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## EQUAL OPPORTUNITY AND YOUTH EMPLOYMENT

*A Background Report for the Equal  
Opportunity Working Group of the Youth  
Employment Network*

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WORKING PAPER SERIES



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## Equal Opportunity and Youth Employment

“Gender equality is not an inevitable ‘trickle down’ effect of development.”

– Association for Women in Development

### I. INTRODUCTION

Today’s young people comprise the world’s largest-ever youth population. By the end of this decade, nearly 1.2 billion young people will be between the ages of 15 and 24—an increase of nearly 12 percent over the decade. Globally, this unprecedented number of youth accounts for nearly one-fifth of the world’s population, and there are stark regional differences in their concentration. About 85 percent of them live in developing countries—almost 60 percent in the developing countries of Asia, another 15 percent in Africa, and approximately 10 percent in Latin America and the Caribbean (United Nations 2003a). In the context of continuing poverty and ongoing development efforts, absorbing these large numbers effectively is an unprecedented challenge.

This challenge is particularly acute given the need for progress toward the goal of equal opportunity in employment for young women. Historically, when jobs and resources are scarce, young women are asked to wait their turn—in industrialized as well as transitional and developing countries. And in today’s poorest countries, young women are at an even deeper disadvantage because of custom and tradition as well as poverty. As a result, girls and women continue to make up a disproportionate share of the world’s poor.

Multilateral agencies and governments have begun to take notice of the costs to a nation of unequal employment opportunities for girls and women, as well as to the individuals and their families.<sup>1</sup> But the recognition of these costs is so recent that this review has found few if any developing nations with specific public policies or programs that address them in a comprehensive manner. Meanwhile, international and local nongovernmental organizations (NGOs) and agencies are learning that adapting policies or programs from industrialized countries can be at best only a partial solution, because they do not fit the current context of unequal gender opportunity in employment in poor countries.<sup>2</sup>

Finally, the intersection between economic globalization and the rapidly growing youth population of poor countries is especially problematic for young women. Essentially, industrialized countries are “exporting” employers in search of low-wage workers to countries with more educated youth than jobs. Indeed, the availability of large numbers of literate young women can be seen as a key national “product” in a comparative advantage framework. These young women can benefit from employment in a firm that provides decent work and observes basic labor standards, especially compared with

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<sup>1</sup>From a development perspective, economic growth tends to lag in countries that offer young women vastly unequal opportunity (World Bank 2001).

<sup>2</sup>For example, vocational education is largely located in secondary schools, while poor girls still end their education with primary school.

available alternatives (see, for example, Amin et al. 1997). However, the situation as a whole is ripe for abuse, as numerous organizations have documented. Thus, the changing employment context for young women suggests that national initiatives be implemented with particular attention to International Labor Office (ILO) conventions and in the context of the ILO's Decent Work agenda, which links employment generation policies with principles related to social protection, empowerment, voice and representation, and rights at work.<sup>3</sup>

This paper is written to support the mandate of the Equal Opportunity Working Group of the Youth Employment Network (YEN). The United Nations, the World Bank, and the ILO have jointly launched the YEN to address the youth unemployment problem. The network is focused on four areas:

- employability—investing in education and vocational training for young people and improving the impact of those investments
- equal opportunities—giving young women the same opportunities as young men
- entrepreneurship—making it easier to start and run enterprises to provide more and better jobs for young women and men
- employment creation—placing job creation at the center of macroeconomic policy

The Equal Opportunity Working Group is charged with developing recommendations to eliminate gender-based inequality between young women and men in access to and treatment in education, training, and employment. Although equal opportunities for girls and women are at issue in one way or another in countries at every stage of development, this review focuses largely on developing countries, where excluded and disadvantaged girls and young women are most numerous and where resources to improve their lot are most stretched.

The remainder of this paper is organized as follows. Section II delineates key constraints and barriers. Constraints and barriers to education and employment are endemic to poor societies and thus apply to boys as well, but the impact is often greater on girls, simply because they are girls. That is, starting from birth the interaction of cultural traditions, gender roles, and gender preferences with poverty puts girls on an unequal footing with boys in regard to the basic exit routes from poverty. Other constraints and barriers result from gender biases in institutions, processes, and programs that are seemingly gender neutral but, because they do not take explicit account of gender differences, are really “gender blind.”

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<sup>3</sup>The ILO's core labor standard conventions are Forced Labor, Freedom of Association and Protection of Rights to Organize, Right to Organize and Collective Bargaining, Equal Remuneration, Abolition of Forced Labor, Discrimination—Employment and Occupation, Minimum Age, and Worst Forms of Child Labor. Other ILO conventions specifically address women workers' interests, including Equal Remuneration, Maternity Protection, and Home Work.

Section III outlines the broad range of experiences in implementing program and policy strategies that can guide governments in achieving equal opportunity in youth employment. This section addresses education; school-to-work initiatives, such as vocational education; and youth livelihood initiatives, including microfinance, entrepreneurship, and new information and communications technologies (ICTs).

Section IV summarizes the information in the previous two sections through questions about the optimal structure and form of national policies and programs. Section V provides references, and section VI offers a detailed review of extant policies and programs. Most of these efforts are small scale, but their successes and failures offer an invaluable guide to national policymakers looking to develop large-scale initiatives.

## **II. KEY CONSTRAINTS AND BARRIERS**

Despite a great deal of research, it is unclear whether poverty is worse for women than for men, if only because so many poor women are living in poor households headed by men (Quisumbing et al. 1999). However, a considerable body of research in developing countries has found that within households, unequal distribution of resources and opportunities interacts with poverty to place young women in the lowest ranks of resource distribution. This makes it all the harder for young women to gain equal access to the exit routes from poverty: education and employment. In particular, gaps in both education and health between men and women are significantly greater among the poor, presumably reflecting the common tradition of allocating scarce resources to males. These gaps are confounded by the higher work burdens on girls and women in poor households.

### **Education and Employment**

Policymakers have focused on education as the key to improving employment opportunities for poor people in particular. Progress in education, particularly in primary education, continues to be a success story for nations around the world. However, there is still work to be done in developing countries, not only in making primary education universal, but in eliminating gaps and inequalities in secondary education—a key to “good” employment opportunities around the world.

The United Nations Educational, Scientific and Cultural Organization’s (UNESCO’s) global initiative on education, Education for All (EFA), continues to monitor and report on progress in girls’ access to education. Its most recent *EFA Global Monitoring Report* found that girls’ enrollment in primary education improved significantly during the 1990s, and gender parity in enrollment improved “in nearly two-thirds of the countries for which data are available” (UNESCO 2002). South and West Asia, the Arab States, and sub-Saharan Africa are regions where gender parity is still a distant goal. Moreover, the gaps that are found in primary education are amplified at the secondary level, particularly in those regions.

On the basis of the 1999–2000 school year, UNESCO’s Institute for Statistics *Arab States Regional Report* indicates that eight million primary school-age children remain out of

school in the Arab States, and five million of them are girls. However, it finds that when given the opportunity to go to school, girls tend to repeat grades less often than boys do and to complete their primary and secondary schooling more often (United Nations 2003).

A study based on data from forty-one countries found that gender and wealth (defined according to an “asset” index reflecting ownership *by any member of the household* of a radio, television, refrigerator, bicycle, motorcycle, or car) can interact to worsen within-country inequalities in both enrollment and completion of education (Filmer 1999). Girls have distinct educational disadvantages in the regions described above, regardless of wealth distinctions. But wealth gaps are large in all developing regions.

The result is that in some countries, the interaction between gender and wealth produces very large gender gaps in educational outcomes among the poor. Filmer found a 2.5-percentage-point difference in the enrollment of male and female children from the richest households in India, compared with a 34-percentage-point difference for children from the poorest households. He found a similar pattern in Niger, Egypt, Morocco, and Pakistan.

Table. 1. Illustrative enrollment examples from Filmer 1999, Table 6

Country	Date	Male-Female Gap		Rich-Poor Gap	
		Rich	Poor	Male	Female
Bangladesh	1996–7	5.1	-2.4	20.4	12.9
Benin	1996	24.4	19.0	51.5	46.0
Brazil	1996	-0.1	-0.9	9.6	8.8
Colombia	1995	2.2	-3.6	19.5	13.8
Egypt	1995–6	-0.4	21.4	17.3	39.2
Indonesia	1997	0.3	-2.1	15.7	13.3
Kenya	1998	3.8	-1.4	7.8	2.6
Madagascar	1997	0.9	-0.7	44.0	42.4
Nepal	1996	8.6	23.4	16.8	31.7
Nicaragua	1998	-4.1	-5.0	29.4	28.5
Niger	1997	7.5	6.9	43.8	43.2
Senegal	1992–3	10.8	7.8	53.2	50.2
Zambia	1996–7	0.9	1.7	35.6	36.4

Others have documented how the income gap tends to work against girls more than boys. In Burkina Faso, boys in the lowest income quintile had slightly more than a third of the gross enrollment rate of boys from the highest income quintile. Girls in the lowest income quintile had less than a quarter the gross enrollment rate of girls in the highest income quintile (Esim 1996).



In some countries, mainly in Latin America, education gaps between the poor and nonpoor are greater than they are between women and men. For example, Filmer found that girls have a slight enrollment advantage in Colombia overall, but, among both sexes, the wealthy are several times more likely to be enrolled. And in many countries, there is little or no gender disparity among rich households, while the gap between rich and poor is large. So the need for looking at the intersection between class and gender is important in setting policy priorities.

Meanwhile, educational improvements around the world are changing the nature and location of human capital in the global work force. The combination of these improvements with the upsurge in the youth population gives the developing world an increasing share of the world's educated work force, particularly at the levels that translate into employment opportunities (Lutz and Goujon 2001).

In this context, discriminatory educational failures, particularly the nonenrollment of girls, increase the effect of unequal educational opportunities on young women's economic opportunities. There are an estimated 140 million illiterate young people in the world, 86 million of whom are young women. These young women are effectively excluded from the employment opportunities that result from economic development and growth. Another 130 million children are currently not in school, and they will become the illiterate youth and adults of tomorrow. Despite improvements, illiteracy rates for young women in sub-Saharan Africa and South Asia currently average between 25 and 30 percent. As further evidence of the gender gap, rates are typically at least 10 percentage points lower for young males in these regions (United Nations 2003).

There is a long list of educational barriers facing the poor, who, for such well-known reasons as son preference, tend to allocate scarce educational opportunities to boys. School costs, which must be borne by families, including uniforms and books, inhibit access to schooling for many, particularly in Africa. Low-quality education is also prevalent because of overcrowded or too-distant schools, leaving youth unprepared for adulthood and employment. One result is a widening capabilities gap between women as well as men.

To be sure, education is not a complete solution, so managing the school-to-work transition effectively is a high priority. Access to economic opportunities, socialization, and geographic location can keep girls in particular from capitalizing on their education. For instance, rural settings rarely offer the array of jobs for young women that urban areas do. Even though urban areas may offer employment opportunities superior to those found in rural areas, rural migrants still face challenges in securing decent work.

Educational and training gaps, including overall literacy and especially computer literacy, tend to limit girls in particular to a narrow range of low-skilled, easy-to-enter jobs (many of which are exploitative). For girls who are able to achieve a secondary education, the lack of math and science education is an important capabilities gap, as many "good" jobs that are being created in developing countries require financial and scientific literacy. And the tracking of girls into traditionally feminine types of specialization worsens all these gaps.

In industrialized countries, the school-to-work transition at its best features career and job guidance, internships, apprenticeships, and other entry pathways. Part III reviews some options being developed for poor young women in developing countries. Certainly, providing guidance on the choice of subjects is called for, as in many countries girls are doing better in school than boys but their choice of subjects still constrains their labor market choices.

Other positive measures that have been suggested include

- women-only classes in cultures that limit women's contact with men, using women teachers who also serve as role models
- childcare support for aspiring students
- curriculum reform to eliminate sex-role stereotypes and gender tracking
- subsidies and scholarships for girls' secondary and tertiary education, especially for poor girls
- expanded vocational education, especially in nontraditional trades that are in demand
- expanded education in problem solving, decision-making, reproductive health, financial management, and other important life skills

Some of the private-sector programs described in part III of this review have adopted many of these measures—primarily the last in the list above. However, the review did not find evidence that these recommendations are being put into place on a broad scale, especially by national governments.

The growing role of information technology offers a particular challenge in advancing equality of opportunity for young women through education. As the *World Employment Report 2001* puts it, "Technological change always favors the prepared: the world's different speeds of change and different states of preparedness mean that the existing 'digital divides' are certain to widen" (ILO 2001). The ILO holds that the most significant factor in the gender digital divide is often gender differences in the level of education, including gender differences in scientific and technical training. Yet information technologies offer immense possibilities young women. They can be performed at any location and thus allow a better accommodation of family and work schedules. They do not carry the same baggage of traditional gender roles as traditional occupations do. And given equal opportunities in education, the increasing knowledge content of jobs in the networking economy should favor the equality of men and women in the work force (ILO 2001).

## Unemployment and Underemployment

Unemployment and underemployment for youth are widespread in countries at all levels of development.<sup>4</sup> This situation demonstrates the inadequacy of current school-to-work transitions. The United Nations estimates that 66 million young people are unemployed today, and that at least 50 of the countries for which data are available have youth unemployment rates of more than 15 percent (United Nations 2003). Worldwide, youth account for more than 40 percent of the unemployed. In addition to loss of income, youth unemployment can lead to marginalization, exclusion, frustration, low self-esteem, and sometimes to acts that create burdens on society.

This situation works against progress in equalizing opportunities for young women. In many countries, tradition dictates early marriage and childbearing for young women; the lack of employment opportunities reinforces this tradition, rather than counteracting it. And in countries where early marriage is just one alternative, discouragement over employment prospects makes it a more attractive alternative, and thus curtails the human capital investment that could improve future opportunities.

There is also evidence that young people, not by choice but by necessity, are increasingly turning to the informal economy for their livelihood. This “twilight zone” of work is characterized by part-time and/or casual jobs that do not have the benefits and security of regular employment. Worse, it also includes subsistence self-employment, or “forced entrepreneurship.” Indeed, “the challenge of reducing decent work deficits is greatest where work is performed outside the scope or application of the legal and institutional frameworks” (ILO 2002a).

Already, perhaps more than 50 percent of people worldwide work in the informal economy, largely because they are unable to find other jobs or start businesses in the formal economy. With this in mind, the ILO has adopted a policy framework to help governments move workers and economic units in the informal economy into the formal economy (ILO 2002a). Where economic growth is insufficient to absorb new labor force entrants, there is a danger that informal work will become the only option for large numbers of young people, thereby making the objective of a decent job for all increasingly unavailable. Increasingly, the distinction between employment and unemployment has lost much of its meaning for youth, as young people move in and out of informal activities where neither term has any real relevance (United Nations 2003).

In Africa, only a fraction of young people are employed in the formal sector. The large majority work in informal sector activities as shop assistants, farm hands, clerical assistants, typists, stewards and cooks in hotels and restaurants, street traders, and casual labor, as well as such illegal activities as touting, stealing, armed robbery, dealing in prohibited substances such as drugs, and prostitution. Girls as well as boys are found along the streets of major cities selling apples, oranges, telephone cards, telephone handsets, calculators, and other assorted goods. Indeed, most employed young women are in the informal sector, some as skilled hairdressers, dressmakers, petty traders, domestic

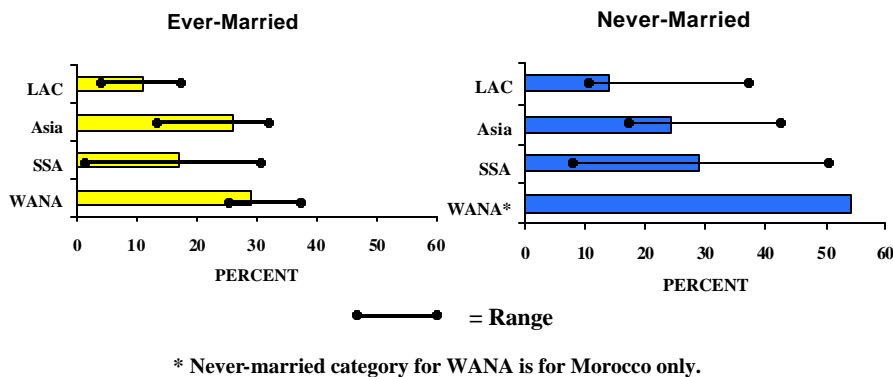
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<sup>4</sup>Underemployment includes working part time when full-time employment is desired, or working at jobs that are considerably below an individual’s skill level.

servants, and so on. And, for lack of better opportunities, many young women are engaged in prostitution in African towns and cities, while others migrate or are trafficked abroad for the same “employment” (Okojie 2003).

The international community has focused on improving girls’ educational attainment as the route to empowering them. However, even with these improvements, according to the World Bank “the number of educated, un- and underemployed . . . school leavers is growing in developing countries.” This lack of correspondence between girls’ labor force participation and their educational outcomes leaves researchers with an unclear picture of adolescent girls’ economic situation. Even accounting for the lack of quality data on their work activities, a large proportion of girls in developing countries are not working, are not attending school, or are not married. 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? (See the figure on the next page.)

## Adolescent Girls 15-19 Doing “Nothing”: Percent Not Working, Not in School, Not Pregnant, No Children



Population Council/International Center for Research on Women 2000

The situation of adolescent girls in Pakistan offers an extreme example. On average, girls marry at the unusually late age of 22. Marriage before age 15 is rare, and only 23 percent of girls ages 15–19 have ever been married. Second, only 32 percent of girls ages 10–19 are currently attending school. And third, girls’ work (paid and unpaid) is similarly infrequent. Thus, a large proportion of girls in Pakistan—45 percent—appear to be “doing nothing” with their time (Durrant 2000).

This group 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, and vulnerable, and they lack links to social institutions such as school or employment. Recognizing that such a large group is missing from the picture challenges the nature of existing beliefs about the transition to adulthood.

To meet employment needs, many programs, notably livelihood programs for adolescents, focus on providing jobs through public works programs and development of cooperative (public/private) enterprises, microenterprises, and small enterprises. However, most of these programs are exploratory and/or limited in scale, and girls make up a relatively small share of participants. (Part III describes programs with significant participation by girls and young women.)

## Gender-Specific Issues

Gender biases constrain equality of opportunity across the employment spectrum—from the lowest rungs of the informal economy to the highest rungs of the formal economy. Differences in access to up-to-date labor market information, to training, and to jobs, as well as to related infrastructure services such as transportation and health care, are well known and have been documented in numerous publications. (See, for instance, United Nations 2000 for a broad overview.) But other biases are less obvious.

Many adolescent girls and young women continue to face gender-based discrimination that often has deep historical and cultural roots. Societies traditionally perceive girls as posing less of a threat to social order than boys, to be less likely to get into trouble on the streets or become involved in crime, and to be more amenable to family authority at home. Yet in many cultures boys have been — and in places still are — valued more highly than girls from birth.

*Gender-based stereotyping*, combined with direct or indirect discrimination, creates a series of risks to the well being of girls and young women. In addition to the consequences of early pregnancy and childbirth, females suffer higher rates of accidental death, suicide, victimization by violent crime, sexually transmitted diseases, and mental disorders. Female infanticide, inadequate provision of food and medical care, physical abuse, genital mutilation, and forced sex threaten the lives of many girls. Violence against women, including young women, cuts across all social and economic strata and is deeply embedded in cultures around the world (United Nations 2003).

*Location* is a particularly subtle bias. In some countries, particularly in Africa, young women are disproportionately located in rural areas. In these areas, both the limited array of economic activities and more traditional value systems tend to drastically limit rural young women's employment choices. Moreover, lower levels of educational attainment in rural areas can restrict young women's opportunities for self-employment. (Section III describes some programs that are addressing this situation.) At the same time, migration to the cities has its own problems for young women. Aside from numerous well-documented social issues, low employment and poor-quality jobs for both sexes are linked to the phenomenon of urbanization and city slums.

Bangladesh offers a relatively positive example of the intersection between work and *migration* for young women. The garment industry proliferated in Bangladesh 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 who are female. These largely young and unmarried women are originally from rural areas, where agricultural mechanization is reducing the demand for women and girls in for agriculture. Most of these young women live with family members. Indeed, despite their very low incomes, entire families migrate close to factories so their daughters can work there. An unanticipated effect of this work-related migration has been a delay in marriage for working girls, as employment essentially produces a new life stage for them, “an adolescence where none previously existed” (Population Council and International Center for Research on Women 2000). Even in this relatively successful situation, girls

are still subject to the kind of exploitation and abuse that are endemic to their low-paid and low-status position in a large and otherwise male-dominated work force.

The discriminatory *barriers to resources* that confer economic opportunities are well known, and progress in overcoming them is fitful. A recent study reported that “Gender biases embedded in institutions, markets, and economic processes remain unaddressed . . .” (Floro 2001). Social and legal institutions that do not guarantee women equality in access to or control of land or other resources hinder young women’s economic opportunities, especially in relation to self-employment and entrepreneurship in the informal economy.

Further, legal reforms that affect property rights “might have a larger potential impact on intra-household allocation than redistributing resources among men and women” (Quisumbing and Maluccio 1999). Such reforms could benefit today’s young women and change the outlook for tomorrow’s young women. Along with many others, these authors find that “assets controlled by women have a positive and significant effect on expenditure allocations towards the next generation, such as education.”

Another subtle bias tends to leave girls with less time available for investing in their human capital because of *gender roles within the home*. Studies that ignore housework as a productive activity miss the extent to which this takes young children’s time, particularly girls. (See, for example, references in Amin et al. 1997.) Caretaking is another instance of unacknowledged demands on girls’ and young women’s time. Recent research has found that if illness incapacitates an adult at home, girls in both Asia and Latin America assume a greater burden of care than do boys, through increased housework and reduced schooling (Illahi 2000). This author also finds that when outside provision of childcare is not available, the burden of care falls on “mother substitutes” such as young girls. This is one way in which gender-based domestic and social roles tend to direct young women into informal rather than formal employment, which tends to ignore family responsibilities.

The lack of employer sensitivity to such gender differences as domestic roles and responsibilities, or socially imposed limits on physical mobility, is not gender “blind,” but discriminatory. Yet this subtlety still eludes many, including some involved with projects described in section III. As conventionally defined, “work” does not include such noneconomic activities as cooking at home or caring for one’s own children. Only “a consolidated, gender-sensitive vision,” such as the ILO’s policy integration effort addressing “decent work,” can give young women equal employment opportunities, particularly in the formal sector. (Some of the programs described in section III address this issue by working to formalize informal jobs or otherwise manage the interface between informal and formal economies.)

Meanwhile, today’s young women are often overburdened with domestic responsibilities. Household expenses exhaust their savings, and daily chores inhibit school attendance and self-employment in the informal economy (UNFPA 2002). As one World Bank study found, “the time allocation of men and women responds to economic incentives and constraints” (Illahi 2000). From this perspective, increasing access to labor, goods, credit,

insurance, and daycare “will undoubtedly reduce the need for using female time resource as a ‘buffer.’”

Many advocates believe that microcredit programs, “thus far hesitant to lend money to adolescent girls, should work to provide special guidance and support to girls.” (Section III describes some initiatives that have this focus.) In many countries, unmarried girls are seen as a particularly high risk because of marital migration patterns and the shift of decision-making to the husband’s family. To meet these objections, the Population Council/International Center for Research on Women (ICRW) workshop on livelihoods suggested modifying programs to include “credit-plus” mechanisms and close monitoring, supervision, and training in small enterprise development and production. Others, however, point to lessons learned from the years of experience in microcredit programs—in some cases, the lending is very little, and does not enable women to build their capacity and expand the business.

*Vocational training is one of the beyond-credit strategies, but it also suffers from built-in gender biases. Over the past decade, development specialists and donor agencies have become increasingly aware of the potential of vocational training, as well as of its general failure to address the needs of youth with limited or no education, especially girls. Those that were designed for youth suffered from these common failures:*

- generic, standardized content
- a supply-driven approach in which training is determined by trainers rather than the employers or trainees
- too little attention paid to the quality of trainers and training methods
- insufficient investment in training follow-up, which reduces the potential benefit of training, and limited proven impact
- training girls in traditional skills that have little or no return in the labor market

Indeed, one of the highest barriers to young women’s employment success is so subtle that many do not even see it: *gender tracking* into a limited range of occupations, mostly low paying relative to occupations traditionally reserved for males. Gender tracking starts in school with stereotyping in the curriculum, especially in math and science, which are so important to qualifying for well-paying “new economy” jobs. It continues with occupational tracking and then sex segregation into “traditional occupations” in employment. Those who find employment in the formal economy also find wage and earnings differentials and limited opportunities for advancement.

Linking nonformal vocational training with work can help give young women and men better job opportunities in the formal labor market and in sectors that have high returns. For girls in particular, this means addressing the bias that limits them to traditional skills, and training them in nontraditional sectors like welding, carpentry, plumbing, child care services, photography, personal services, and computer languages, rather than in sewing,



weaving, embroidery or crafts. It is also crucial to put in place tracking and monitoring components to find out how the adolescents who went through the programs are doing in the labor market (Esim, Varia, and Durón 1999).

Gender tracking tends to be less prevalent in new, growth sectors such as ICTs and tourism. ICTs in particular have enabled some countries to turn large, underemployed but educated work forces into a comparative advantage. Companies in industrialized countries cut wage costs by shifting data entry and processing, call centers, and software development to developing countries. According to the *World Employment Report 2001*, almost 5,000 women were employed in data processing activities in the Caribbean in the late 1990s, while India's software industry employed over 180,000, of whom 27 percent were women (ILO 2001).

ICTs offer new opportunities to women subject to culturally based seclusion because they change where, when, and how work is done, and by whom. This is how they create the possibility of exploiting comparatively low wage levels. However, this change in itself offers new opportunities to exploit women home workers. On the one hand, women can combine work and family responsibilities; on the other hand, teleworking can be isolating and exclude such workers from advancement and other career opportunities. Finally, there is already a gender divide in this important new employment technology, especially in regard to high-quality jobs. Call centers and data processing centers in developing countries predominantly employ females, and wages and conditions of work "appear to vary widely," according to the *World Employment Report 2001*. "In the best, a new more informal and more appealing work culture may be apparent; but, in the worst instances, call centers have been called the 'sweatshops of the digital era'" (ILO 2001). (The World Bank has a large, ongoing initiative on women and ICTs, and section III describes some smaller programs.)

*Exploitation, violence or threat of violence, and sexual harassment*, whether by male teachers, employers, or fellow students, trainees, or employees, is an additional burden that girls carry. They are also more vulnerable to a variety of hazardous conditions. Young women, for instance, are more vulnerable to HIV infection because of their limited power in negotiating sexual behavior. This is an extreme effect of gender tracking and gender stereotyping, and it is all the harder to resist where gender socialization teaches girls docility and obedience from an early age.

### **Equal Employment Opportunities**

Given these constraints and barriers, what is equal employment opportunity for young women and men? How would we know it when we see it? First, it does not mean identical opportunity. Rather, as the *World Youth Report 2003* puts it, "The universal principles adopted by the international community set the norm for equality that demands that girls and women be seen as unique individuals, just like boys and men, and that they have similar rights and responsibilities" (United Nations, 2003). Thus, similar rights and responsibilities might be expressed in the following ways that relate to youth employment:

**Education.** “Education is the single most important factor for young people to lead productive and responsible lives” (United Nations, 2003):

- similar levels of literacy
- similar access to schooling (for example, if custom decrees that girls may not travel far from home, “similar rights” would require that schools be located appropriately)
- similar enrollment rates and completion rates (at all levels)
- similar freedom of choice of subjects (for example, if girls continue to choose traditionally female and low-paid occupations even after equal access is secured, “similar freedom of choice” would require positive outreach efforts to guide their choices toward less traditional and more highly paid opportunities)
- similar provision of teachers and other role models
- similar accommodation of family responsibilities, such as child care or production in the home (in effect, this would mean accommodation for both sexes, as the prevalent neglect of the reproductive aspects of workers’ lives de facto favors men over women)
- similar respect for individual dignity (for example, no sexual harassment)

**Employment.** “Youth makes up more than 40 percent of the world’s total unemployed” (United Nations 2003):

- similar opportunities to learn through work
- similar opportunities for vocational education and training (including positive outreach to women for training in nontraditional jobs)
- similar opportunities for entrepreneurship, including similar access to credit and mentoring (and remedial outreach, if necessary)
- similar participation in job creation activities
- similar remuneration
- similar opportunities for advancement
- similar job security
- similar accommodation of family responsibilities, such as child care (in effect, this would mean accommodation for both sexes, as the prevalent neglect of the reproductive aspects of workers lives de facto favors men over women)

- similar respect for individual dignity (for example, no sexual harassment)

Any profile of the world's youth, no matter how meager the data, shows broad gaps between young women and men along all these dimensions, even in the most developed economies. However, a variety of efforts around the world, many of them experimental, have made progress in closing these gaps. Even though the number affected by these largely private initiatives may be relatively small, the lessons learned about what works and what does not can set directions for nations that wish to establish effective policies and programs.

### **III. PROGRAM AND POLICY STRATEGIES AND EXPERIENCES**

This section describes program and policy strategies that have accumulated enough experience, if only through small-scale private efforts, to serve as the basis of broad recommendations for achieving equal opportunity in youth employment. It begins with *education*—the area where the goal of equal opportunities has been accepted, if not fully achieved. In education, national policies and programs, often within the context of global initiatives, have resulted in considerable progress as well as considerable analysis of girls' educational needs, constraints, and attainment.

It continues with *school-to-work* activities, such as *vocational education*, that are common in the more developed countries and have been adopted by many developing countries. And it describes equal employment opportunities in activities that have contributed to economic development in some countries, such as *export processing zones*. Both areas are beginning to receive evaluative attention that offers useful insight, if not complete answers to outstanding questions, including gender aspects.

Next it reports on the relatively new area of *youth livelihood* initiatives, largely directed at the poorest countries. Many of these initiatives are the product of efforts to address the disproportionate impact of HIV/AIDS on young women, especially those whose lives do not include secondary education or formal employment and training. These initiatives include the nascent movement to extend *microfinance* strategies to girls and young women, along with other efforts to foster various forms of *entrepreneurship*. Evaluation is embedded into several experimental efforts, but it will be some time before results are available. However, these largely private models, generally partnerships between international and local NGOs, suggest potential mechanisms for national policymakers. Finally, it addresses the potential role of *ICTs* in enhancing equal employment opportunities for girls.

(Note: Descriptions of specific policies and programs appear in section VI.)

#### **Education and Employment**

More than a decade of intensive international research and interventions has led to the conclusion that devoting resources to girls' education is one of the best investments

society can make. A United Nations initiative sums it up this way: “Educating girls supports

- protection of their human rights and an improved quality of life
- greater participation of girls and women in leadership and decision-making roles
- real and significant reductions in national levels of poverty
- increased ability of girls to protect themselves from HIV/AIDS and other diseases, sexual violence, economic exploitation, poverty and hunger
- a gender perspective that draws attention to the specific needs of boys as well as girls
- later marriages, smaller family size, reduced maternal mortality, and healthier and better-nourished children
- increased household income and resources spent on children
- lasting benefits to future generations and all of society (United Nations Development Group 2001)

The United Nations Millennium Development Goals (MDG) include eliminating gender disparities in primary and secondary education as critical to eliminating extreme poverty. Two major United Nations initiatives focus on education and gender. One, the United Nations Girls’ Education Initiative (UNGEI), focuses explicitly on girls, while the other, UNESCO’s EFA program, is broadly based. Other, largely private efforts are addressing specific challenges to girls’ education, trying to find new ways to make existing programs work for them.

On the positive side, “there has been almost universal acceptance of and commitment by most countries to girls’ education. Significant progress has been made within countries in identifying obstacles to girls’ education and identifying strategies to overcome these obstacles (Hyde and Miske 2000). The 2002 EFA monitoring effort found that the best “story” was in countries that are including EFA in a broad poverty reduction strategy that builds on existing efforts. However, barely half of the country strategies examined in detail had “retained the EFA/MDG goal for eliminating gender disparities in primary and secondary education.” In consequence, UNESCO estimates that only 18 of the 67 countries that have not met the goal have a good chance of attaining it by 2015 (UNESCO 2002).

One assessment has focused on the key role of national policy and national leadership, not only for increasing access for girls but also “for eliminating some of the noneducational obstacles such as poverty, tradition, discrimination and legal systems.” This assessment suggests providing leadership support through “sufficient practical information and convincing ongoing research evidence to support positive changes.” It

also suggests forming private-sector and/or civil society partnerships to develop a systematic approach including girls in basic education (Hyde and Miske 2000).

The following are key recommendations of this assessment:

- “Set priorities, as all issues cannot be addressed simultaneously. Some can be set globally, but good local level analysis is important to address cultural and locally specific barriers.
- Address the critical issue of simple access to basic education for millions of children, the majority of which are girls. Collection and monitoring of sex-disaggregated data is crucial for this.
- Apply lessons learned in closing the gender gap and educational quality carefully and strategically, taking into account the local context.
- Shift to persistent and innovative larger scale efforts, instead of previously limited small-scale approaches.
- Foster new partnerships and seek significant resource mobilization.
- Increase attention to including girls who are poor, with disability, engaged in child labor, affected by HIV/AIDS or conflict” (Hyde and Miske 2000).

One obstacle is that in many countries, the responsibility for education and for youth (and for health) is split among different agencies. For instance in Pakistan, “national programs concerning youth are narrowly based on Ministry of Women’s Affairs and Youth policies or are contained in the Ministry of Education programs” (Population Council 2003). As a result, national policies and programs, no matter how well designed, may miss larger issues concerning young people unless linkages are made.

**School-to-Work.** An abundant literature about educational and employment outcomes, largely in the industrialized world, has identified school-based programs that link education to work as an important component of successful youth livelihood strategies. UNESCO has been particularly active in this area, especially in the area of vocational education and training.

Two interrelated lessons have been learned in virtually all such efforts. First, although the program may be designed at the national level, projects must be decentralized, as the “fit” between education and work is closely dependent on the nature of employment opportunities in the community. Second, private partnerships with employers in particular are an essential ingredient because they provide a concrete connection to the labor market. Indeed, the major cause of failure is a lack of professional staff and market assessments that ensure that training addresses activities that are in high demand.

Private efforts initially targeted at HIV/AIDS-vulnerable girls have found themselves developing school-to-work initiatives that could be scaled up into national programs. The key lesson learned is that gender limits to acquisition of labor market skills are the primary barrier to entering the formal labor market. Gender stereotyping not only limits the skills girls can train for (largely to those that replicate such traditional gender roles as housework and handicrafts); it also “crowds” them into narrow skill segments, thus exerting downward pressure on wages that are already low (Mahmud 2003).

**Vocational Education and Training.** Vocational education and training programs have a long history in developed countries. Still, their relevance for today’s economies has been challenged in those countries, and their success in supporting equal opportunity for girls and women has been mixed. Developing countries that have followed this path have largely found that vocational education and training fail to support the poor and have had fairly limited impact. Like their industrial country models, they have also been gender blind, and thus male oriented, both in terms of skills needed and response to trainee needs. “What little training has been provided has been predominantly ‘welfarist’ in that it has focused on supporting women’s practical gender needs, thereby exacerbating the overconcentration of women in a few low skill occupations and perpetuating their traditional roles as mothers and wives” (Bennell 1999).

Secondary education is the place where technical and vocational education (TVE) begins, so lags in girls’ secondary enrollment (and primary completion) inevitably reduce their participation in TVE, even in countries where both legislation and national policies mandate equal access for girls and women. Moreover, TVE tends to address jobs in the formal sector, at the expense of the informal sector where so many poor girls and women find themselves.

Many societies commonly consider job-oriented education as suitable for boys, as the ultimate breadwinners, and believe that the role of girls is and should be confined to homemaking and child rearing. As a result, vocational courses for girls tend to be in traditionally stereotyped fields. Even when all types of courses are available to girls, including the crucial basic courses in science, technology, and mathematics, researchers find that parental and social bias keep girls from enrolling in these traditionally male fields. Thus, the greatest challenge is to increase girls’ participation in training for nontraditional occupations, because their earnings potential is superior and the greatest obstacle is gender stereotyping and bias on the part of parents, employers, and society.

UNESCO has analyzed vocational education and training programs and come up with some key recommended strategies for national policies and programs:

- decentralized educational planning appropriate to the region
- expanded nonformal, low-tech vocational training for rural girls
- gender-sensitive planning
- gender-inclusive curricula

- gender-exclusive educational and vocational guidance and counseling services for girls and their parents
- periodic upgrades of syllabi and instructional materials
- creation of gender-sensitive support structures for working women (UNESCO 2003a)

Organisation for Economic Co-operation and Development (OECD) countries have learned that closing gender educational gaps, both in level of attainment and subject matter, combined with changing production relations on the one hand and changing gender relations on the other, have increased the demand for more qualified women workers. Education and training have been particularly useful in mainstreaming women into nontraditional jobs and assisting them in obtaining higher earnings once on the job and maintaining continuity of employment

Nontraditional jobs remain male dominated at lower and intermediate skill levels, as low pay offers little incentive for women to make the effort to overcome discrimination and opportunities in manufacturing have been declining. Jobs that are attained through traditional work-based apprenticeship systems are still dominated by men, and women have made their major improvements through training that is based in the educational system. In other words, where the supply stream has removed gender discrimination, employers accept it; where employers have to do the work to remove discrimination, there is still a problem.

The limits to using vocational education and training to remove gender discrimination show up in the work place. Where job queues are long, family networks tend to mobilize more intensively for males. Removing gender discrimination is often perceived as discriminating against men. Exclusion from workplace training is a major problem, as employers continue to fear that women will have higher turnover because of family responsibilities. And, to the extent that such turnover exists, employers have not accepted responsibility for making adjustments at the workplace for women's family roles (Bennell 1999, summarizing Rubery 1998).

In the mid-1980s, the ILO designed a vocational training methodology (Training for Rural Gainful Activities) to “promote and support income and employment generating activities for poor rural people in developing countries in Asia.” (A similar methodology was later applied in eastern and central Africa during the early-mid 1990s, in a program called Skills Development for Self Reliance.) Learning from past efforts, this methodology was designed to relate directly to “clearly identified employment and income opportunities” and to “provide placement and other followup support” after training was completed. Targeted communities were surveyed for their needs and potential, and major stakeholders were consulted extensively.

Several lessons were learned from these efforts. Women were poorly targeted, as were other poor groups. Women particularly were not included in planning and decision-making effectively. Women, most of whom were already working long hours, found it

particularly difficult to complete training. (Child care and other support measures were generally not available.) There were very few women among the instructors or the international experts. “The focus on technical training in manual trades meant that most training for women was in a narrow range of traditionally female-dominated activities” (Bennell 1999). In short, the program was not “gendered.”

**Export Processing Zones.** Export Processing Zones (EPZs) are a relatively recent economic phenomenon. They exploit the comparative advantage of countries that have made considerable progress in educating youth, but less progress in creating jobs for them. By setting up EPZs, countries in these circumstances effectively “import” employers. That is, international companies cut their costs by moving work from countries where average wages are high to the EPZs. This process has been dogged by accusations of sweatshop practices, and in partial response to the controversies EPZs have engendered, many evaluations have been undertaken. They find that the expansion of EPZs in particular, and clothing, textiles, and light manufacturing industries in general, in developing countries has been largely based on low-wage female labor, often working in unacceptable conditions and lacking basic protections. They also find that EPZs have had numerous successes, especially for women.<sup>5</sup>

As one evaluation points out, EPZs “have created an important avenue for young women to enter the formal economy at better wages than in agriculture and domestic service . . . . However, there is a suggestion that as the nature of employment in zones evolves, with higher technology inputs, the gender profile of the workforce changes.” And turnover is high, “with the average career of a worker seldom longer than five years. The intensive nature of production, cultural factors, use of fixed-term contracts, a lack of human resource development (HRD) policies and underdeveloped labor relations practices in some zone enterprises contribute to the turnover (ILO 2002).

An academic study in three countries suggests that movement from initially low-skilled to slightly higher-skilled operations is the key to improving the situation of workers. The study argues that this transition can be “facilitated by worker training and other inducements to attract higher productivity firms. The better labor practices of these firms then exert a positive demonstration effect . . . . Initiatives by government, employer organizations, and trade unions to improve labor-management relations and promote more worker-friendly and productive forms of work organizations have also played a significant role in improving working conditions” (ILO 2002).

### **Youth Livelihoods and Other Nonformal Employment Initiatives**

The policies and programs described so far are essentially founded on experience in industrialized countries. However, they are not necessarily the best policies or programs for very poor countries with large numbers of very poor people, especially where subsistence agriculture is still the primary livelihood. In these countries, girls generally do not advance beyond primary education, if that, and are working in one way or another

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<sup>5</sup>See, for example, the balanced and careful contrast of Bangladeshi female garment workers in London and Dhaka in Kabeer 2000.



at low-skilled, low-paid or unpaid jobs, including unpaid family work. In these circumstances, it may be unrealistic to look to such programs as vocational education, school-to-work, or EPZs.

Meanwhile, organizations concerned originally with the crucial role of reproductive health for young women, especially in the HIV/AIDS era, are now reorganizing their efforts within the broader context of youth livelihoods. This approach is based on learning gained from research into the context of girls' lives in poor countries, not on models from countries where lives and circumstances can be quite different.

The livelihood programming framework encompasses building programs that foster

- capabilities, including skills, good health, self-confidence and esteem, and decision-making ability
- resources, including financial assets (for example, loans and savings), physical assets (for example, housing, land, and infrastructure), and social assets (for example, social ties and networks and trusting relationships)
- opportunities, as seen in activities to generate income per se or to invest in assets (activities may include self-employment, wage employment, home-based work, domestic production, and even the maintenance of reciprocal social and community relations that essentially build social capital) (Population Council 2000)

**Capabilities Training.** Close study of girls who are poor, vulnerable, and often at risk of AIDS and other destructive situations has led to the conclusion that girls need training in fundamental life skills as well as specific education and skills acquisition. That is, they need to be able to use the new tools as well as possess them. These capabilities include taking control (within cultural limits) of their reproductive health, understanding fundamental financial concerns, and learning to negotiate for themselves with potential employers and customers as well as family members. In short, the goal is to actively involve girls in creating their own life solutions.

**Microfinance.** Microfinance became an important new development tool during the 1990s, particularly for women. Beginning with the pioneering work of the Grameen Bank in Bangladesh, enough experience has been accumulated for policymakers to have an understanding of its pluses and minuses for adults. Now attention is turning to microfinance as a tool for helping young women gain equal economic opportunities. "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" (United Nations 2001a). (Credit-plus programs have broader development objectives, like poverty reduction or women's empowerment, and offer more than financial services.) But are adolescents and young adults perceived as too immature to manage risk?

Lenders do tend to assume that adolescents just entering the labor force will be "unable to maintain the high repayment rates that have been the cornerstone of microcredit programs." They also assume that including adolescents with adults will undermine "the

group cohesion that is essential to the success of such programs.” As migrants tend to be young people, whether migrating for marriage or for jobs, youth are seen as particularly risky credit prospects (Population Council July 2002).

Australia’s experience with microcredit scheme pilots by the Commonwealth Youth Credit Initiative is instructive. Programs administered by government youth or welfare departments failed because of the lack of necessary business skills, including loan collection procedures. Programs administered by NGOs had similar problems “because of limited managerial capacity to appraise business projects and to recover funds.” Another problem has been that adolescents are generally perceived as high-risk borrowers, partly because they are in a transitional life stage (United Nations 2001a).

Building on these findings, common throughout developing countries, a number of organizations with extensive microfinance experience are experimenting with enhanced approaches for young people, particularly young women. Even experienced lenders say this new approach is not easy, suggesting that national policymakers should tread with care in entering this area. Indeed, at this stage, policy might address how to clear the way for private partners to experiment with and build programs, rather than consider government-supported programs, at least until there is clear understanding of successful mechanisms.

**Savings.** Savings have a special meaning for the poor as a way of limiting their vulnerability. For young women in particular, even a small amount of savings can have an important effect on the timing and nature of their marriage and eventual family formation. The Population Council has learned that focusing on building savings among girls and young women is a key entry-level activity, and that young female migrants in particular have a great propensity for savings. Yet many poor young women workers have no access to safe and independent savings mechanisms. The council is thus incorporating a savings component in seven of the eleven programs it is currently undertaking with partners for adolescent girls (Bruce 2003). So far it seems clear that adolescents require more mentoring and peer support than adults do.

**Entrepreneurship.** Entrepreneurship initiatives offer another contrast to the longstanding focus on preparing youth for employment in the formal sector. In industrialized countries, recent events, such as the rise of information and communication technologies, have brought new attention to the role of entrepreneurship and self-employment as viable alternatives to formal employment. In developing countries, both researchers and advocates have called attention to the ongoing and often overwhelming importance of self-employment in the informal sector, particularly for women.

Despite a plethora of initiatives, there is little or no evaluation of these efforts. Nor is there a sense of their outcomes, either positive or negative. To be sure, the normal ebbs and flows of economic activity, in combination with the broad economic changes that have been taking place, have so much to do with economic success that it is hard to

untangle the contribution of particular programs. However, even if the jury is still out, entrepreneurship is an important strategy for policymakers to consider, especially in countries with large informal economies. Many of the livelihood programs described in the appendix include entrepreneurship as an element.

**Installing and Maximizing New Technologies, Principally ICTs.** ICTs offer new opportunities to women workers in a wide array of economic settings. First, their relative newness mitigates traditional gender tracking.<sup>6</sup> Second, they can allow women who are not mobile for cultural reasons to work in their homes or in secluded surroundings, or simply to combine work more easily with family responsibilities. And third, the education-to-work connection is relatively straightforward. Indeed, most training projects reviewed for this paper that did not direct girls and young women into traditionally female jobs enlarged their offerings via computer training. However, as with most ICT development policies, these technologies are not necessarily gender blind, as men largely design them.<sup>7</sup> Thus, “highly targeted efforts are needed to involve women and ensure that their needs are integrated into ICT policies” (Rathgeber and Adera 2000).

Adopting and adapting to ICTs is so new that developing policies and programs in this area is like trying to build and fly an airplane at the same time. The appendix describes a sampling of some of the initiatives under way, and a few of the lessons learned.

**Special Situations.** In the course of this review, a few programs were found that seemed particularly creative responses to special circumstances. These situations include youth in post-conflict situations, “troubled” youth, and youth sold for commercial sex. The appendix contains a description of a project illustrative of each of these situations.

#### **IV. KEY ISSUES FOR NATIONAL POLICY AND PROGRAM DESIGN**

*This review raises many questions about the optimum structure and form of national policies and programs. For instance,*

- *Does the current structure of national ministries or agencies produce fragmented, partial, or overly narrow policies and programs for attaining equal economic opportunities for girls? Education, health, and employment tend to be the responsibilities of separate agencies, yet many of the successful experiments reviewed have found that a holistic approach is most effective.*

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<sup>6</sup>Anecdotal evidence from women involved in Silicon Valley from the beginning is that gender stereotyping has been taking hold, principally because fewer women than men are getting the scientific and technical training that has become commonplace for entry into the industry.

<sup>7</sup>The domestic and international work of the California-based Institute for Women and Technology is particularly instructive in this regard; see also the work of Swasti Mitter, University of Sussex, United Kingdom.

- *Do government agencies contain all the necessary expertise, or do private partners have something to add? In the microfinance programs particularly, assessments have faulted both governmental and nongovernmental programs for lack of financial expertise. Similarly, many of the training programs that lack business partners have struggled to find ways to connect effectively with employers and with labor markets.*
- *How can national governments assess whether programs can be equally effective if scaled up to the national level? For instance, many of the programs described above rely on intensive one-on-one mentoring, with carefully chosen mentors. This approach is obviously effective, but it is extremely costly, and perhaps difficult to administer on a large scale. Many of the other programs seem to succeed through ceding a good bit of control to the youth themselves. This can be hard to manage successfully on a large scale.*

*Gender stereotyping is a common constraint in all types of initiatives covered by this review:*

- How can policy address gender stereotyping effectively? For instance, one author found indications that Korea's Gender-Equal Employment Act created new opportunities for women in higher-paying professional and technical jobs, while not doing much to help women break through the more formidable glass ceiling in administrative and supervisory positions. Other measures actually worsened women's situation by increasing the cost of employing them (van der Meulen Rodgers 1999).
- What is appropriate policy when prevailing community norms and beliefs, including those held by girls and women themselves, view gender tracking as beneficial rather than harmful?
- How can programs and policies programs effectively involve men and boys and still be truly "neutral," and not gender "blind"?

In many countries, large numbers of girls are neither in school, married, or working. These girls are obvious targets for programs, yet this review found few if any mechanisms that directly address girls' domestic burden. For example, in Kenya, out-of-school girls typically spend eight times as much time as out-of-school boys doing domestic chores (Brady and Khan 2002):

- Is there a role for national policy and programs to play in addressing the imbalance of unpaid work?

Currently, large global initiatives are focused on education, which is widely viewed as a keystone for equal economic opportunities:

- Are these big initiatives leading countries to really address gender issues?
- Where they are not, as current evidence suggests, why not?

Finally, the wide range of initiatives currently under way is probably more than any national policy can handle all at once. In particular, some initiatives are founded on abundant research, experience, and evaluation, while others are “flying the plane as they build it”:

- How can countries effectively set priorities for developing policies and programs for equalizing equal opportunities in youth employment?

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## VI. APPENDIX

The following programs are carrying out the strategies discussed in section III.

### **Education and Employment**

*The United Nations' Girls' Education Initiative (UNGEI)*, a new systemwide program on girls' education championed by the United Nations, has a 10-year time frame. It addresses the concern that "education goals will not be achieved unless affirmative action is taken in support of girls' education, and the international poverty reduction goals will not be reached without concerted effort to achieve gender equality and to eliminate discrimination against women and girls." UNGEI is essentially a "framework" program bringing together existing resources at the country level and using them more efficiently and effectively, rather than creating new, possibly parallel efforts. Once countries commit themselves to take action (Egypt was the first; others include Pakistan, Chad, and Bangladesh), the initiative focuses on proven areas of intervention. A key aspect is the foundation of best practices built from other United Nations and related initiatives, as described at <<http://www.undg.org/document.cfm?catx=2&caty=35>>.

*The United Nations Educational, Scientific and Cultural Organization's (UNESCO's) Education for All (EFA) initiative* is directed toward six agreed-upon educational goals by 2015; one of these goals is eliminating gender disparities in schooling. In 1990, a world conference in Jomtien, Thailand, developed a Framework for Action. Ten years later, another world conference in Dakar, Senegal, found that progress has been mixed, that millions of children still face obstacles in access to education, and that significant efforts are required to scale up support for girls' education. Specifically, of the sixty-seven countries that have not met the goal of eliminating gender disparities, only eighteen have a good chance of attaining the goal by 2015 (UNESCO 2002).<sup>8</sup> The conference report concludes that although gender discrimination is one of the biggest obstacles to achieving education for all, the evidence so far "does not suggest that gender planning and budgeting have been central to planning for EFA" (UNESCO 2002).

An internal review of *U.S. Agency for International Development (USAID) efforts to increase girls' education* offers useful findings (O'Gara et al. 1999). The policy and program evaluation is based on a literature review and findings from field studies in five countries (Guinea, Guatemala, Malawi, Nepal, and Pakistan), as well as a country desk study of Egypt and issue-oriented research in Bolivia and Thailand. "Five key questions helped structure the evaluation: what are the best ways to get girls into schools? how can the quality of girls' education be improved?; what are the best ways to help girls complete basic education?; how are boys affected by efforts to improve girls' education?; and, what are the critical features of approaches that lead to sustainable outcomes?" The evaluation suggests that "increasing access and participation of girls is still a major challenge, as is the need to improve the quality of education that they receive."

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<sup>8</sup>The Gender Parity Index is used to measure progress toward the goal; it is the ratio between boys' and girls' enrollment ratios.

“Key findings include:

- Low primary enrolment for girls remains a key challenge, partly due to poor geographical access to schools, safety concerns, cost involved, and priority for boys’ education.
- High drop-out rates among girls were common in all case study countries.
- Increasing school enrolment has a generally negative impact on education quality as education systems struggle with difficulties of recruiting, training and supervising large numbers of new teachers, constructing, supplying and maintaining new schools. This then leads to low retention rates and poor outcomes, particularly for girls.
- Children of mothers who attended literacy and empowerment programs in Nepal repeated less grades less often than their peers—an outcome which supports the importance of mothers’ role in the education of their children.
- Boys often benefited from improved access and participation as a result of initiatives aimed at meeting girls’ schooling needs.
- Attempts to scale-up programs to make curriculum gender blind and train teachers in gender equity are hampered by lack of common definition of educational quality, difficulties of implementing educational quality nationally, and the difficulties in measuring, monitoring and rewarding educational quality.
- Policy dialogue between donors is impeded by the absence of a common vision, lack of political support, dialogue with stakeholders and a policy framework to help facilitate quality improvements at local level.

Main recommendations for the above include:

- Reform of basic education systems to increase the supply of primary schools and increase government investment in primary education.
- Restructure and strengthen educational institutions (private and public).
- Locate schools near girls and design schools that are acceptable for them (e.g. with women teachers).
- Engage community participation and minimize obstacles to girls’ participation (e.g. safety concerns, costs of schooling and girl-friendly regulations).
- Actions to improve girls’ education need to be both top-down from government policy level, and bottom-up from community level.

- Policy initiatives need to institutionalize commitment, investments and incentives, and popular visions and expectations of girls' schooling need to be shaped by political and other leaders.
- Increase policy dialogue and a common donor agenda for approaching quality girls' education" (O'Gara et al. 1999).

The *Population Council* surveyed adolescents and youths in Pakistan to broaden the information base for making national policies relative to the transition to adulthood. The survey found persistent gender gaps in education, especially in rural areas, where boys' attainment was roughly double that of girls'. Meanwhile, the age at marriage is rising, and large numbers of girls are neither in school or working. The survey found that girls were spending up to seven times more time than boys performing domestic chores and less time resting or in recreation. Both sexes expressed a strong desire for working.

The survey identified several lessons learned. There is a demand for schooling and employment for girls, but it must be "context-specific and based on community desires." This requires, for example, that separate schools for girls be available in each community, staffed by female teachers. Incentives to parents need to be considered, whether directly through subsidies or indirectly through enhanced opportunities and returns from schooling (Population Council 2003).

*The International Center for Research on Women (ICRW)* analyzed 239 programs that link adolescent reproductive health and livelihood concerns, finding that their educational, social, and economic options are closely linked with their sexual and reproductive behavior. "The linked programs in Africa and Asia include reproductive health interventions that focus more on education and awareness . . . rather than provision of services. . . . In Latin America, reproductive health components in linked programs include both education and medical services for youth, and livelihood activities include vocational skills, job training, and skill-building. In Asia, livelihood activities have a stronger emphasis on entrepreneurship (for example, business skills, accounting skills, and income generation), while programs in Africa include a variety of interventions ranging from traditional vocational skills to micro-credit."

ICRW identified several lessons learned. First, the "need for linked programs is not driven solely by donor or professional interest, but is demand-driven, emerging from the grass roots." Second, no single program yet offers a perfect "model" for others to emulate, as currently "most programs are not implementing linked strategies in an optimal fashion." Third, the organizations that are undertaking these efforts "are among the most dedicated in their commitment to serving youth needs, frequently adopting a range of innovative and creative strategies" (ICRW 2001).

In Egypt, *Population Council* researchers found that girls were no more likely to drop out of school than boys, but that they drop out for different reasons. The school environment is the dominant factor for girls. The Council found that "the most significant factor was the number of shifts offered at their school." Girls' dropout rates were five to six times greater at double-shift schools, "where time to learn is shorter and classrooms are more

crowded.” The researchers also found distinct gender stereotyping in the curriculum, with girls restricted to home economics. Note that 61 percent of school heads and 48 percent of teachers disapprove of this policy (Population Council 2001).

*The Africa Youth Livelihoods Knowledge Network* undertook a Sustainable Livelihoods for Youth research exploration, focusing on the significant potential of entrepreneurship to improve outcomes for women in the informal economy. It found that young women school leavers are expected to marry and form families, and that the principle form of “enterprise” for them is “free-lancing,” or prostitution. (“[T]hat is, they live normally in their homes and in some cases with their parents, but operate at night in street corners, bars, streets near hotels, etc.”) The researchers conclude that healthier and higher status options “such as retailing or small scale manufacturing . . . require a level of planning and marketing expertise that is unlikely to be possessed by women who leave school early.” They recommend introducing enterprise skills throughout primary and secondary school, a course on entrepreneurship in secondary school, and “enhancing entrepreneurship training through the non-formal training sector and enhanced access to associated programs like micro-credit” (Grant, Schnurr, and Mkandawire 1999).

Note: For further research into gender and education, consult the useful bibliography, *Gender equality in education: a select annotated bibliography* (Hulton and Furlong 2001).

**School-to-Work.** *The Government of Lithuania* is disseminating information and guidance to youth that have not yet started work or vocational training. “Youth employment and vocational training as well as programs in employment stabilization are being implemented in areas with highest employment rates . . . . Information and guidance centers have opened in almost all local labor exchanges . . . . The government together with the Lithuanian Students’ Union has put into place a system information provision with respect to labor force demand” (United Nations 2001a).

*The U.S. National School-to-Work Program* is a decentralized, community-driven program created by the federal Departments of Labor and Education to improve the fit between business needs and secondary education. Local school districts can apply for funding for developing cross-disciplinary teacher teams, who become familiar with business partners. The program combines student internships with local businesses and school curriculum developed around those businesses (Waddell 2000).

*The Out-of-School Youth Development Project, Children and Youth Foundation of the Philippines (CYFP)*, addresses the 40 percent of the country’s youth population that is out of school (an estimated 65 percent without completing secondary education). With World Bank support, some major companies are working with the foundation to form a national and five regional consortia of business, civil society, and government. The private partners add financial flexibility to the program (given the rigid process for accessing government funds) as well as a concrete connection to the labor market. For example, Toyota Motors (Philippines) gives training funds, access to equipment, and preference to the program’s graduates. However, it is “critical to find specific leverage points for each company. For example, for Toyota, the issue was workforce development; at other times,

such as with companies producing youth-oriented products, there are also marketing goals” (Waddell 2000).

*Teenage Mothers and Girls Association of Kenya (TEMAK)* addresses the livelihood needs of teenage girls in “especially disadvantaged situations—including teenage mothers, out-of-school girls, and housemaids—many of whom are HIV-positive. Working with about 40 girls at a time, TEMAK provides 6–12 months of training in tailoring, hairdressing, typing, and computer literacy,” as well as “some instruction in business education, assistance with job placement, and limited facilitation with loans.” They also make crafts and share the profit with the organization. Major constraints include lack of dependable professional staff, and lack of a market assessment to make sure that training addresses activities that are in high demand (ICRW 2001).

**Vocational Education.** The United Nations Development Programme (UNDP)/International Labor Office (ILO) project *Vocational Training for Employment Generation in Cambodia, 1992–96*, gained a generally positive assessment. Nevertheless, “equity issues were not seriously enough addressed in the design and implementation of the project.” In particular, women were included mostly in the rural, agricultural-oriented training, where they had “no prospect of securing wage employment and most were not eligible for credit . . . . The few women who did enroll in traditionally male-dominated courses ‘were hassled during class and have had tremendous difficulties in finding employment after graduating’” (Bennell 1999, quoting ILO/UNDP 1997). Overall, the evaluation raised serious concerns about institutional sustainability, and the follow-on project focused on capacity building.

*The Pandit Sunderlal Sharma Central Institute of Vocational Education (PSSCIVE)*, in Bhopal, India, addresses gender stereotyping directly by recruiting girls into vocational education. The Institute produced a variety of videos and video advertisements that include interviews with successful women entrepreneurs to serve as role models, addressing the sensibilities of parents and in-laws and confidence-building descriptions of self-ventures of vocational graduates. The institute also prepares publications that are both motivational and informative, designed to influence parents as well as girls. In addition, the institute recruits employers. For example, a networking program with employers brought industry and bank representatives into schools offering training in “food preservation and processing” (UNESCO 2003a).

*The Coptic Evangelical Organization for Social Services (CEOSS)*, an outgrowth of a USAID-funded pilot project, has an enterprise-based training (EBT) program, that is, an approach based on traditional apprenticeship. One success story is a woman who completed training in machine embroidery in a small enterprise and then became self-employed, with support from her trainer for supplies and further training. Another is of three handicapped girls trained as seamstresses by a tailor, who opened a new shop and hired the girls to work in it.

Several lessons learned were identified. The “‘mentoring’ relationship that often develops between trainer and trainee during EBT can be the critical factor in the transition from training to work (or self-employment).” The mobility of training can also be a success

factor, that is, for some enterprises, the training can be brought to women whose mobility is constrained. A specialist in the business of “palm arabesque” (used to make simple furniture and crates) brought his business to a village and trained several women on the job in their homes (Crump, Grierson, and Mortagi 2000).

*The Center for Women’s Research (CENWOR)*, in Colombo, Sri Lanka, designed and conducted an intervention to increase the access of girls and women to vocational training programs that traditionally catered to males. Despite high levels of female secondary and tertiary education in Sri Lanka, “women have not been able to capitalize upon their educational gains to access economic opportunities as readily as men.” The project recruited female trainees for nontraditional programs such as lathe work, welding, masonry, and computers. This included preparing and disseminating information and motivational materials; designing and conducting school workshops involving students, teachers, counselors, and parents; establishing links with relevant governmental and training agencies; and undertaking a media campaign. A basic theme was “A technologically advanced society needs trained women.”

Several lessons learned were identified. Nongovernmental organizations (NGOs) can influence public policy by translating research into advocacy strategies. “Advocacy about gender equity in training should become part of the wider discourse on education and human rights.” The carefully selected steering committee, “composed of leaders and highly placed representatives from the state ministries and training agencies,” was a major factor in the success of the project; such a committee can promote linkages with other important groups. Including males throughout is important, to ensure their cooperation and their readiness to accept females in the training and the workplace. Finally, “process and impact take time” (ICRW and the Centre for Development and Population Activities [CEDPA] 1999).

*The Institut des Sciences de l’Environnement (ISE)*, in Dakar, Senegal, conducted a project in the late 1990s designed to change community acceptance of females working in traditionally male occupations, such as carpentry and motor mechanics, and train girls and women for such work. The project also provided training in life skills, human rights, and reproductive health to reinforce trainees’ self-esteem and work-related capabilities. (This project was part of the Promoting Women in Development (PROWID) program, funded by the Office of Women in Development at USAID.)

*ECOSESA (Empresa Cooperativa de Servicios en Salud y Educación)* is a Colombian women’s cooperative that provides job training to urban and rural youth (ages 16–25) in various health disciplines. It was founded in 1996 by women health professionals and offers 1-year health practitioner training to approximately 350–500 youth a year, 95 percent of whom are female. The program structures job training according to the demands of the labor market, and at least 50 percent of its graduates have secured jobs. However, the effort is small in scope, and the lack of organizational experience among its leadership limits its potential for expansion and replication (ICRW 2001).

*Bhartiya Grameen Mahila Sangh (BGMS)* is a state-level community development NGO in Madhya Pradesh, India, with adolescent programs that work with 5,000 unmarried and

married girls (ages 12–24), mainly from rural areas. One program, Better Life Options and Opportunities Model (BLOOM) follows a CEDPA model integrating nonformal education, family life/health education, vocational training, public awareness creation, and advocacy among rural girls ages 12–20. This has been very effective in addressing key gendered constraints for girls in Indian society; girls “appear to gain self-confidence and are more likely to continue schooling, delay marriage, increase political and civic participation, and show improvement in health knowledge and practices.” This program has been merged with the Vocational Training Institute, which targets rural girls ages 15–25. In addition, the organization is training and providing technical assistance to other NGOs in the state. However, shortage of funds is an ongoing problem, and the BGMS has had difficulty marketing itself effectively. In addition, the program lacks the business-related components that ensure that the new skills yield effective income-earning opportunities (ICRW 2001).

*Centre International de Formation Pratique (CIFOP)*, a YouthNet International project in Senegal, assists urban youth ages 16–25 who are unemployed and undereducated. Run by the Scouts of Senegal (Eclaireuses et Eclaireurs du Senegal), the program offers vocational training in a variety of trades, complemented by access and guidance in health care and housing issues. About 30 percent of the participants are female (it is not clear whether training choices are gender stereotyped). Roughly two-thirds of the graduates have internships and find employment in the formal sector, while the remainder join Economic Interest Groups (GIE) to help them develop their own businesses. (See <http://www.iyfnet.org/document.cfm/24/area2/8/1/316>.)

*A small study (n=84) in three towns in Zambia* found that education or training had no effect for those operating in the low (survivalist) activities of the informal sector (mainly pre-entrepreneurs) because “of the low skill intensity of these activities. Those in the upper reaches of the informal sector (mostly emerging youth proprietors) . . . said they needed more training to expand their enterprise activities.” The study suggests that young entrepreneurs in the informal sector become aware of their need for training once they have gained access to new markets and negotiated favorable terms of purchase for materials (United Nations 2001a).

**Export Processing Zones.** *The ILO* has several projects of technical cooperation and advisory services in relation to EPZs. One example is the Area Office Project: Improvement of Labor and Living Conditions of women workers in the EPZs” in San Jose, Costa Rica; it consists of training programs, educational materials, and research. It also recommends action to equalize women’s and men’s wages and to provide maternity protection and benefits, and measures to help workers combine work and family responsibilities, such as the provision of childcare facilities (ILO 2002, citing T. H. Moran, 2002, *Beyond sweatshops: Foreign direct investment and globalization in developing countries*, Washington, D.C.: The Brookings Institution).

*The Global Alliance for Workers and Communities (GA)* is working to enhance the education and personal development of young factory workers employed by global supply chains, with a particular emphasis on providing skills and opportunities that will enhance their futures. The vast majority of workers in GA-participating factories are



young women—over 80 percent in the three countries in which the organization currently has programs (Indonesia, Thailand, and Vietnam)—and are ages 16–24. GA worker development programs include helping to improve and build workers’ life skills, academic education, health-related education, financial management, and business skills.

First, one-on-one interviews and focus groups ask workers about their education and academic concerns and community needs, as well as their current jobs and workplace conditions.<sup>9</sup> Second, the GA designs and delivers programs and learning opportunities that respond to the needs and aspirations workers express. Local NGOs deliver programs in cooperation with the GA and local factory management. Since workers often need to leave their work stations to take advantage of these programs, the cooperation and support of factory management has been key to their effectiveness.

According to its website, the GA has interviewed more than 7,000 workers in Thailand, Vietnam, and Indonesia, representing a total factory population of 125,000 workers. The organization has found that these workers give top priority to their health and the health of their families. “As a result, thousands of workers in Thailand have already received health education and services in their factories which include the distribution of health education materials, direct health counseling and medical services, nutrition classes, and peer-to-peer counseling. The GA has also launched a series of supervisor and management training programs, to improve worker/management relations, and is discussing plans to deliver financial management training for workers in participating GA factories.” (See <[www.theglobalalliance.org/section.cfm/4/27](http://www.theglobalalliance.org/section.cfm/4/27)>.)

### **Youth Livelihoods and Other Nonformal Employment Initiatives**

**Capabilities Training.** CEDPA has developed the *Choose a Future!* training curricula for adolescent girls and boys. These training manuals were developed “for facilitators to actively involve adolescents in creating their own solutions to situations they encounter at home, in their communities and at school or work.” The manuals contain training in reproductive health as well as life skills, and are used worldwide.

In India, CEDPA’s *Better Life Options Program (BLP)* has reached more than 23,000 girls and young women, and trained more than 1,500 facilitators from NGOs to work with youth. The program integrates education, livelihoods, and reproductive health, and offers adolescent girls literacy and vocational training, support to enter and stay in formal school, family life education, and leadership training. Community members realized that to effectively challenge gender inequalities, they needed a version of BLP designed for boys. Starting in 2001, the program began working to increase male involvement in reproductive health decision-making, expand boys’ life opportunities, improve their gender sensitivity, and establish an enabling environment for young adolescents to mature into healthy, self-confident, productive, and responsible adults. (See <[www.cedpa.org/keyissues/youthdevelopment.html](http://www.cedpa.org/keyissues/youthdevelopment.html)>.)

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<sup>9</sup>The needs assessments used in Thailand, Vietnam, and Indonesia are available at <[www.theglobalalliance.org/section.cfm/4/26](http://www.theglobalalliance.org/section.cfm/4/26)>.

CEDPA's youth development work in Egypt revolves around the *Towards New Horizons (TNH)* project. Participating girls and young women improve their life skills, self-confidence, and health awareness through education and development strategies designed to empower women and broaden their life options. Through New Horizons, CEDPA also trains leaders at the community, regional, and national levels to change attitudes toward girls and to advocate for gender and youth issues, implement projects to reduce and prevent female genital cutting, and identify new and innovative activities to enhance the life opportunities of girls and young women. To date, more than 19,000 girls and young women have completed New Horizons classes, and 350 facilitators have been trained to deliver the program, suggesting that the program can be scaled up to a national level, if that is politically possible. (See <[www.cedpa.org/keyissues/youthdevelopment.html](http://www.cedpa.org/keyissues/youthdevelopment.html)>.)

*The Mathare Youth Sports Association (MYSA), Nairobi, Kenya*, began in 1987 to promote sports and environmental cleanup activities for boys living in a slum area; it extended its scope to include young women, and also reproductive health education, focusing on AIDS prevention. The Population Council has done a case study of the MYSA project that incorporated gender analysis. (The Letting Girls Play case study is available at <[www.popcouncil.org](http://www.popcouncil.org)>.) The council concluded that because MYSA is a mixed-sex program, special attention is needed to foster girls' leadership. For instance, the "leadership roles" previously played by girls included minding younger siblings while boys played matches, as well as washing the boy's uniforms. This has changed, but it has been a process that merits mention.

Key project outcomes were improved school attendance, reduced school dropouts, and a "drastic decline" in school withdrawals due to pregnancy. In addition, a lesson learned was the need to have youth play key roles in all aspects of the organization; this empowers them and they develop skills and self-esteem. This also provides them an opportunity to become leaders and role models for their peers (United Nations 2001a and Population Council, private communication).

**Microfinance. The Grameen Bank (Bangladesh) has started an experimental credit program for educating the children of its borrowers, providing loans to pay school fees to be repaid when a student graduates and starts earning an income. From an organizational standpoint, the key element of this approach is that it distributes the risk between parent and child.**

*Tap and Reposition Youth (TRY)*, a joint project of Kenya's K-Rep Development Agency (KDA) and the Population Council, is an experimental response to finding a new way of reaching adolescent girls in Kenya. The council is specifically working in HIV-endemic areas, trying to find ways to decrease the economic vulnerability of adolescent girls (whose susceptibility to the disease is generally greater than that of any other age or gender group). In Kenya, only about 13 percent of girls ages 15–19 are in secondary schools, where HIV prevention programs aimed at adolescents tend to be based. (Youth centers, the other locus of existing programs, have been found to be unwelcoming to girls.) The project builds on a broad array of research findings.

One important finding was that schools were often inhospitable to girls, and the hostility girls experienced was perhaps a greater reason for early school leaving than pregnancy

was. Another finding was that sports offered an opportunity for girls, if existing barriers could be overcome, while the council's Bangladesh experience (described below) showed that well-timed and safe entry into the workforce could have positive effects for girls. Finally, surveys found that adolescents ranked jobs and employment as their highest concern, and that girls in particular were disadvantaged in the labor force.

TRY involves extending KDA's successful microfinance services to out-of-school girls and young women ages 16–22. It is an integrated program combining credit, savings, and training in business and life skills. "During the two-year pilot phase in Nairobi, over 100 girls participated in a group-based lending scheme and received training on basic business skills, group dynamics, life skills and reproductive health. While some girls used the loans to set up hairstyling, vegetable selling, or tailoring businesses, others undertook ventures that are less traditional for women in Kenya . . ." (United Nations Capital Development Fund 2002). The program creatively addresses concerns that adolescents are particularly poor risks. After 8 weeks of training and individual savings activities, the group chooses one or two women to receive a loan. The remaining group members receive loans only after the initial borrowers have demonstrated their ability to make timely repayments (Population Council 2003). Although successful, this policy might be difficult to include in a large-scale national effort.

The council identified several lessons learned. "First, the involvement of an experienced microfinance institution is critical"; the few other projects in the region failed because they were initiated by institutions with little or no microfinance experience. Second, "single sex solidarity groups provide girls with safe and supportive spaces." Third, "credit officers serve multiple functions in the lives of beneficiaries." Because of the special circumstances of adolescents, the staff found that they needed to be affiliated with professionals in health care, social work, and law, as the participants often looked to credit officers for help with psychological and social issues. (This lesson has led TRY to incorporate women in their 20s as social mentors.) Fourth, savings and economic literacy are crucial. "Microfinance programs for adolescents should not focus centrally on credit, but on giving adolescents economic literacy—the ability to handle, save, and manage money and to understand their rights, including inheritance rights." Finally, credit programs for adolescents should not make repayment rates the sole criterion of success. The repayment rate during the pilot phase of the project was below industry standard but was very successful in broad, noneconomic terms. And the model needs to incorporate more flexibility and maybe an emergency fund, as "household economic shocks" were the single most important reason for dropping out of the program (Bruce 2003 and Population Council 2003).

One outcome of the project is that TRY is expanding the program to a larger number of girls and to rural areas. "The hope is that through increased social mobility and the control of income, such inputs can assist young women in delaying marriage and

childbearing, and give them increased bargaining power in future sexual, marital, and parenting relationships” (United Nations Capital Development Fund 2002). The Population Council is also extending the effort into Ethiopia, again with the broad goal of decreasing the economic vulnerability of adolescent girls in HIV-endemic areas.

*The Population Council* is undertaking a similar project for girls in India in connection with the Self-Employed Women’s Association (SEWA). SEWA has been working effectively with self-employed poor women for nearly three decades via cooperatives, producers’ groups, savings and credit organizations, and social security organizations in urban and rural Gujarat. Adolescents have been involved in SEWA’s ongoing activities via their mothers and mothers-in-law. Now the older members have demanded more focused opportunities for their daughters, especially education and vocational training. This intergenerational effort has started with up to thirty groups of fifteen to thirty adolescent girls each. It involves regular meetings, leadership development training, and literacy training. In addition to learning such practical life skills as water management, cooperative milk marketing, insurance, and savings, the groups undertake “exposure visits” to broaden their experience beyond their villages. The next phase of the project will incorporate scholarships and loans for specific vocational training. An important lesson comes from the intergenerational nature of this effort; as women become more competent and confident, they want more for the next generation (Population Council 2003).

*The Noor Al Hussein Foundation (NHF)* has a Children in Need Program, using funding from UNESCO. Its microcredit loans in Jordan focus on implementing new model projects that enhance the lives of women and youth. By training and empowering women for ownership and self-management of small enterprises, their children gain better educational opportunities and increased health.

Several lessons learned were identified. The Village Loan committees take ownership of the project by processing the applications, and trainers make special outreach to women, to overcome a traditional reluctance. The program has also developed a product marketing division to help the women sell their products (UNESCO 2003).

*The Population Council* has designed an experimental program in Bangladesh to address the common exclusion of adolescents from microcredit schemes. Its partner is the Bangladesh Rural Advancement Committee (BRAC), a national NGO that runs a large network of private schools for poor children, especially girls, and is the largest provider of microcredit loans to women in the country. The 3-year project is aimed at girls ages 12–19. Facilitated discussions led by trained peer educators from the area address the full range of issues that adolescent girls face: reproductive health, marriage, violence, rights and laws, gender discrimination, social taboos, income generation, and environment. BRAC also introduces the girls to livelihood skills and training. Incorporating an important lesson from top-down projects, “The type of skill and content of livelihood training are selected through a process involving both the girls’ demand for particular training and the feasibility of marketing or using the skill to generate income as assessed by BRAC staff at the local level.” In other words, capacity building first and loans second, as early evaluation has found that without provision of training, a girl’s parents or

brothers use the money she has borrowed. The program also plans to test whether a young woman's loan can be transferred successfully to her new village when she marries—this is possible, as BRAC has programs in most villages (Population Council July 2002).

**Savings.** The Population Council is undertaking a savings experiment with young unmarried female garment workers in Bangladesh. It involves a mobile banking project at five garment factories in Dhaka, based on a partnership with two banks. The banks visit the factories on a specified day for the girls to acquire passbooks and make withdrawals or deposits. So far, the girls' savings are far above the banks' estimates (and slightly above the council's estimate). The project is scheduled for expansion and diversification as well as for evaluation by all participants—employers, employees, and savings institutions (Population Council July 2002).

*CARE-India and the Population Council* have an experimental project in India to investigate the feasibility of providing vocational counseling and training to adolescent girls ages 14–19 in an urban slum in Allahabad, Uttar Pradesh. The motivation for the project was to examine the attractiveness and effect of offering reproductive information on a stand-alone basis, compared with offering reproductive health *and* livelihood activities. The project builds on an existing reproductive health program for adolescents, and includes a savings component as well as followup support. Trained peer educators, selected through a participatory community-based process, form groups of about fifteen girls to build their capacity for training. The project has developed short-term training in seventeen subjects, based on the girls' interests (and thus mostly in traditional “female” occupations) (Population Council July 2002).

*Deepak Charitable Trust Baroda* (Gujarat, India) started saving and credit groups for boys and girls (married and unmarried) ages 15–24 in the context of their UNFPA-funded adolescent program linking reproductive health and livelihoods. The savings and credit component strengthened the gender-differentiated training, although the training component needs to be connected with markets if it is to create viable employment opportunities, including newer areas with less gender definition (ICRW 2001). The Trust found that it was necessary to adapt the savings and credit concept to the specific conditions of adolescents (United Nations 2001a).

**Entrepreneurship.** In Hungary, the *Eletpalya program* provides free business advice to young people who have a business idea and consider self-employment as an option. The Eletpalya Foundation provides start-up money to youth who lack the collateral or track record to qualify for loans from other channels. The Youth Financial Support Program mobilizes local business communities, who partner with local and national organizations to provide access to finance and mentoring support. The program also sponsors a national competition for the best business plan.

The lesson learned identified is “do it with, not for.” That is, youth need to find out for themselves if a business plan is marketable or not, and if they have the skill, family support, enthusiasm, commitment, and drive that are necessary to succeed as an entrepreneur. What the project can usefully provide is relevant information, a sounding board, and help with the business plan (United Nations 2001a).

*Youth Business International (YBI)* is disseminating the United Kingdom's Prince's Trust model for growing entrepreneurs around the world. The basic approach is to get business to provide leadership, financing, and intensive one-on-one mentoring with youth who are identified and recruited by government agencies and NGOs. It is not clear whether or how this program is gendered; however, the relationship with business makes the program more flexible than most, and more realistically targeted to new business creation. Evaluations have concluded that this model is successful because it has a single clear objective, a commercial orientation, adequate funding, well-trained professional staff, reliance on local business specialists, flexible and adaptable operations, an integrated package of services, proper targeting and selection, and effective mentoring, among other factors (Chigunta, 2002).

*Business and Youth Starting Together (BYST)* is a YouthNet International project in India. There, youth unemployment is very high, as young people "can no longer find work in the agricultural sector, but lack the education to qualify for skilled jobs." The program addresses youth ages 18–35, and 35 percent of the participants are female. Field officers work with young people on business plans, and obtain loans for them "under flexible terms by making agreements with local banks." Successful borrowers have a business advisor (mentor) to help them implement their plans, and BYST offers additional training in business topics like customer care or management. (See <<http://www.iyfnet.org/document.cfm/24/area2/8/2/331>>.)

**Installing and Maximizing New Technologies (Principally ICTs).** *The International Development Research Centre (IDRC)* launched the Acacia Initiative to empower sub-Saharan African communities to apply ICTs in their social and economic development, with a special emphasis on the involvement of women and girls. A proposed subtheme is the Youth Leadership Program for Information and Communication Technologies and Community Development in Africa (ALPID). The ALPID planning group cautioned that youth in Africa are heterogeneous, and that it was important to observe a gender balance when selecting youth to run the program. It was also key to ensure that the operational area is chosen to promote gender equity. "In farming, for example, women would be disadvantaged by programs focusing on cash crops." They also note the well-known challenge that "in practice women are under societal pressures arising from pregnancy, marriage, etc., that negatively affect gender equity in volunteer programs in the long run." Other hazards include top-down approaches to resource management, with a bias against migrant farmers and women (IDRC 2000).

IDRC's *Pan Asia Networking initiative* conducted the Lighthouse Project in Thailand to bring computer skills to farmers and factory workers in a rural area. Representatives from local government and NGOs trained in a variety of internet and computer skills, as did local staff of the grantee, the Population and Community Development Association (PDA), which set up a local area computer network. About 63 percent of the trainees were women. An appealing photo of a woman farmer on the website is accompanied by her statement, "My farmer-friends depend on me to get the price of rice from the Internet." (See <[http://www.panasia.org.sg/news/rnd\\_st/ict\\_rnd06s.htm](http://www.panasia.org.sg/news/rnd_st/ict_rnd06s.htm)>.)

*The Cisco Learning Institute (CLI)* and Cisco Systems, Inc., established a Gender Initiative in 2000 to address the gender digital divide. The initiative is accomplished through partnering with NGOs, international organizations, and governments that “share a common goal of increasing women’s opportunities for economic empowerment by providing them with access to education and training for 21st century workforce skills.” For instance, the CLI has partnered with the International Youth Foundation to develop Cisco Networking Academy Programs, targeting women/girls and disadvantaged youth in India, Mexico, South Africa, and West Bank/Gaza.

The lesson learned identified was that job training and re-training strategies need to be geared towards women at different stages of the life cycle, that is, new graduates and married women returning to work are quite different in terms of their education, work experience, and family responsibilities.

*The Access Training and Employment Centre* (Australia) has conducted web design holiday camps for young women from the Horn of Africa. The program, aimed at reducing isolation for this group of recent migrants, resulted in a compilation of personal web pages developed by each of the participants. (See [www.equityresearch.org.au/ev.htm](http://www.equityresearch.org.au/ev.htm).)

**Special Situations.** *The UNDP Youth Empowerment Project* in Kosovo focused on “integrating youth into the rapid and direct community rehabilitation interventions parallel to the UNDP “Community Integrated Rehabilitation Project” (CIRP) in the Prizren region. In addition to the need to rebuild after conflict, Kosovo has the youngest population in Europe, with roughly 60 percent under age 25. The project approached 15 secondary schools to develop “representative and inclusive” Youth Councils, composed of 10–15 students, with an “equitable” number of young women and men. The councils were “solely responsible at all stages for the identification of needs, the development of proposals, and the direct implementation of . . . subprojects.”

Key success factors were the inclusive intercommunity nature of the project, its participatory framework, and its intensive partnerships with school administrations, community leaders, and the various local and international agencies responsible for youth and education development. (See <http://www.kosovo.undp.org/Projects/YEP/yep.htm>.)

The *YouthNet International (YNI)* network of the International Youth Federation (IYF) has several programs for troubled youth. One program, the Youth Outreach Program in rural Western Australia, works to reintegrate disadvantaged youth ages 15–19 through “mentoring, empowerment, and access to opportunities.” About 45 percent of the youth in the program are female. The framework is essentially one-on-one mentoring of adults recruited from the community and trained to help youth “identify their own potential, build personal and career goals, and develop links to support services.” They learn how to look for a job, find training, and gain work experience.

Key success factors were having local, connected mentors; adopting a flexible and noncontrolling approach to youth; and partnering with government, the “civic sector,” and businesses to coordinate responses in a sustainable manner.

Another YNI program addresses the sale of girls for commercial sex in Thailand. The *Daughters Education Program (DEP)*, part of the Development and Education Program for Daughters and Communities, has a residential education program to provide basic schooling and access to vocational training (in traditional fields like weaving, sewing, and handicrafts, as well as computer operation). According to the sponsors, the vast majority find permanent employment, and many become community educators. A key success factor was having youth serve as spokespersons and role models. “Equally important, the program reaches out to community members and educates them about alternatives to prostitution.” (See <http://www.iyfnet.org/document.dfm/24/area2/8/2/226>.)