offer nonformal education, which may reduce opportunity costs while increasing accessibility;
- "off-campus" educational programming for marginalized and disadvantaged youth;
- education that is relevant to the work needs of adolescents; and
- efforts to eliminate abusive, exploitative work by creating safe work environments and opportunities.

Fostering Safe, Productive Work Environments for Adolescent Girls: UNICEF, ILO Standards, and the Garment Industry in Bangladesh¹⁰ The garment industry in Bangladesh proliferated in the 1990s, growing from 50 factories employing 10,000 workers in 1983 to 2,460 factories employing 1.4 million workers in 1998, 85 percent of whom are female. As the industry grew, so too did debate about its "benefits." While many viewed it as a fine example of a tradebased, private-sector, economic growth initiative, it was also heavily scrutinized in the West based on perceptions that workers were poorly remunerated and labored inhumane conditions. Moreover, in Americans—who provide the market for 85 percent of Bangladeshi garment exports were led to believe that "garment factory worker" was parlance for "child laborer." Well-meaning shoppers, envisioning 10year-olds working 18-hour days in dark factories and earning pennies an hour, ultimately rallied the United States Congress and consumer organizations to boycott goods thought to have been produced under such conditions.

In reality, based on data from 1993, 6.3 million children in Bangladesh were working: 96 percent in the informal sector and only 4 percent in the formal sector. Best estimates—although all labor statistics, especially child labor statistics, should be considered suspect—indicated that only 50,000–70,000 children were employed in garment factories, or roughly 5–7 percent of the garment factory work force. Nonetheless, because they feared further punitive measures from the United States, factory managers declared that by the end of October 1994, the garment sector would be free of child labor. Almost overnight, the panic caused a precautionary firing of more than 50,000 child workers. This left the children to find other employment, which would be less lucrative and in some cases less safe. Even so, approximately 20,000 children remained employed in the industry after the dead-

THE ROLE OF THE ILO

The adoption and supervision of international labor conventions and recommendations, which represent international consensus on minimum labor standards, is one of the most important tools available to the ILO for improving the legislation and practice of its member states. Convention 182 is the first international child labor standard to specifically state that girls require special attention. In the accompanying Recommendation (no. 146) to the Convention, the ILO calls attention to hidden and unregulated work situations—such as jobs in the informal sector—in which girls are at special risk. Governments that have ratified the Convention are expected to establish national committees to monitor child labor locally in all sectors, and to ensure that interventions reach the target group.

The Minimum Age Convention of 1973 (Convention 138) establishes at least three minimum ages for admission to the labor force. First, Article 2 states that a minimum age for paid employment should coincide with the age of completion of compulsory schooling (which varies from country to country, but is generally around age 15). Article 3 states that a person should be at least 18 years old before engaging in work that is likely to jeopardize the health, safety, or morals of young persons, such as work under-ground or in confined spaces. Exceptions to allow 16-year-olds to engage in such work can be made after a consultative process between the social partners (government, trade unions, and employers). Article 7 addresses light work. Based on the age set for paid employment in Article 2, light work may legally commence two years earlier, for example, age 13 in countries in which compulsory schooling ends at age 15.

The Worst Forms of Child Labor Convention (Convention 182) was adopted in 1999. Ratifying states make a commitment to prohibit and eliminate the worst forms of child labor for those under age 18, using the definition of "child" from the United Nations Convention on the Rights of the Child. The worst forms of child labor fall into four categories. These include (1) slave labor, including forced labor, debt bondage, and forced participation in an armed conflict; (2) prostitution and pornography; (3) participation in illicit activities, with particular emphasis on the production and trafficking of narcotics; and (4) work that may harm the health, safety, or morals of children.

Source: Summary presented by Theresa Smout.



line. Some provisions had to be made for them. Consequently, the private sector, UNICEF, and the ILO developed a Memorandum of Understanding (MOU) on the matter.

UNICEF/ILO/BGMEA Memorandum of Understanding

Beginning in 1994 and continuing through 1995, UNICEF and the ILO, along with the Bangladesh Garment Manufacturing and Exporter's Association (BGMEA) began to broker a tripartite agreement—the first of its kind to involve the private sector-to create a large-scale program to reach underage garment workers. Many different approaches were considered. The model favored by UNICEF and the ILO proposed that children be allowed to remain employed in factories, working six-hour days and attending school for two or three hours in facilities run by local nongovernmental organizations. The United States Embassy did not endorse this arrangement, demanding instead that children be removed from factories altogether. Ultimately, the MOU, signed on 4 July 1995, contained the following provisions:

- The ILO would conduct a rapid assessment survey of all factories to determine the extent of child labor.
- Following the assessment, children younger than 14 years old would be released from factories and placed in a UNICEF-run education program.
- The BGMEA agreed not to terminate workers younger than 14 years old

before the assessment was finished and appropriate schools were established.

- In the future, workers would be at least 14 years old when hired.
- Children formerly employed in factories but now attending school would receive a Tk300 (about US\$6) stipend per month (a fraction of what they had earned), 50 percent of which was subsidized by the BGMEA. Using funds from its International Programme on the Elimination of Child Labour, the ILO also contributed to the stipends.

The program began in 1996 and encountered many difficulties. Critics asked why the ILO was involved in a program that did not rebuke child labor outright. Technically, it was often difficult to determine the age of many young workers, as Bangladesh lacks a formal birth registration system. Initially some factory owners did not cooperate with the assessment. Moreover, the monthly stipend was insufficient, causing some participants to seek part-time work. Finally, the facilities for skills development and training are thus far inadequate.

What Next?

This initiative will end in 2000. Many children have already "graduated" from the program. Some want to go back into the garment industry, some want to continue their education, and others want to go into other industries. Despite the difficulties encountered, this project has proven that it is possible to combine earning with learning.

HOW DO **ADOLESCENT GIRLS** EXPERIENCE THEIR WORKING CONDITIONS?

WHAT CONTRIBUTION DOES **WORKING** MAKE TO THEIR "ADOLESCENCE"?

VIEWS FROM THREE COUNTRIES

Egypt¹¹

The Population Council conducted case studies (still a work in progress at the time of the workshop) of young working women in both urban and rural Egypt in order to gain a better sense of their motives for working, the kinds of work they do, and how they feel about it. The young women in the case studies are representative of young working women in the governorates where the Council conducted this research—they work mainly in garment factories and small workshops, which provide the bulk of formal-sector employment opportunities in many regions.

Why Do Young Women Work?

Although the Council's research was a workin-progress, certain patterns had already emerged. For one, it had become clear that poverty is the primary—although not the only—motivation for young women to work. Young women also value the increased mobility they enjoy as workers. They report that employment gives them a way to have companionship and camaraderie, social elements that are otherwise hard to incorporate into their daily lives after they finish school due to their limited mobility. Young women also recognize that working is a productive way to spend their time and that there is value (and money) attached to being a "worker," noting that their alternative to working is staying at home all day.

What Kind of Training Do Girls Receive and Where?

The majority of girls in the case studies perform unskilled labor in garment shops and factories. Some young women working in the formal sector in free-trade zones have the opportunity to receive training outside the workplace on a fee-for-service basis. Few girls train in factories because they are often asked to sign a contract promising to work at the factory for a minimum of six years, regardless of their pay or treatment—a kind of indentured servitude.

Work Conditions

Young women's working conditions are often difficult. Those who are employed in garment factories report working long hours in relation to the wages they receive. However, most are satisfied with their wages even though they are low. As one woman said, "Poor wages are better than no wages." Rather, young women are more upset with the physical exhaustion they experience working in factories.



Typically workers are allowed one hour off during the day, and they are allowed to sit only during their breaks. Overtime is often required yet not remunerated. Moreover, sick leave is not permitted, and social security and medical benefits are not always certain. Unpleasant, substandard conditions seem to contribute to young women's perceptions that their formal work experience will be a short-term endeavor. Further, perhaps because most do not have long-term plans for themselves in the work force, they view themselves as "disposable." They feel they have been easily hired and can therefore be just as easily fired.

Limiting Workers' Options: The No-objection Paper

In Port Said, at the behest of factory managers, the Businessmen's Society has established a mechanism whereby workers must, in effect, have permission to quit work at one factory in order to sign on at another. While women in the case studies reported that overall they and their peers accept their working conditions, occasionally a worker would like to switch jobs. In order to do so she must present to a new or potential employer a No-objection Paper indicating she has been "released" from another factory that "does not object" to her seeking work elsewhere. Without a paper, the only alternative is to not work for six months, something that most girls cannot afford to do. Most often, current employers refuse to grant a worker's request for the paper.

Workers' Rights

Most of the young women featured in the case studies are unaware of their rights as workers. Those who know their rights recognize how limited they are and are disinclined to demand enforcement. One consequence of this is that the majority of workers in the case study do not have medical insurance, even though it is supposed to be guaranteed with employment. Sexual harassment is another rights violation, and although it is not uncommon at work (particularly in smaller, nonfactory sites) it is most common on the streets, when women are walking to and from work. There are no trade unions and no collective bargaining, and neither the government nor NGOs have a regulatory role.

Kinship, or kin-like relationships, often complicate the dynamics between employer and employee. Male supervisors may act like fathers or older brothers to young female workers who, in turn, act deferentially and timidly. The more paternalistic the work hierarchy, the less likely it is that a worker will question her boss.

Workers Evaluate Their Experience

Despite working conditions that are sometimes less than ideal, young women report across the board that they derive an enormous amount of pride and self-esteem from working. They like being able to shop as they wish, no longer needing permission to make purchases. When asked to compare their personality with that of a peer who does not work, almost all of the young women view themselves as more confident, more autonomous, and likely to have more choice in choosing a marriage partner. Many women report that they are saving their earnings for marriage goods.

Traditionally, the more a girl was kept at home and out of the public eye, the more honored she was by her community, and the more prized she would be as a wife. The increasing cost of marriage has meant that young women now take jobs to earn dowry money of their own. While a girl's visibility outside the home has traditionally been detrimental vis-à-vis marriage prospects, her ability to earn an income has made her valuable to her family. Her earning capacity eases the financial strain a marriage can bring to her parents (especially to her mother, who usually buys her daughter's trousseau). With each pound she brings home, the oft-perceived "burden" of having a daughter to marry off is transformed into an "asset."

Giving money to parents/ brothers/sisters may legitimate a hidden desire for young married women to remain in the work force for other reasons.

It is not clear from these case studies, however, whether working raises girls' age at marriage. In fact, working may facilitate the marriage process if it allows young women to more quickly acquire the goods they need to marry. With the age of marriage increasing across the board, working girls may actually be more marriageable in a difficult marriage market.

The research further revealed that young married girls who grew up in extreme poverty and continue to work after marriage typically do so in order to provide support to their natal home—in some cases they may be the sole source of financial support. On the other hand, it is still culturally unacceptable for them to want to work because they like it, especially once they are married. Thus, giving money to parents/brothers/sisters may legitimate a hidden desire to remain in the work force for other reasons.

Jordan¹²

Female labor force participation in Jordan is low and its growth has been slow compared to that in other parts of the developing world. Interestingly, by all accounts young women's labor force participation is disproportionately high compared to other segments of the population of working women. Data from 1991 indicate that 65 percent of working women are younger than 30, and 60 percent are unmarried. Currently the rate of growth of female employment exceeds that of males. At the same time, the age at marriage for women has increased from 17 years in 1971 to 24 years in 1995. Increasing education levels and diversifying employment opportunities may account for part of this phenomenon. Traditionally women's roles and identities have fallen neatly into one or more tradi-



Young women's labor force participation is disproportionately high compared to other segments of the population of working women.

tional categories—wife, daughter, sister, mother. The increasing visibility of women workers, however, has helped to create a new identity for Jordanian women: that of single, employed adult.

In an effort to more fully understand this emerging phenomenon, the ILO in Beirut fielded an employer survey of 36 private-sector institutions and a questionnaire survey of 302 households across 14 areas of Amman. The latter were drawn randomly from households that had participated in Jordan's 1991 Employment, Unemployment, and Poverty Survey. Respondents were 20–30 years old, single, not in school, and included unemployed as well as employed women. Respondents were from a variety of income levels, although most were professionals (often teachers) working in the private sector.

Education for Girls Is Prestigious, Employment Is Not

In all income groups, the higher education of daughters has become linked to prestige. Even so, after secondary school women's choices for further education continue to be filtered through their families. Women who do continue with their education are encouraged to pursue studies in line with traditional gender roles (such as teaching). Women who try to push these boundaries often meet with resistance from their families.

While education of daughters is prestigious, their employment is not. Employment is regarded as a potential threat to the traditional norms that encourage sex segregation and control of female autonomy. Young women often face familial resistance when they want to work. Families may insist that their daughters work in close proximity to home; arrive home before dark; or work in a single-sex environment. Some industries accommodate these familial and cultural constraints. For instance, large manufacturing employers ensure that women's workdays end before sunset. Others provide private transportation for their young female employees so they may avoid public transportation. It is not uncommon for parents (namely fathers) to want to meet a potential employer and be certain of his "honor" before a young woman commits to a job.

Nonetheless, many families still find work conditions unacceptable. Even if unmarried daughters return home before dark, the workday may simply keep their daughters away from home for too long. A two-hour lunch break for workers is viewed by some as problematic. Sex-integrated worksites are also objectionable to some families. Employers feel the need to prove they have harassment-free worksites and sometimes hire females to supervise other females. (In fact, sexual harassment is not nearly as widespread as

the obsession with preventing it.) Some women claimed that they applied for jobs working for a boss or with coworkers they did not trust, and, as a result, when an offer of employment was extended, they refused it. On the other hand, if a job seeker clearly needs a job, there is a sense that an employer may take advantage of her, leaving her vulnerable in the workplace. The premium placed on finding an appropriate work environment means that young women are more likely to work in places that they and/or their families—and, by extension, communities-deem suitable. Consequently, young women's pay is lower than it should be, and they are not in a position to bargain for higher wages.

Workers' Attitudes, Perceptions, and Satisfaction

The survey tried to assess the degree to which work experience may or may not foster personal transitions or change

The premium placed on finding an appropriate work environment means that young women are more likely to work in places that they and/or their families—and, by extension, communities deem suitable. Consequently, young women's pay is lower than it should be, and they are not in a position to bargain for higher wages. women's perceptions of gender divisions and marriage. A substantial number of women in the survey thought women should work in occupations consistent with their "female nature," such as teaching, sewing, or making handicrafts. Regardless of current employment status, young women respondents indicated that it is permissible to work after marriage—but not after having children. Even so, many acknowledged the importance of a wife's financial autonomy.

Although many women reported very low satisfaction with their work, they appreciate the opportunity it provides them to leave home, make friends, and enjoy some economic freedom, and to break away from the monotony of their lives. Yet young women also reported feeling limited by the options that are open to them, rather than by their self-perception of what they know they are capable of doing. Women who have ambitions regarding their future are deemed by both employers and society to have "masculine" traits that can diminish their marriage prospects. Thus, the seemingly impenetrable gender hierarchy obstructs women's aspirations. In sum, the survey results indicate that the seeds for "selfdifferentiation" have been planted, at least among the women who participated in this research. Among respondents, increasing work opportunities have helped women find positions from which to negotiate normative gendered behavior and expectations.

Bangladesh

As noted previously, the garment sector in Bangladesh has proliferated in recent years, and several innovative policies have contributed to its positive development, including the aforementioned unusual interagency collaboration between UNICEF, the ILO, and the BGMEA, which provided schooling to child laborers released from garment factories. There is mounting evidence that this new venue for work-one that attracts a large number of unmarried young women in a male-dominated labor force-has helped create a new life stage, an adolescence where none previously existed, and allows young women to delay marriage.¹³

Changing Work and Gender Norms in Bangladesh

In Bengali tradition girls are considered marriageable as soon as they reach puberty. Over 75 percent of girls in Bangladesh are married before age 18. This marriage pattern is an underlying source of women's compromised and low status throughout their lives. In addition there is often a significant spousal age difference. Girls have very few alternative roles to marriage and childbearing. Education costs are too high to be affordable for poor families, and, perhaps most importantly, there is a strong belief that marriage is sacrosanct and not amenable to interventions.

Early marriage has significant consequences for both girls and national demographic patterns. Based on John Young women also reported feeling limited by the options that are open to them, rather than by their selfperception of what they know they are capable of doing.

Bongaarts's decomposition exercise for Bangladesh, 80 percent of its future population growth will come from population momentum. Yet a five-year rise in women's average age at first childbirth would help avert 40 percent of growth related to momentum. Hence delaying age at marriage could have considerable implications for demographic shifts.

Recently, cash dowry demands have increased. Muslims, who represent 92 percent of the population, have not historically included dowry payments in their marriage rites; rather, this phenomenon emerged during a marriage "squeeze," resulting in the rise of a practice where families now pay grooms for their daughters to be wed. At the same time, free education made available to girls has resulted in their increased attendance at school. Furthermore, agricultural mechanization has reduced the amount of time girls and women spend growing and processing food. These independent trends coincided with an increase in formal-sector work opportunities, especially in the garment sector, which, evidence indicates, were by and large filled by young, unmarried women.

SAVINGS OPPORTUNITIES FOR GARMENT WORKERS

A lthough garment workers have a high propensity to save their earnings, they generally lack the formal means to do so. Because of their numbers, garment workers represent a sizable new market for banks. Banks could make their services more available to garment workers by:

- having desks or bank branches that serve women exclusively;
- · opening bank branches on factory premises;
- · reducing the bureaucracy and paperwork necessary to open a savings account;
- offering special banking hours for factory workers so that women need not miss work to go to the bank; and
- adopting the NGO model of having a bank officer visit women at home to collect their savings.

Source: Recommendations presented by Joachim Victor Gomes.

Who Works in the Garment Sector?

The garment sector first emerged in the late 1970s, grew steadily during the 1980s, and experienced exponential growth in the 1990s. Composed primarily of large tailoring shops, the garment sector is both the largest source of foreign exchange for Bangladesh and the fastest growing sector in an otherwise stagnant economy. By 1997, it employed 1.2 million workers (compared to 250,000 in 1990). A closer look at garment workers shows that:

- 78 percent are under age 25;
- 87 percent are migrants from rural areas in Bangladesh;
- 86 percent live with family members (either natal or marital); and
- 70 percent were unmarried when they started working.

Although their income is very low, their expenditure profiles reveal that the propensity to save is remarkably high. Interestingly, entire families, rather than just workers, migrate close to factories so that daughters can be employed.

There is evidence that work delays marriage, not only among girls who work, but also among girls who live in communities that send girls to work. The proportion of girls married by age 20 among 20–24-yearolds was 67 percent for workers compared to 83 percent for nonworkers in an area of Bangladesh that sends girls to urban areas for factory work, and 92 percent for nonworkers in areas that do not send girls to work. The trend in delayed marriage for girls who work may in fact affect community marriage norms for other girls.

Girls' Perceptions of Work

Girls report that the opportunity to work has given them a new perspective on their lives. One worker explained that she sees herself working and saving money for up to seven years at which point she will be able to afford a home and a dowry for marriage. For her, work years are providing a transitional stage—her long-term goals may be traditional, but she has laid them out on her terms. Another worker described how she is able to dress more fashionably (compared to her married friends) and enjoys greater mobility, traveling between village and city, noting that she is more confident than her nonworking friends.

POLICY AND PROGRAM FOUNDATIONS FOR EXPANDING SAFE, APPROPRIATE LIVELIHOODS FOR OLDER ADOLESCENT GIRLS

Finding the Right Policy Paradigm¹⁴

Considering the realities of so many young people's lives, including the huge numbers of young women who participate in the work force globally in some capacity, it is perhaps surprising that by and large young people have no institutional context in which to develop a livelihood. To the extent that efforts have been made to provide opportunities for employment, they have been focused on traditional, sector-specific initiatives to reduce "youth unemployment" (often with an emphasis on young men). Such programs have typically emphasized vocational training.

These approaches are often ineffective not only because of their narrowness, but also because they ignore the realities of young people's lives. In many lessdeveloped nations, most girls are out of school by age 10 or 12, and many are involved in informal-sector enterprises. If they are generating income outside the wage labor force, they may be engaged in risky activities. They do not have access to basic education or job training, and entrenched social and cultural norms can limit their opportunities in all areas of their lives. Young people's living circumstances and their livelihoods needs are intimately linked. For many young girls, early marriage is in fact seen as their "employer," putting them in the context of restrictive families where they will be expected to make contributions—but without access to basic skills (in developing countries it is very rare to find a married adolescent girl continuing her education). In some settings, girls, and more typically boys, become detached from reqular kin networks as a result of poverty and end up forming their own youth subculture, a phenomenon that is often overlooked or dismissed outright, with such groups being viewed simply as threats to societal stability.

What Makes the Livelihoods Approach Appealing When Considering Adolescent Girls' Situations?

The livelihoods approach as applied across the age spectrum may have particular advantages with respect to young people. The principles underlying it are not new. First and foremost, the livelihoods approach does not view adolescent work as a negative. Instead, it provides a lens through which to view work as a way to foster skills development among adolescents, increase their knowledge through informal educational means, and build selfesteem and confidence. The livelihoods approach considers work to be just one of a number of necessary components of an effective adolescent development process.

The livelihoods approach seeks to understand what an economy's demands are in order to determine the skills young people need. It seeks to comprehensively link the social and economic factors affecting young lives. In a best-case scenario, such programs incorporate attention to alleviating poverty (for both young people and their families) while seeking to build opportunities for those who are not prepared to enter the formal employment structure because of low levels of education, skills, and resources. Initially, more emphasis is placed on imparting skills rather than creating jobs, although an ultimate goal is to find safe, productive employment for youth. The livelihoods approach recognizes the longer-term role that work plays in young people's lives and, in turn, the role that young people play in the economic lives of their countries; it is not

The real challenge is to set girls on a positive work track.

only about providing jobs at a given moment. The approach is also sympathetic to the needs of special populations, such as street children and youth-headed households.

The development of adolescent livelihoods requires a recognition that adolescents are far from a homogeneous group. Young women, in particular, have distinctive needs that must be met. Ideally, employment and training opportunities are offered in a context that is sensitive to adolescents' marginalization, mobility, culture, and skills. Such programs build on young people's productive capacities and promote ways to enhance and link them to productive employment and self-employment opportunities.

Work is looked at not simply for what it does to generate income over the short term, but also for its role in self-development. As the aforementioned qualitative research in Bangladesh, Egypt, and Jordan indicates, opportunities to work outside the home can improve girls' status in their families and communities, build their self-esteem, and expand future opportunities beyond the traditional, narrow purview of marriage and childbearing. Generally, employment opportunities for girls are concentrated in a narrow range of low-skilled, easy-to-enter jobs—many of which are exploitative—and gender segregation in the labor force starts at an early age. Thus the real challenge is to set girls on a positive work track.

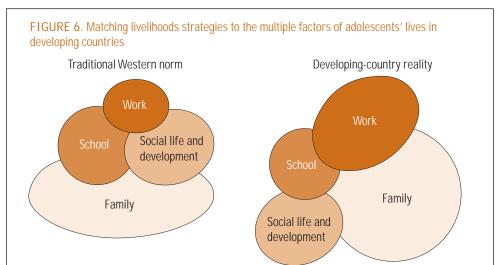


Sustainable Livelihoods for Youth: What's New?

The sustainable livelihoods for youth approach is an adaptation of the sustainable livelihoods framework as defined by CARE, the British Government's Department for International Development, and the Institute for Development Studies and is now being adopted by the World Bank in a more implicit manner.

The aim of the sustainable livelihoods approach is eradicating poverty. Its key principles—sustainability and a people-centered, dynamic, responsive, and participatory multi-level focus conducted in partnership can be applied and explicated with regard to the specific challenges of youth. Youth-centered: The youth livelihoods approach acknowledges that young people are distinct from adults, but also from each other. The livelihoods context of young adolescent girls is significantly different from that of older adolescent boys, for example. Policies and interventions need to recognize this and respond accordingly.

Dynamic: The approach acknowledges the links between school, work, social development, and the family. In developing countries, contrary to the empirical evidence, most traditional approaches have placed great importance on formal education (Figure 6). The livelihoods approach is not driven by formal approaches to skills development and understands that, in many



This graphic illustrates the relative weight in adolescents' lives of work, school, social life and development, and family. It shows the traditional Western norm where adolescents are, most often, in school and have a fairly well-developed social life. Demands from family underlie but do not generally impinge on adolescents' work or school lives. In contrast, the developing-country reality—and the one to which the livelihoods paradigm must respond—is that family and work demands overlap and dominate much of adolescents' lives (work is often a means of fulfilling family obligations). School plays a lesser role because adolescents have fewer opportunities for education, and some can only afford school if they also work. Social life, particularly with peers, plays a smaller (although by no means insignificant) role in the lives of these adolescents.

Source: Jamie Schnurr.

cases, work, as compared to school, consumes a greater proportion of young people's time, because from an early age, young people *must* work. This demand, however, can negatively affect a young person's social development and skills acquisition over the short and long term.

The livelihoods approach considers the short- and long-term links between skills and social development on the one hand, and current and future earning ability on the other. While ideally the skills developed can be linked to formal systems, activity is centered around the community and focuses on building programs appropriate to adolescents' living circumstances—for example, many young women work at home under the thumb of unsympathetic adults, are newly married and living in confining households, are socially isolated, or are living in marginal, youthcentered communities.

Responsive and participatory: Young people are viewed as subjects, not objects. In Africa employment policy has been highly politicized by governments seeking to patronize (and sometimes even contain) "unruly" youth. Programs have often not explicitly acknowledged that young people are, in fact, a developing country's greatest assets. This is particularly heightened where life expectancy is declining and the current HIV pandemic is depleting the educated labor force. The livelihoods approach realizes that the preferences and orientation of the client group, in this case young people, dictate entry points. Young people's views of their capabilities and skills (illuminated against the realities of the markets in which they seek to work) are the basis of program design.

Multi-level focus: The youth livelihoods approach builds programs from the bottom up. Governments and societies tend to focus youth development around formal education, sports, and child welfare programs and policies. Traditionally these policies are developed by national-level officials and experts who are removed from the day-to-day lives of young people and their families. In addition, policies are often designed using a more conceptual understanding of what should work, a so-called deductive approach. Sustainable livelihoods uses an inductive community-based approach to program development. Policies and programs are designed by taking into account young people's skills and orientation and are linked, where possible, to formal institutions at higher levels. Under the best of circumstances, this "base" can and should be used to reform traditional education and to support child welfare programs and policies.

Conducted in partnership: The youth livelihoods approach is linked to market forces and the private sector. Many large corporations view youth in the informal sector simply as a means to market and distribute their goods. The youth livelihoods approach presents an opportunity for government and the private sector to work together to develop policies and programs that recognize the capabilities of young



DEFINING LIVELIHOODS

The current working definition of livelihoods has evolved from one developed by Chambers and Conway (1992). Livelihoods encompasses capabilities, resources, and opportunities that enable people to pursue individual and household economic goals. Economic goals can range along a continuum from survival to longer-term security for future generations. Different goals imply different strategies, often dependent upon different resource levels, vulnerabilities, and life cycles.

- *Capabilities* include skills, good health, self-confidence and self-esteem, and decisionmaking ability.
- Resources include financial assets (e.g., loans, savings), physical assets (e.g., housing, land, infrastructure), and social assets (e.g., social ties, networks, and trusting relationships).
- Opportunities include activities to generate income or to invest in assets. Activities
 may include self-employment, wage employment, home-based work, domestic production, and the maintenance of reciprocal social and community relations that
 build social capital.

men and women in the context of the market and their current livelihoods strategies.

Using a Network to Learn: IDRC's African Livelihoods Knowledge Network

The goal of IDRC's African Livelihoods Knowledge Network is to contribute to the development of viable livelihoods through action research on programs and policies that enhance capabilities and entitlements and link them to livelihoods opportunities. The Network targets young men and women with little formal education who are operating in the informal sector. While, in general, the livelihoods approach focuses on marginalized populations and not broader populations, in Africa the marginalized population. The Network also seeks to link researchers to practitioners in an effort to generate knowledge. It is based at the Centre for Youth Studies, University of Venda, Northern Province, South Africa, and has sponsored two Ph.D.s in adolescent livelihoods—both individuals are examining models for sustainable livelihoods for youth.

IDRC has also established its own work program, consisting of:

- development of livelihoods program and policy assessment tools and methods;
- consolidation and dissemination of knowledge of effective programs and policies;
- development of guides, tool kits, and modules to assess and initiate program and policy reform; and

 development of the capacity and means to link researchers, practitioners, and experts.

The development of tools and methods is informed by the livelihoods framework: First understand the livelihoods context, then move to programs, and then move to policy. Generally, program and policy are assessed as a package.

Although the Livelihoods Approach Is Gaining Ground, It Has Not Yet Been Fully Implemented

To date, the policy and program response of governments and donors alike has been piecemeal. Implementation of livelihoods programs is generally weak due to a lack of coherence between key players in policy and program design and implementation. For instance, in many countries of sub-Saharan Africa there may be an official youth policy, or an official livelihoods policy, and there may also be competent nongovernmental work being done. However, it is rare to find the two working in concert. The lack of coordination between programs and policy is troubling. For example, Malawi and Zambia both have youth policies; however, the governments of these countries are not implementing them because of a lack of resources. A number of international and local NGOs (e.g., CARE and the Zambia Business Leaders Forum), however, are operating programs with objectives that, in principle, are congruent with the policies in place. The result is that policies are being implemented de facto, but there is virtually no communication between policy designers (government officials) and the de facto implementers (donors and NGOs).

Furthermore, the Microcredit Summit, which took place in Washington, DC, in February 1997, had the effect of drawing attention to microcredit as a panacea, despite the fact there is generally poor understanding of what is and is not working, particularly as applied to young adults. In some cases, credit programs have been fielded in developing countries as giveaways to youth in exchange for their presumed political support, with little attention paid to the mechanics or outcomes. This has the effect of neither extending new skills to young people nor enabling microcredit and savings programs to develop skills and livelihoods capacities. For example, a number of countries in sub-Saharan Africa have initiated microcredit initiatives with a view toward stimulating self-employment among young men and women. The credit programs, which were financed and controlled by governments, initially required two weeks of business skills training. Young people mobilized and protested against having to receive two weeks of training when participants in other microcredit schemes were given credit without any training at all. As a result of these protests, training was reduced to two days. The governments were quick to respond because of the highly political nature of their relationships with young people. The credit programs eventually failed and resulted in high default rates and a sense of failure among young men and women.





Nevertheless, some conclusions can be offered: (1) not all young people require credit programs; (2) credit programs should not be controlled by governments, but rather by a combination of training and credit agencies; (3) mentoring is critical to the success of credit programs; and (4) objective selection and performance criteria need to be in place.

Skepticism persists in some quarters. Those who oppose work for all but the oldest adolescents are concerned that adolescents may be vulnerable to exploitation on the job; that working may divert adolescents' attention from schooling; that it may curtail the physical and psychological development of adolescents; and that young, lower-paid workers may "steal" jobs from primary earners. (Arguments about job theft echo those heard 25 years ago when attention was focused on women's access to skills and jobs.) There are valid elements in all of these arguments; however, expanded livelihoods opportunities do not appear to be detrimental in these ways, and there is room, in fact, for synergy. The aim is to provide a set of opportunities that build the basic social and economic skills of young people.

What Is the Experience to Date in Generating and/or Supporting Livelihoods?¹⁵

Overview of Current and Potential Bases for Adolescent Livelihoods Programs

The livelihoods approach is gaining increasing recognition in the development community and is being adopted as a programming tool by a number of development organizations. One attraction of the livelihoods approach is that it is people-centered. It focuses on individual and household economic goals and has the potential to capture dynamics and complex interactions over time. It considers individual capabilities and resources and the structure of existing opportunities through which people can pursue their economic goals.

Domains of Action

Livelihoods may be defined as the capabilities, resources, and opportunities that enable people to pursue their economic goals. Building on this definition, three domains of action can be considered.

Capabilities. Programs that develop livelihoods capabilities may focus on basic literacy and numeracy skills, vocational skills, business and money management skills, technical skills, entrepreneurship development, and life-skills training. Possession of self-esteem and self-confidence and freedom from violence to pursue economic goals may also be considered livelihoods capabilities.

Resources. A second domain of action for livelihoods includes programs that improve access to and control over resources. Microfinance programs, perhaps the most prevalent in this domain, expand access to financial resources through the provision of credit and savings services and, in a few programs, through insurance services. Examples of other resource-oriented programs include those that introduce new technologies or emphasize improved access to and control over physical resources, such as land or productive assets.

Opportunities. A third domain of action includes programs that structure opportunities. These can be grouped into five key areas: (1) jobs, including income-generating schemes, public works programs, development of cooperative enterprises, and development of small- or medium-scale enterprises that generate employment for adolescents; (2) promotion of access to markets, infrastructure, services, and employment opportunities; (3) protection and promotion of rights, including property rights, worker rights, rights to equal pay, and rights to representation; (4) development of institutions, such as intermediary organizations, worker organizations, women's organizations, and strategic institutional alliances that advocate for rights and safe work environments or provide networks and social and/or professional supports; and (5) programs that work for structural changes required to create income opportunities for economically disadvantaged groups, including changes in policies, laws, regulations, and social norms.

Synergy between these three domains of action is very important. Capabilities and resources are needed to take advantage of opportunities and vice versa. Individual programs need not have components from all three domains, however, especially because integrated approaches may be too complicated to work well or to reach very many people and may be too expensive. The livelihoods framework nonetheless suggests a way to look at a particular context or target group and help weigh different programming options. It widens the lens to consider a broad range of programs for adolescent girls that go well beyond credit (Table 1).

The livelihoods framework provides some insight into areas where existing programs cluster and where there are gaps. Women's livelihoods programs, for example, tend to devote their energies to providing financial and skills training, while relatively few provide opportunities. The framework also helps identify areas in which programs have not been successful. Providing jobs is one example; income-generating projects and public works programs often fall short of this long-term goal. The framework also offers a starting point for thinking about programs in relation to the livelihoods objectives of building capabilities, expanding access to and control over resources, and structuring opportunities that enable people to pursue their economic goals.

What Is the Potential for Involving Adolescents in Microfinance Programs? Under What Circumstances Can It Be Done Appropriately?

There are between 7,000 and 10,000 microfinance programs underway worldwide, and, as a result, many different models and approaches for delivering microfinance exist. Programs range along a continuum, from minimalist models that focus largely on financial and institutional objectives such as targeting a large number of clients

TABLE 1. Livelihoods programming framework

Drogrom ablastic		Real-life examples (may not necessarily
Program objective Types of interventions involve adolescents) PROGRAMS THAT DEVELOP CAPABILITIES		
Develop skills Empower women	 Training services (skills training, business training, management training, other types of training for human resource development) Entrepreneurship development Group organizing and other 	 Self Employed Women's Association (SEWA), Lucknow International Centre for Entrepreneurship and Career Development/India SEWA Union
	social intermediation strategiesLeadership developmentLegal awareness training	Bangladesh Rural Advancement Committee (BRAC)
PROGRAMS THAT BUILD RESOURCES		
Provide financial services	 Credit Savings Other financial services (e.g., automatic payment transfers, insurance) 	 Kenya Rural Enterprise Program (K-Rep) Bank Grameen Bank SEWA Bank Centre for Mass Education and Science (CMES)
Improve access to nonfinancial resources	Land reform and property rightsCommon property resource programsTechnology development	
PROGRAMS THAT STRUCTURE OPPORTUNITIES		
Provide jobs	 Income-generating projects Cooperatives Other group enterprises Employment promotion programs Small-enterprise development that generates employment for youth 	 Titan (a watch company) Association for the Protection of the Environ- ment, Maqattam, Cairo
Promote access to markets, land, services, infrastructure	Market linkage programs	BRAC sectoral programs
Protect and promote property rights, workers' rights, rights to fair pay, rights to representation	 Organization through trade unions, worker organizations, youth associations Training to raise awareness of laws and rights Social protection schemes for workers 	 Young Christian Workers (Belgium) SEWA campaigns for self- employed women in the informal sector ADITHI's legal rights and awareness training programs
Develop institutions	 Financial support, management support and staff training for organizations working to expand opportunities for your 	
Promote structural change (laws, policies, social norms)	Legal reformPolicy reformEfforts to change social norms	 CMES empowerment training SEWA Grameen Bank ADITHI

with a small and standardized set of financial services—to integrated, "credit-plus" models—programs that often have broader development objectives (like poverty reduction or women's empowerment) and offer more than just financial services. In reality most programs are hybrids. Experience with programs for adolescents is limited, however, in that programs generally do not consider the context of adolescents in different places and circumstances or experiment with innovative approaches for extending appropriate financial products and services to adolescents.

Based on married women's experiences with credit and savings programs, the potential outcomes of a credit-plus model for adolescent girls could be significant. The peer groups associated with borrowing and savings schemes can help build social networks and provide information and training in more areas than simply credit. In societies where girls are often isolated and vulnerable, this kind of social support can be particularly invaluable and may even ease the transition to marriage.

Do Adolescent Girls Have Access to Credit? A Look at Bangladesh¹⁶

Microcredit has become the largest source of formal borrowing in rural Bangladesh, accounting for about two-thirds of the total institutional credit available in rural areas. Over 1,000 NGOs in Bangladesh are involved in microcredit, focusing their lending efforts on the landless and women. NGOs and the government's own microcredit programs together lend to at least 10 million people in Bangladesh.

A sample of lending institutions in Bangladesh were recently surveyed to discern if and how they deal with adolescent girls, both married and unmarried. This included an examination of BRAC, the Association for Social Advancement (ASA), the Grameen Bank, the Centre for Mass Education and Science (CMES), and two programs within the Bangladesh Rural Development Board (BRDB)—the Rural Development Project 12 (RD-12) and the Integrated Rural Women's Development Program (IRWDP). Each institution has criteria that beneficiaries must meet in order to gualify for a loan, as well as rules and regulations loan recipients are expected to follow (Table 2).

BRAC encourages the participation of adolescent girls in many of its activities, including formal and nonformal education programs, legal and rights education, and health care and health education programs. With microfinance, BRAC prefers to involve married women on the principle that unmarried women will migrate after they wed. BRAC intentionally excludes unmarried girls from its credit programs in order to keep repayment rates as high as possible. Further, many of the credit officers are male, which poses a cultural problem of access for unmarried females.

Similarly, ASA prefers not to lend to unmarried adolescent girls for the same reasons as BRAC: once they wed, it will be hard to recover any outstanding debt.



TABLE 2. Criteria beneficiaries must meet in order to qualify for a loan

BRAC

- 1. Sell manual labor about 100 days a year
- 2. Hold less than 0.5 acres of land
- 3. 18–55 years of age
- 4. Female beneficiaries only
- 5. Physically active
- 6. Permanent resident of the locality
- 7. No regular source of income
- 8. Not a member of any other organization

<u>ASA</u>

- 1. Rural poor, mainly women since 1985
- 2. Permanent resident of the locality
- 3. 18–50 years of age
- Household income not more than Tk1,200 per month (US\$24)
- 5. Sell manual labor six months a year
- 6. Own 0.5 acres of land or less
- 7. Mentally and physically able to handle income-generating activities
- 8. Not a student or a beggar
- Married; however, divorced, separated, and widowed women are taken on their social acceptance record

<u>GRAMEEN BANK</u>

- 1. Poor (wealthless)
- 2. Landless group forms the primary and vital unit of the structure
- 3. Hold less than 0.5 acres of land
- 4. Group of at least 5–10 like-minded people of similar economic condition
- 5. Have assets valuing less than the worth of one acre of medium-quality land

<u>CMES</u>

- 1. Member of CMES's Basic School
- 2. Complete the first two years of basic school
- 3. 11–18 years of age
- No kinship relation between members of the group

BRDB/RD-12

- 1. Hold less than 0.5 acres of land
- 2. 18–50 years of age
- 3. Permanent resident of the locality
- 4. No regular source of income
- 5. Not a member of any other organization
- 6. Has a permanent address

BRDB/IRWDP

- 1. Women 18–35 years of age
- 2. Interested in participating in the activities of a women's program

Unmarried adolescent girls are considered immature, which causes lenders further concern about repayment. However, married adolescent girls are included in the regular ASA groups. ASA sets a minimum lending age at 18, but this requirement is waived for young married girls.

The Grameen Bank, an institution known for pioneering microfinance, is open to lending to adolescents. Its contention is that many single-parent families require an additional source of income to survive, and adolescents can often help fill this role. Most adolescents—male and female alike—will one day be responsible for a household themselves; thus, learning how to earn and manage income will be an important life skill. Grameen does not prohibit lending to those younger than 18 for these very reasons. Recently, the bank has started an experimental credit program for educating the sons and daughters of its borrowers. The program provides loans to pay schooling fees, to be repaid when a student graduates and begins earning income.

The Centre for Mass Education and Science,¹⁷ founded in 1991, offers nontraditional education, skills training, and credit to 20,000 girls and young women in Bangladesh. Recognizing that girls who have left school still require education, especially that which can improve their work prospects, CMES developed a program that integrates learning and earning as part of a larger effort to give girls an opportunity for personal growth and development.

Girls are eligible to participate in CMES's varied programs if they are out of school and unmarried. Although CMES did not start out as an organization that extends credit to girls, it soon decided that the ability to earn an income-however modest-is an important part of adolescence. Despite warnings from established large-scale credit institutions that lending to unmarried girls would never work, CMES began lending to this population. Although the organization has encountered some problems-their biggest challenge is ensuring that loan recipients remain in control of their funds rather than giving them to a parent or brother-they have also developed training to try to encourage girls to enter such nontraditional work roles as grocery store owner, rickshaw manager, professional launderer, and photographer. CMES has found that girls from the poorest families are the least likely to experiment with nontraditional work. To date, the most successful graduates have their own businesses in the garment sector.

Perceptions of Girls as

Potential Borrowers

As noted previously, unmarried adolescent girls are seen as a high-risk lending group

because of marital migration patterns. When a girl weds, her husband's family makes most decisions, and this is seen as an additional risk. In addition, young, unmarried girls are viewed as too immature to comply with repayment regulations. However, married women 18 years and younger can be incorporated into the lending structure of credit organizations, because marriage is viewed as *the* rite of passage to maturity and adulthood.

Many of the officials surveyed for this study acknowledged that unmarried adolescent girls may also want access to credit. A program designed for unmarried girls would be structured differently than one for married women. Notably, it would include "credit-plus" mechanisms and be supported by close monitoring, supervision, and training in small enterprise development and production.

What Types of Livelihoods Programs Exist for Girls in India?¹⁸

A range of livelihoods programs for adolescent girls in India emphasize vocational and skills training for livelihoods, although their outreach and sustainability seem to be limited. Most involve unmarried or young married girls who have not yet left their natal homes.

One program, run by ADITHI, works specifically with girls in Bihar who are 8–14 years old. Girls are given goats and taught to raise, breed, and sell them as part of a savings program. The profits allow girls to start building assets, which distinguishes this program as one of the few that encourage



A review of some existing credit programs in India and Bangladesh raises important questions concerning adolescent girls, earnings, and marriage:

- Do their savings transfer with them when they get married?
- Are they able to keep the assets they have acquired?
- Do the assets remain in their natal home as a source of insurance should there be problems in their marital home?
- Can assets be used as bargaining tools in their marital home?

savings. In some cases, girls are able to save enough that their parents ask to borrow money from them! Other girls use their savings for their own education or to purchase jewelry. Saving is important for adolescent girls because it is a means for them to accumulate resources for future use over which they can have control.

Another program, run by MYRADA, is linked with one of the major watch manufacturers in India. Unmarried girls between ages 16 and 20 complete a training program to learn about financial management and strategic planning. They then work in an independent cooperative making bracelet links and supplying them to the factory; in the process, they gain skills, income, and savings.

Do Adolescent Girls in India Have Access to Credit?

Currently, there are few credit and savings opportunities for adolescent girls in India, even though a vibrant livelihoods structure is in place for older (often married) women. This includes, in addition to savings and credit, such social support services as health services and literacy training; poverty reduction efforts that promote access to markets; and organizations that try to improve infrastructure, promote rights, and improve access to property.

There do not appear to be credit programs that target adolescent girls, or programs for adolescents that offer credit. However, discussions with participants and organizers of the Self Employed Women's Association (SEWA) revealed that girls are, in fact, beneficiaries of their mothers' participation in credit and savings programs. For example, when daughters observe their mothers earning income, they learn that women can run businesses and operate in the public sphere. Moreover, women's income-generating activities provide more opportunities for their daughters to have access to education and health care.

A Pilot Project for Extending Credit to Adolescent Girls in Nairobi¹⁹

The Population Council, in collaboration with the Kenya Rural Enterprise Program (K-Rep, a leader in microfinance in Kenya), has launched a project aimed at young, unmarried women in Nairobi. The project, called TRY (for Tap and Reposition Youth), explores the role of savings and credit in the lives of young women. Council staff members hope to better understand the effects of credit and savings on this age group. For example, they hope to learn whether credit and savings enhance young women's economic options and whether the experience of running a business can change a woman's self-perception and her relationships with others. For K-Rep, the TRY project is an opportunity to explore the feasibility of lending to younger people using their current services. They hope to learn whether adolescents, specifically adolescent girls, make reliable microfinance clients.

Who Are the Clients?

The participants in the TRY project are between the ages of 16 and 24. They have either graduated from school or dropped out, live in a slum area of Nairobi, and are currently unemployed. Some have previous business experience; all are interested in pursuing business as a career. The first lending cohort is a mixture of married and single women, some of whom are already mothers.

How Does TRY Operate?

The first loans are no larger than US\$200; participants will repay the loans at a 15 percent annual rate of interest, which is slightly lower than current commercial bank lending rates in Kenya. TRY offers both financial and nonfinancial services to participants. The five key components of their services are savings mobilization, loans, ongoing credit education, basic business management training (including bookkeeping), and life skills. The last category encompasses intangibles such as decisionmaking, leadership, assertiveness, and gender role awareness.

The credit delivery model for TRY closely resembles K-Rep's standard model, which is in turn based on a Grameen Bank model. The project utilizes group-based, group-guaranteed lending mechanisms; the group members guarantee one another's loans in lieu of physical collateral. Each group sets its own rules for participation. The groups hold weekly meetings, which provide an opportunity for repayment, group support, and various nonfinancial services. In addition, each participant is required to save on a weekly basis.

The Population Council and K-Rep began enrolling participants in September 1998. As of October 1999, there were 105 participants. All went through a week of intensive training in business management before the June 1999 loan disbursement. So far, 90 young women have received loans. About nine have left the project, some willingly and some unwillingly. Some have husbands who have prohibited them from participating, some cited aspects of the project that violated their religious principles, and others were deemed unreliable and asked by their peers to leave. Those who have remained have saved, on average, the equivalent of US\$7 through a variety of business enterprises, including hairstyling, home construction, tailoring, grocery dealing, and selling secondhand



clothes. Repayment rates after one year were about 70 percent.

Documenting the Feasibility of the TRY Pilot Project

The pilot project offers a unique research opportunity. The Population Council is carefully documenting all aspects of TRY, including baseline and endline surveys, longitudinal case studies, focus-group discussions, and follow-up with dropouts. Because there have been few experiments with savings and credit in Kenya, and many seem to have failed, the Council and K-Rep are trying to determine whether a properly designed and implemented credit project for adolescent girls is a viable option in the region. Impact studies can be conducted at a later date; for now, the researchers are exploring whether such a project can work and drawing lessons from the experience.

Council researchers are tracking several variables longitudinally. They are seeking to learn more about how TRY participants use their time, what they earn, how they spend and save, loan repayment habits, and gender attitudes and power relations between them and the important people in their lives. They are also conducting case studies to document the experiences of a few young women representative of different demographic and business experiences. In addition, they are conducting focus-group discussions at key points in the TRY project—just before girls receive loans, just after they receive them, and when a group has repaid its loans. Dropouts are also being followed up because it is essential to know why young women leave the program. Through the long-term documentation effort, Council researchers are investigating more than just repayment rates. For instance, they are trying to determine whether girls' self-perceptions are changing. If they can document such changes, they will gain insight into whether credit is a burden or an opportunity for young women.

Lessons to Date

TRY is still in its nascent stages, but Council researchers have learned a few things to date. First, K-Rep is experienced (it was established in 1984) and professional, and therefore has proved to be an excellent partner. Their group-based lending model seems appropriate for TRY, and single-sex groups appear to be key. The groups have taken on lives of their own and provide social networks for girls in addition to credit and savings opportunities. Each group has developed its own rules; members follow them but also go beyond what is required. For example, when one young woman has a baby, other group members offer help and support to the new mother. Groups are fulfilling other needs in participants' lives, which has served to strengthen the program.

In addition, the training component seems very helpful to participants. Learning to save and then accumulating modest savings enable TRY participants to envision and plan for the future. K-Rep staff members report that the first five months of lending to adolescents have been very smooth. They feel that the design of the project is appropriately comprehensive for addressing a special group, as is the package of services offered. In addition, they have learned that they must consider an adolescent's loan eligibility within the context of her family and support structures in contrast to the way in which older clients are treated.

What Constitutes Good Training for Enterprise Development?²⁰

Vocational education and job training programs are two venues through which adolescent boys and girls receive skills they can use to develop a livelihood. Given the cost and time demands of running and participating in training programs, programs need to impart practical, marketable skills. A good training program recognizes the wider economic environment in which a trainee will use her skills, and, as much as possible, avoids tracking girls into traditionally female-dominated, low-paying positions.

Guiding Principles for Enterprise Training

- Seek to train people to work in new, demand-led growth areas; be wary of training that qualifies people to work in already crowded sectors.
- Ensure that skills are matched to the needs of communities. Will consumers be able to afford the products? Skills that are appropriate in an urban setting may not be practical in rural areas.

- When working with girls and women, encouraging them to enter traditionally "male" sectors may be less productive than training them for a new or growing sector that is as yet "ungendered."
- Keep programs simple and consistent. One or two key objectives may be enough; good programs will always yield benefits. For example, a program that attempts to teach skills and improve trainees' health knowledge and practice is less likely to achieve its objectives than a program that is focused on good training.
- Exploit traditional knowledge, but be wary of traditional barriers.
- Do not perpetuate the "feel-good mentality" that pervaded women's (purported) income-generating programs in the early years: skills and job training were created for women to "keep them busy" but were not especially lucrative. A business-minded approach is more realistic and holds far greater potential for long-term success.
- Unless girls have adaptable, flexible skills, there is a risk of trapping them in a cycle that helps them over the short term but not the long term, when the skill they have is no longer relevant.
- Sustainability must be long-term and should help people to find work in rapidly changing economic sectors and in the context of globalization. An enterprise approach that carefully considers the local and global marketplaces



is essential. The careful examination of where opportunities exist means not being shy about engaging the corporate sector.

- One of the most refreshing aspects of the livelihoods approach is that it respects youth culture and the context of young people's lives. Because girls' networks and mobility differ from boys', and because of different gender norms, existing limits on what are considered appropriate activities for girls need to be creatively and thoughtfully expanded.
- More should be known about the activities adolescents want to pursue. They should be given the tools they need to realize their potential and aspirations—they, too, need to think big.
- Adolescents work because they are poor. In light of high levels of poverty, consideration should be given to how networks can be sensitive to the political and economic constraints young people face, while also being realistic about how programs are made operational at the NGO level.

LOOKING AHEAD

In recent years, growing attention has been paid to adolescents by governments, NGOs and UN organizations, foundations, research groups, and a range of other partners, including the private sector. There have been many reasons for this attention, including increases in the incidence of HIV/AIDS and tobacco use; social problems, such as gender discrimination and violence; and wider issues, such as the inequitable impact of globalization. It is now well understood that a focus on adolescents is important for the present and future-adolescence is a period of life that provides opportunities to break some of the vicious cycles that undermine human development and human rights.

Along with the growing attention to adolescents has come a growing consensus about what needs to be done to fulfill and protect adolescents' rights to development and an awareness that the "solutions" are common to a range of interrelated problems. These solutions include increasing adolescents' physical and psychosocial capacities and abilities, increasing their access to a range of services and opportunities, creating safe and supportive environments in which they can live and learn, and ensuring that they are able to participate in decisions and actions that affect their lives. These elements are outlined in the Emerging Issues paper that was prepared for the first Preparatory Commission for the 2001 UN General Assembly Special Session on Children, Including Adolescents.

The development of adolescents' livelihoods skills and the creation of livelihoods opportunities for them will make an important contribution to fulfilling and protecting their rights to development and health. Livelihoods are important per se to help adolescents attain an adequate standard of living, to increase their choices, and to give them hope in the future. They are also important because they contribute to the protective factors (including guidance, structure, and opportunities) that prevent a range of high-risk behaviors and situations that undermine adolescents' health and development, and that expose them to exploitation and abuse.

Clearly there is a great deal to be done to refine and develop our collective approaches to policies and programs that focus on livelihoods for adolescent girls and boys. We need to keep the debates open as we develop our thinking in this area and move forward from a focus on vocational training to a more comprehensive livelihoods approach; from a concern about protecting adolescents from exploitative and hazardous work conditions to a focus on livelihoods as a positive contribution to their development (and the development of their families and communities); from seeing work as a burden to viewing livelihoods as an opportunity; from an "either/or" discussion about education and work to a "both/and" approach to programming for adolescents.

The need continues to advocate for this area of programming through a range of arguments, including economics, public health, and human rights. However, not only do we need to be able to make a compelling case for action (including the social and economic costs of not developing adolescent livelihoods), we need to be much clearer about the priority areas for action and be able to demonstrate that what needs to be done can be done in a reasonably sustainable way on some reasonable scale. It is likely that in the next few years we will rely heavily on NGOs to develop the demonstration projects we will need to convince governments and the private sector to devote resources to adolescent livelihoods.

The livelihoods approach reinforces many of the issues that the education sector is currently discussing, such as decreasing disparities and exclusion and increasing the quality and relevance of education. The World Education Forum, which took place in Dakar, Senegal, in April 2000-and its predecessor, the 1990 World Conference on Education for All-made an important contribution to this area of programming, through presentation of both formal and alternative approaches to providing adolescents with safe and supportive learning environments. Adolescents need to be encouraged to develop a range of skills, including literacy and numeracy; life skills (psychosocial competencies); technical skills; and entrepreneurial skills, including practical skills (e.g., how to access credit), social skills (e.g., how to work with others), and managerial and strategic skills (e.g., how to recognize the long-term consequences of present choices).

As we move forward with this area of programming it will be important to identify 44

leveraging issues. HIV/AIDS, for example, provides a range of opportunities for a livelihoods approach in terms of contributing to the prevention and the alleviation of this pandemic, through long-term prevention (AIDS is increasingly a disease of poverty) and responding to adolescents affected by HIV/AIDS, including those who are orphaned and who are heads of households. This is probably also true of violence, in terms of both prevention and response.

A focus on livelihoods will add substance to the growing focus on adolescents as a resource and asset to be developed, rather than as problems or repositories of high-risk behaviors. Many adolescents are already making important contributions to their families and communities, including meeting the survival and development needs of their younger siblings. A livelihoods approach can help create opportunities for adolescents; ensure that they benefit from their contributions; and prevent them from having to engage in exploitative, abusive, and hazardous work that undermines their rights.

There is an ongoing need to disaggregate the period of adolescence, with a particular emphasis on age and sex, but we also need to include issues such as educational achievement and marital status, in order to ensure that we build on adolescents' emerging capacities. Furthermore, it is important to be clear about the differing needs of adolescents (10–19 years) and youth (15–24 years). And while we need to learn from the wide experiences of livelihoods programs, we need to be critical about the application of good practice to adolescents: for example, lessons learned from older youth may have questionable relevance to 15–18-year-olds.

Livelihoods clearly provides us with an opportunity to focus on many other societal issues, for example, the different needs of boys and girls and the needs of the most disadvantaged and marginalized. There are important questions to be answered, many of which are outlined in this report, although much of what needs to be learned is likely to be learned through doing. This emphasizes the importance of linking livelihoods programs to research and of continuing the development of the sorts of pioneering activities that were presented and discussed during the workshop.

NOTES

- 1 The summary below is based largely on the presentation made by Cynthia Lloyd.
- 2 It would be instructive to know more about the experience of performing national service; for example, whether service is compulsory or voluntary and whether it involves men only or men and women both. Notably, national service has ramifications for the future work force if it is compulsory for men and is a source of skills attainment.
- 3 These data do not include working students because their primary activity as a student overrides their status as a worker; nor do they include new labor force entrants who have not yet found a job or children under the age of 15. Furthermore, reference periods may vary from country to country such that in some anyone who has worked five days or more could be counted while in others a much longer reference period could be required for inclusion.
- 4 Valerie Durrant introduced the concept of "girls doing nothing" to the workshop. She also presented the case of Pakistan.
- 5 Home-based work was considered by data collectors to be remunerated work. For instance, girls were asked whether they produced embroidery for sale or for home use. Girls counted as "doing nothing" were not doing home-based work.
- 6 This section includes insights from presentations by Sahar El-Tawila and Safa'a El-Kogali.
- 7 Egypt's recent emergence from a period of structural adjustment has affected both the work force and the marriage market. One effect has been that in some sectors, including the garment sector, uneducated people work alongside those with education. The fact that both educated and uned-

ucated girls are engaged in unskilled work in garment factories may indicate that factors other than poverty influence their labor force participation. Less-educated girls have begun to see themselves as equals of those who are more educated because they are doing the same work for the same pay.

- 8 A presentation on this subject was made by Simel Esim.
- 9 These questions were raised by Simel Esim in her presentation.
- 10 Alec Fyfe made a presentation on this subject.
- 11 This section draws on Nagah Hassan's presentation of her original research on the subject.
- 12 This section draws on Mary Kawar's presentation of her original research on the subject.
- 13 Sajeda Amin's presentation is based on her research in Bangladesh.
- 14 This summary is based on presentations by Simel Esim and Jamie Schnurr and their work at ICRW and IDRC, respectively.
- 15 This summary is based on work by Jennefer Sebstad.
- 16 This section draws on information presented by Joachim Victor Gomes.
- 17 Mohammad Ibrahim, director of CMES, presented an overview of its work.
- 18 Sagri Singh presented information on livelihoods opportunities for girls in India.
- 19 This section draws on the presentation by Banu Khan, Annabel Erulkar, and Stephen Mirero.
- 20 John Grierson, Harun Bhaiya, and Najma Sharif made presentations on training issues. This section draws on information from their work.



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APPENDIX A WORKSHOP AGENDA

Wednesday, October 13

Welcome

Geeta Rao Gupta, Barbara Ibrahim, Ellen Marshall, Bruce Dick, and Judith Bruce

What Is the Livelihoods Approach?

Chair: Judith Bruce

- Overview (30 minutes)—Simel Esim
- An example from Africa: Rationale and current operations of the International Development Research Centre's Livelihoods Network (10 minutes)—Jamie Schnurr
- Discussion (20 minutes)

Where Are Adolescents Working?

Chair: Aboubacry Tall

- Data on the working experiences of adolescents in developing countries (20 minutes)—Cynthia Lloyd
- The Egyptian module to capture male and female adolescent work experience in more depth (20 minutes)—Safa'a El-Kogali
- Methods for learning and the results of an investigation into the mystery of the high proportion of girls in Pakistan who are not married, not reported working, and not in school (20 minutes)—Valerie Durrant
- Discussion (1 hour)

Girls' Work and the Policy and Normative Environment

Chair: Barbara Ibrahim

- Overview of child protection measures and adolescent livelihoods: International Labour Organization's international standards and overview of the program strategy of the International Programme on the Elimination of Child Labour (Theresa Smout) and country applications (Alec Fyfe) (30 minutes)
- Reviewing the work/education link: Available literature and alternative interpretations of the trade-ons/trade-offs between work and school (Simel Esim) and the Egyptian perspective (Sahar El-Tawila) (20 minutes)
- Discussion (40 minutes)

How Do Adolescent Girls Experience Their Working Conditions? What Contribution Does Working Make to Their "Adolescence"?

Chair: Sajeda Amin

- Perspectives from three countries on assessments of how girls experience work and how they feel about their work opportunities (2 hours)
 - Research on garment workers in Bangladesh—Sajeda Amin
 - The reasons young women in Jordan work; their families' perceptions of their work; how these perceptions affect young women's employment opportunities; and young women's perceptions of their own work experience—Mary Kawar
 - Case studies of young working women in Egypt—Nagah Hassan



Thursday, October 14

What Is the Program Experience to Date in Supporting and/or Generating Livelihoods for Adolescent Girls?

Chair: Sharon R. Lapp

- Introduction to reiterate the livelihoods definition and framework and to outline possible domains for action (15 minutes)—Jennefer Sebstad
- Microfinance strategies
 - Overview of microfinance strategies, ranging from programs that may offer a window to adolescents but whose primary focus is on sustainability, scale, and deepening financial markets to programs where financial services are part of an explicit social development agenda (15 minutes)—Jennefer Sebstad
 - Summary of findings from a review of outreach to adolescents by Bangladeshi microfinance institutions (15 minutes + 5–10 minutes of discussion)—Joachim Victor Gomes
 - Experience of the Kenya Rural Enterprise Program as an example of a mainstream microfinance institution that is working with adolescent girls as a matter of explicit policy and program experimentation (20 minutes + 10 minutes of discussion)—Banu Khan, Annabel Erulkar, and Stephen Mirero
 - Results of interviews with Indian microfinance institutions (20 minutes + 10 minutes of discussion)—Sagri Singh

- Other financial innovations
 - Experience of the Centre for Mass Education in Science in offering credit to 3,000 adolescent girls in the context of a social development scheme (15 minutes)—Mohammad Ibrahim
 - An inquiry into the best means of offering savings opportunities for garment workers (15 minutes)—Joachim Victor Gomes
 - Discussion (30 minutes)
- Training for enterprise development Chair: Simel Esim
 - How training for enterprise development can address adolescent girls' livelihoods needs (John Grierson) and comments (Harun Bhaiya and Najma Sharif) (45 minutes)
 - Discussion (30 minutes)
- Reflecting on UNICEF's experience Chair: Bruce Dick
 - Discussion of knowledge acquired in seeking to place the issue of livelihoods within the context of adolescent development and rights; the divide between preventing child labor and encouraging adolescent livelihoods; and country experiences (1 hour)

Wrap-up

Judith Bruce, Geeta Rao Gupta, Barbara Ibrahim, and Jennefer Sebstad

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