

DEVELOPMENT

PATHWAYS

Adolescent Girls Economic Opportunities Study, Rwanda

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Nike Foundation and Girl Hub Rwanda

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ACRONYMS AND DEFINITIONS

Agaciro	Correct or proper behaviour
ASCA	Accumulated Savings and Credit Association
CGAP	Consultative Group to Assist the Poor
CPRC	Chronic Poverty Research Centre
CRS	Catholic Relief Service
DFID	UK Department for International Development
DHS	Demographic and Health Survey
FGD	Focus Group Discussion
GoR	Government of Rwanda
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immunodeficiency Syndrome
IGA	Income Generating Activities
ILO	International Labour Organisation
MFI	Micro-finance Institution
NISR	National Institute of Statistics Rwanda
PSF	Private Sector Federation
PSI	Population Services International
ROSCA	Rotating Savings and Credit Association
SACCO	Savings and Credit Cooperative
SILC	Savings and Internal Lending Communities
SSI	Semi-Structured Interview
TEVSA	Technical and Vocational Schools Association in Rwanda
TVET	Technical and Vocational Education and Training
UCU	Unions des COOPECs Umutanguha (Union of Savings and Credit Cooperatives)

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EXECUTIVE SUMMARY

There is an intricate relationship between social institutions (the formal and informal “rules of the game”), girls’ own personal empowerment and self-efficacy, and economic empowerment. The impact of economic empowerment on social institutions, particularly how women are perceived and valued within households and communities and how this influences their voice and agency, has been a key theme of a significant body of research.¹ More recently, social institutions have been recognised as perhaps the most important single factor determining women’s and girls’ freedom of choice in economic activities outside the household, directly and indirectly constraining their access to resources such as education and health care, which are necessary for their economic participation.² Despite this recognition, there is scant evidence on economic empowerment processes of adolescent girls. When girls are discussed in the literature, they are usually “added” to women (the “women and girls” syndrome), without looking at how girls’ economic and financial asset needs, strategies, and opportunities differ from those of women, and how age in addition to gender disadvantages them within social institutions.³

Adolescence is a period of crucial transition to adult roles that sets the course for future life choices.

For adolescent girls and young women in particular, lack of access to, and control over, resources severely constrains their capabilities as decision-making agents within the family. It also limits their empowerment in wider society. Assets such as land, capital and property have been demonstrated to be a crucial bargaining chip within household negotiations, particularly in households that are resource constrained; without them, women’s intra-household influence and voice are considerably weakened.⁴ Adolescent girls are further disadvantaged, subject to the dichotomy of being expected to participate in adult practices such as marriage and childbearing before their full physical and psychological development and before they have established an independent livelihood, and yet with even less voice, influence and agency than women. It is clear from research that, “in the longer term, enhancing girls’ and women’s use, ownership and control of assets and income will greatly strengthen their perceived value in the household and community and will contribute to reducing... [discriminatory social institutions].”⁵ It is thus critical to better understand this period, and the challenges that different groups of girls face in setting their feet upon the path to a secure and productive adulthood.

The Nike Foundation has been successfully supporting adolescent girls’ empowerment programmes in Africa for a number of years. Girl Hub Rwanda, building on lessons from this programming, and in partnership with Nike Foundation, PSI, Ministry of Health, and L’Association du Guides du Rwanda, piloted the 12+ programme for five months from July to December 2011. The programme aimed to improve the self-esteem, leadership ability, social capital and life skills of girls aged 10 – 12 years. It was designed around the core concepts of mentorship, safe space and skills building, and reached over 600 girls in 4 districts. Based on positive reviews and evaluations, this programme is now being scaled up

¹ See, for example, WB (2012), UN (2009), Quisumbing and Maluccio (2003), Anderson and Eswaran (2009), Doss and Deere (2011), CPRC (2010).

² Morrison and Jutting (2004).

³ Calder (2012).

⁴ see Quisumbing and Maluccio (2003) and Bird and Espey (2010).

⁵ CPRC (2010, p.32).

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nation-wide. The other Girl Hub Rwanda flagship programme that has relevance for this study is Ni Nyampinga. Ni Nyampinga is Rwanda's first "teen girl brand". Ni Nyampinga, Kinyarwanda for "it is the beautiful girl," includes a bi-monthly magazine and weekly radio show for girls by girls. By bringing the voice of local girls to the center of Rwandan culture, Ni Nyampinga aims to both build girls self-esteem and personal efficacy, as well as shifting social norms that constrain girls.

Building on these programmes, Girl Hub Rwanda are seeking to develop specific economic empowerment programming for girls from the age of 13 years. In order to develop this programme, Nike Foundation and Girl Hub Rwanda commissioned Development Pathways to conduct in-depth research into girls' economic opportunities in Rwanda.

Below we present some of the headline findings from the research. Some of what we found confirms previous research; where possible we have acknowledged this. Some of our analysis presents new findings, or challenges previous findings about adolescent girls' economic empowerment in Rwanda; we suggest that these findings need to be continually stress-tested before they become "accepted wisdom".

Underlining so many of our key findings is the fact that in Rwandan culture, while boys have value, girls have to work hard to get value.⁶ Girls work hard at building and maintaining good relations and good reputations, and this is sometimes at the expense of present and future livelihood opportunities. In Rwanda, a good girl is traditionally one who works hard, maintains cordial relationships with her family and community, abstains from sexual activities until marriage, and eventually marries and bears children. Girls in Rwanda - like in many developing countries - are expected from a very young age to put others' needs before their own; challenging norms or negotiating more favourable terms of existence is considered as insolence.⁷

Girls are socialised to be compliant caregivers, and to sacrifice their aspirations for the good of others. While compliance builds social capital between a girl and her parents, and this can work in her favour, it can also work against her by reducing her human and economic capital in the long run. Girls reported that, because of their closeness to their mothers, and their understanding of the pressures that mothers are under, they accept parental decisions that are not in their favour. This appeared to be a particularly important issue for girls age 13 - 15, where school drop out is a distinct risk.

The unequal value systems that boys and girls are socialised into from an early age affect girls' present and future economic activities. Research reveals that respondents in all age/gender groups agree that there are activities done only by girls compared to boys at home (the "feminization" of domestic work). This can be compared to what girls and boys feel is permissible *outside* of the home in terms of work, where we found "masculinization," with a higher proportion of respondents agreeing that there are activities done only by boys. This does not appear to be greatly affected by age, but we do see somewhat of a softening of gendered boundaries around work in the 16 - 19 year old cohort.

Despite girls and women shouldering the main burden of domestic tasks, including cultivation, they are seen as "weak" and in need of protection. This limits both others' belief in girls' capabilities, and the aspirations of girls themselves.

⁶ Parker (2011).

⁷ NISR (2012); PSI (2012).

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Despite the recognition by girls that new economic opportunities are opening up, they still feel that societal norms and values pertaining to girls are harsh and rigid. Girls keenly felt that greater control over economic resources was not yet translating into greater control over their lives, including their own sexuality.

The message that **boys' life is in their own hands (boys have agency) and girls' life is in the hands of others (not only do they not have agency, but they have little voice or influence either)** was an oft repeated theme in discussions about dreams and future plans.

Not surprisingly, the longer both boys and girls stay in school the greater their sense of self-efficacy, and the better they are able to plan for the future, including formulating alternative plans. Age 13-15 out of school girls seemed in particular to lack confidence, the ability to plan and execute plans, and the agency to move forward in life without significant assistance from others. Boys, on the other hand, seem better able to “shift gears”, and believe that their own attributes and skills will propel them forward in life, despite a lack of external support.

Our research does, however, challenge the narrative that girls feel less valued because the work they do is less-valued. We asked 10 – 15 year old boys and girls whose work was most important for the family - the mother's or the father's. Both boys and girls of all ages expressed a great deal of respect for their mothers, and their roles in household livelihoods.

When we asked boys and girls about what would enable them to achieve their dreams, again the importance of social capital, built through “right behaviour” and compliance to social norms featured strongly for girls. It appears that for younger in-school girls, reputation is the most important enabler, with this somewhat dropping in rank for older in-school girls, who believe that the personal qualities of courage, incisiveness and resilience are critical. For out-of-school girls – some of who have “lost” their reputations - the personal quality of an “entrepreneurial spirit” is followed by practical enablers. For 13-15 year olds, this includes school fees, supplies, and external financial support. For 16 – 19 year olds, school and practical work experience rank much higher than other enablers, followed by support from agencies and schemes, prayer, and support from family.

The most important differences and similarities between girls and boys are the following:

- Younger boys, like girls, appear to value reputational enablers very highly (though these are gendered, with self-discipline and honesty coming before obedience for young boys, and obedience being of prime importance for girls). These are reliant on building strong social capital;
- All 13 – 15 year old boys feel that hard work and self-confidence enable aspirations to be achieved, but girls still value good behaviour, advice/mentorship and external support more than boys (with out-of-school girls additionally valuing entrepreneurial skills);
- 16 – 19 year old in-school boys and girls think it is important to be decisive about a vision or strategy, whereas out-of school boys at this age value more practical enablers (such as savings, cooperatives and vocational training).

It is worth noting that insufficient social capital also ranked highly amongst the “blockers” to achieving a good future. Other ‘blockers’ that featured were: a lack of family support, broken families (including orphan-hood), lack of support from the community, and jealousy of others (the latter mentioned only by girls).

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While we did not look into this issue in any depth in the field research, we noted above that girls' lack of personal empowerment and self-efficacy makes them a high risk group for early sexual debut and pregnancy, maternal mortality and HIV infection. It is clear that early sexual debut and lack of access to contraception is leading to a significant number of pregnancies in the 16 – 19 year old age cohort. In our quantitative sample, 18% of girls aged 16 – 19 were already parents (as compared to only 7% of boys).

Without exception, girls rank insufficient education and poverty (with the latter often a direct cause of the former) as the most critical “blockers” to achieving life aspirations. Those in school are desperate to stay there, and those out of school are desperate to get back. Early marriage and pregnancy, linked to poverty and dropping out of school, was ranked the 3rd most important factor that can “push a girl off the path to success”. The period between 13 and 15 years old appears to be a critical one for girls, particularly in terms of building self-efficacy and human capital.

This research found that younger age cohorts (10 – 15 years) think that starting income-generating work at a young age (10 – 12 years) is preferable; whereas older age cohorts (16 – 19 years), have a preference for starting paid employment later. This is interesting, and can be explained by the qualitative data, including discussions around education. While 10 – 12 year old girls do not see work and education as a trade-off, and view income as a means to stay in school (in order to pay for fees and school supplies), 16 – 19 year old girls that had worked from an early age - though recognising that this had benefits - wished they had been able to focus more on school so that they could have performed better.

While nearly all boys and girls across all three age cohorts report working inside the home, **considerably fewer work outside the home, and there were significant gender differences in this work.** Yet aspirations for working outside of the home are high.

A higher proportion of those in the older age group spend money; and a higher proportion of boys than girls in all age groups spend money. Boys are more likely to spend their *own* money than girls, which confirms findings that they are more frequent earners than girls. The amount spent increases with age for both boys and girls. By the age of 16 – 19, the gender disparity in spending and saving is significant. Nearly all girls expressed the desire to save and invest in productive activities.

By the age of 13 or 14, the ability to purchase personal items oneself is seen as very important, both for in-school and out-of-school girls, **yet most girls reported that they frequently do not have enough money to buy what they need. This inability to purchase essential items puts girls in danger.** Girls told us that if they have everything they need in order to look clean, smart and attractive, they feel they have the confidence to reject the advances of boys and men. Interestingly, girls felt that looking good helped them to reject male advances, rather than attract them.

Understanding money and its management is recognised as a route to self-sufficiency for girls and their households, and is particularly important for reducing dependency on men.⁸ Girls told the research team that they faced a number of barriers to effective management of money. These include lack of parental financial advice, lack of education (both general and specifically financial), and lack of suitable, accessible mechanisms to support good financial practices such as regular savings. Our

⁸ Girl Hub Rwanda (2011).

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research also suggests that low self-efficacy and lack of ambition get in the way of saving towards a goal, as does the need to spend on personal items that are not purchased from household budgets.

While other research⁹ has suggested that there is stigma around girls having money, our research suggests that this is not widespread. Previous research reported that girls feel that they might be judged negatively if they have money (unless it is clear that this came from a legitimate source), and that some younger girls feel that having money might make them greedy, stingy and more likely to have sex with sexual predators. A few younger girls (10 – 12 years) did mention that having too much money could make them more dependent on money, and therefore more likely to be “led astray” in the pursuit of that money. However, most girls felt that having money served a protective function that allowed them independence and non-reliance on others. While society itself may be suspicious of girls with money, this does not seem to impede girls from having their own sources of income. For example, close to 100% of all female respondents, and nearly all male respondents, felt that it is important for girls to have savings.

Barriers to financial inclusion are not only informal, they are also formal. The main barriers identified by this study are:

- restrictions in the legal and regulatory environment (e.g., minimum age and identification requirements)
- inappropriate and inaccessible financial products
- poor financial capabilities of adolescent girls

In terms of the private sector’s role in financial inclusion, as well as employment – whether entrepreneurship or formal jobs - **the overall headline is that there is very little innovation in the sector, few programmes that cater specifically for adolescent girls, and few programmes that are scalable.** This is both a challenge and an opportunity.

Very few **financial literacy and life skills programmes** are geared towards adolescent girls, even where they are part of the target group. What this means is that even when girls are participants, the curriculum is sensitive neither to gender issues, nor to age. **Technical and vocational training** is provided by a large number of organisations, but again, this is not geared towards either adolescents, or female youth. Girls aged 16 – 19 are particularly disadvantaged within youth programmes, typically aimed at 16 – 25 year olds.

Village Savings and Loan Associations (VSLAs) vary considerably across different organisations and projects, but are a common component of development interventions aimed at economic empowerment in Rwanda. These seldom target adolescent girls specifically, but some do include girls. There appears to be a definite gap in VSLA formation and support for out-of-school youth, with 12+ being the only programme we came across. The environment for VSLAs in Rwanda has improved recently, with GoR recognizing the need for greater financial literacy (that VSLAs can provide) prior to people entering into the formal savings culture. This is an opportunity.

There is a **large and vibrant formal financial services sector in Rwanda**, which includes SACCOs (financial institutions established and supported by government but with a view for these to be sustainable by 2015), microfinance institutions, and Banks. SACCOS have a really extensive reach – being

⁹ Prior to this study Girl Hub Rwanda commissioned scoping research into adolescent girls’ economic empowerment issues which included small samples of qualitative and quantitative data collection and analysis.

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community based and managed, low cost and accessible. Girls can join SACCOs at the age of 16, 2 years younger than when they can open a bank account. Similar to Banks, micro-finance institutions will provide services only to those 18 years and up. There is a big debate currently in Rwanda about the role of these institutions in financial education (not just “product education”). Civil society organisations are trying to encourage formal institutions to include financial education in microfinance institution operations. There is a clear gap in services to adolescents. Many adolescent girls are participating in economic activities and have no access to financial services.

Finally, there are very few programmes that take a truly gendered approach to supporting female economic empowerment. Very few programmes look to involve men and boys, critical to shifting social norms that will enable girls’ economic empowerment. Similarly, there are few programmes targeting adolescents that involve parents as well. It appears that, to date, adolescent girls economic empowerment programming has not drawn on lessons learned from other approaches to change social norms, for example around early marriage and female genital mutilation.

The gaps and findings above suggest a number of opportunities for adolescent girls’ economic empowerment programming in Rwanda. These include an extension of the 12+ programme strategy for 13 – 15 year olds, with a number of programmatic options that could increase the impact of this approach. Option 4, the preferred option, includes an adaptation of the CGAP-Ford Graduation approach, which is a sequenced set of interventions that aim to tackle the major constraints that affect adolescent girls, and help them boost their incomes in a sustainable manner. The intervention includes the following package: a productive asset (to kick-start a micro-enterprise), a regular cash transfer (to help smooth consumption and save), mentoring support (to train and help instill an ‘entrepreneurial spirit’ among the girls), and access to financial services (a place to regularly save, and borrow for both enterprise expansion and managing risks and crises). However, this approach is both administratively costly and expensive. We have therefore suggested three lighter touch options that implement *some* elements of the Graduation approach. Programmatic recommendations also suggest partnerships with the private sector and civil society for both implementation, and innovative programme add-ons, which need to be further explored during detailed design.

I. INTRODUCTION

1. Study background and context

1.1 Girls' global situation

Today, there are 849.6 million girls in the world aged 10 – 24 years, and 600 million adolescent girls (10 – 18 years).¹⁰ A vast majority of adolescent girls live in poverty, and are 'invisible'. They often work in the informal sector, may not be in school, and are missed by many development interventions, as they lie somewhere between being children and women. Globally, one-quarter to one-half of girls in developing countries become mothers before age 18, and 60,000 to 70,000 girls aged 15 to 19 die from complications of pregnancy and childbirth every year.¹¹ Over 100 million girls aged between 5 and 17 are involved in child labour, with the majority engaged in hazardous work, including domestic service and other informal/casual/unprotected types of work where girls are particularly isolated and vulnerable.¹² In over a dozen countries across the world, more than 50% - and in some as many as 87% of girls - do not complete primary school.¹³ Globally, approximately one-quarter of girls in developing countries are not in school.¹⁴ In 2001, 62% of HIV-positive youth in Africa between the ages of 15-24 were girls, and in 2007, that figure was 75%.¹⁵

Adolescence is a period of crucial transition to adult roles that sets the course for future life choices.

Adolescent girls in low-income settings have unique vulnerabilities and risks. With no money or other assets, they are under constant pressure to engage in dangerous, disempowering and degrading activities, which put them at the risk for HIV/AIDS, unplanned pregnancy, early marriage, and gender violence. Girls face a disproportionate and compounding range of barriers to accessing resources and opportunities, some of which can be summarised as:

- Discriminatory cultural and social norms such as early marriage, and a disproportionate burden of domestic and care work, which often takes girls out of school;
- *De facto* implementation of (often discriminatory) formal or customary laws and regulations such as gendered inheritance laws and property rights, which prevents girls from owning and investing in assets;
- Unequal access to resources, knowledge, information, networks and markets;
- A high probability of working in the informal sector where wages, conditions and security are likely to be poor; and
- Workplace discrimination and exploitation.¹⁶

Despite the assumption that they are being reached by development interventions, girls have fallen through the cracks. Children's programmes predominantly focus on girls and boys aged 0-5 years. In many programmes "children" or "youth" are treated as a homogenous group; and the specific needs

¹⁰ www.girlsdiscovered.org

¹¹ CPRC (2010).

¹² ILO (2009).

¹³ www.girlsdiscovered.org

¹⁴ Chabaan and Cunningham (2011).

¹⁵ The Girl Effect: Your Move. girlseffect.org

¹⁶ DFID (2012).

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and concerns of adolescent boys and girls are infrequently considered or addressed, despite the fact that girls are almost always more at risk than boys to a host of challenges. Youth programmes (often defined as girls and boys aged 15-35) tend to reach males who are older. Population Council research on four countries' youth programmes, for example, indicated that programs benefit by a ratio of 2:1 males to females, and almost half of all beneficiaries were over 20 years of age.¹⁷

1.2 Adolescent girls in Rwanda

In Rwanda, girls shoulder a range of household responsibilities, from cooking, cleaning and caring for other children to fetching wood and water. Girls must balance the demands of these chores with those of school and homework. Their ability to learn is further hampered by the fact that not all schools provide a safe environment for girls. For example, some schools do not provide latrines for girls that are located close to the school and separate from boys' facilities. Besides chores, many girls also face the added pressure to earn an income to support themselves and their households. The time burden alone often makes it difficult for adolescent girls to pursue vocational or other skills training that could improve their earning capacity.¹⁸

This inability to receive an education affects the long-term health of adolescent girls as well as their economic stability. In Rwanda, girls and women are missing critical care around safe childbirth and abortion. According to the 2010 DHS, 6 percent of young women age 15-19 have already begun childbearing. Young motherhood is slightly more common in rural areas than in urban areas, and young women with no education are more than six times as likely to have started childbearing by age 19 compared with those who have secondary and higher education (25 percent versus 4 percent).¹⁹ Exacerbating this situation is HIV prevalence - while the rates are low in Rwanda, more women (3.7%) than men (2.2%) are infected, with prevalence increasing with age (peaking at 8% for women 35-39).²⁰ Young women thus fall into a complex web of deprivation, with poor health and the responsibility of a family weighing down on their livelihood and educational opportunities.²¹

In 2003, the Government of Rwanda invested in universal primary education, and three years of secondary education, for all Rwandan youth. At age 15 around 80% of children are in primary school, but this decreases rapidly, particularly between age 16 and 17, and by age 19 there is a sharp decline in secondary school attendance.²² Poorer children are less likely to attend secondary school (1 in 10), and there are far fewer girls completing primary education and continuing on to secondary education.²³

There are various reasons for this gender disparity in post-primary school attendance. Firstly, the prohibitive cost of secondary education is a barrier. Secondly, there is a societal norm requiring girls and women to bear the burden of household work and chores, resulting in less time for study. Thirdly, expectations of marriage and childbearing for girls make them a less worthy 'investment' for secondary education than boys, who are more likely to contribute to the household economy. Fourthly, the lack of separate and adapted sanitation facilities for girls often lead to week-long absences from school on a

¹⁷ Population Council (2007).

¹⁸ CRS (2011).

¹⁹ Ministry of Youth (2012).

²⁰ NISR (2010).

²¹ Ibid.

²² Ministry of Youth (2012).

²³ Ibid.

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monthly basis; and lastly, despite universal education, there are generally gender-insensitive curricula.²⁴ It is therefore unsurprising that in 2006, less than 40 percent of girls passed their primary grade six exams compared to more than 62 percent of boys.²⁵

As an alternative to formal education, the government of Rwanda developed a policy to support Technical and Vocation Education and Training (TVET), which trains students for professions in agriculture and veterinary services, office management, and accounting. But on top of the same barriers that face girls in the formal education systems, there are those applying specifically to the TVET system as well. For instance, to qualify to participate in TVET, a candidate must have attained an upper secondary school education. There are also limitations in the number of government-supported vocational training facilities that exist, forcing students to compete for less than 7,500 spots available in the country.²⁶ The last figures given by Technical and Vocational Schools Association in Rwanda (TEVSA) showed that out of 17,000 students, only 600 are female. Traditional beliefs and expectations of girls and boys lead families and girls themselves to pursue education in non-technical fields. Amongst the 600 girls in TVET, none were pursuing technical fields, which are far more lucrative.

According to the Ministry of Education,²⁷ there are a number of key challenges with regards to the quality of girls' education that impact negatively on girls' performance across the board, and inhibits their chances of progress in certain fields, especially science and technology where they have poor access. Boys outnumber girls on science and technology courses including in TVET. There remains a divergence in the subjects studied by boys and girls: in 2009, only 36% of pupils in maths-physics streams were girls. In technical subjects, the rates were 14% in electricity, 3% in general and automobile mechanics, and 7% in construction. Girls tend to select subjects that are more traditionally associated with female occupations, such as accounting (64%) or secretarial (87%).²⁸ The majority of youth do not have the required education, nor the relevant skills, for gainful employment. Education institutions, or even vocational training institutes, are not designing programmes that provide solutions to labour market needs, and therefore, training in Rwanda remains principally disconnected to market demands. Rwanda is producing an excess supply of graduates in arts/social sciences, while there is a shortage of young people with degrees in administration/management, medical/health sciences and engineering/technical subjects. This skill mismatch results in graduate unemployment.²⁹

Economic security and sustainable livelihoods are indelibly linked to the development of human capital. Gaps in the education sector contribute to the deficit in employment opportunities for young Rwandans. The prevalence of “under-education” thus mirrors the critical issue of “under-employment” among youth, with some commentators referring to a “youth crisis” in terms of livelihoods and economic security. It is important to note that labour force participation of youth is high, with 75% of those aged 15-24 either in work or actively seeking work.³⁰ A more profound problem in Rwanda is under-employment and the *quality of employment* – namely, the regularity and security of work, the wage level, and working conditions. Youth (typically aged 16-24) are more likely than adults to be in informal employment and work for low wages within the agricultural sector, namely family farms. Fifty

²⁴ Girl Hub Rwanda (2012).

²⁵ Ibid.

²⁶ Ibid.

²⁷ Ministry of Education (2010).

²⁸ Ibid.

²⁹ Ministry of Youth (2012).

³⁰ Ministry of Sports and Culture (2010).

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eight percent of Rwandan males aged 15-20, and 23% of males aged 21-30 work in this capacity. Young women are disproportionately represented amongst unpaid farm workers, at 73% of 15-20s and 67% of 21-30 year-olds. This is largely due to the fact that fewer women are able to move out of unpaid family farming as they get older, with even 46% of 41-50s in this role. In addition, ten percent of 15-24 year olds in Rwanda are categorised as ‘inactive,’ meaning they are not in employment or education, which could include ‘discouraged’ workers who are no longer actively searching for a job.³¹

The lack of employment opportunities is also more deeply rooted in a family’s social and economic decision making, starting from childhood. Child labour and schooling in younger years is closely linked with experiences and opportunities in employment for youth. Children who engage in child labour are likely to have compromised education and reduced outcomes in their cognitive and physical development. This is then likely to lead to early and brief transitions into working life during youth, which will then often lead to vulnerability, exploitation and uncertainty in informal, low-paid work.³² Given the dearth in ‘traditional’ employment opportunities, it is unsurprising that the youth in Rwanda are becoming more inclined to self-employment and entrepreneurship opportunities. Focus group discussions illustrated that young people had a keen desire to ‘be their own boss,’ but generally lack the capital and the skills to make this a reality.³³

By contrast, children who are able to avoid child labour and engage full-time in schooling often have higher levels of human capital and skills, and are therefore more likely to move on an upward trajectory in the labour market when they are young adults. Young people on this latter trajectory are more likely to face higher initial levels of ‘search’ unemployment in Rwanda (reflecting a luxury of waiting for the right job, rather than being compelled into the first opportunity that arises).³⁴

To enhance livelihood opportunities for Rwanda’s adolescent girls, therefore, one must address not just gaps in the educational system, but the social and economic considerations within a household that factor into their decision-making on education versus employment for their children. **These informal institutional norms and values, and the economic drivers of household decision-making (which are themselves underpinned by discriminatory institutions and policies), work together to discourage investment in girls.**

2. Objectives of the study³⁵

The purpose of this study is to gain a fine-grained, in-depth understanding of the constraints that girls face, and opportunities that they have for economic empowerment. The high level outputs from the study are:

- A grounded understanding of the economic barriers and constraints facing adolescent girls in Rwanda; and

³¹ DFID (2012).

³² Understanding Children’s Work Programme (2010).

³³ DFID (2012).

³⁴ Ibid.

³⁵ See Annex 1 for the Terms of Reference for this Study.

- A situational analysis and recommendations that inform the design of the programme, which will create economic opportunities and empowerment for adolescent girls.

We took as our jumping off point the Girl Hub Rwanda 12+ pilot programme, which has developed a holistic programming model built on global good practice of combining mentorship, safe space and skills building in order to improve the self-esteem, leadership ability, social capital and life skills of girls aged 10 – 12 years. While at its heart, this study is about economic empowerment processes, and therefore focuses on livelihood assets (with an emphasis on financial and physical capital), we recognise the importance of holistic programming for adolescent girls, and the desirability of building on the 12+ programme model. So, equally important are processes that build girls’ human capital (in particular education) and social capital; their personal empowerment (voice, influence and agency) and self-efficacy; and influence the “rules of the game” (formal and informal institutions) in their favour. Social assets and “life skills” are a fundamental foundation for human capital, a transition to good jobs and the accumulation of economic capital.

This research, therefore, does not take a narrow approach to girls’ inclusion and empowerment, but a broad one. In order to achieve the aims of this research, as outlined above, we developed a conceptual framework that guided the research, and the programming recommendations emerging from it. This is elaborated in Section 5, following a discussion of the structure of the report and the study approach.

3. Structure of the report

The report is structured in three major sections, each with a number of chapters. Section I contains the introductory, background and objectives chapters (above), as well as chapters on study approach and methodology (below). Section II presents the summary findings from the mixed method field research in one chapter.³⁶ Section III discusses lessons from the field research with boys, girls and carers (Chapter 7), and opportunities within the development and private sector landscape to increase financial inclusion and support girls’ enterprise and employment (Chapter 8). It then presents a programme model and options for girls aged 13 – 19 years (Chapter 9).

4. Study Approach

4.1 Conceptual framework

DFID defines economic empowerment as a process that increases people’s access to, and control over, economic resources and opportunities, including jobs, financial services, property and other productive assets (from which one can generate an income), skills development and market information. This process, like any process of empowerment, does not happen in isolation from other processes. It is important to understand the journey towards economic empowerment as one that involves not only increasing girls’ access to and control over economic resources and opportunities, but

³⁶ Detailed cohort by cohort analysis can be found in Annex 4.

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one which involves increasing girls' social and human capital, and access to social and human assets and services. It also makes sense to include in this journey girls' personal empowerment and sense of self-efficacy, as well as changes to formal and informal institutions so that they enable girls' increased access to livelihood assets, and their growing voice, influence, and agency.

There are a number of conceptual frameworks that we could have drawn on for this assessment.³⁷ **The conceptual framework that we have developed has three distinct advantages:** 1) It captures the complex and multi-faceted nature of girls' economic empowerment; 2) It is very similar to the Nike Foundation framework for girls' empowerment,³⁸ and 3) It can be used both as a tool for data organisation and analysis, and to think about programming options. Essentially, it presents a theory of change for adolescent girls.

The conceptual framework is comprised of three “domains of change”, where change is required in order for girls to develop into economically empowered young women:

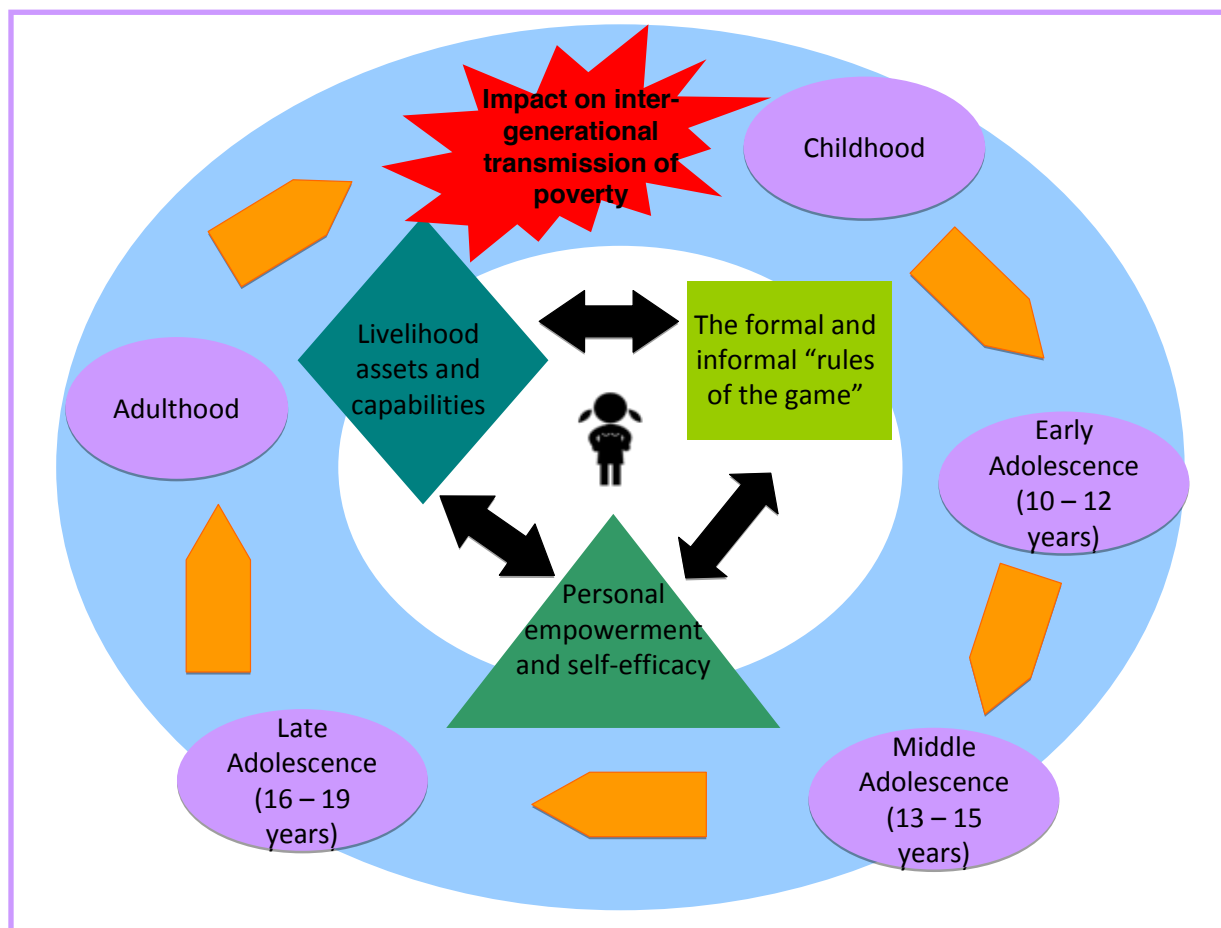
1. Livelihood assets (capital) and capabilities: the ability of adolescent girls to access skills, resources (actual and knowledge resources) and services, including economic capital (comprised of financial capital and services, physical assets and capabilities), social capital (alliances, groups, networks), and human capital (health and educational assets, services and capabilities). This corresponds to Nike Foundation's “delivering resources to girls”.
2. Personal empowerment and self-efficacy: the ability for adolescent girls to exercise voice, influence and agency in order to access livelihood assets, services and capabilities (above), as well as change the rules of the game in their favour (below). This corresponds to Nike Foundation's mantra - “inspiring girls to believe in themselves”.
3. “Rules of the game”: this refers to the formal and informal social institutions (laws, values and norms) that mediate and regulate adolescent girls' participation in the life of the family, community, state and market, and their access to livelihood opportunities. At its heart this domain is about power, and corresponds to the Nike Foundation's “removing the barriers that hold girls back”.

These are diagrammatically presented below (see Figure 1), with the stages of the life course that we are particularly interested in (i.e. adolescence) presented around the outside. This is in recognition that across the life course, economic empowerment processes require different combinations and sequences of livelihood assets and capabilities, different levels of personal empowerment, and formal and informal institutions that respond to the needs and rights of girls at different ages.

³⁷ see, for example, Golla et al. (2011), Kabeer (n.d.), and Holmes and Jones (2010).

³⁸ Singer (2012).

Figure 2: Economic Empowerment Conceptual Framework



At its heart, the conceptual framework is about empowerment and inclusion of girls. We have defined these as follows³⁹:

- **Empowerment** is the enhancement of assets and capabilities of girls, and groups of girls, to function and to engage, influence and hold accountable the institutions that affect them.
- **Social Inclusion** is the removal of institutional barriers (formal and informal) and the enhancement of incentives to increase the access of girls, and groups of girls, to development opportunities.

Personal empowerment and self-efficacy has to do with changes in the internal self-perceptions of girls, who have been negatively defined and marginalised by the dominant society. This builds their sense of agency or their capacity to act on their own behalf, as well as helping them to realise the power they gain from mutual support and collective action.

Informal and formal social institutions must also be changed if girls are to be able to effectively exercise influence over their own lives, and build their assets and capabilities. These are the 'rules of

³⁹ These are taken loosely from the World Bank.

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the game' that control the distribution of assets, opportunities and voice to different individuals and groups. What is required is a shift from an institutional environment that gives boys more opportunity to realise their agency than girls, to one where formal and informal institutions support equal agency for all.

In this way, the conceptual framework also implicitly recognises that girls are children, and are embedded in households - for the most part headed by adults - and communities. Many of the assets and resources that girls require in order to thrive are the responsibility of families to provide. Children should be able to be children, and not in general have to take responsibility for the economic support of a household.⁴⁰ Barriers to families providing the support that girls need could be economic – both in terms of current resource constraints, or in terms of decision-making based on returns to investing in girls – and/or cultural - constructed from values and norms around appropriate behaviour for girls - and around girls' safety (the informal "rules of the game" for girls). It is critical that in addressing these constraints, we do not displace responsibility from the family or community onto the girl. It is not her responsibility to pay for her own education, nor is it her responsibility alone to tackle discriminatory norms and practices. Working with households (parents and carers) and communities - in particular men and boys - to support positive change for girls is essential.

Our theory of change posits that these three domains interact to keep girls disempowered and excluded, and change which happens in all three domains will have more impact and be more sustainable than change that occurs in just one domain.⁴¹ For example, assets may be increased temporarily by providing cash transfers, but unless and until girls can claim their rights to education and decent work, there will be no sustainable improvement in livelihoods, they will not be empowered and social exclusion will remain.

4.2 Key research questions

The aim of the study was to understand the barriers and opportunities for building assets, increasing empowerment, and tackling discriminatory institutions so that adolescent girls can better access and benefit from viable economic opportunities. The key research questions were defined as follows:

1. How do girls' livelihood asset holdings (physical, financial, social, human development) differ at different ages (10 – 12, 13 – 15, 16 – 19) and how do they differ from boys at these ages?
2. What livelihood opportunities do girls of different ages have and engage in, and how does this differ from boys?
3. What are the barriers that girls of different ages face to accumulating and controlling the assets that they need in order to achieve livelihood success, and how does this differ from boys?
4. What are the perceptions of gatekeepers concerning the barriers and opportunities for livelihood asset accumulation girls and boys of different ages?

⁴⁰ Having said this, in Rwanda many children are in exactly this situation, as heads of child-headed households. Even children who do not head households may have important reasons to need to generate income and to save money, for example to contribute to expenses associated with school where their parents or guardians are unable to do so. Many children are already managing and running petty businesses; experience which, provided it does not interfere with their education and in a context in which formal employment opportunities for school leavers are very limited, is likely to significantly improve their future life chances, as well as contributing to the current livelihoods of their families and households.

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5. What are the barriers and opportunities in the wider environment for increasing girls' livelihood assets, both in terms of formal institutions (e.g. financial inclusion, the private sector, and government and non-governmental programmes and policies) and informal institutions (e.g. family and community)?
6. What are the programming possibilities for Girl Hub Rwanda in relations to changing the situation of girls in these domains?

The study looked at different age cohorts of girls, and also girls in different circumstances (in or out of school, as well as whether they have two, one or no parents living) vis-à-vis boys. We placed an emphasis on 13 – 19 year old girls, as the Girl Hub Rwanda 12+ programme focuses on 10 – 12 year olds, and it is the intention of Girl Hub that the programme pick up 12+ 'graduates' and slightly older age cohorts.

5. Study methodology

5.1 Research stages

This study was conducted in four main stages:

1. Landscape assessment through secondary literature review
2. Key stakeholder interviews and consultations
3. Mixed method primary research
4. Desk-based analysis and report writing

Prior to the arriving in Rwanda, the Development Pathways research team **conducted a situational assessment, which drew on secondary literature** and previous Girl Hub Research to help define the main research questions, and formulate the research methods and tools.⁴² We undertook 10 days (23 October – 1 November) of **key stakeholder interviews and consultations in Rwanda**, and also used this time to refine the research approach and key qualitative, quantitative and participatory tools, as well train research assistants and pre-test data collection instruments.⁴³ Between 2 November and 11 November, **primary data collection** was undertaken in 7 districts in Rwanda.

The research team utilised a mixed methodology approach to the research, combining both quantitative and qualitative research methods, including participatory exercises. We utilised a simple quantitative survey to understand, at a high level, girls' assets, capabilities, and agency at different ages and vis-à-vis boys, as well as their economic constraints, opportunities and aspirations.⁴⁴ The qualitative research has helped us to more accurately understand these issues, gain a broader understanding of the context, bring in perspectives of the other actors that play an important role in shaping these constraints and opportunities, and assess viable options for programming. Our aim was not to look at the adolescent girls in isolation, as their opportunities, constraints and aspirations reflect a wider set of circumstances and experiences. It was, therefore, important to not just speak to girls of various age groups, but to better understand the socio-economic context of their households and communities,

⁴² A review of relevant youth and gender policy was beyond the scope of this assignment.

⁴³ See Annex 2, Consultation Record.

⁴⁴ See Annex 3 for all statistical data, tables and figures.

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understand their social networks and how they support girls, and gauge girls' own sense of agency and confidence.

5.2 Tools

For the research, specific tools included:

1. A structured questionnaire (survey)
2. Semi-structured interviews (SSIs) and focus group discussions (FGDs) with:
 - Adolescent girls
 - Adolescent boys
 - Girls' parents and guardians
3. Participatory tools that encouraged adolescents to convey their constraints, come up with effective solutions, and share their aspirations.
4. Unstructured discussions and consultations with the Girl Hub and Nike Foundation team members; as well as key private sector, development agency, and government stakeholders to ensure that their insights and knowledge were effectively gathered and used to provide programming recommendations.

5.3 Sampling and district selection

We used a stratified random sample to select the 7 districts where we undertook the quantitative survey. We first stratified districts according to poverty: very poor, poor, moderate, better off and very well off and whether they are considered to be urban or rural (DHS 2010). Districts were selected from each stratified sample of districts. We excluded 3 districts from selection because recent Girl Hub research was conducted there: Huye, Burera and Gasabo. We merged the poor and moderate categories for the urban selection, giving us 4 districts to select from (after the removal of Huye as explained above); this better matched the size of selection districts for the very poor and moderate urban districts (3 districts in each). We selected 2 moderate rural districts because of the larger number of districts within this category (7). This sampling process resulted in the following districts being selected: Karongi, Bugesera, Rwamagana, Ngororero, Rulindo, Rusizi, and Nyabihu.

For the quantitative research, adolescents were selected randomly through "house to house" selection, with a bias to female respondents, and with the intention of getting a roughly equal number of respondents in each age cohort. We tried to ensure that there was only one respondent per household. The results of this method are presented in the graphs below (Figures 2 – 4) for each age cohort.

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Figure 3: 10-12 year old respondents by sex and district

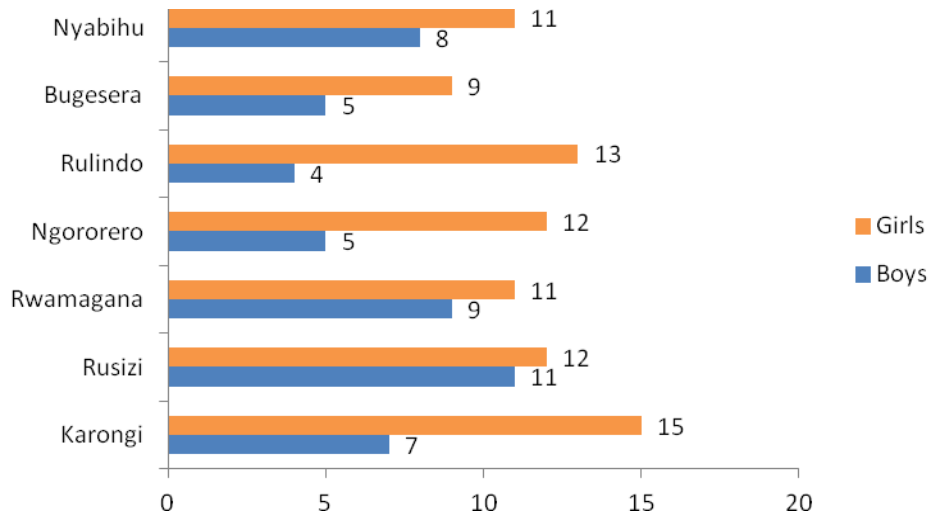
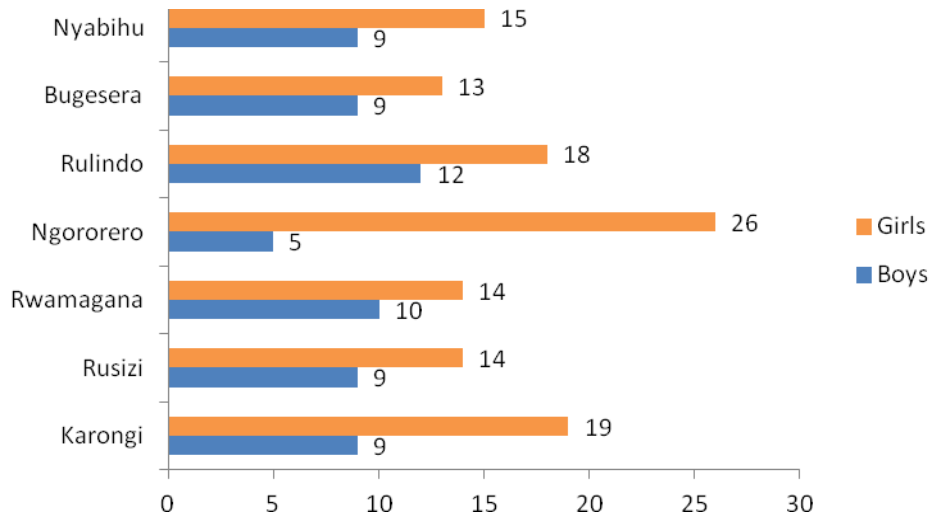
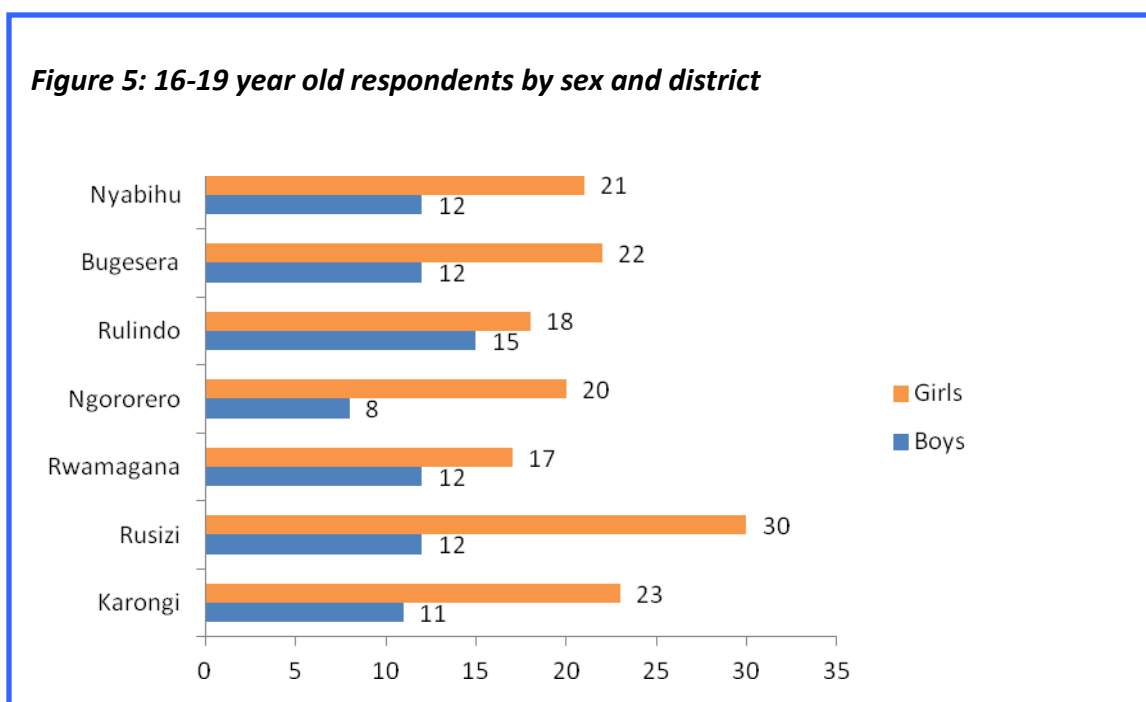


Figure 4: 13-15 year old respondents by sex and districts



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To conduct the qualitative research, we randomly selected 5 out of 7 districts that were covered by the quantitative research. Urban and peri-urban sites in 2 districts and rural sites in 3 districts were randomly selected from the quantitative sample: Karongi and Rwamagana (urban and peri-urban); and Ngororero, Rulindo, and Nyabihu (rural). We spent 2 days in each qualitative research site.

Our primary unit of research was adolescent girls between the ages of 10-19 years old in three age cohorts, covering both in school and out of school girls:

- 10 – 12 year old in school girls
- 13 – 15 year old in school girls
- 13 – 15 year old out of school girls
- 16 – 19 year old in school girls
- 16 – 19 year old out of school girls

We conducted 2 focus groups discussions with each of these cohorts, for a total of ten focus group discussions. From each of the above purposively selected cohorts we conducted a semi-structured interview with one girl, giving a total of ten semi-structured interviews. Girl participants in semi-structured interviews were selected on a house-to-house basis. We ensured that neither these girls, nor anyone else from their households, were part of the focus groups discussions.

Our secondary unit consisted of two groups:

1. Boys in three age cohorts, both in school and out of school. We conducted five focus group discussions, one with each of the following groups of boys:
 - 10 – 12 year old in school boys
 - 13 – 15 year old in school boys
 - 13 – 15 year old out of school boys
 - 16 – 19 year old in school boys

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- 16 – 19 year old out of school boys

We also selected five boys from across these cohorts for semi-structured interviews.

2. Parents and guardians of girls in the three age cohorts. We conducted seven semi-structured interviews with parents and guardians of girls, both in-school and out of school.

For the qualitative research, focus group participants were pre-selected based on age, sex and schooling status criteria. The research team walked around the communities and randomly selected adolescents and parents for semi-structured interviews.

II. RESEARCH FINDINGS

6. Adolescent girls aged 10 - 19

This study looked at both horizontal differences between boys and girls, and vertical differences between age cohorts of girls in regard to livelihood assets, personal empowerment and self-efficacy, and formal and informal institutions. We start with a general overview of the situation of girls in each of these domains, highlighting key findings from the research. In essence, this section is a long “executive summary” of the research, and can be read independently without having to delve deeply into Annex 4, where data and analysis from each age cohort is presented in depth. We start with a discussion of formal rules of the game, and then go on to a discussion of the informal social norms and values, which set the context for girls.⁴⁵ This is followed by a discussion of personal empowerment and self-efficacy, which is mediated by informal institutions. We conclude with presenting evidence on livelihood assets and capabilities, beginning with social capital (again, closely related to the previous discussion of personal empowerment and social norms), then moving through the other assets: human capital (health and education), and finally economic capital.

6.1 The “rules of the game” for girls

Adolescent girls are steeped in a culture laden with informal values and norms that mediates and regulates their participation in the family, community and state, as well as their access to livelihood opportunities. These, plus the formal laws, policies and regulations, constitute the “rule of the game” for girls.

6.1.1 The formal rules

In Rwanda, 23% of adults use formal banking products, and 42% of adults are considered financially included.⁴⁶ The increase in financial inclusion between 2008 and 2012 is largely due to the Umurenge SACCOs, which are found in all districts of the country. Almost all people who do not save in a formal institution refer to some form of financial exclusion as the reason for not saving. Girls and women are particularly excluded, for several reasons including: minimum age requirements; lack of formal identification; distance to banks and high relative cost of travel; and securing permission from their gatekeepers. Commercial financial institutions have also been reluctant to design services for small savers because they have traditionally been viewed as prohibitively costly to administer.⁴⁷

The formal rules of the game in regards to the business environment and the private sector have more of an impact on older adolescents than younger. Older adolescents, whether male or female, face similar formal barriers to accessing assets and services. Youth aged 16 and above can open savings accounts with the signature of a parent or guardian (in most commercial banks), and/or open a sub-account under a parent or guardian account at both Unions des COOPECs UMUTANGUHA (UCU) and CT

⁴⁵ As Girl Hub Rwanda recently commissioned a study to learn about policy and influence maps related to girls in Rwanda, we have not focused on this in any detail.

⁴⁶ FinScope (2012).

⁴⁷ Wolday (2012).

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Murambi,⁴⁸ Youth must be 18 years old in order to open other types of accounts, and to carry out financial transactions (such as withdrawals and taking loans) without adult consent.

Very little is known about the formal barriers facing girls 13 – 15 years, as they do not fall into the “youth” bracket in Rwanda.⁴⁹ While the 2012 FinScope report on financial inclusion in Rwanda⁵⁰ does not include disaggregated data for all age segments or by sex, it does note that the profile of MFIs, SACCOs and commercial bank clients tends to be:

- skewed towards males,
- skewed towards individuals aged 31 to 45 years, and
- skewed towards individuals who get salaries/wages rather than individuals with inconsistent or irregular sources of income (although this is not marked among SACCO clients).

This suggests that there is systemic exclusion of adolescents, and adolescent girls in particular, from formal services. There are no specific financial services geared towards adolescents or adolescent girls within the formal financial sector.

Adolescent girls in Rwanda experience serious gaps in education and transfer of employable skills, and as a result are unable to find adequate employment opportunities or pursue enterprises as they get older and move into adulthood. In terms of the business environment awaiting young women as they emerge from education into the labour market, the following points should be highlighted:

- *According to the Private Sector Federation (PSF 2012), Rwandan businesses are made up of micro enterprise and trade (97%), Small and Medium Enterprises (2.7%), and larger firms (0.3%). Though figures are not disaggregated by sex, PSF recognizes that women are predominant in informal petty trade and micro enterprises, with women operating individually or in informal groups.*
- *Figures from financial institutions show that there has been a modest recent increase in women accessing financial institutions, and this is generally in the micro finance sector. Women are generally saving here, rather than taking loans, due to lack of collateral as well as limited technical and managerial skills. When women do take loans, their debt repayment rates are higher than men’s.*

It is not only the education system and the private sector that is letting adolescent girls down - it is also civil society. The design of economic empowerment programming for adolescents and youth severely disadvantages adolescent girls, particularly the 13 – 19 age cohort, as they are no longer “children” and not yet women. It is not surprising that the private sector offers few opportunities for adolescents, whether male or female. More shocking is the lack of attention to gender issues in design and delivery of economic empowerment programming and sex disaggregation in monitoring and evaluation by civil society organisations themselves.

⁴⁸ Evaluation of German Savings Bank (SBFIC) Activities with Youth (unpublished, 2012).

⁴⁹ Currently, no data is available specifically on the financial inclusion of girls 10-19 in Rwanda, although two forthcoming studies will soon shed more light on the situation of girls with regard to financial inclusion and economic activity. The Financial Capabilities Survey, overseen by Access to Finance Rwanda, and the Financial Capabilities Index, by Microfinance Opportunities, are both currently being undertaken and due to be finalized in February 2013. Both studies will have sex and age disaggregated information.

⁵⁰ FinScope (2012).

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However, in consultations with civil society, government and the private sector,⁵¹ most of those interviewed cited *limitations on the side of the girls' or young women as the main barriers to their financial inclusion and participation in the workforce, rather than the availability of appropriate or accessible programmes or financial products*. This perception in itself may be considered a barrier, and education and awareness-raising about the importance of developing girl-focused programmes and products is clearly necessary. The main barriers interviewees noted, and some suggestions for overcoming these, are:

- **Self-confidence:** Interviewees noted that young girls tend to underestimate themselves when it comes to selecting study options and tend to choose subject areas that are easier and more traditional (such as secretarial and accounting), and not as marketable. They felt that young women are afraid of taking risks or trying new business ideas, and generally want to do what other girls and women around them are doing. They felt that, to overcome this, an aggressive awareness-raising campaign is necessary, communicating to girls that they are capable and they can do more than they think.
- **Low financial literacy:** Bank staff noted that adolescent girls lack basic knowledge in money management and hold the belief that “one needs to be rich to save”. This echoes what girls told us during the field research. Interviewees felt that girls need to know that it is possible to start saving small amounts initially, and that they should be trained on how to use financial services and how to assess their costs in order to increase their financial decision-making capability.
- **Skills development and capacity-building:** We were told many times by a wide range of respondents that “lack of skills” is the largest barrier for girls who want to be economically active. For instance, when girls practice agriculture in rural areas, they use traditional practices just like their parents. Some interviewees saw a role for skills development as a way to overcome this.
- **Availability of and access to information:** Information is key for girls to access training opportunities and financial services. One interviewee suggested a radio programme where girls could send questions by courier or SMS as a good channel to disseminate information to girls. In addition, girls need to receive this information from a trusted person to whom they can ask follow-up questions.
- **Family problems:** While this mentality is changing gradually, girls still tend to suffer first and most from family financial problems. It was felt that generally, when families do not have enough money to pay school fees for children, it is the daughters who drop out of school first. When the mother is sick and needs help at home, she will ask her daughter to assist in housework instead of going to school. Interviewees felt that in order to address this, more sensitization and family dialogue is needed. Respondents noted that success stories about girls sometimes help parents to change their mindsets.
- **Male preference of the private sector:** One respondent noted that the private tends to favor males. While they advertise based on equal opportunity for men and women, they tend to hire men for a number of reasons. Examples given included not wanting to pay for maternity leave, and perceptions that women employees have higher rates of absenteeism because of their domestic duties and family obligations. They also tend to think that women are fragile and get sick more often than men.
- **Lack of capital:** Girls can be trained, develop skills, and become financially literate, but still be unable to find start-up capital or materials. Start-up capital and materials (i.e. a “start-up kit”) is a great challenge, and frequently mentioned as a need by girls. While this is provided by some

⁵¹ See Annex 2 for our consultation record.

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civil society development programmes, it was also suggested that financial institutions could develop a “micro-leasing product”.

- **A final barrier articulated in consultations may be private sector company concerns over child labour issues.** There is poor knowledge of the content and intent of national labour law, the child labour law, and international conventions (such as CRC).

Overall, these statements identify three main barriers:

- restrictions in the legal and regulatory environment (e.g., minimum age and identification requirements);
- inappropriate and inaccessible financial products; and
- poor financial capabilities of adolescent girls.

While there are a number of opportunities to build economic capital and access financial services for 16 – 19 year olds – as we will see below - this cohort is still greatly disadvantaged as it is often lumped into a “youth” bracket, which spans the ages of 16 – 25 year or even 16 – 35 years. Though in theory 16 – 19 year old girls can avail themselves of these opportunities and services, in practice formal and informal institutions, and girls own limited capacities and self-efficacy often prove insurmountable barriers. This is graphically demonstrated in Table 1, which looks at the beneficiaries of a financial education programme by age and sex. Girls and younger women are disadvantaged throughout: only 1 participant out of 400 was an adolescent girl ages 14 – 17, and only 2 were young women aged 18 – 24.

Table 1: Beneficiaries of a Financial Education Programme

400 participants reached						
Age disaggregation	14 – 17 years		18 – 24 years		25 – 35 years	
	3		10		387	
Sex disaggregation	male	female	male	female	male	female
	2	1	8	2	340	47

Source: MFO (2012) Stakeholder Debriefing Meeting Notes. National Financial Education Strategy for Rwanda. 6 November 2012.

6.1.2 The informal rules

While boys have value, girls have to work hard to get value.⁵² Girls work hard at building and maintaining good relations and good reputations, and this is sometimes at the expense of present and future livelihood opportunities. In Rwanda, a good girl is traditionally one who works hard, maintains cordial relationships with her family and community, abstains from sexual activities until marriage, and eventually marries and bears children. Girls in Rwanda - like in many developing countries – are expected from a very young age to put others’ needs before their own; challenging norms or negotiating more favourable terms of existence is considered as insolence.⁵³ Girls typically use the concept of “agaciro”, which refers to the value that one has and notions of respect. Girls believe that “agaciro” can be achieved through “correct behaviour”, and that incorrect behaviour (whether because the girl is unwilling or unable to conform to social and cultural norms) results in a range of negative consequences,

⁵² Parker (2011).

⁵³ NISR (2012); PSI (2012).

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which culminate in the girl losing value in the family and the wider community. This was expressed by a group of boys during the fieldwork, when they said that boys could lose a good reputation, but girls needed to gain one.

Girls are socialised to be caregivers, and to sacrifice their aspirations for the good of others.

This finding has emerged from several different places in the research. Both girls and boys reported that girls' compliance with their parents' wishes meant that they were more likely to accept decisions to withdraw them from school than boys. We also found that girls, but not boys, said that one of the barriers to success for them was the illness of family members, as this would mean that they had to shoulder significantly more burden within the household - both caring for the sick person and taking over any of their domestic responsibilities.⁵⁴ Parents and grandparents also talked about the importance of girls as care givers, but also as providers, which appeared to be a shift in traditional norms around boys' as providers.

Box 1

My granddaughters are my future security, so I am supporting them to return to education so that they can earn in the future. My own sons have not fulfilled their responsibilities, neither looking after me when I am sick, or supporting me financially. My grand daughters are the ones I hope will bury me. They will take care of me when I will no longer be able to work. Nowadays, you never know. Some girls are even better than boys. The ones [sons] I had disappeared and know nothing about me, even when I am sick.

*- 70 year old grandmother and guardian,
Bugesera*

While some welcomed these shifts, as we see in Box 1 above, others did not view them quite so positively. One mother from Ngororero talked about girls and women increasingly taking on male roles (but not the reverse), leading to family care being withdrawn from women: "Urishaka wakwibura ugapfa," which translates to, "if you do not struggle for yourself, you cannot survive." Another single mother asked us what benefit there was for women taking on men's roles, when there were no men taking on women's roles.

Real life both gets in the way of aspirations and intentions, but also breaks down beliefs in traditional values and norms that constrain girls. From a young age, girls and boys are socialized into unequal value systems. A higher proportion of respondents agree that there are activities done only by girls compared to boys at home (see Figure 5, below). It is worth noting the difference between the age cohorts, with older age cohorts feeling that there are fewer household tasks that are "only for girls". This suggests that girls undergo notable attitudinal changes as they get older around what is permissible and possible - even if this does not translate into more equitable gender roles and responsibilities - perhaps as a result of acquiring real life experience.

It is worth noting the "feminization" of household work in Figure 5; a higher proportion of respondents in all age/gender groups agree that there are activities done only by girls compared to boys at home. This can be compared to what girls and boys feel is permissible *outside* of the home in terms of work (see Figure 6, below). Here we see the "masculinization" of work outside the home, with a higher proportion of respondents agreeing that there are activities done only by boys compared to girls outside home. This does not appear to be greatly affected by age, but we do see somewhat of a softening of gendered boundaries around work in the 16 – 19 year old cohort.

⁵⁴ Interestingly, 29% of all girls aspire to the medical profession (as compared to 16% of boys), either as nurses, doctors, or health workers.

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Figure 6: "Are there certain types of work in the home that only boys can do, or only girls can do?"

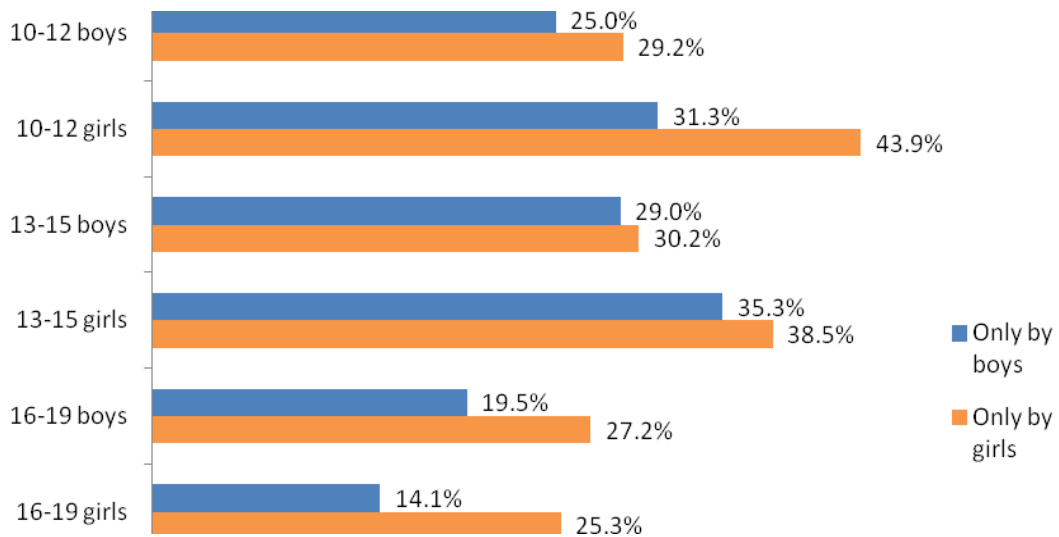
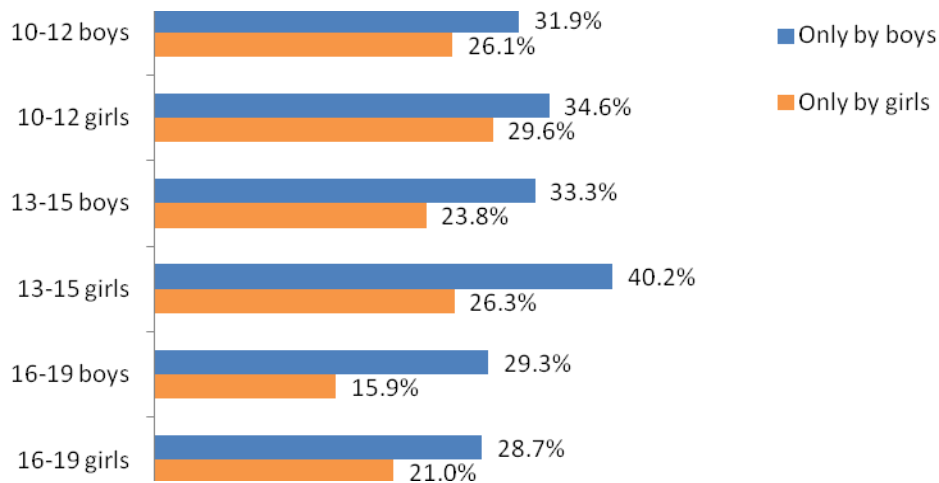


Figure 7: "Are there certain types of work outside of the home that only boys can do, or only girls can do?"



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Despite girls and women shouldering the main burden of domestic tasks, including cultivation, they are seen as “weak” and in need of protection (see Box 2). This limits both others’ belief in girls’ capabilities, and the aspirations of girls themselves. Boys and girls expressed this belief across all age cohorts, as well as by adults. It was also often raised in relation to sexual risks. Because girls are weaker, both physically and mentally, they are more risk of sexual coercion and therefore their mobility should be limited.

Box 2

The girl was retrieved from the boy’s side. Therefore, girls are weak and physically unfit because they are only one small side of the boy.

- School girl, Rulindo

This belief is perpetuated by men who feel that the new opportunities opening up for girls and women are threatening traditional power relations, as we see with the father in the below box. While girls and women welcome the new opportunities that are opening up for them, discussions with boys and men indicate that, in general, while they welcome more economic participation for girls and women, they do not welcome the empowerment that can come with this. Women are also perpetuating this belief, for they think that many problems come from a breakdown in traditional roles and responsibilities, as we see in Box 3, below.

Box 3

There is a negative side to girls getting more opportunities through government programmes, women’s associations and education. It is challenging men’s role in society and challenging power relations. I want my daughters to benefit from the changes but not change their behaviour... In general there is a change in the field of work, which is benefiting women. However, there is a downside because when women gain money, they no longer hear about what men want. They want to be the ones putting on the trousers and men to put on skirts. I hope my daughters will not be like that...They [women] are not the same [as men]. Why should they have the same opportunities? There are works which women will never be able to because they do not have strength, like carpentry, masonry, long distance car driving and all the hardship of sleeping on the road. It is good that they are developing new fields but it does not change their nature.

- Single father, Rwamagana

Much of the violence in households is due to the fact that women are busy gaining money and leave their homes to the maid to care for their husbands and kids. Child pregnancies are due to the fact that parents leave their children unattended. Some young girls go to Kigali to work and come back pregnant and sick. I will not let my daughters travel there. Maid pregnancies are also high and mostly husbands are responsible. They are the ones who cook for our husbands, so they have time to be alone at home while we are busy working for money.

- Mother, Rwamagana

Despite new economic opportunities opening up, girls and women still feel that societal norms and values regarding girls are harsh and rigid. As one mother in Ngororero put it “Sure, new opportunities are arising for girls in construction, in petrol station services, in shops, as political leaders. But still, when

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you make a mistake like me [she had a baby before she was married], you pay it for all your lifetime.” Girls and women keenly felt that greater control over economic resources was not yet translating into greater control over their lives, including their own sexuality.

Strongly held beliefs about men being breadwinners and women being homemakers persist. As one father in Rwamangana told us “once a woman is married it is her husband that...should provide for the family...as it looks bad for her husband with the community if she continues to work...” However, these strict gender roles are changing, and many girls are now aware of a range of non-traditional employment opportunities. This is particularly the case in urban and peri-urban areas, and in less remote rural areas. While the main opportunities for girls were seen to be in agriculture (growing cash crops and raising and selling small livestock) and selling manufactured goods from neighbouring countries, girls and parents mentioned new opportunities for girls in manufacturing, electronics, and construction “finishing” work, which does not require great strength.

6.2 Personal empowerment and self-efficacy

Personal empowerment and self-efficacy is about the ability of adolescent girls to exercise voice, influence and agency in order to both access livelihood assets, services and capabilities, and change the rules of the game in their favour.

As noted above, while informal socio-cultural rules either provide or shut down the space needed for girls to develop and exercise personal empowerment and self-efficacy, real-life often veers away from the ideal (for better or for worse) during the course of adolescence. Young adolescence is a critical phase in the life course – a time of complex physical, intellectual, social and psychological needs. Adolescent girls in Rwanda have little control over their own lives. They are at risk of experiencing negative health outcomes due to a combination of social, economic and sexual pressures.⁵⁵ Many girls have been subjected to some form of physical abuse by 15 years of age.⁵⁶ This makes them a high-risk group for early sexual debut and pregnancy, maternal mortality and HIV infection. In our quantitative sample, 18% of girls aged 16 – 19 were already parents (as compared to only 7% of boys).

Girls continually suffer severe blows to their self-esteem, from parents, boys and especially sexual predators, commonly referred to as “sugar daddies”.⁵⁷ Economic hardship can encourage girls to seek out older partners with money to buy material goods, to pay for their school fees, or to secure a job.⁵⁸ Girls who face additional pressures, for example stigma related to their extreme poverty or orphaned status, face additional challenges to self-esteem. As a consequence, many girls socially isolate themselves, which impedes their psycho-social development.

⁵⁵ Girl Hub Rwanda (2012).

⁵⁶ NISR (2012).

⁵⁷ In this report we will use the term sexual predator, as we feel that a more euphemistic term for men who have sex with girls is inappropriate.

⁵⁸ PSI (2012).

Box 4

Girls face many challenges like early marriages or unwanted pregnancies and most girls don't plan or make their own decisions on what they want to do because they have other expectations in mind, like they are waiting for somebody to appear from nowhere and marry them to help solve their problems. For us boys we make our own decisions in life because we do not have a choice. Our future lives lie in our hands and depend very much on how good we make our decisions.

- Out-of-school boy, Karongi

The message that a **boy's life is in their own hands (boys have agency) and girls' life is in the hands of others (not only do they not have agency, but they have little voice or influence either)** was a theme repeated often in discussions about dreams and future plans. The comment in Box 4 could have come from either girls, or boys, and from any of the age cohorts with whom the research was conducted.

It is clear that parents' own sense of personal empowerment and self-efficacy have a huge influence on these capabilities in their children.

While both mothers, and their daughters, expressed this feeling of being alone, women feel that "if you do not struggle for yourself, you cannot survive," whereas girls feel a distinct lack of agency, and the ability to achieve anything on their own.

While women struggle, and girls hope, both suffer from a lack of personal empowerment and a sense of self-efficacy.

Not surprisingly, **girls' self-efficacy also seems to be linked to the economic and social well-being of the household.** For girls, having a mother, or female carer, at home was particularly important in terms of exercising voice, influence and agency (see Box 5, below).

Box 5

I talk together with my grand-daughters about what to do with the money they earn from cultivating. They make good decisions. I just guide them...

- Grandmother and guardian, Bugesera

Normally, boys are taught life skills by fathers and girls by their mothers and aunts. Girls without a mother find it hard. I am fortunate as a single father than I only have sons.

-Father, Rwamagana

I discuss with them [my daughters] about the future though I am not able to help them to bring their dreams true because of lack of means.

- Widow, Nyabihu

Both of us [she and her husband] advise them [children] and follow closely their schooling but they will decide on the long run on what they want to major in. This will be based also on their performance in school...I will support my kids to achieve their dreams by advising them and monitor them closely. This will lead them to successful schooling and good jobs.

-Mother, Rwamagana

The longer both boys and girls stay in school the greater their sense of self-efficacy, and the better they are able to plan for the future, including formulating alternative plans. Girls who were out-of-school aged 13 – 15 seemed in particular to lack confidence, and the ability to plan and execute plans, but by the age of 16 – 19, we see out-of-school girls coming to terms with the fact that their educational lives are probably over, and beginning to formulate a “Plan B”, as well as in-school girls formulating fall back plans in case they are unable to pursue their education further. At age 13 – 14, out-of-school boys, in contrast to out-of-school girls of the same age, seemed more able to shift to “Plan B” now that their education had been curtailed, and still felt confident in achieving their dreams even though these had changed. In general, boys seem better able to “shift gears”, and believe that their own attributes and skills will propel them forward in life despite a lack of external support. Girls, on the other hand, and in particular those out-of-school, felt unable to move forward in life without significant assistance from others, though this also changed with age.

Our research does, however, challenge that narrative that girls feel less valued because the work they do is less valued. We asked 10 – 15 year old boys and girls whose work was most important for the family, the mother’s or the father’s. Boys expressed a great deal of respect for their mothers, and their roles in household livelihoods (see Box 6). In fact, 39% of girls and 38% boys thought that their mother’s work was more important to the family, compared to 35% of girls and boys who said their fathers’ work. Twenty-eight percent of girls and 27% of boys said both were equally important. What is clear, however, is that the girls are almost universally seen as weaker than boys, both physically and mentally, and that this will require significant time and effort to challenge.

Box 6

In reality, it is the mother that is the breadwinner of the family. My friends and I have spoken about this. Mothers can go and sell crops from cultivation behind their husbands’ backs to provide for their families. While men earn the most money, they often spend this on beer, so women’s money is more important for the family.

- Out of school boy, Karongi

6.3 Livelihood Assets and Capabilities

Livelihood assets and capabilities are expressed through the ability of adolescent girls to access skills, resources (actual and knowledge resources) and services. This includes i. social capital (alliances, groups, networks); ii. human capital (health and educational assets, services and capabilities), and iii. economic capital (comprised of financial capital and services, physical assets and capabilities).

6.3.1 Social capital

With high school drop out rates (only 3.6% of girls graduate from secondary school),⁵⁹ and increasing responsibilities at home as girls get older, adolescent girls are amongst some of the most isolated of Rwanda’s citizens and most in need of social capital. While there was near gender parity in school attendance amongst the 16 – 19 year old age cohort, qualitative data suggests that when boys drop out of school, they spend a significant amount of time with their peers; however when girls drop out of school, they spend a significant amount of time at home doing domestic work. Research has shown the importance of safe spaces where girls form social support networks with other girls, can be supported by older female mentors, and learn how to build better relationships with their parents.⁶⁰ It is important for girls to have peers at similar places in life and who have similar challenges, helping them overcome obstacles. Girls need to create friendships with other girls their age, something they have very little time for outside of these spaces.

It is also in these spaces that young girls can acquire life and livelihood skills that will prepare them to better take advantage of economic opportunities later in life. Building social capital from a young age is critical to building human capital and improving economic assets. Yet what the qualitative research revealed is that very few girls, in comparison to boys, trust each other when it comes to economic assets, and are particularly unwilling to discuss “money matters” with one another. A number of girls cited cases where their school supplies had been stolen by “friends” at school. Both boys and girls noted that theft was extremely common, and was both a source of income and a source of income “loss” (this emerged during discussions on expenditure of income).

As noted above, while lack of self-efficacy so many adolescent girls experience implications for building economic capabilities, it also keeps girls at home where they can build social capital within their families and communities. This emerged during qualitative discussions as an important strategy for girls. When girls and boys were asked what would “enable them to achieve their dreams”, and to rank these enablers, the responses were very telling. The top 3 responses for each group as set out in Table 2, below. It appears that for younger in-school girls, reputation is the most important enabler, with this dropping somewhat (to third position), for older in-school girls, who believe that the personal qualities of courage, incisiveness and resilience are critical. For out-of-school girls – some of whom have “lost” their reputations - the personal quality of an “entrepreneurial spirit” is followed by practical enablers: school fees and supplied and external financial support for 13 – 15 year olds, and for 16 – 19 year olds a mixed bag, including sponsorship, education, mentorship, prayer and self-confidence. Both in- and out-of-school girls mention courage and self-confidence as being important. The quantitative data is a bit clearer for this group, with school and practical work experience ranking much higher than other enablers, followed by support from agencies and schemes, prayer, and support from family.

The most important differences and similarities between girls and boys are that:

⁵⁹ NISR (2010).

⁶⁰ See, for example, Population Council (2007).

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- younger boys, like girls, appear to value reputational enablers very highly (those these are gendered, with self-discipline and honesty coming before obedience for young boys) and these are reliant on building strong social capital;
- all 13 – 15 year old boys seeing that hard work and self-confidence enable aspirations to be achieved but girls still valuing behaviour, advice/mentorship and external support more than boys, but with out of school girls additionally valuing entrepreneurial skills; and
- 16 – 19 year old in-school boys and girls think it is important to have a vision and a strategy and be decisive about this, whereas out-of school boys at this age value more practical enablers (such as savings, cooperatives and vocational training).

Table 2: Most important enablers of success from qualitative research

Age/sex/schooling status	#1 ranked enabler	#2 ranked enabler	#3 ranked enabler
10 – 12 year old girls	Peaceful cohabitation with others and keeping a good reputation through proper behaviour	Praying to god	Talking to parents
10 – 12 year old boys	Self discipline	Honest reputation	Obedience
13 – 15 year old out-of-school girls	Entrepreneurial spirit	School fees/supplies	External support/sponsorship
13 – 15 year old in-school girls⁶¹	Good behaviour and reputation (being disciplined to avoid sex)	Education	External help/support
	Advisors	Good behaviour	Sponsorship
13 – 15 year old out-of-school boys	Like what you are doing	Having money	Working hard
13 – 15 year old in-school boys	Education	Self confidence	Hard work
16 – 19 year old out-of-school girls	Sponsorship	Studies/education	Pray (God is the only one, who can help people whatever happens)
	Self confidence	Mentorship – both about how to behave and how to start a business	External support (financial)
16 – 19 year old in-school girls	Resilience because you might have to change direction many times before you are successful	Support to start a new business	Avoiding bad company
	Being decisive, i.e.	Being courageous in	Helping parents in

⁶¹ Where there are two rows, data comes from two different focus groups with this cohort.

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	(having a clear vision about what you want in life, so that it becomes easier to define a strategy)	whatever you do	domestic chores (being a good child)
16 – 19 year old out-of-school boys	Saving	Cooperatives of youth associations	Vocational training
16 – 19 year old in-school boys	Being a visionary	Avoid drugs abuse	Hard work

Findings from ranking exercises of “blockers” to success are less clear, and there do not appear to be many significant differences between girls and boys, in-school or out-of-school girls, or different age cohorts of girls. Rankings are presented in Table 3, below. Poverty, sickness and death are amongst the most important blockers for all age cohorts of both boys and girls. Orphan-hood, mentioned more frequently and ranked more highly by older girls, was linked to the sickness and death of family members. Inability to go to school is a second order blocker (and seen as a relatively direct result of poverty and lack of support at home). The inability to access opportunities, either because of poverty or weak social capital, appears to be a third order blocker.

It is worth noting that insufficient social capital ranked highly amongst the “blockers” to achieving a good future, with lack of family support and broken families (including orphan-hood), and lack of support from the community and jealousy of others (the latter mentioned only by girls) all featuring. Girls expressed their desire to speak more with their parents, in particular their mothers, about their futures (see Box 7). Very high numbers of adolescent boys and girls in the older age cohort are orphans; of our sample of 333 adolescence boys and girls between the ages of 16 – 19 years, 185 were either single or double orphans. This is significantly higher than the younger 10 – 12 and 13 – 15 year old age cohorts. It should be noted here that the high percentage of orphans in the sample is in line with the high percentage of orphans in Rwanda in general.

Box 7

My parents caution me about leaving school and say that it is a great thing for my future to stay in school...I have told my parents about my dream of becoming a health worker or doctor, or maybe a driver, but they did not react to me so I do not know if my parents will be supportive of my plans for the future.

- In-school girl, Rwamagana

A breakdown in family relations was also highlighted in our interviews with parents as a key threat to children, in particular girls. Some attributed this to economic development, which both took men away from families in search of work, and left women, and older daughters, with a heavy burden caring for young families. Many women said that as they could no longer turn to their husbands for support, they were turning to older children (of both sexes) to support their younger siblings. Violence when men were present in the household was mentioned a number of times, as was the fact that the government was cracking down on domestic violence. Women felt this was leading to a decrease in domestic violence.

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Table 3: Most important blockers of success from qualitative research

Age/sex/schooling status	#1 ranked blocker	#2 ranked blocker	#3 ranked blocker
10 – 12 year old girls	Untimely death through traffic accident ⁶²	Dropping out of school	Orphan-hood and family break up
	<ul style="list-style-type: none"> • Lack of school supplies⁶³ • Misbehaviour • People might bewitch/poison⁶⁴ 	<ul style="list-style-type: none"> • Household violence • Lack of proper help/support from parents 	
10 – 12 year old boys	<ul style="list-style-type: none"> • Non timely death⁶⁵ • Roads accidents • Poverty (lack of money) 	<ul style="list-style-type: none"> • Failure in school, repeating • Non completion of school 	
13 – 15 year old out-of-school girls	Poverty	Lack of school supplies and fees	Lack of start-up capital for business
13 – 15 year old in-school girls	Sickness of themselves or others	Lack of school fees	Poverty ⁶⁶
	<ul style="list-style-type: none"> • Drug abuse^{67 68} • Poverty 	<ul style="list-style-type: none"> • Untimely/undesired pregnancies • Sexual intercourse and STDs 	
13 – 15 year old out-of-school boys	Lack of start up capital	Lack of parental support	Leaving home, becoming street children ⁶⁹
13 – 15 year old in-school boys	Sickness (of themselves)	Orphan-hood (leading to poverty and inability to pay school fees)	Being discouraged by people around you
16 – 19 year old out-of-school girls	Physical disability ⁷⁰	Inability to purchase goods for income generation	Poverty (linked to inability to attend vocational training)
	Poverty	No external support	Lack of school supplies
16 – 19 year old in-school girls	Orphan-hood	Lack of support (family, neighbours, friends)	Poverty (and inability to pay school fees)
	Orphan-hood	Lack of parental support	Sickness (self and others)

⁶² These girls had recently lost a classmate in a road traffic accident.

⁶³ The blockers were not ranked in this focus group.

⁶⁴ The girls said that it happens often that girls get bewitched/poisoned for their success. This is interesting, and though only mentioned by this one group, warrants more research.

⁶⁵ The blockers were not ranked in this focus group.

⁶⁶ Rape and pregnancies ranked number 4.

⁶⁷ The blockers were not ranked in this focus group.

⁶⁸ This is not something that happens often, but they know cases of girls who have taken drugs and ended up being mentally disabled. So they see it as a very serious barrier.

⁶⁹ They mentioned the root cause of all of these blockers is poverty.

⁷⁰ Two girls in this group had physical disabilities

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16 – 19 year old out-of-school boys	Poverty	No external support	Inability to secure funds for vocational training
16 – 19 year old in-school boys	Sickness (self)	Orphan-hood	Insufficient money and drug abuse (joint 3 rd)

Having noted the importance of building social capital, there is a “dark side” to this also that emerged from the research, linked to the notions of “agaciro” that we discussed above. Girls expressed the feeling that, because of their closeness to their mothers, and their understanding of the pressures that mothers are under, they accept parental decisions that are not in their favour. Compliance builds social capital between a girl and her parents, but it also works against her, as we see in Box 8. This appeared to be a particularly important issue for girls age 13 – 15, where school drop out is a distinct risk.

Box 8

Girls are good friends to their mothers. That’s why girls understand and accept more than boys when they are told their parents can no longer afford their education.

- In-school girl, Karongi

Girls drop out more from school because when the family is poor, a girl’s parents can sit her down to make her understand. Boys don’t tend to understand because they don’t spend as much time with the family to understand the reality of the situation, and don’t trust their parents.

- Out-of-school girl, Rwamagana

6.3.2 Human capital: health

Girls and women in Rwanda are missing both access to knowledge and services around sexual and reproductive health, as well as critical care around safe childbirth and abortion. According to the 2010 DHS, 6 percent of young women age 15-19 have already begun childbearing. Young motherhood is slightly more common in rural areas than in urban areas, and young women with no education are more than six times as likely to have started childbearing by age 19 compared with those who have secondary and higher education (25 percent versus 4 percent).⁷¹ Exacerbating this situation is HIV prevalence - while the rates are low in Rwanda, more women (3.7%) than men (2.2%) are infected, with prevalence increasing with age (peaking at 8% for women 35-39).⁷² Young women, therefore, fall into a complex web of deprivation, with poor health and the responsibility of a family weighing down on their livelihood and educational opportunities.

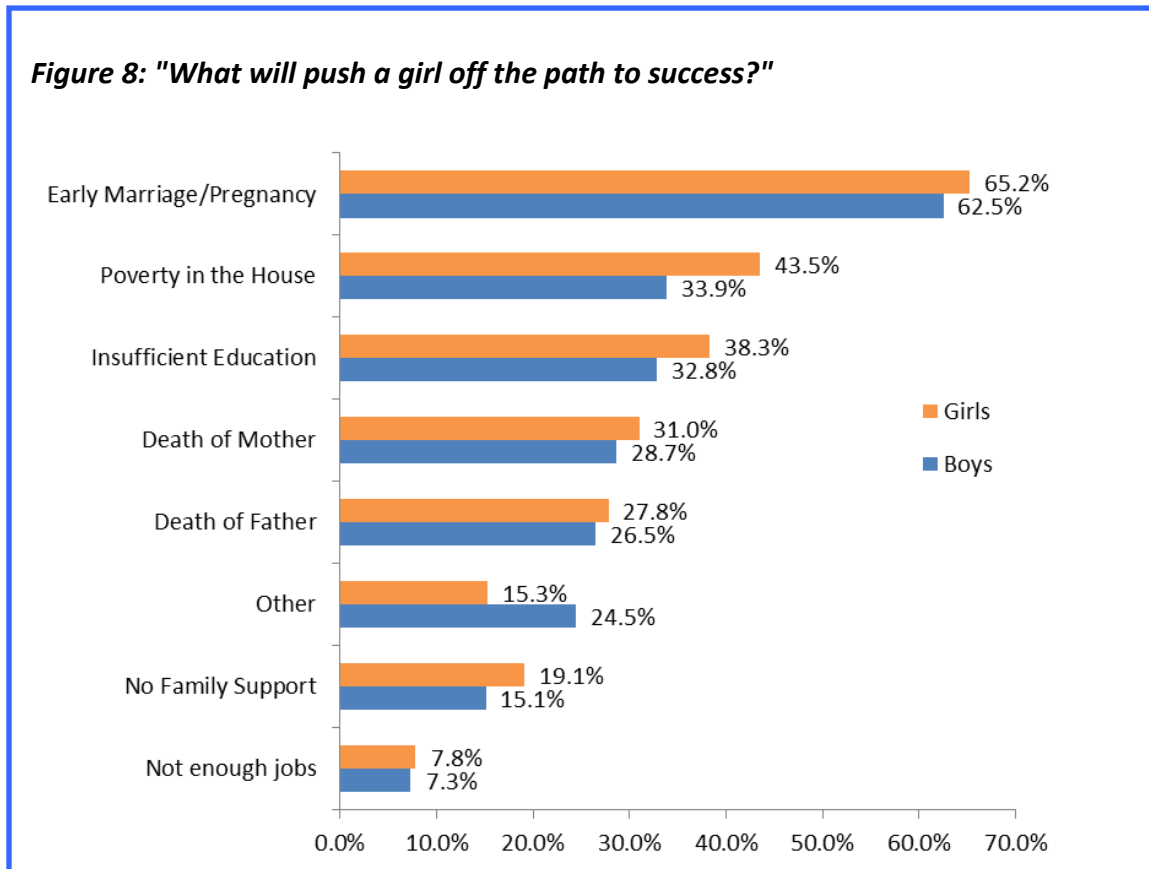
While we did not look into this issue in any depth in the field research, we noted above that girls’ lack of personal empowerment and self-efficacy makes them a high risk group for early sexual debut and pregnancy, maternal mortality and HIV infection. It is clear that early sexual debut and lack of access to contraception is leading to a significant number of pregnancies in the 16 – 19 year old age cohort. In our quantitative sample, 18% of girls aged 16 – 19 were already parents (as compared to only 7% of boys). It is also the view of a large number of respondents of both sexes across the age cohorts that early marriage and pregnancy will “push a girl off the path to success”. Migration for labour, both in-migration

⁷¹ Ministry of Youth (2012).

⁷² NISR (2010).

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of young men and out-migration of girls and young women, to Kigali are seen as key factors in increasing transmission rates.



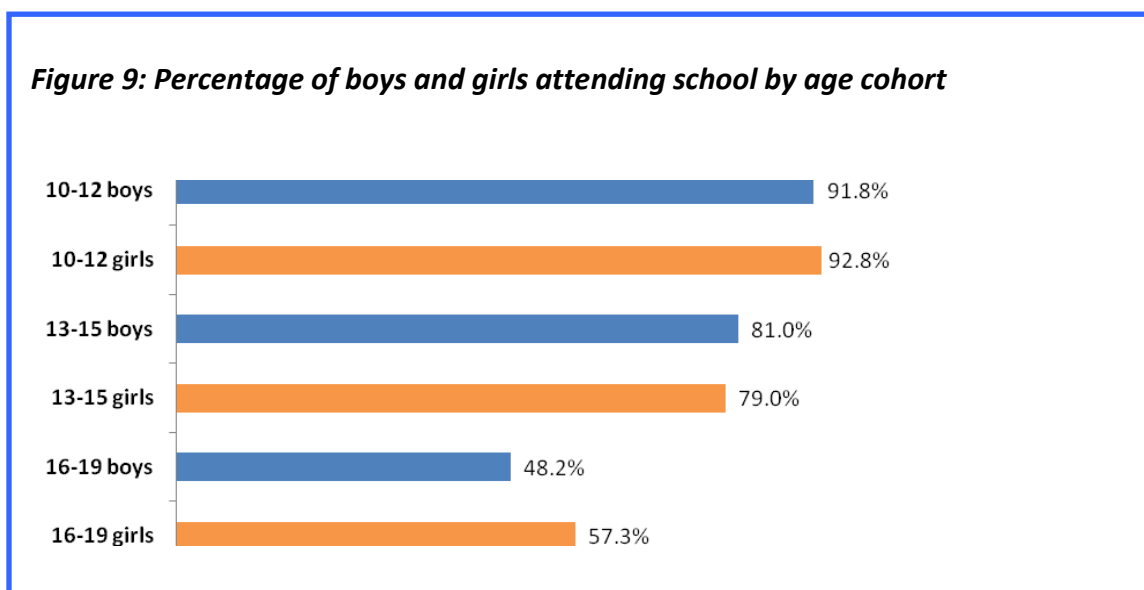
6.3.3 Human capital: education

While there are high rates of primary school attendance for both boys and girls, the transition from grade six to seven, and grade nine to ten, are both characterised by high drop out rates of boys and girls. According to official statistics, at age 15 around 80% of children are in primary school, but this decreases rapidly, particularly between age 15 and 17, and by age 19 there is a very sharp decline in secondary school attendance.⁷³ Poorer children are less likely to attend secondary school (1 in 10), and there are fewer girls completing primary education and continuing on to secondary education.⁷⁴ Figure 8 shows school attendance of our quantitative sample

⁷³ Ministry of Youth (2012).

⁷⁴ Ibid.

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The data confirms that a critical age for progression is around age 15-16, where many girls fail to transition from primary to secondary or from basic (up to class nine) to secondary. There are various reasons cited in the literature for this gender disparity in post-primary school attendance. Firstly, the prohibitive cost of secondary education is a barrier. Secondly, there is a societal norm requiring girls and women to bear the burden of household work and chores, resulting in less time for study. Thirdly, expectations of marriage and childbearing for girls make them a less worthy 'investment' for secondary education than boys, who are perceived to be more likely to contribute to the household economy. Lastly, the lack of separate and adapted sanitation facilities for girls often leads to week long absences from school on a monthly basis, means that girls are under-performing.⁷⁵ It is therefore unsurprising that in 2006, less than 40 percent of girls passed their primary grade six exams compared to more than 62 percent of boys.⁷⁶ Around age 12 in Rwanda we begin to see a gender disparity in age for grade.⁷⁷ Poor progression rates for girls present a fifth possible reason for drop out: girls and/or their caretakers decide that a girl has been unsuccessful in school, and therefore needs to focus on supporting her family and herself.

While our data also confirms that girls begin to drop out of school first at the transition between primary and basic education (grade 7) and then again at the transition from basic to secondary education (grade 9), interestingly, the same trend can be seen for adolescent boys. The main concern we have with girls dropping out is that they are far more vulnerable to the same range of risks as well as being vulnerable to risks that boys are not when they drop out of school. The former includes child labour, sexual exploitation (including coerced and unprotected sex), trafficking, risk of sexually transmitted diseases, and low self-esteem and self-efficacy, unpaid exploitative work, migration and diminished long-term wage earning potential. The latter includes early marriage and child bearing.

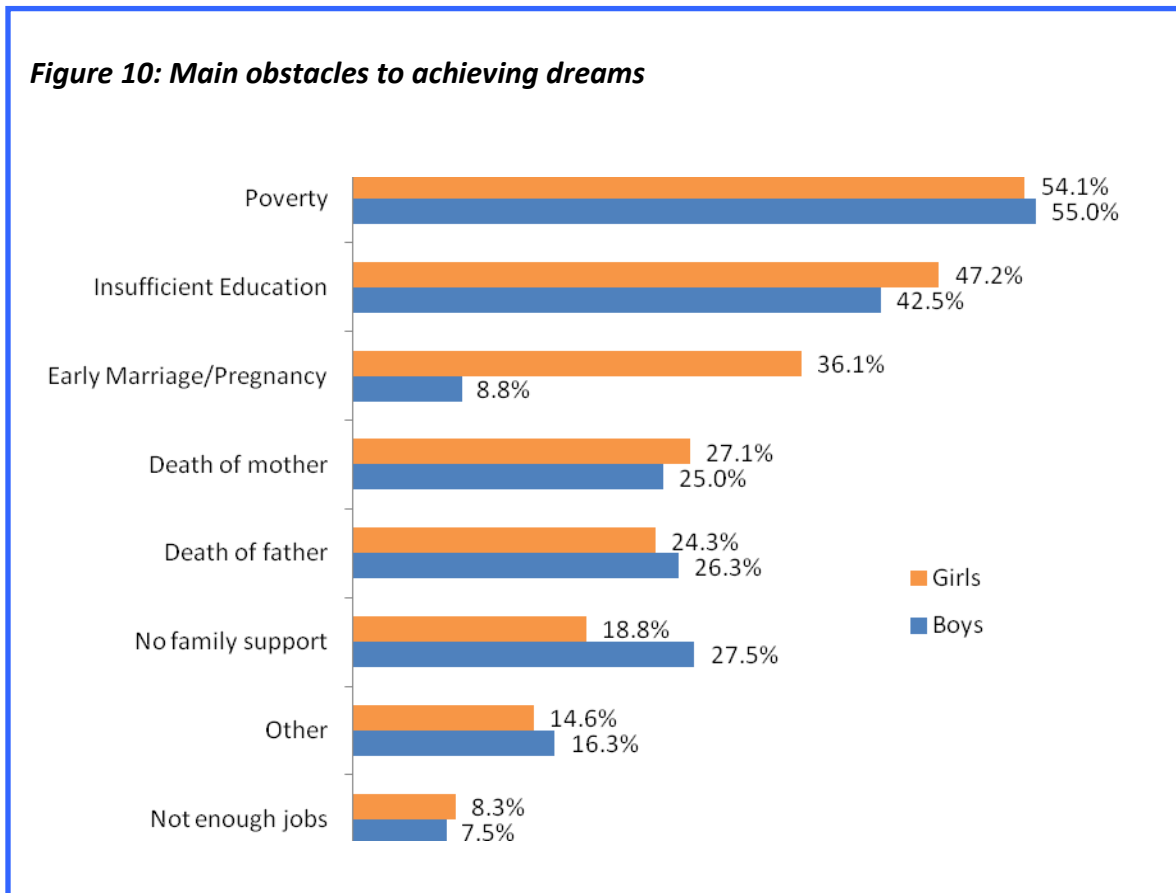
⁷⁵ Girl Hub Rwanda (2012).

⁷⁶ Ibid.

⁷⁷ NISR (2010).

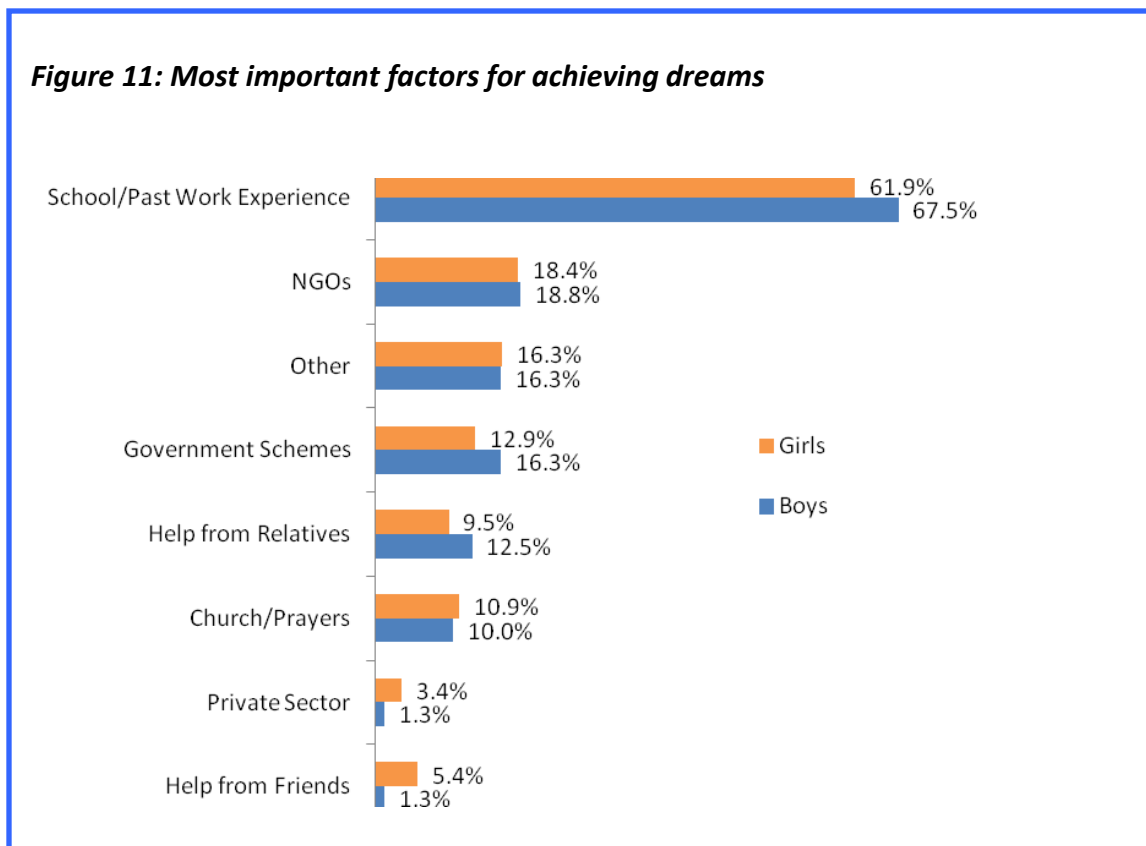
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Without exception, adolescent boys and girls rank insufficient education as one of the most critical “blockers” to achieving life aspirations - 47% of girls and 43% of boys - second only to sufficient economic resources within the household - 54% of girls and 55% of boys (see Figure 9, below). The latter is of course often the cause of the former. This was confirmed by the qualitative discussions, with lack of school fees/supplies and poverty being ranked within the top 3 “blockers” in almost every single focus group. Those in school are desperate to stay there, and those out of school (with the exception of older adolescents who have been successful in finding employment) are desperate to get back. Conversely, education and skills are the most important enablers for achieving aspirations, as we see in Figure 10.



It is interesting to compare Figure 9, which talks about blockers, to Figure 7, which captures factors that will push a girl off the path to success. These are best captured as stresses (the former) and shocks (the latter). Poverty ranks number one as a stress, for both boys and girls, followed by insufficient education for both boys and girls, then early marriage and pregnancy for girls, and death of mother and father for boys. For girls, by far the biggest shock is early marriage and pregnancy.

Figure 11: Most important factors for achieving dreams



Poverty was also raised a number of times by parents in discussions around education. Parents told us that a sign of poverty in the past was families sending their sons to school while their daughters tended to livestock. They explained that this has changed now because of government’s insistence that both boys and girls be given an equal chance to pursue education. “Only the very poorest do not send children to school now, and it is both boys and girls who suffer.”

There has been a rapid and significant change in values and norms regarding girls’ education. Most parents who have the means to keep their sons and daughters in school, choose to do so. Parents told us stories of the lengths they had gone to keep their children in school, even where their children had repeated the same grade several times, and were clearly discouraged learners. The case study of the grandmother in Box 9 illustrates how important education is to most carers.

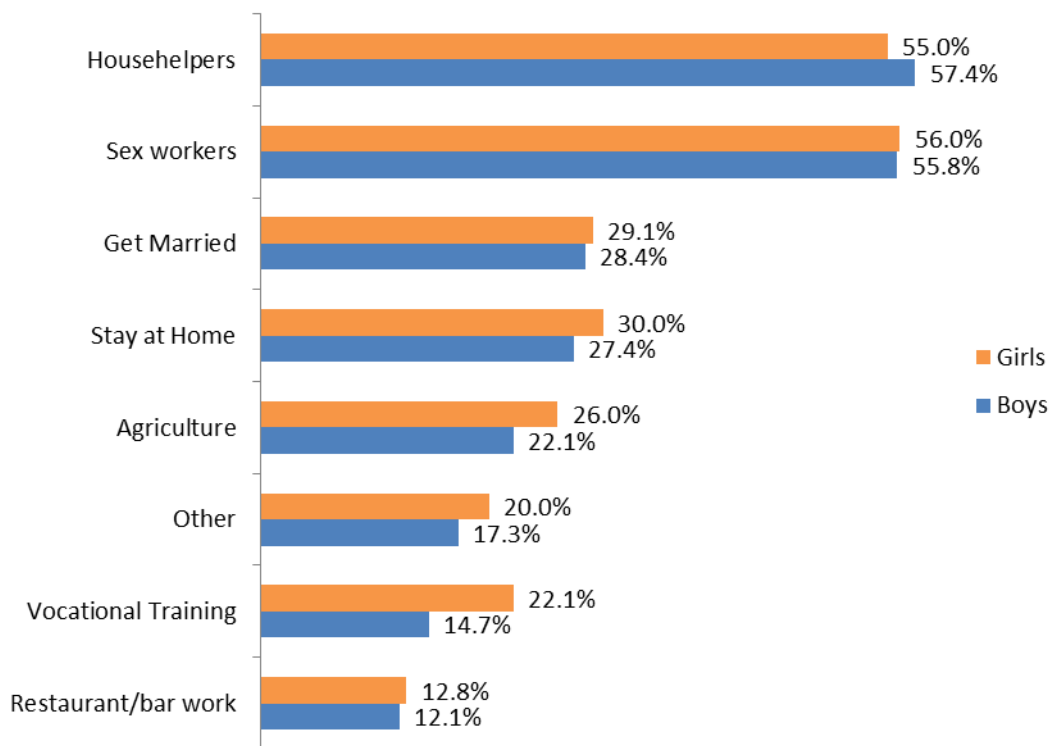
Box 9

I want to support my grand-daughters to go back to school to achieve their dreams. For Jeanette I will do all that I can to put her back to school, including to go to the Sector to advocate that they put her in the youth programme so then she can have a tailor training and get a starter pack [machine and fabrics]. For Ariet, I will have money the next season from my banana plantation. If the girls get good jobs, then their lives will be easier. For me a good life means having money, no sickness, good clothes, soaps, lotion, and other necessities. I think that education is the only thing that can change lives of people for real, whether male or female.

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Education is so important for avoiding “the bad life” of early sexual initiation, early pregnancy, and sex work, that girls are having sex in order to stay in school; the irony here does not need to be spelled out. Girls in focus groups discussions revealed that they know girls as young as 10 years old who are selling their bodies in order to buy school supplies to enable them to stay in school. Fifty-six percent of both boys and girls say that girls who drop out of work are likely to enter sex work (see Figure 11). This is the same percentage who responded that domestic work is a likely consequence of school drop out for girls. Interestingly, responses differed very little between in-school and out-of-school girls, with out-of-school girls’ responses higher for “stay at home”, “agriculture” and “small business”, and in-school girls with slightly higher response rates for “sex work”. Parents and teachers also expressed the fear that girls who drop out will become sex workers, however in a number of cases their desire to keep girls in school appeared to be somewhat instrumentalist, as we see In Box 10, below, with respondents talking about the importance of equipping girls to help others (their families) through education, and education as a means of securing a better marriage.

Figure 12: What happens to girls who drop out of school?



Box 10

Girls are at risk from becoming prostitutes or considered 'useless' within the community if they do not go to school. Education is important in girls' personal development and has the added advantage of girls helping their parents and siblings in the future.

- Mother and teacher, Rwamagana

In modern times, girls should have the same education opportunities as boys. Jobs in the past were for boys but now girls do many of the jobs done by boys in the early days. That is why education is critical to economic empowerment. More than in the past, education is needed for girls. In our times, when you were an adolescent, you could get married easily. Now, for getting married, you have to have your own assets or have a potential like a diploma or a job. If you are a daughter of a poor family, without education, you are most likely to not get a good marriage.

- Widow, Nyabihu

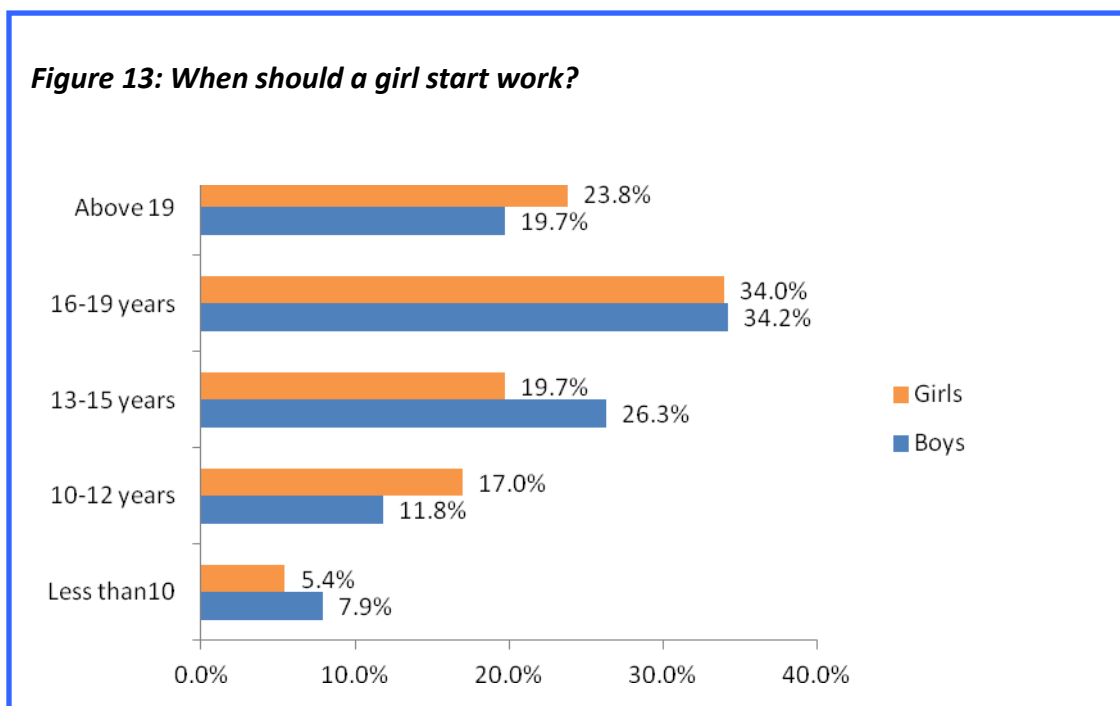
As so many participants have expressed, gaps in the education/vocational training sector contribute to the deficit in employment opportunities for young Rwandans. The majority of youth with whom we spoke feel that they do not have the required education, nor the relevant skills, for gainful employment. Education institutions, and even vocational training institutes, are not designing programmes that provide solutions to the labour market needs. Thus training in Rwanda remains fundamentally disconnected from market demands.⁷⁸ While 89 % of girls aged 16 – 19 and 92% of boys aged 16 – 19 reported that they had considered vocational training, only 12 % of girls and boys had accessed this. It is interesting that aspirations for and access to vocational training do not appear to be mediated by the sex of the respondent.

6.3.4 Economic capital

This research found that younger age cohorts (10 – 15 years) think that starting income-generating work at a young age (10 – 12 years) is preferable; whereas older age cohorts (16 – 19 years), have a preference for starting paid employment later (see Figure 12, below). This is interesting, and can be explained by the qualitative data, including discussions around education. Girls aged 10 – 12 years do not see work and education as a trade-off, and view income as a means to stay in school (in order to pay for fees and school supplies). However 16 – 19 year old girls that had worked from an early age - though recognising that this had benefits - wished they had been able to focus more on school so that they could have performed better and repeated less. This is linked strongly to the poverty status of households. For girls unable to afford school supplies and fees, the pattern of school attendance is often highly irregular, with one term spent working to earn enough money to pay for the next, or with one year off, and two years on. Eventually, this pattern leads to drop out. Thus it is not work per se that affects girls' performance at school⁷⁹ (as we will see below, that work is also highly irregular, and usually not full-time), but rather household poverty, which necessitates work in order to attend school at all.

⁷⁸ Ministry of Youth (2012).

⁷⁹ This finding was also reported by Bandiera et al. (2012) in a randomized control trial looking at girls empowerment,



In reality, both girls and boys are economically active from a very young age, predominantly within the home and on family farms, but also as income earners. Official statistics report that labour force participation of youth is high, with 75% of those aged 15-24 either in work or actively seeking work.⁸⁰ Our research confirmed this, but provides additional insight into labour participation rates of the younger end of this youth cohort.

While nearly all boys and girls across all three age cohorts report working inside the home, considerably fewer girls than boys work outside the home, and there were significant gender differences in this work. Among 10-15 year olds, 21% of boys work outside home, while only 13% of girls do. Among the 16-19 year olds, 47% of boys work outside the home while only 31% of girls do. Eighty-eight percent of girls age 16 – 19 reported that they would prefer a paid job outside of the home, slightly higher than the percentage of boys who reported this (87%). Most girls and boys, however, reported working at home: 93% of 10 – 12 year old girls, 97% of 10 – 15 year old girls, and 95% of 16 – 19 year old girls. Boys numbers were very similar, though in focus group discussions it was clear that the amount of work girls do at home is much higher than boys, particularly for the in-school cohorts.

A profound problem in Rwanda is under-employment and the *quality of employment* – namely, the regularity and security of work, the wage level, and working conditions. Youth are more likely than adults to be in informal employment and work for low wages within the agricultural sector, namely family farms. Nationally, fifty eight percent of females aged 15-20 work in this capacity.⁸¹ Many of the 13 – 19 year old girls with whom we spoke voiced complaints that the demand for casual labour,

⁸⁰ Ministry of Sports and Culture (2010).

⁸¹ WB (2012a).

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particularly cultivation, was much outstripped by the supply. In focus group discussions these girls told researchers that for every 7 days they sought work (generally as casual farm labourers), they found work only 2 of these days. This was confirmed by the quantitative research. While 63% and 58% of working 16 – 19 year old girls and boys (respectively) work more than once a week, fully 23% of working girls and 28% of working boys in this age cohort do so less than once a week.

As noted above, aspirations for working outside of the home are high. Ninety-two percent of boys and 82% of girls aged 10 – 15 would like to work outside home when they grow up. Of the 16 – 19 year olds, 87% of boys and 88% of girls would like to work outside of the home. However, given the dearth of ‘traditional’ employment opportunities, it is unsurprising that the youth in Rwanda are becoming more inclined to self-employment and entrepreneurship opportunities. Qualitative research suggests that young people do have a keen desire to ‘be their own boss,’ but generally lack the capital and the skills to make this a reality.⁸²

Girls access money from a wide range of sources, including parents, friends, boyfriends, sexual predators, and by earning it themselves through petty business (e.g. selling goods in the market), labouring (e.g. cultivation and construction) and prostitution. Theft as a source of income was frequently mentioned in focus group discussions and semi-structured interviews. While most interviewees said that this was risky and only worthwhile if a significant amount of money could be obtained, others said that “you never know how much money someone will have in their pocket,” suggesting that it was often worth the risk.

A higher proportion of those in the older age group spend money; and a higher proportion of boys than girls in all age groups spend money (see Figure 13, below). Boys are more likely to spend their *own* money than girls, which confirms the above findings that they are more frequent earners than girls. The amount spent increases with age for both boys and girls. While 91% of 16 – 19 year old boys reported spending their own money, only 62% of 16 – 19 year old girls did so. We had a low number of respondents in the 10 – 12 and 13 – 15 age cohorts for the question: “Was the money you spent your own money”, as relatively few boys and girls of this age spend money. Therefore the data should be treated with caution. Responses suggest that slightly more than half of 10 -12 year old spend their own money, and a slightly higher number of girls than boys reporting spending their own money. With 13 – 15 year olds, this trend appears to be shifting, with just less than half of the girls reporting that the money they spent was their own, and more boys reporting that the money they spent was their own. By the age of 16 – 19, the gender disparity is significant.

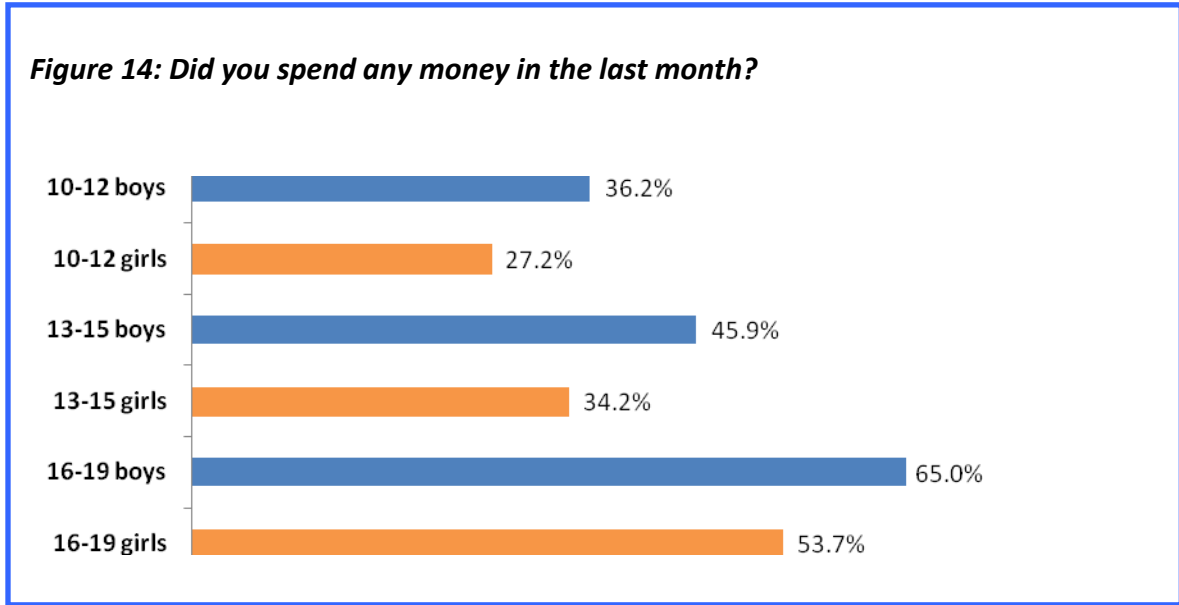
By the age of 13 or 14, the ability to purchase personal items oneself is seen as very important, both for in-school and out-of-school girls. In a focus group discussion with 13 – 15 year old in-school girls in Rwamagana, they told us that if they have everything they need in order to look clean, smart and attractive, then they feel they have the confidence to reject the advances of boys and men who try to “prey on our desire to look good.”

In this sense, **spending on personal items is a good “protection strategy” for girls.** Girls mentioned both boyfriends and sexual predators as a source of income, with the latter being mentioned much more frequently in urban areas. In participatory exercises on “sources of income” urban girls reported much more income from “gifts” than rural girls, who told us that “no one gives gifts as everyone is poor.”

⁸² WB (2012a).

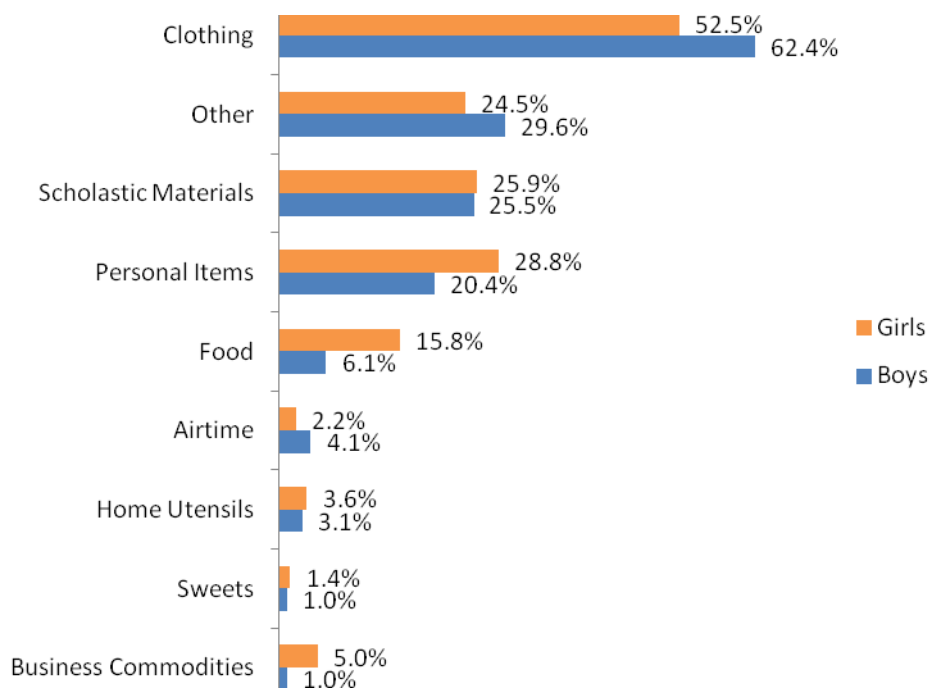
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Figure 14: Did you spend any money in the last month?



Of girls aged 10 – 12 and 13 – 15, 75% say that they frequently do not have enough money to buy what they need; for the 16 – 19 year old girls, this rises to 85%. Despite being cash poor, however, there are a number of “essential” items that girls need to, and do, purchase. We explored this through a participatory spending exercise, where girls were first given RwF 1000 in RwF 100 coins, and asked to place the coins on expenditure cards that they themselves had identified, and then the exercise was repeated in a context of financial “stress” where they were given only RwF 500 to spend. Essential items for girls across all age cohorts and whether in-school or not, include (in no particular order): food, personal items (clothes, sanitary napkins, body lotion, and beauty products/services), and money for the church collection. For all girls of all ages, whether school going or not – with the exception of one group of out-of-school 16 -19 year olds, school supplies were also deemed an essential expenditure. The below Figure presents what was reported by boys and girls in the quantitative survey. Qualitative discussions suggest that the ‘other’ category includes such expenditure as church collection, transportation (for marketing), agricultural inputs (e.g. seeds, small livestock) and gifts for others.

Figure 15: What boys and girls spend money on



Many girls and boys are unable to save. Younger adolescents are able to save less than older adolescents, and girls save less than boys across every cohort (see Figure 15, below). Parents also talked about their children’s inability to save due to poverty (see Box 11). Girls reported that they would only save and invest once their essential items were covered. However where more cash was made available (RwF 1000 as opposed to RwF 500), older girls, (13 – 19), whether in-school or out, prioritised savings and productive investments. This was in contrast to boys who were out-of-school, where 13 – 19 year olds did not mention spending on school fees or supplies, and instead mentioned both savings and productive investments (land, livestock etc.) as essential expenditures, as did in-school boys.

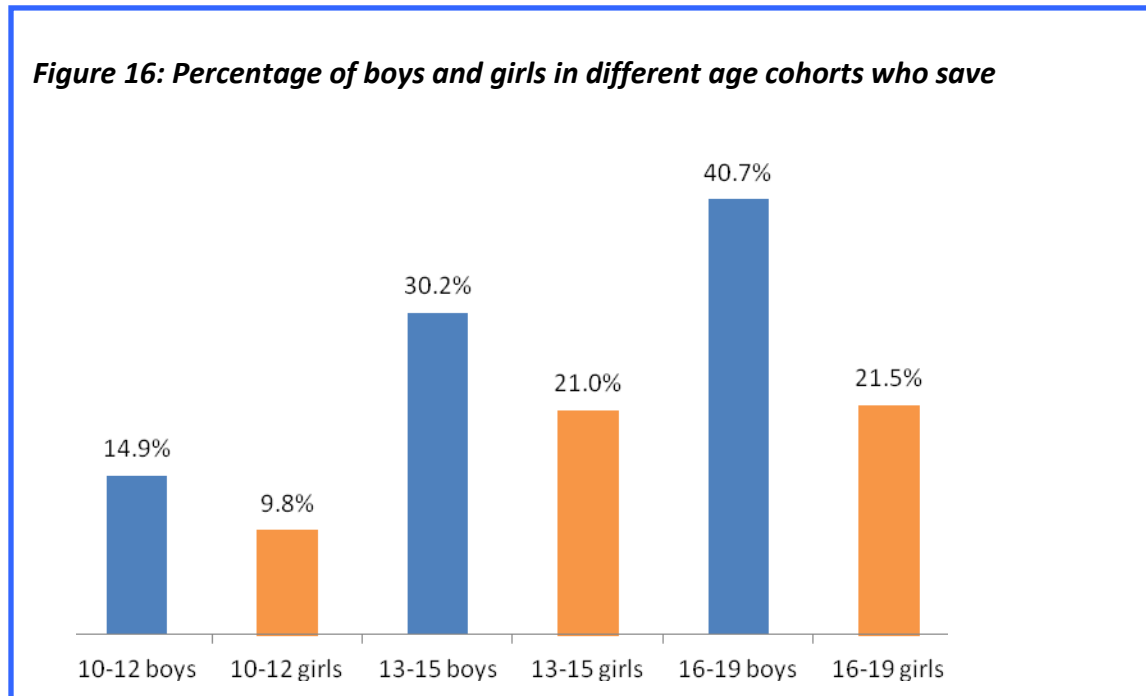
Box 11

My children cannot save as they have no means to save due to poverty. We live in extreme need.

- Single father, Rwamagana

My children do not have the means to save as they are barely meeting their basic needs. Everything we gain is immediately consumed.

- Widow, Nyabihhu



Schooling status does not appear to have a significant impact on the ability to save, or savings behaviour, though adolescents out of school do save marginally more: 28% of out-of-school boys and girls save and 72% do not save, compared to 21% of in-school adolescents who save and 79% who do not save. Overall 32.8% of girls were saving for “future opportunities” – including continuing education and small business - compared to 38.7% of boys. Girls were saving more for family use and for emergencies than boys. As girls get older, they find it harder and harder to save, as their needs increase, but their incomes often do not.

Understanding money and its management is recognised as a route to self-sufficiency for girls and their households, and is particularly important for reducing dependency on men.⁸³ Girls told the research team that they faced a number of barriers to effective management of money. These include lack of parental financial advice, lack of education (both general and specifically financial), and lack of suitable, accessible mechanisms to support good financial practices such as regular savings. Our research also suggests that low self-efficacy and lack of ambition get in the way of saving towards a goal, as does the need to spend on personal items that are not purchased from household budgets. While some parents were working with children (for example on family farms), and used this opportunity to talk to them about money, many parents were not speaking to children about money at all, feeling that children were too young to learn about these things (see Box 12).

⁸³ Girl Hub Rwanda (2011).

Box 12

I did not consider teaching my daughters about savings and financial management because they had no money, however I have revised that opinion because I saw that one daughter saves the pocket money given to her for boarding school, while the other daughter is constantly short of money. So, I thought I should teach my children about financial management and savings. This is important especially because it is difficult for women in business, as they lack the required skills and are not on the same level to compete with men and boys. However, women do access credit in order to expand their businesses. But not like men, who have the confidence, education, mobility and starting capital to go to banks right away.

- Mother, Rwamagana

While other research⁸⁴ has suggested that there is stigma around girls having money, our research suggests that this is not widespread. Previous research reported that girls feel that they might be judged negatively if they have money unless it is clear that this came from a legitimate source, and that some younger girls feel that having money might make them greedy, stingy and more likely to have sex with sexual predators. While a few younger girls (10 – 12 years) did mention that having too much money could make one more dependent on money and therefore more likely to be “lead astray” in the pursuit of that money, most girls felt that having money served a protective function, allowing one independence and non-reliance on others. While society itself may be suspicious of girls with money, this does not seem to impede girls have their own sources of income. For example, close to 100% of all female respondents, and nearly all male respondents felt that it is important for girls to have savings.

In general, girls who were in school appeared to be as economically active as girls who were out-of-school (though this finding should be treated with caution because of the small sample of out-of-school girls). This was a surprise, but girls explained that in school girls were better able to plan, and save, and were driven to make money so that they could pay for fees and school supplies.

It is clear from the above that there are opportunities to address constraints and barriers. It is these lessons and opportunities that we will focus on in the next section, building the case for programming options. We will seek to answer the specific question, “what opportunities are there for girls once they have graduated from the 12+ programme”? We specifically focus on the 13 – 15 year old age cohort. While recognising that 16 – 19 year olds are also disadvantaged, it is critical that 12+ graduates are not left without support, because without it, many will have “fallen off the path to success” by the age of 16.

⁸⁴ Prior to this study GH Rwanda commissioned scoping research into adolescent girls’ economic empowerment issues which included small samples of qualitative and quantitative data collection and analysis.

III. PROGRAMMING LESSONS, OPPORTUNITIES AND OPTIONS

7. Lessons for programming

In this short chapter, we highlight a number of key findings from field research with adolescent boys and girls and their carers that we feel are critical for developing programmes to improve the livelihood assets and capabilities of adolescent girls in Rwanda. We use these key findings to explore opportunities within the current development and private sector environment (Chapter 8), and to build a programming model with a set of programming options (Chapter 9).

Girls are born into households and communities where boys have more value than them, and they need to acquire value through correct behaviours: obedience, hard work and self-sacrifice. For girls, building and maintaining good relations and good reputations is critical, and this is sometimes at the expense of present and future livelihood opportunities. They comply when they are given extra domestic duties, and comply when their parents pull them out of school, sacrificing human and future economic assets for social assets. And despite being seen as “weak” and in need of protection, they are expected to work harder than their brothers, shouldering a large burden of domestic tasks, including cultivation. This limits both others’ belief in girls’ capabilities, and the aspirations of girls themselves.

Economic empowerment programmes that do not actively seek to address the informal social norms and values that so limit girls’ life chances, have little success of achieving transformative and sustainable change. While girls themselves may challenge these norms and values, this is akin to “pitting David against Goliath”. Changing the “value” that households, communities, and others put on girls requires engaging with power holders in girls’ lives. Working with these power holders, in particular men and boys - to support positive change for girls is essential for their promotion and protection.

Poverty is, of course, the elephant in the room. Unequal value systems combined with scarce resources, lead household prioritise other investments over investments in children, and particularly girls. Poverty also introduces a significant risk to girls, who in their desire to look beautiful and stay in school, will resort to risky behaviours in order to gain the economic resources that they lack. Girls will do almost anything to stay in school or to get back into school when they are not attending (“we stay in school to avoid sex, but have sex to stay in school”). The ability to spend money, for school materials and other necessities (sanitary and beauty products), thus serves a protective function for girls.

Economic empowerment programmes that do not tackle the immediate economic resource needs of girls – and possibly also their families - so that they can pay for or contribute to their schooling where families are unable or unwilling to do so, risks girls dropping out from school – the best route to economic empowerment – and engaging in risky behaviours.

Once a girl has dropped out of school it is very difficult for her to return, particularly when poverty is a constant pressure. Economic empowerment programmes would do well to focus on getting girls back into school, and keeping them there.

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Girls expressed the desire to have stronger and more open relationships with their parents, particularly their mothers, and feel keenly the lack of support from their families. They also expressed their distrust of “friends”, who could steal from them, and a lack of anyone to talk with about their dreams and plans. Insufficient social capital also ranked highly amongst the “blockers” to achieving a good future for girls, as were lack of family support and broken families (including orphan-hood), and lack of support from the community and jealousy of others.

Building social capital for girls is critical, both within their families and with female friends of a similar age. This is particularly important for 13 – 15 year olds who may be attending school less regularly or not at all.

Many girls are already earning, saving and spending from a very young age, but these are small and irregular amounts and girls only save once they have purchased essential items. And many girls are not saving regularly, with the gender gap increasing with age. Nearly 100% of girls felt that it is important for girls to have savings, and expressed the desire to both save and invest in productive activities, but there are significant barriers to them doing so. First and foremost, low self-efficacy and lack of ambition get in the way of saving towards a goal, as does the need to spend on personal items that are not purchased from household budgets. There are also formal institutional barriers, the most important of these being not having a safe place to save, and low levels of financial literacy.

Savings are absolutely critical for adolescent girls, both for protection and promotion. They want to save, and they try to save, but there are very few safe places where they can save. Finding the appropriate savings vehicle should be considered an essential component of all programmes working to support girls’ economic empowerment.

By the age of 10, girls and boys already feel many economic opportunities are “for boys”. The perception of work outside of the home as more suited and more available to boys begins at an early age. Yet a large majority of girls with whom we spoke expressed the desire for more income generating opportunities. Girls find it hard to find paying jobs, and jobs that pay well. Boys not only have a wider range of paid employment opportunities than girls, these jobs also pay more. Girls also keenly feel the lack of start-up capital for small businesses – and more so than boys - yet there were profitable for girls who were able to make an initial investment in, for example, small livestock, seeds, or a sewing machine. Despite the recognition by girls and others that new economic opportunities are opening up that girls could take advantage of, they still feel that societal norms and values regarding girls are harsh and rigid.

Supporting girls to be more economically productive has direct as well as indirect benefits. Household economic calculations on return for investment influence the bequeathing of household assets to girls; in turn, the “returns” on this bequest influence household economic calculations.

Economic empowerment programming needs to explicitly aim to increase a girls’ “value” or “potential value” in the households, so that future economic calculations are in her (and her younger sisters’) favour. Girls, particularly older girls and those out of school, need entrepreneurial and business skills, as well as access to financial capital. Enterprise training and micro-finance products should be tailored to adolescent girls. They are not at present.

The ages of 13 – 15 years seem a particularly important time for girls, both because they are in the vulnerable transition between childhood and the more adult roles and responsibilities of older adolescent girls, and because they are old enough to start developing concrete plans, and executing them. At this age, early sexual initiation and pregnancy, and school drop out (both linked with poverty) are distinct risks, and ones that girls, and others, recognise will push girls off the path to success. Girls who were out-of-school aged 13 – 15 in particular seemed to lack confidence, the ability to plan and execute plans, and the agency to move forward in life without significant assistance from others. While boys are also dropping out of school at this age, girls drop out with “nowhere to go and nothing to do” (14 year old out of school girl). And this lack of educational capital has a more profound effect for girls on the accumulation of other forms of capital (health, social capital, physical and financial capital) than it does for boys.

In general, the period between 13 and 15 years old appears to be a critical one for girls, particularly in terms of building self-efficacy and livelihood capital: social, human and economic. Most girls are still in school at the age of 12. Many are not by the age of 16. This is a key period for intervention.

In conclusion, this research suggests that the conceptual framework theory of change holds true. The three domains – livelihood assets and capabilities, personal empowerment and self-efficacy and the formal and informal “rules of the game” - all interact to keep girls disempowered and excluded. Sustainable transformation of the lives of adolescent girls must therefore happen through change in all three domains. We now discuss the opportunities and options for doing this.

8. Opportunities for adolescent girls: working with the private sector and civil society

In this chapter we briefly outline possible opportunities and partnerships in two key areas: entrepreneurship and financial services and skills.

8.2 Entrepreneurship

The prevalence of “under-education” mirrors the critical issue of “under-employment” among youth in Rwanda, particularly young girls. Discussions with young people reveal that they have a keen desire to ‘be their own boss,’ but generally lack the capital and the skills to make this a reality (World Bank 2012a). Our research shows that 13-15 year old girls who were out-of-school seemed to lack confidence for ‘Plan A’ (finding a suitable job), and by 16-19 - realising that their educational lives were over - found it difficult to shift to ‘Plan B’. Girls aged 13-15 years ranked ‘entrepreneurial spirit’ as the biggest enabler to success. The fact that adolescent girls themselves are prioritising a lack of enterprise and employable skills, inadequate training, and a lack of capital, highlights the extent of the problem.

Given the dearth of formal employment opportunities, and limited access to government TVET, **entrepreneurship is a viable and important opportunity for adolescent girls** to ‘earn and learn.’ It is

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one of the few ways that girls can work around school hours, save enough to invest in their secondary education, and purchase the supplies they need to feel confident and secure.

There are a number of entrepreneurship schemes for young adolescent girls, some of which have expressed interest in tailoring their programmes for the 13-15 year old cohort. IRC, for instance, could be an interesting partner in the area of micro franchising. Utilizing an economic and social franchise model, tailored to the abilities, needs and interests of girls in middle and late adolescence, IRC propose reaching an estimated 2000 girls, aged 13-19, in Kigali and selected rural sites in Rwanda. The micro franchise model enables low-income individuals to open a ready-made “business-in-a-box,” utilising proven strategies and an established brand to initiate new enterprises with minimal risk. This approach is particularly appropriate for 13 – 15 year old adolescent girls who may have the interest, but lack the skills and capital, to start their own businesses.

As adolescent girls stated themselves, building an entrepreneurial spirit is as important as providing opportunities to engage in self-employment. TechnoServe is interested in partnering with Girl Hub Rwanda in building both business skills and self-esteem/personal skills of adolescent girls. TechnoServe’s Strengthening Rural Youth Development through Enterprise (STRYDE) Programme delivers employment and entrepreneurship training to youth in rural communities. By modifying the curriculum from the existing STRYDE programme to fit a younger target audience, TechnoServe would aim to provide business skills, entrepreneurial opportunities, and personal skill building to girls through two major components:

- Savings groups aimed at providing training in decision-making skills, self-esteem, group dynamics, and basic financial literacy, with an emphasis on savings, for young adolescent girls.
- Youth business groups aimed at providing more advanced savings and financial literacy education, as well as basic entrepreneurial skills, and personal empowerment and self-esteem building activities.

It should be kept in mind that while self-employment gives girls the opportunity to work flexible hours and utilise the support of their household in managing their enterprise, self-employment is not for everyone. Some girls, with the right skill-set and available opportunities, may benefit more from linking up with a flexible apprenticeship programme that can lead to a steady job. TechnoServe’s programme, therefore, must be geared towards transferring skills for both employment (vocational, technical skills) as well as entrepreneurship. The partnership should also ensure that TechnoServe connects girls with employment opportunities, and that girls pursue vocations that are in demand. Interviews suggest that a mismatch between skills and available opportunities is a major constraint to girls finding suitable employment (see Box 13, below).

Box 13

Girls work mostly in handicrafts, tailoring, culinary arts, and livestock, they are rarely in businesses like construction or car mechanics. But for the few who are in those options employers stated that they are the best in doing quality work, more than boys. They do work with precision and good finishing. For things that require high precision trainers always say that girls are the best.

- Interview, WDA Representative.

Employers are looking for girls in some areas, they trust them. They think that they never steal. Like in the automobile industry or in construction industry employers will prefer to hire a girl as a storekeeper rather than a boy.

- Interview, WDA representative.

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Plan’s Economic Security and Youth Empowerment Programme is a two-month training module delivered to 14 – 35 year olds. While it provides training to only one cohort, with no specific attention given to gender or age issues, it does focus on building the technical skills necessary to graduate young people into *formal employment*, and connects them to wider employment opportunities. Given that entrepreneurship suits relatively few girls, exploring ways to support them enter formal employment is important, though it may be more suited to girls in urban than rural areas and older girls (16 – 19).

While there are other organisations and programmes that focus upon self-employment opportunities and creating a sense of ‘transformation’ among young girls, none of them have tailored their programmes for the 13-15 age cohort. This is a challenge, as middle adolescents (13-15) have very different needs from younger and older cohorts. For instance, The World Bank supported Adolescent Girls Initiative (AGI) implemented by the Workforce Development Agency and the Imbutu Foundation provides technical and enterprise skills in food processing, agriculture, poultry and farming, culinary arts, as well as assistance in setting up cooperatives - but only for the 16-24 age group. Other initiatives, such as Akazi Kanoze, are used quite extensively in Rwanda, but are largely for the 15-25 age cohort, and are not at all cognizant of gender issues. Babson Rwanda provides entrepreneurship training, but this targets English-literate secondary school students, again with no focus on gender issues. As a result, these options are not recommended as potential partnerships.

The table below outlines a range of the potential initiatives focused upon self-employment and building entrepreneurship skills, with associated risks and benefits outlined. Shaded boxes show programmes where we recommend Girl Hub Rwanda explore partnership further.

Table 4: Analysis of potential self-employment/skills training partners

Programme	Summary	Benefits	Risks
IRC	Micro franchising tailored to the age 13-15 age cohort	Innovative self-employment model that can benefit adolescent girls	Still nascent in Rwanda, so no evaluation results to draw upon
TechnoServe	Savings groups and youth business groups	Focuses on major tenets of self-employment: financial literacy, business skills, and building an enterprising spirit. Savings groups can be utilized as safe spaces	Proposal must be tailored to also providing vocational training and setting up girls with apprenticeships and employment opportunities.
PAJER	Savings and Entrepreneurship for Out-of-School Girls - scheme enables older		Only for the 16-21 cohort

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	adolescents to participate in VSLAs		
Plan	Seeks to economically empower disadvantaged youth through capacity building and access to employment opportunities. Two-month training programme with courses in Life Skills, English, Computer Skills and specialty courses, e.g. Hospitality, Customer Service and Sales.	Focuses upon vocational training and employment, which other potential partners are not focusing upon.	No attention to age or gender issues
Babson Rwanda	Partnership between Babson College and the Private Sector Federation of Rwanda. Babson College students, alumni, parents and staff teach students about entrepreneurial thought and action, while also training teachers of entrepreneurship to be more effective. ⁸⁵		Only for English literate students enrolled in secondary school
Akazi Kanoze	Youth in TVET schools trained in entrepreneurship vocational training (sewing, mechanics and carpentry). Also receive saving services provided by mobile agents.		Only for the 15-25 age cohort
World Bank AGI	Technical and enterprise skills; assistance in establishing cooperatives.		Only applicable to the 16-24 age group

8.3 Financial services and skills

It is imperative for adolescent girls of the 13-15 age cohort to have reliable means of saving and borrowing. Access to financial services - savings, credit, and insurance - is of particular importance for adolescent girls, allowing them to support family members; cover basic household needs such as food and clothing; purchase personal supplies; support business costs once girls have graduated from their vocation training programmes; pay for national health insurance; and save for the future.⁸⁶ However, our research suggests that girls save much less than boys, due in large part to societal expectations of 'good girls' handing over money to their families, rather than saving for themselves.⁸⁷

⁸⁵ <http://www.hanga.biz/brec>

⁸⁶ CRS (2011).

⁸⁷ Personal communication, Andrew Missingham.

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The formal barriers for adolescents to access financial institutions – having to be 18 years of age to join an MFI or bank, and the high savings requirements for SACCOs - have created an opportunity for the private sector to intervene. Village Savings and Loan Associations (VSLAs) are tremendously popular in Rwanda and, according to CARE, can be tailored to meet the needs of the 13-15 age cohort.

Aside from setting up VSLAs, **CARE also provides them with intensive training on governance and money management, enabling them to become self-supporting.** Programme participants would have a safe place to save the profits of their enterprise, and to borrow for personal needs, livelihood expansion, or to meet the costs of their education fees. VSLA meetings can also be utilised as a platform for building other capabilities, for example around Sexual and Reproductive Health and Rights, Sexual and Gender-based Violence, vocational skills, financial literacy, and linkage to financial institutions. Our research reinforces the importance of safe spaces for girls to build social capital, self-confidence, and lesson-learn from each other. Caritas and Catholic Relief Services (CRS) together run a number of “integrated development projects” that always include the VSLA methodology. Further discussions with these two organisations during detailed design might also be beneficial.

The VSLA approach is not a silver bullet however, and there are some necessary caveats to the VSLA approach. VSLAs require significant training and support to be sustainable in the long-term. In addition, VSLAs often do not reach the most vulnerable households, as there are minimal savings requirements that the poorest are often unable to meet. Lastly, the weekly savings requirement often deter the most vulnerable from joining VSLAs - therefore, a cash transfer component (which would help girls meet their savings requirements, amongst other benefits) should be seriously considered.

Unions des COOPECs UMUTANGUHA (UCU)⁸⁸ have also expressed interest in partnering with Girl Hub Rwanda to provide financial literacy training and savings products for young girls. Given that commercial banks are more sustainable than VSLAs, a partnership with UCU should be explored in detailed design. Given the age barrier for most adolescents to open up savings accounts, UCU designed a ‘commitment savings’ product specifically for those aged 12 – 24 years as a part of the UNCDF YouthStart Programme. Account holders must save a constant amount for at least 6 months, upon which they can borrow four times their savings amount.

Parliament des Jeunes Rwandaises (PAJER) Savings and Entrepreneurship for Out-of-School Girls scheme enables girls aged 16-21 to participate in VSLAs, with loans designated for entrepreneurial purposes. While the PAJER scheme is not currently tailored for work with younger adolescent girls, tailoring services to this age cohort could be further explored. PAJER is partnering with PLAN International, which demonstrates their ability to work in collaboration with international organisations.

Duterimbere MFI also noted that they offer products that could be adapted for girls, such as their group loans products aimed at clients without collateral. However, given that this product has not been designed or tested with adolescent girls, and that group lending typically excludes those that lack existing enterprises and lucrative business ideas, this partnership is not recommended for the programme. Adolescent girls require greater flexibility and financial education that group lending products cannot provide.

⁸⁸ UCU is currently going through the process of transforming from a union of SACCOs to a commercial bank.

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The below table presents a range of potential financial service partnerships with their associated risks and benefits. It is recommended that partnerships with shaded programmes be explored further.

Table 5: Summary of potential financial service partners

Programme	Summary	Risks	Benefits
CARE's VSLA approach	Weekly savings commitment. As the pool of savings grows, the group begins to advance internal loans to members who request them, which are paid back with interest, thus growing the pool further. Members also pay into a "social fund," effectively a micro-insurance scheme for members who encounter financial shocks. At the end of the cycle, the savings pool is shared out between the members, and typically invested in significant household assets such as livestock, tools or improvements to housing. After one or two cycles, many groups decide to link with formal financial institutions. CARE provides VSLs with intensive training on governance and money management, enabling them to become self-supporting.	VSLAs are risky – potentially unsustainable in the long run. Without a cash transfer component, weekly saving in the village bank is difficult.	Eager and ready to tailor programme to 13-15 year old girls; safe space for girls to meet weekly
UCU	A 'commitment savings' product specifically for those ages 12 – 24 years as a part of the UNCDF YouthStart Programme. Account holders must save a constant amount for at least 6 months, upon which they can borrow four times their savings amount.	How are adolescent girls catered for specifically in this programme; no safe space where girls meet	Potentially more sustainable than a VSLA
PAJER	A group of up to 30 youth, aged 16 to 21, who join the group by buying small shares for an agreed amount. At each meeting, the teens can buy up to 5 more shares, further investing in the group's savings. Each member has a "Pass" book, which is stamped at each meeting to track shares purchased. Members also give a small amount at each meeting to the "social fund". This fund is used when a member of the group has sudden unexpected expenses, like medical bills, or special food for a family health issue or other emergency.	Not tailored to the 13-15 age group; VSLs are often not sustainable in the long-run	Focus on entrepreneurship, safe spaces, and experience collaborating with international organisations (PLAN)
Duterimbere	Offers products that could be adapted for girls, such as their group loans products aimed at	No experience working with	

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	clients without collateral	adolescent girls; group lending can be damaging for young girls	
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8.3 Mobile banking

We also explored possibilities for using mobile technology for cash transfers and financial transactions for programme participants. If cash transfers are indeed a part of the programme, partnering with an organisation that provides mobile banking will make the distribution of cash more secure, less administratively costly, and more transparent. Given that most young adolescents have mobile phones (or at least their own SIM cards), teaching them to leverage existing technology to make financial transactions is a part of developing their financial literacy. A representative from the Association of Microfinance Institutions in Rwanda (AMIR) stated in an interview that “[by strengthening] financial capabilities, young girls will become aware of financial issues at the early age - so when they are adults, they will know how to relate to money, use financial institutions, and make wise decisions.”

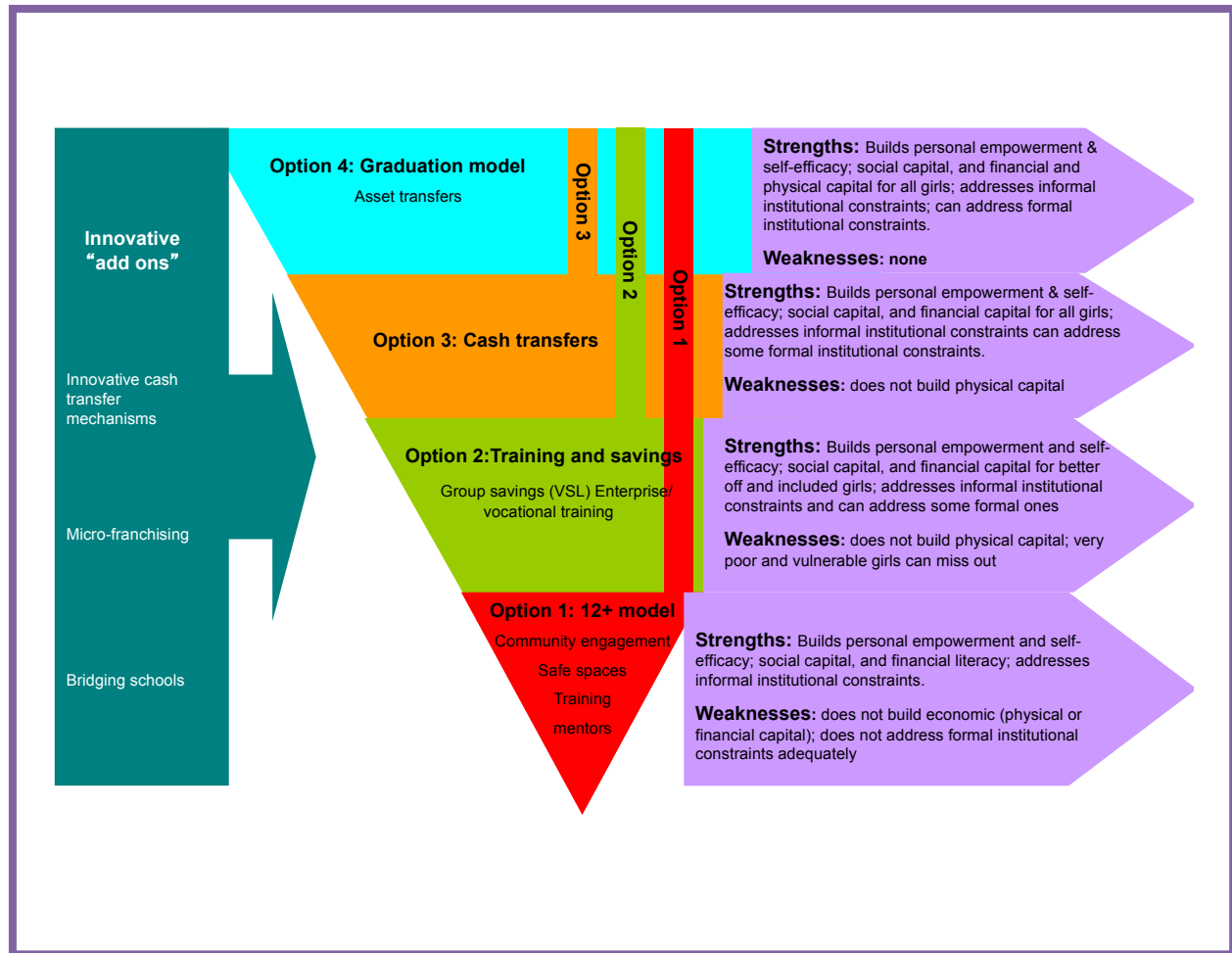
The strongest potential partner in this arena is Tigo, through which clients can pay school fees using Tigo Cash. MTN, another national provider, has no current focus on youth. The industry is still in its early stages, although the Ministry of Information, Communications and Technology is extremely interested in pushing the agenda forward, and harnessing mobile technology to support youth economic empowerment. Further consultations with **Kenya Commercial Bank in Rwanda, Equity Bank, Bank of Kigali, and Banque Commercial du Rwanda** – institutions that are somewhat engaged in mobile banking – could occur during detailed design in order to further scope potential partnerships.

9. Design options

This final chapter recommends a series of core programming options, with additional options for innovative ‘add-ons.’ At the base of this programming model is Option 1, the 12+ Strategy. The components of the 12+ programming approach run through all of the subsequent options. Option 2 adds enterprise and vocational training and group savings onto Option 1. Option 3 adds cash transfers onto Option 2. And finally, Option 4 adds asset transfers to Option 3. These are presented in the below diagram (Figure 16). To the left of the inverted pyramid model are a number of possible innovative “add ons” that could enhance programming options. To the right of the inverted pyramid is a summary of the strengths and weaknesses of each programming option against the theory of change that was presented in Figure 1 and formed the conceptual framework for this study.

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Figure 17: Programming Options



9.1 Option 1: 12+ Model

We recommend that the programme be built upon the 12+ programme approach for adolescent girls. The 12+ pilot programme had the following core components that lends itself to being a springboard for future programming with an older age cohort:

- Girl mentors between the ages of 18-25 that provide training modules to adolescent girls 10-12 years of age, although their role can be strengthened to focus more intently on financial education and career trajectories. This recommendation builds off a recent report⁸⁹ by the Girl Hub, which suggests that training modules for 12+ programmes could potentially be more focused on developing financial skills and building career paths. For older girls, training modules could be better used to teach girls about savings and lending, mobile phone banking, and imparting employable skills.

⁸⁹ Wolday (2012).

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- Girls are given safe spaces where they can engage with mentors and peers. It is a space to develop their self-confidence, social capital and life skills.

Building the programme off of the 12+ strategy also has distinct programmatic advantages:

- The programme will be aimed at 13-15 year olds that have completed 12+, so they will have potentially developed a close relationship with the mentors and other girls in the safe spaces, as well as capabilities through the trainings and support provided in 12+. If the programme works with girls who have *not* been through the 12+ programme, the programme will need to provide new entrants with a “12+ Catch up,” which could be a 3 month accelerated programme to provide the basic foundation for girls to move into the programme. This might even be a useful refresher for *all* entrants to the programme.
- It is sensible to build upon an existing government initiative that has been tried and tested. It allows for government (and wider donor) buy-in to the initiative, as well as enabling scalability of the programme.

Option 1 proposes that, at a minimum, the 12+ programme could be adapted for 13 – 15 year olds, creating a 15+ model. This would require a strong push on addressing informal institutional constraints and household constraints, which start severely limiting girls’ opportunities in this age range. The 12+ pilot evaluation recommended increasing community engagement. Based on the findings from this study, we confirm this as a critical modification of the original model, and would propose that a strategy for increasing household and community engagement be developed for this initiative as part of this core option. We discuss possible components of this strategy below.

This research provides evidence that that poverty within the family is linked to an inability for girls to save and invest in education (which becomes more expensive as girls progress through primary and into secondary), low self-confidence in themselves and their futures, and a reinforcement of their ‘domestic’ roles. This can lead girls to finding alternative, precarious sources of income (e.g. support from sexual predators). Providing assets directly to girls is one possible way of tackling this constraint, but girls are children, and families have the responsibility for investing in them; this responsibility should not be replaced, but encouraged and supported. International experience shows that if mothers have reliable sources of income and savings, they are most likely to invest in the continued education of their children. It is therefore important that the programme develop mechanisms to engage and support mothers, particularly in accessing microfinance services.

Participants in the 12+ programme have voiced the desire to further engage their mothers through the programme.⁹⁰ Working with parents (predominantly mothers) to build their own economic capital and educate them about the importance of investing in daughters will open up doors for adolescent girls. Partnering with a microfinance institution to provide microfinance services to mothers is a possible way of engaging the entire household. As a part of the partnership, field staff would reinforce Girl Hub messages to parents about the importance of investing in the education of their children, particularly girls. An appropriate microfinance institution would need to be identified within the geographic areas where the programme operates.

We envisage the entire programme strategy enveloped within a wider remit of engaging with the household and the community, and directly challenging the norms and values that constrain

⁹⁰ Wolday (2012).

opportunities for adolescent girls. The research clearly shows that ‘the feminisation’ of domestic work and the ‘masculinisation’ of paid work puts girls in a position of compliance to societal expectations of their roles, rather than making them active agents. While the programme can directly benefit participants’ lives, a more enabling environment for girls in general must be created for wider, sustainable impact.

This wider engagement Community engagement can take on many forms, including working directly with husbands and fathers so they have a vested interest in the economic lives of the girls within their families; working with formal and informal institutions that work with girls to ensure that there is greater focus on both gender and age among their programmes; engaging with the private sector to shift existing policy about hiring adolescent girls (as employees and apprentices); enabling a more ‘girl-friendly’ market environment, where girls have greater visibility and presence within local markets; using spaces, such as microfinance groups, to communicate key messages about the importance of investing in girls. These options need to be further explored during detailed design – but all will involve a concerted effort to ‘conscientise’ the community at large about the present, and potential, value of investing in girls’ educational and professional opportunities. There are clearly opportunities here to capitalise on the success and innovation Ni Nyampinga brings to the field of adolescent girls empowerment.

In particular, the report has highlighted the importance of engaging men and boys so they are not excluded, but rather active agents, in enhancing opportunities for adolescent girls. Finding ways to engage with male counterparts (be it through “community conversation” type meetings, safe spaces, or technical training) should be an area explored further during design, and building on the new 12+ focus on engaging the wider community in supporting girls. A study by FinScope⁹¹ demonstrated that engaging males within the VSLAs resulted in greater support of the initiative. The Graduation programme in India showed that, by holding regular meetings with the men, men began to see the productive asset as a ‘family enterprise,’ and felt less threatened by their wives’ economic participation.

9.2 Option 2: Training and savings

The light touch option adds a savings component and additional capacity building to Option 1. As Chapter 8 illustrates, the VSLA model – which this option describes - is highly encouraging, as it provides a safe space for girls to build their social networks and learn from each other, as well as provide a platform for training and capacity building. Regular VSLA meetings, coupled with some enterprise, financial and skills training during these meetings, could be used to stimulate a micro-enterprise and build up savings, for girls that have some financial capital already. This approach is based upon the assumption that girls can manage to find a small amount of money on a weekly basis to save into the VSLA group, and then can then borrow the group capital to start a micro-enterprise.

Organisations such as Save the Children and Children’s Development Bank have initiated ‘savings accounts’ for working children, based on the realisation that some children do have formal and informal sources of income (as also reflected in this study). They have found that when given the

⁹¹ FinScope (2012).

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chance to formally save, children are resourceful, disciplined⁹², and are capable of saving enough to kick-start a small enterprise. This would need to be carefully tested and monitored to ensure that the poorest girls were not excluded, or were saving at an unacceptable cost – by reducing food intake, stealing, or getting money in other risky ways.

This option requires only small additional resources in addition to the 12+ core model, and it does not tackle the complex constraints that act as roadblocks to enterprise development (as discussed in Box 14). This option also does not challenge the wider social norms and values within the household and community; nor does it harness the ‘entrepreneurial’ will within girls through intensive support and coaching.

We now go on to discuss two additional Options – the first which adds cash transfers to the Option 2 package, and the second which adds productive assets transfers, additional capacity building, and a stronger approach to household and community engagement.

9.3 Option 3: Cash transfer to girls

This research found that girls have an inability to save due to poverty, save less than boys, and would only save and invest once their essential items, and this included school costs whether in school or not, were covered. Seventy-five per cent of 13-15 year old girls state that they do not have enough resources to purchase the things they need, and need to build up savings so they can continue to go to school. The qualitative interviews suggest while 13-15 year old girls generally had “plans” – including hoping and praying for sponsorship - most lacked practical plans of how they would accumulate necessary resources. What this suggests is that more direct resources need to be put into the hands of adolescent girls in order to build their economic capital, and enable them to exercise agency in their economic lives.

Option 3 suggests that in addition to the intensive skills training and savings discussed in Option 2, a cash transfer also be made to adolescent girls. The cash transfer, coupled with some enterprise, financial and skills training, could be used to stimulate a micro-enterprise and build up savings. This option is more cost-effective to implement and scale-up than the Graduation approach, discussed below, but it has the added advantage of ensuring that the poorest and most vulnerable girls are assisted by the programme, and that girls are not engaging in harmful and risky behaviours in order to accumulate financial capital.

While this option makes a more direct investment in improving the productive capacity of adolescent girls, it should be noted that it does not tackle all of the challenges that have been discussed in the report. For instance, whilst trainers may be able to impart basic skills to girls through group meetings, it is unlikely that such minimal interaction will help to build an ‘enterprising spirit,’ or tackle the other psycho-social constraints that make it difficult to focus on a business (see Box 14 below).⁹³ It is the graduation approach, presented below, that can do this.

⁹² <http://blogs.savethechildren.org.uk/2012/09/bangladesh-a-bank-by-children-for-children/>;
http://www.aparajeyo.org/cdb_dsce.html

⁹³ Quotes taken from Matin (2005).

Box 14

Graduation participants in Bangladesh describe their lives as a complex knot, with multiple, intertwining constraints. Tackling one form of vulnerability can have repercussions and result in other constraints. An enterprise, therefore, is not a straightforward solution – a multifaceted, holistic approach must tackle the constraints from various angles, and constant support and encouragement is required through the process.

“For us, life is like desperately trying to mend an old, tattered quilt... You stitch one hole only to discover another one... you just feel like giving up... a stitch in time saves nine doesn’t work when you are like us... We are caught up in a complex knot--- other poor people also are caught up from time to time in a knot, but their knots are simpler to unknot...you can easily detect the source of the knot and do something about it... our knots have many sources (mukh)...often pulling on one carelessly only makes the knot more complex.”

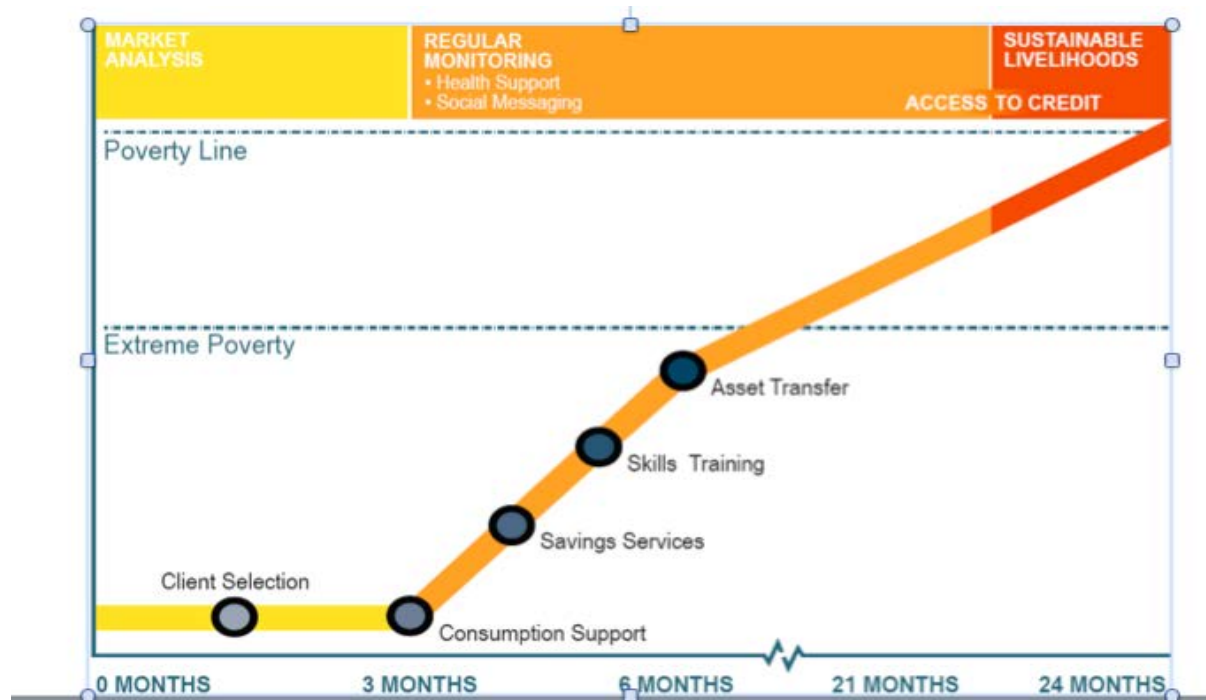
9.4 Option 4: The Graduation approach

A tried and tested approach to enabling vulnerable women and adolescents to develop their full economic potential has been the “Graduation” Programme. The Graduation approach was originally implemented by BRAC in Bangladesh, but piloted across 10 countries by CGAP and the Ford Foundation.⁹⁴ These programmes provide a holistic, integrated approach to tackling vulnerability in the short-term, and creating promotional ladders for long-term economic resilience. The Graduation programmes carefully sequence a cash transfer, an economic asset and training, access to savings, and close mentoring support to build self-confidence, teach enterprise skills, and set milestones for the future (see the CGAP-Ford Graduation model in Figure 17 below).

⁹⁴ See graduation.cgap.org for more information on the Graduation Programme, the organisations that are implementing the programmes, evaluation and research results.

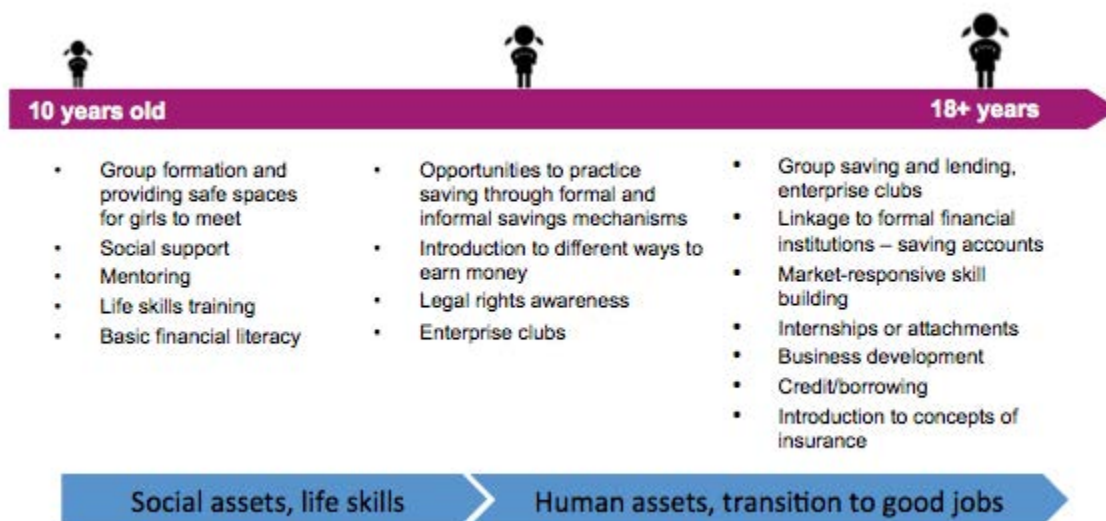
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Figure 18: The CGAP-Ford Graduation Model



The Graduation approach resonates strongly with Girl Hub’s early thinking around an economic empowerment model, in that it plots out a trajectory for building the financial and productive capital of a girl (see Figure 18). The Graduation approach would provide the support outlined in the Economic Empowerment Model to girls above the age of 12. Girls would enhance their confidence skills, and sense of self-efficacy through close mentoring and group meetings, whilst a productive asset and cash transfer would kick start an enterprise, savings, and get her moving up the economic ladder.

Figure 19: Girl Hub draft economic empowerment model



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The Graduation Programme has typically worked with vulnerable women, and has yielded impressive results across the world.⁹⁵ However, given the realisation that youth play an important role within the household economy, and are they key to breaking the cycle of intergenerational poverty, organisations are beginning to extend the Graduation programme to adolescents.⁹⁶ Evaluation findings from the Graduation programme in Ethiopia⁹⁷ illustrate that youth thrive in a Graduation-type programme because of their capacity to pick up the messages and objectives of the initiative; their willingness and desire to embrace the opportunities provided; and their motivation and ambition to create a promising future for themselves and their families. This resonates strongly with aspirations of 13-15 year olds, who want external support so that they can invest in their own enterprises. The lack of this support is a huge barrier for girls. As we saw, many adolescent girls who had not been given external support had been “pushed off the path to success”, through early marriage and pregnancy, sexual predation, and school drop out, all of which curtailed their dreams and potential.

The objective of the Graduation programme is to sequence social protection, livelihoods support, and financial services to create economic ladders for poor and vulnerable families.⁹⁸ This support is generally extended to families for 18-24 months. It is important to note that this engages with the *family*, and not just the individual. Although the support would be given directly to the girl, it is acknowledged that the household is her enabling environment. Household constraints must therefore be understood, and addressed - even if indirectly. The Graduation approach is implemented through the following building blocks:

- **Cash transfers: The research shows that 13-15 year old girls ranked poverty - leading to inadequate funds to cover school fees and to start up a business - as the major roadblock to success.** Cash transfers result in a direct and immediate increase in income, and research has shown that cash transfers reduce poverty, kick start micro-enterprises, and stimulate the local economy.⁹⁹ A major premise of the Graduation model is that the inability to meet short-term needs causes significant stress upon a family’s ability to take advantage of opportunities and plan for the future. The same can be said for girls, who are continually trying to find enough money to eat, buy essential personal items and pay for school fees and supplies. Cash transfers, therefore, provide peace of mind for participants, and protect them from risky behaviours. The design of the cash transfer requires decisions on a range of issues (e.g. the amount, frequency, duration, and medium of transfer). In this context, the implications of handing over cash to adolescent girls (or her guardians) must be carefully considered. Both CARE and Promundo have found that involving men in discussions around women’s use of cash significantly reduces intra-household conflict and violence.¹⁰⁰
- **Savings: Only 21% of 13-15 year old girls save, as compared to 40% of boys. Yet interviews suggest that when they have access to disposable income, older girls (13-19) prioritise saving much more than boys do.** Savings are at the core of the Graduation approach. Savings can help adolescents manage risks and build resilience - reducing the likelihood of having to sell assets, including their

⁹⁵ See <http://graduation.cgap.org/research/>

⁹⁶ A youth Graduation programme is being designed in Haiti and South Sudan, and relevant donors have commissioned research on the topic.

⁹⁷ Sengupta (2011).

⁹⁸ This section was largely adapted from Hashemi and deMontesquiou (2010).

⁹⁹ DFID (2011).

¹⁰⁰ CARE Rwanda (n.d.).

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own bodies, when faced with a shock and to invest in the future. Saving regularly in a formal way helps programme participants build financial discipline and become familiar with financial service providers. In the Rwandan context, the savings components can be tailored to the 13-15 age cohort, particularly through VSLAs, which have worked very successfully in South Asia when linked to Graduation programmes. Linkages can also be established with the Access to Finance Rwanda Programme, which is supporting the development of a national Financial Inclusion Strategy and is keen to ensure that barriers to inclusion for adolescent girls are effectively addressed. Discussions with Ni Nyampinga also suggested ways that the programme could create synergies with this programme. For example, forming Ni Nyampinga savings groups that would have, in addition to a savings box, a Ni Nyampinga radio and cell phone (as direct asset transfers), to provide girls with access to learning support (through radio and using flash drives with pre-recorded radio programs and training sessions), as well as a way to link to mobile banking rather than using a physical savings box.

- **Asset transfer and skills training: By the age of 10, girls and boys claim that economic opportunities mainly exist for boys.** There is little productive investment in girls, even though economic opportunities for girls would increase their present value, and potential value, within the household. Transferring an in-kind productive asset to help adolescents jump-start a sustainable economic activity is a critical element of the Graduation approach. Options for economic activities can be developed through market studies that analyse demand constraints, infrastructure availability, value chains, and market linkages. Programme staff then discuss the menu of enterprise options and corresponding assets with participants. The goal is to match the right activity to the interest and skills sets of the participant, which is particularly crucial when working with adolescent girls. For instance, enterprises must be offered that enable girls to go to school and continue meeting their domestic responsibilities. Another consideration is whether other household members can help with the enterprise - this could be an important link between mothers and daughters. In South Sudan, making pancakes before school was a popular option among adolescent girls.
- **Regular mentoring: Girls continually suffer severe blows to their self-esteem, from parents, boys and especially sexual predators. A common perception is that boys are in control of their own destinies, whereas girls' destinies (and their ability to influence it) lie in others' hands.** An economic empowerment programme will not have impact upon the lives of young girls without a concerted effort to challenge their own sense of self-efficacy, to build their confidence, and to provide tangible skills (technical as well as entrepreneurial). This is the transformative element of the Graduation approach that is delivered through close, personalised relationships with 'girl mentors.' Their responsibilities include engaging with the girls individually at their homes, and through group meetings, to ensure their progress and help them overcome constraints (personal or entrepreneurial). The girl mentors check on the status of their enterprises, savings, discuss schooling and their family lives, and help participants set and achieve milestones. They also often offer business advice, social support, and encourage positive attitudinal changes along the way. Girl mentors need a mix of skills and qualities, ranging from technical expertise in specific livelihoods to listening skills and empathy for participants. The evaluation of the Graduation programme in Haiti showed that 98% of participants felt that their mentor was "their best friend."¹⁰¹ Given that

¹⁰¹ Huda and Simanowitz (2009).

mentorship is already a key aspect of the 12+ strategy, the programme can build upon this. The 12+ mentors can potentially be utilised to be Girl Mentors utilised in a partnership arrangement.

9.6 Additional innovations and partnerships

Few organisations have the human or financial capacity to offer everything for adolescent girls. Finding good implementing partner organisations is critical to the success of the programme. We discuss below three innovative add-ons and ideas for partnership that could increase the efficiency and effectiveness of the programme.

If Option 2 is selected, micro franchising could be a potential enterprise choice for programme participants. If Option 3 or 4 are selected, this enterprise option could potentially be offered to girls, depending on the cost implications. The IRC is proposing a partnership with Girl Hub Rwanda to implement an innovative approach that builds on its expertise in micro franchising. Utilising an economic and social franchise model - tailored to the abilities, needs and interests of Rwandan girls - the proposed project would reach an estimated 2000 girls, aged 13-19. The micro franchise model enables low-income individuals to open a ready-made “business-in-a-box,” utilising proven strategies and an established brand to initiate new enterprises with minimal risk. This approach is particularly appropriate for girls who lack the skills and capital to start their own businesses. The IRC would work with girls who have gone through the 12+ programme to provide them with additional training in business and life skills, continued access to mentors and links to financial services. They would then be linked to micro franchise opportunities.

The proposed intervention would adopt an approach to micro franchise that would expand the activities of carefully selected cooperatives, which demonstrate market potential and the capacity to scale. As ‘micro franchisees’, girls would be able to use these businesses as a means to gaining entrepreneurial experience, generating income and delivering desired good and services to the ‘last mile’ within the Rwandan economy. This approach would not only create a ‘win-win’ for both girls and the cooperatives by expanding market reach, but would also create a safe and productive economic development model that is fully sustainable. The micro franchising model could be linked directly to the asset transfer component of the Graduation approach.

An important aspect of Options 3 and 4 are regular and predictable cash transfers to adolescent girls. While the conventional method of distribution is through field staff “carrying cash” and handing it over to the girls, there are many associated risks with this approach. Firstly, field staff are highly susceptible to theft, as are the girls who (in the absence of formal bank accounts) must store the money at home or in the VSLA.¹⁰² There are also considerations around others – such as girls’ parents – taking control of the cash, or it being utilised for family needs rather than being used by girls for own consumption (e.g. education costs), productive investments, or savings. Given these considerations, more and more programmes are piloting the use of mobile banking and point of sale technologies to test innovative ways of distributing cash to participants. This innovation also potentially opens up avenues for partnering with the private sector, as mobile banking (particularly Tigo) is already established in Rwanda, and is gaining significant momentum.

¹⁰² Research shows that girls are usually reluctant to deposit all the funds in a VSL due to withdrawal restrictions that are often in place. VSLAs are also susceptible to theft, since the community cash is stored in a locked box and not in a bank.

It is widely recognised that each additional year of education significantly increases a girl's likelihood of employment. However, there are currently a myriad of constraints that prevent girls in the 13-15 age cohort from continuing their schooling. The most significant of these are poverty (which leads to school drop out, early marriage and pregnancy) and lack of support from parents who do not value education. Our research found that girls who were out of school aged 13 – 15 seemed in particular to lack the confidence and ability to aspire and execute future plans. By the age of 16 – 19, we see out-of-school girls coming to terms with the fact that their educational lives are probably over, and beginning to formulate a much less desirable “Plan Bs”.

Given the negative consequences of irregular attendance and curtailed education, there needs to be a concerted focus on how to transition these girls back into the formal schooling system. One option is through non-formal primary schools - highly successful in Bangladesh, Uganda and South Sudan - to bridge the gap back into the mainstream education system. This priority is reflected in current policy thinking, where 2008 TVET Policy makes a special reference to target groups including those who currently miss out on TVET opportunities. This includes, importantly, children who have left primary before completing P6, who should be provided with “catch up institutions” and functional literacy classes. Further investigation is required to see if “bridging schools” exist in Rwanda, and whether programme participants who have dropped out of school can utilise these schools to re-enter the education system.

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Annex 1 – Terms of Reference

Girl Hub Rwanda Adolescent Girls Economic Opportunities Study TERMS OF REFERENCE

1. OBJECTIVE:

The **aim** of this consultancy is to:

- Assess adolescent girls economic situation, barriers and opportunities to preparation to livelihood in Rwanda; gain deep insight into what girls see as a livelihood opportunity and why,
- Develop recommendations and options for girls' innovative economic empowermentⁱ interventions (both at a program and policy level) to address the barriers in Rwanda.

The result of this research will inform the design of a program entitled Girls Thrive, which intends to:

- Create livelihood opportunities for girls
- Prepare girls for current and future economic opportunities
- Enable them to take advantage of these opportunities in the present and in the future

2. GEOGRAPHY

Rwanda. Ten districts selected based on stratified sampling. At the end of desk research the researcher will provide recommendation on how to stratify Rwanda and the sampling methods.

3. RECIPIENT:

The recipients and owner of this consultancy are Girl Hub Rwanda (GHR) and Nike Foundation (NF). The findings will also be shared with stakeholders and partners including Government of Rwanda and DFID Rwanda

4. PARTICIPANTS

At the centre of this assessment are 10 – 19 year old girls in Rwanda inclusive of in and out of school, living in the rural and urban context and age cohorts: 10 – 12; 13 – 15; 16 - 19. The consultant will assess the situation, barriers, and opportunities for each of these groups. Key findings, insights, recommendations will reflect these segments and other segments as necessary.

The participants of the research however go beyond girls. Other key stakeholders include: parents and other family members; government and non-government agencies; community members; schools; private sector (such as financial institutions, factories, etc), etc.

Girls Thrive's target will include 12+ (currently active project in Rwanda) graduates (who are likely to be in the age range of 12 – 14) both in and out of school. In addition Girls thrive will include vulnerable older (15 – 19) girls either in secondary school or out of school. Other target members to be included as appropriate. The consultant will recommend age appropriate and context specific interventions for these girls.

5. SCOPE OF WORK AND TASKS

The consultant(s) will deliver the following:

- a. Landscape assessment on girls' economic situation, barriers and opportunities and assets across the various segments of girls. Assess girls' current economic situation. What is considered high, middle and low income according to girls and others? What is considered insecure/secure? What is the level of employment and self-employment? What are the trends? As part of the landscape assessment develop a conceptual framework for assessing the economic empowerment of different girls, that will be used for the research, and refined as learning takes place during the research and beyond.
- b. Assess financial inclusion/exclusion of girls. What is the level of financial inclusion of girls (vis-a-vis boys), urban vis-à-vis rural, in school vis-à-vis out of school)? What are the regulatory and cultural barriers to financial inclusion?
- c. Assess girls' barriers and opportunities to economic empowerment. What are the dynamics and drivers of economic exclusion for adolescent girls? Etc.
- d. Conduct a mapping of existing interventions and opportunities to economically empower girls. Who is doing what for girls' economic empowerment and where? Who are the recommended government and non-government potential partners? Etc.
- e. Assess gatekeepers and boys attitudes towards girls' economic situation. Who are the gatekeepers? What is their perception and attitude towards girls' engagement in remunerative activities? What does an economically empowered girl look like? Do girls' visions of what this might look like differ from other stakeholder visions? How? What are the implications of this?
- f. What are the opportunities for girls' economic empowerment? Assess and recommend how the private sectors can play a bigger role in building girls' economic capability. What opportunities exist to partner with the private sector? What are the business cases to be made for potential partners?
- g. Analysis of how the barriers to girls' economic empowerment can be overcome. Specific activities will include:
 - An analysis of how each of the key barriers above (whether they are related to structural, business environment, socio-cultural or girls self perceptions, etc) could be overcome
 - Review of Girl Hub Rwanda's current programs – 12+ and Ni Nyampinga - to assess how these can also tackle any of these barriers

- An analysis of how the private sector could play a role to increase girls' economic participation such as employment and self-employment and including access to formal financial institutions.
- h. Recommendations and options for intervention. This should be non-traditional in terms of intervention and partners. Emphasis will be placed on private sector engagement (especially in the areas of access to finances, micro-franchising, etc) and interventions that build on the Ni Nyampinga platform, rather than a stand-alone initiative.
 - i. Specific options and strategies of intervention for each of the segments identified in section 4.
 - ii. Pros and cons of each proposed intervention.
- i. Comparison to adolescent boys:
 - i. Key findings should include comparison of girls' **status** as compared to boys.
 - ii. Key findings on the comparison of assets of girls and boys. This will also cover both ownership and control over these assets. Assess at what age girls and boys widens their gap on accumulation (or de-accumulation) and ownership of assets.

Specific activities will include:

- Secondary data analysis:
 - Analysis from secondary data (substantiated with first hand information) on the current economic situation of girls in Rwanda.
- Consultations:
 - The researcher will consult with NF, Girl Hub, Andrew Missingham, who is conducting an insight work in Rwanda, and other individuals and agencies as needed.
- Primary data collection:
 - Collection and analysis of first hand information (both qualitative and quantitative). This is about girls, and the research will focus on how girls see their economic situation, the barrier to economic empowerment and the opportunities (and why they see what they see).
 - The research will also focus on those surrounding the girls who either promote or limit opportunities to them including but not limited to: parents/family, community members, private sector (financial institutions, factories, employers, etc) as well as potential stakeholders and partners including: government of Rwanda, DFID, NGOs, etc.

Innovative methodologies: The consultant is expected to come with non-traditional research methods that unearths, not only WHAT is happening (the situation), but also the WHY and the HOW.

6. METHODOLOGY

The consultant will:

- a. Brief with NF and GH Rwanda at the start of the assignment. NF and Girl Hub will provide briefing documents and guidance.
- b. Develop a work plan and share with GHR and NF for their approval..
- c. Conduct a literature review – both quantitative and qualitative. GHR and NF will suggest relevant materials to review and partners to meet. However, the Consultant is expected to explore relevant documents independently. Following the analysis of secondary data, the consultant will develop critical questions and discuss with GH and NF for further study during the primary data collection. It is expected that research tools will be pre-tested. Girl Hub Rwanda will facilitate approval of research from relevant Government authorities.
- d. Collect primary data using innovative tools. Collect first hand information through methodologies that go beyond focus group discussions and interviews (such as ethnographic study to understand the WHY and HOW of things) with a variety of stakeholders including: girls, parents, community leaders, government, bilateral agencies, NGOs, private sectors. GHR will suggest some of the critical partners and individuals to be interviewed. However the consultant is also expected independently to reach out to other agencies on his/her own.
- e. Analyse findings and present to GHR and NF. Prior to submitting the final report, the consultant will submit draft reports and present findings in person (in Kigali). GHR and NF will review the draft and provide written and verbal feedback. The consultant will resubmit a revised report after taking the feedback into consideration.
- f. Work closely with GH and NF teams. Nike Foundation has commissioned an insight gathering from girls in Rwanda and results are expected in early October. The researcher will review these findings and complete gaps with qualitative ethnographic research as necessary.

7. OUTPUT

The consultant will deliver the following outputs according to schedule in section 9 below:

- a. A detailed research and insight methodology and work plan to be reviewed and approved by GH and NF;
- b. An inception report following the landscape assessment/literature review;
- c. Draft report (that includes recommendations and key insights) of no more than 25 pages (excluding annexes) for GHR and NF to react to;
- d. A PPT presentation of draft report for discussion with GHR and NF;
- e. Finalised report including recommendations and insights. The final report will be no more than 25 pages (excluding annexes) inclusive of 3 – 5 page executive summary.

8. REPORTING AND COORDINATION:

The consultant will report to Kate Wedgwood, Girl Hub Rwanda Country Director, and Yohannes Wolday (Nike Foundation) and closely work with Veyrl Adell (Girl Hub Rwanda Design and Innovation Manager) and Kecia Bertermann (Girl Hub Rwanda Monitoring, Evaluation and Learning Manager), and others as directed.

9. CONSULTANT COMPETENCES AND NF/GH TEAM

The lead consultant will have the following qualification and competencies

- Strong socio-economic development experience for girls and women.
- Post-graduate qualification in social sciences.
- Evidence of similar assignments i.e. developing and using quant/qualitative methods to undertake socio-economic assessment of girls and women and experience gathering and packaging insights.
- Excellent writing and presentation skills, using plain English.
- Conversant on girls Socio-Economic Empowerment.
- Demonstrated skills in the area of private sector engagement in development.
- Field experience in East Africa, Rwanda – preferred.

The consultant will be the lead and responsible for all the deliverables. However, the consultant is required to work with at least two additional researchers. At least one must be Rwandan to ensure that the design and execution of the research is relevant to the Rwandan context. At least one of the researchers must have a business development expertise and at least one of the three should have experience in insight gathering. The consultant is also expected to work very closely with NF and GHR team members who may participate in the research and insight in person and remotely.

10. TIMELINE

The assignment will last for approximately 30 days and expected to start on Oct 1 and final report must be submitted no later than Nov 20.

Completion date	Description of activities/deliverables	Location
10/5	Develop research agenda and schedule	Email
10/10	Desk review of secondary data – develop critical questions	Home
10/22 -11/03	Primary data collection	Rwanda
11/06	Present preliminary findings/report and recommendation	Email
11/14	Feedback to from Nike Foundation/Girl Hub	Email
11/20	Deliver final report and recommendations	Email
TBD	Present findings in person in Rwanda (ideally)	Kigali

ⁱ Economic empowerment is a process that increases people's access to and control over economic resources and opportunities including jobs, financial services, property and other productive assets (from which one can generate an income), skills development and market information - DFID

Annex 2 - Consultation Record

Type	Name of Organisation	Name	Position
Bank/ MFI	Duterimbere	Hyacithe Muhorakeye	Communications Manager
	Union des Coopecs Umutanguha	Ghislain Cyizihiro	Marketing Manager
	BPR	Donath Nyirinkindi	Product Manager Asset and Liability
	Bank of Kigali	Aline Rwigimba, Kizito Okute, Arnold Nbibu	Micro product Manager Agency Banking Manager Card Manager
	Equity Bank	Bernard R. Ritho	Agency Distribution and Training.
	Banque Commerciale du Rwanda	Eve Tushabe Muvunyi	Marketing Manager
Government	Ministry of Commerce	Uwitonze Jean Louis	Coordinator SPIU
	Gender Monitoring Office	Ntunga Mico Patrick	Director of Gender Monitoring and Audit
	Ministry of Youth and ICT	Rosemary Mbabazi	Permanent Secretary
	Workforce Development Authority	Nsengiyumva Irene	Deputy Director General WDA
Business and Training Associations	Women's Entrepreneur Chamber	Grace Tesire Ntambara	
	Association of Microfinance Institutions Rwanda (AMIR)	Rita Ngarambe	Executive Secretary
	TEVSA (Association for Vocational training teaching institutions)	Lamed Ahimbisibwe	CEO
	Business Development Fund	Marcellin Kubwimana	
Telephone companies	Tigo	Patrick Mugisha MacGregor Lennarz	
	MTN	Jean Claude Gaga	MTN's sales manager mobile money

Nike Foundation and Girl Hub Rwanda	Girl Hub Rwanda	Kate Wedgwood	Head of Girl Hub Rwanda
		Kecia Bertermann	Monitoring Learning & Results Manager
		Veyrl Adell	Design & Innovation Manager & 12+ Programme Coordinator
		Donatha Gihana	Partnership Manager
		Phoebe Mutesi	Editor of Ni Nyampinga
		Angela Lagat	Editor of Ni Nyampinga
		Africa Murekatete	Editor of Ni Nyampinga
	Nike Foundation	Yohannes Wolday	Economic Empowerment Pillar Lead
	Jody Myrum	Insight Manager	
Bilaterals and Multilaterals	DFID Rwanda	Rahul Malhotra	Economic Growth Team Leader & Deputy Head of Office
		Samantha Yates	Social Development Adviser
		Rachel Perrin	Senior Economic Adviser
	Access to Finance Rwanda	Eric Rwigamba	Acting Technical Director
		Ivan Murenzi	Survey Coordinator and Analyst
	World Bank	Fidele Nyaminani	Programme Manager (AGI)
		Jenny Heintz	World Bank Africa Region Gender
		Sam Barigye	AGI/WDA Focal point
	UNCDF	Amani Mbale	Chief Technical Advisor , “Youth Start” Programmeme
	USAID	Ndekezi Maarifa	Akazi Kanoze Project
Civil Society	CARE Rwanda	Matt Bannerman	Assistant Country Director
		Navaraj Gyawali	Country Director
		Ezekiel Rukema	Programme Manager
	Promundo	Henny Slegh	
	CHF International	Amy Davis	Chief of Party CHF International
	Concern	Alice Simington	Assistant Country Director Programme
	IRC	Laura Bennison	Grants Manager
	Pierre Nzeyiman	Programme Director	

	World Vision	Berthilde Mukamana	Gender Adviser
	Catholic Relief Services	Anathalie Mukankusi	Economic Strengthening, Livelihood Unit
	CARITAS	Prosper Sebagenzi	Programme Manager
	TechnoServe	Ndave Muia	Country Director
		Angelique Tuyisenge	STRYDE Programme Manager
Consultants & Researchers	Microfinance Opportunities (MFO) & AMIR	Jessica Massie	
	MFO	Julie Lee	
		Bailey Butzberger	
	Nike Foundation	Andrew Missingham	
	Girl Hub Rwanda	Subarna Mathes	
	German Savings Bank Foundation	Phillip Schmidt	

Annex 3 – Summary Statistics

SECTION A: COMBINED DATASET FOR ALL AGE GROUPS

1. **All districts are fairly evenly represented, except for Ngororero**

District	Sex		Total
	Male	Female	
Karongi	27 13.78	57 15.92	84 15.16
Rusizi	32 16.33	56 15.64	88 15.88
Rwamagana	31 15.82	43 12.01	74 13.36
Ngororero	18 9.18	58 16.20	76 13.72
Rulindo	31 15.82	49 13.69	80 14.44
Bugesera	27 13.78	44 12.29	71 12.82
Nyabihu	30 15.31	51 14.25	81 14.62
Total	196 100.00	358 100.00	554 100.00

2. **45% of respondents live in rural areas**

Location	Sex		Total
	Male	Female	
urban	67 34.72	98 28.08	165 30.44
rural	80 41.45	164 46.99	244 45.02
peri-urban	46 23.83	87 24.93	133 24.54
Total	193 100.00	349 100.00	542 100.00

3. **65% of all respondents are female; data is biased towards girls**

Sex	Freq.	Percent	Cum.
Male	196	35.38	35.38
Female	358	64.62	100.00
Total	554	100.00	

4. All age groups are fairly well represented, though 13-15 year olds have a slight majority at 33%.

How old are you?	Sex		Total
	Male	Female	
10-12	49 25.26	83 23.51	132 24.13
13-15	63 32.47	119 33.71	182 33.27
16-17	45 23.20	79 22.38	124 22.67
18-19	37 19.07	72 20.40	109 19.93
Total	194 100.00	353 100.00	547 100.00

5. Attendance is lower for the higher age groups

10-12 year olds

Do you attend school?	Sex		Total
	Male	Female	
Yes	45 91.84	77 92.77	122 92.42
No	4 8.16	6 7.23	10 7.58
Total	49 100.00	83 100.00	132 100.00

13-15 year olds

Do you attend school?	Sex		Total
	Male	Female	
Yes	51 80.95	94 78.99	145 79.67
No	12	25	37

	19.05	21.01	20.33
Total	63	119	182
	100.00	100.00	100.00

16-19 year olds

Do you attend school?	Sex		Total
	Male	Female	
Yes	39	86	125
	48.15	57.33	54.11
No	42	64	106
	51.85	42.67	45.89
Total	81	150	231
	100.00	100.00	100.00

6. Literacy rates are fairly high and improves with age

10-12 year olds

Do you know how to read and write?	Sex		Total
	Male	Female	
Yes	42	70	112
	85.71	86.42	86.15
No	7	11	18
	14.29	13.58	13.85
Total	49	81	130
	100.00	100.00	100.00

13-15 year olds

Do you know how to read and write?	Sex		Total
	Male	Female	
Yes	54	104	158
	87.10	89.66	88.76
No	8	12	20
	12.90	10.34	11.24
Total	62	116	178
	100.00	100.00	100.00

16-19 year olds

Do you know how to read and write?	Sex		Total
	Male	Female	
Yes	74	133	207
	92.50	89.86	90.79
No	6	15	21
	7.50	10.14	9.21
Total	80	148	228
	100.00	100.00	100.00

7. A higher proportion of the older age group are orphans (20% of respondents in the 16-19 year old age group). A higher proportion of girls in both age groups are orphans.

10-12 year olds

Are both of your parents alive?	Sex		Total
	Male	Female	
Yes	32	64	96
	65.31	78.05	73.28
Only the father	4	3	7
	8.16	3.66	5.34
Only the mother	11	10	21
	22.45	12.20	16.03
Both died	2	5	7
	4.08	6.10	5.34
Total	49	82	131
	100.00	100.00	100.00

13-15 year olds

Are both of your parents alive?	Sex		Total
	Male	Female	
Yes	38	63	101
	60.32	53.39	55.80
Only the father	2	7	9
	3.17	5.93	4.97
Only the mother	19	36	55
	30.16	30.51	30.39
Both died	4	12	16
	6.35	10.17	8.84
Total	63	118	181

	100.00	100.00		100.00
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16-19 year olds

Are both of your parents alive?	Sex		Total
	Male	Female	
Yes	36	68	104
	45.00	46.26	45.81
Only the father	6	6	12
	7.50	4.08	5.29
Only the mother	25	41	66
	31.25	27.89	29.07
Both died	13	32	45
	16.25	21.77	19.82
Total	80	147	227
	100.00	100.00	100.00

8. Who do those who are not orphans live with?

10-12 year olds

Who do you live with?	Sex		Total
	Male	Female	
Father	5	3	8
	10.87	3.90	6.50
Mother	16	16	32
	34.78	20.78	26.02
Guardians	0	2	2
	0.00	2.60	1.63
My teachers	0	3	3
	0.00	3.90	2.44
Both parents	25	53	78
	54.35	68.83	63.41
Total	46	77	123
	100.00	100.00	100.00

13-15 year olds

Who do you live with?	Sex		Total
	Male	Female	
Father	2	6	8
	3.39	5.61	4.82
Mother	18	36	54
	30.51	33.64	32.53
Guardians	2	4	6

	3.39	3.74	3.61
Friends	1	0	1
	1.69	0.00	0.60
My teachers	7	17	24
	11.86	15.89	14.46
Both parents	29	44	73
	49.15	41.12	43.98
Total	59	107	166
	100.00	100.00	100.00

16-19 year olds

Who do you live with?	Sex		Total
	Male	Female	
Father	4	1	5
	5.33	0.73	2.36
Mother	27	44	71
	36.00	32.12	33.49
Guardians	4	10	14
	5.33	7.30	6.60
Friends	3	2	5
	4.00	1.46	2.36
Alone	4	7	11
	5.33	5.11	5.19
Other	7	29	36
	9.33	21.17	16.98
Both parents	26	44	70
	34.67	32.12	33.02
Total	75	137	212
	100.00	100.00	100.00

9. Who do orphans live with?

10-12 year olds

Who do you live with?	Sex		Total
	Male	Female	
Guardians	1	1	2
	50.00	25.00	33.33
My teachers	1	1	2
	50.00	25.00	33.33
Both parents	0	2	2
	0.00	50.00	33.33

Total	2	4	6
	100.00	100.00	100.00

13-15 year olds

Who do you live with?	Sex		Total
	Male	Female	
Mother	1	0	1
	33.33	0.00	6.67
Guardians	1	3	4
	33.33	25.00	26.67
My teachers	1	8	9
	33.33	66.67	60.00
Both parents	0	1	1
	0.00	8.33	6.67
Total	3	12	15
	100.00	100.00	100.00

16-19 year olds

Who do you live with?	Sex		Total
	Male	Female	
Father	1	1	2
	2.50	1.23	1.65
Mother	11	17	28
	27.50	20.99	23.14
Guardians	7	7	14
	17.50	8.64	11.57
Friends	2	3	5
	5.00	3.70	4.13
Alone	5	7	12
	12.50	8.64	9.92
Other	6	25	31
	15.00	30.86	25.62
Both parents	8	21	29
	20.00	25.93	23.97
Total	40	81	121
	100.00	100.00	100.00

10. More than 90% of respondents work at home

10-12 year olds

Do you work at home?	Sex		Total
	Male	Female	
Yes	45 93.75	76 92.68	121 93.08
No	3 6.25	6 7.32	9 6.92
Total	48 100.00	82 100.00	130 100.00

13-15 year olds

Do you work at home?	Sex		Total
	Male	Female	
Yes	62 98.41	114 96.61	176 97.24
No	1 1.59	4 3.39	5 2.76
Total	63 100.00	118 100.00	181 100.00

16-19 year olds

Do you work at home?	Sex		Total
	Male	Female	
Yes	74 92.50	140 95.24	214 94.27
No	6 7.50	7 4.76	13 5.73
Total	80 100.00	147 100.00	227 100.00

11. A high proportion of those in the older age group work outside home, particularly boys

10-12 year olds

Do you work outside home?	Sex		Total
	Male	Female	
Yes	5 10.42	9 10.98	14 10.77
No	43 89.58	73 89.02	116 89.23

Total	48	82	130
	100.00	100.00	100.00

13-15 year olds

Do you work outside home?	Sex		Total
	Male	Female	
Yes	18	17	35
	28.57	14.78	19.66
No	45	98	143
	71.43	85.22	80.34
Total	63	115	178
	100.00	100.00	100.00

16-19 year olds

Do you work outside home?	Sex		Total
	Male	Female	
Yes	37	46	83
	46.84	30.87	36.40
No	42	103	145
	53.16	69.13	63.60
Total	79	149	228
	100.00	100.00	100.00

12. What work do you do?

10-12 year olds

If yes, what work do you do?	Sex		Total
	Male	Female	
House helper	1	0	1
	25.00	0.00	10.00
Others	3	6	9
	75.00	100.00	90.00
Total	4	6	10
	100.00	100.00	100.00

13-15 year olds

If yes, what work do | Sex

you do?	Male	Female	Total
House helper	1 6.25	2 13.33	3 9.68
Shop attendant	0 0.00	1 6.67	1 3.23
Vendor	0 0.00	2 13.33	2 6.45
Work in a restaurant/	1 6.25	0 0.00	1 3.23
Construction	2 12.50	3 20.00	5 16.13
Others	9 56.25	5 33.33	14 45.16
Multiple jobs	3 18.75	2 13.33	5 16.13
Total	16 100.00	15 100.00	31 100.00

13. What work do you do? (16-19 year olds)

If yes, what work do you do?	Sex		Total
	Male	Female	
House helper	1 2.70	9 19.57	10 12.05
Shop attendant	3 8.11	0 0.00	3 3.61
Vendor	3 8.11	6 13.04	9 10.84
Work in a restaurant/	1 2.70	0 0.00	1 1.20
Small business	1 2.70	3 6.52	4 4.82
Agricultural work	5 13.51	8 17.39	13 15.66
Construction work	5 13.51	3 6.52	8 9.64
Others	14 37.84	12 26.09	26 31.33
Multiple jobs	4 10.81	5 10.87	9 10.84
Total	37	46	83

| 100.00 100.00 | 100.00

14. Among the 10-15 year olds, a slightly higher proportion of girls know of girls who have a job. Among the 16-19 year olds, a slightly higher proportion of boys know of girls who have a job.

10-12 year olds

	Sex		Total
	Male	Female	
Yes	23	41	64
	46.94	50.00	48.85
No	26	41	67
	53.06	50.00	51.15
Total	49	82	131
	100.00	100.00	100.00

13-15 year olds

	Sex		Total
	Male	Female	
Yes	39	80	119
	63.93	68.38	66.85
No	22	37	59
	36.07	31.62	33.15
Total	61	117	178
	100.00	100.00	100.00

16-19 year olds

	Sex		Total
	Male	Female	
Yes	48	80	128
	59.26	53.69	55.65
No	33	69	102
	40.74	46.31	44.35
Total	81	149	230
	100.00	100.00	100.00

15. Does your mother/female carer work?

10-12 year olds

Where does | Sex

she work?	Male	Female	Total
At home	18	27	45
	51.43	42.86	45.92
Outside	12	29	41
	34.29	46.03	41.84
Both	5	7	12
	14.29	11.11	12.24
Total	35	63	98
	100.00	100.00	100.00

13-15 year olds

Where does she work?	Sex		Total
	Male	Female	
At home	19	50	69
	38.00	60.24	51.88
Outside	22	18	40
	44.00	21.69	30.08
Both	9	15	24
	18.00	18.07	18.05
Total	50	83	133
	100.00	100.00	100.00

16-19 year olds

Where does she work?	Sex		Total
	Male	Female	
At home	20	53	73
	46.51	55.79	52.90
Outside	14	25	39
	32.56	26.32	28.26
Both	9	17	26
	20.93	17.89	18.84
Total	43	95	138
	100.00	100.00	100.00

16. Majority have fathers who work outside

17.

10-12 year olds

Where does he work?	Sex		Total
	Male	Female	
At home	5	8	13
	16.13	15.09	15.48

Outside	23	40	63
	74.19	75.47	75.00
Both	3	5	8
	9.68	9.43	9.52
Total	31	53	84
	100.00	100.00	100.00

13-15 year olds

Where does he work?	Sex		Total
	Male	Female	
At home	10	18	28
	30.30	30.00	30.11
Outside	18	33	51
	54.55	55.00	54.84
Both	5	9	14
	15.15	15.00	15.05
Total	33	60	93
	100.00	100.00	100.00

16-19 year olds

Where does he work?	Sex		Total
	Male	Female	
At home	12	17	29
	41.38	32.08	35.37
Outside	14	29	43
	48.28	54.72	52.44
Both	3	7	10
	10.34	13.21	12.20
Total	29	53	82
	100.00	100.00	100.00

18. Who is likely to help you find a job?

10-12 year olds

	Sex		Total
	Male	Female	
Father	15	16	31
	38.46	29.09	32.98
Mother	7	19	26
	17.95	34.55	27.66
Teacher	5	3	8
	12.82	5.45	8.51

Friends	2	7	9
	5.13	12.73	9.57
Relatives	5	2	7
	12.82	3.64	7.45
Other	5	8	13
	12.82	14.55	13.83
Total	39	55	94
	100.00	100.00	100.00

13-15 year olds

	Sex		Total
	Male	Female	
Father	11	12	23
	22.00	12.77	15.97
Mother	15	22	37
	30.00	23.40	25.69
Teacher	0	5	5
	0.00	5.32	3.47
Friends	5	15	20
	10.00	15.96	13.89
Relatives	6	10	16
	12.00	10.64	11.11
Other	13	30	43
	26.00	31.91	29.86
Total	50	94	144
	100.00	100.00	100.00

19. Among 16-19 year olds.

	Sex		Total
	Male	Female	
Father	10	12	22
	15.15	10.91	12.50
Mother	12	18	30
	18.18	16.36	17.05
Teacher	4	7	11
	6.06	6.36	6.25
Friends	8	14	22
	12.12	12.73	12.50
Relatives	10	15	25
	15.15	13.64	14.20

Boyfriend	0	3	3
	0.00	2.73	1.70
Other	22	41	63
	33.33	37.27	35.80
Total	66	110	176
	100.00	100.00	100.00

20. Do you discuss future work possibilities with anyone?

10-12 year olds

	Sex		Total
	Male	Female	
Yes	20	32	52
	42.55	38.55	40.00
No	27	51	78
	57.45	61.45	60.00
Total	47	83	130
	100.00	100.00	100.00

13-15 year olds

	Sex		Total
	Male	Female	
Yes	33	69	102
	53.23	58.97	56.98
No	29	48	77
	46.77	41.03	43.02
Total	62	117	179
	100.00	100.00	100.00

21. Which of these would you most like to do when you grow up?

10-12 year olds

	Sex		Total
	Male	Female	
Cook	0	4	4
	0.00	5.00	3.17
Shop keeper	3	2	5
	6.52	2.50	3.97
Treat ill people in a	18	39	57
	39.13	48.75	45.24
Farmer	1	2	3
	2.17	2.50	2.38

Be a national/communi	2	6	8
	4.35	7.50	6.35
Be a banker	7	9	16
	15.22	11.25	12.70
Be a teacher	5	12	17
	10.87	15.00	13.49
Be a driver	4	3	7
	8.70	3.75	5.56
Hair dresser	1	1	2
	2.17	1.25	1.59
Motorbike rider	5	2	7
	10.87	2.50	5.56
Total	46	80	126
	100.00	100.00	100.00

13-15 year olds

	Sex		Total
	Male	Female	
Cook	1	1	2
	1.61	0.84	1.10
Shop keeper	2	7	9
	3.23	5.88	4.97
Treat ill people in a	22	59	81
	35.48	49.58	44.75
Farmer	1	4	5
	1.61	3.36	2.76
Be a national/communi	7	8	15
	11.29	6.72	8.29
Be a banker	14	21	35
	22.58	17.65	19.34
Be a teacher	2	10	12
	3.23	8.40	6.63
Be a driver	8	4	12
	12.90	3.36	6.63
Hair dresser	1	5	6
	1.61	4.20	3.31
Motorbike rider	4	0	4
	6.45	0.00	2.21
Total	62	119	181
	100.00	100.00	100.00

22. Among 16-19 year olds, 29% of girls want to treat ill people when they grow up while 32% of boys want to be a driver. 17% of girls want to be a hairdresser while 12% of boys want to be a motorbike rider.

	Sex		Total
	Male	Female	
Cook	1 1.45	3 2.22	4 1.96
Shop keeper	5 7.25	7 5.19	12 5.88
Treat ill people in a	11 15.94	39 28.89	50 24.51
Farmer	4 5.80	4 2.96	8 3.92
Be a national/communi	6 8.70	18 13.33	24 11.76
Be a banker	10 14.49	23 17.04	33 16.18
Be a teacher	2 2.90	9 6.67	11 5.39
Be a driver	22 31.88	8 5.93	30 14.71
Hair dresser	0 0.00	23 17.04	23 11.27
Motorbike rider	8 11.59	1 0.74	9 4.41
Total	69 100.00	135 100.00	204 100.00

SECTION B: PERCEPTIONS

23. What do you think is a good age for a girl to start work?

10-12 year olds

	Sex		Total
	Male	Female	
Less than 10	13 28.89	27 33.75	40 32.00
10-12 years	15 33.33	19 23.75	34 27.20
13-15 years	5 11.11	18 22.50	23 18.40
16-19 years	4 8.89	12 15.00	16 12.80
Above 19	8 17.78	4 5.00	12 9.60
Total	45 100.00	80 100.00	125 100.00

13-15 year olds

	Sex		Total
	Male	Female	
Less than 10	8 12.90	18 15.65	26 14.69
10-12 years	17 27.42	31 26.96	48 27.12
13-15 years	11 17.74	20 17.39	31 17.51
16-19 years	22 35.48	31 26.96	53 29.94
Above 19	4 6.45	15 13.04	19 10.73
Total	62 100.00	115 100.00	177 100.00

16-19 year olds

for a girl to start work?	Sex		Total
	Male	Female	

Less than 10	6	8	14
	7.89	5.44	6.28
10-12 years	9	25	34
	11.84	17.01	15.25
13-15 years	20	29	49
	26.32	19.73	21.97
16-19 years	26	50	76
	34.21	34.01	34.08
Above 19	15	35	50
	19.74	23.81	22.42
Total	76	147	223
	100.00	100.00	100.00

24. **Majority of boys and girls in all age groups think it's easier for boys to work outside home. This perception among girls varies with age; higher the age group, lower the proportion of girls who feel this way.**

10-12 year olds

	Sex		Total
	Male	Female	
Boys	26	63	89
	53.06	75.90	67.42
Girls	13	10	23
	26.53	12.05	17.42
I do not know	6	4	10
	12.24	4.82	7.58
Neither	4	5	9
	8.16	6.02	6.82
Both	0	1	1
	0.00	1.20	0.76
Total	49	83	132
	100.00	100.00	100.00

13-15 year olds

	Sex		Total
	Male	Female	
Boys	36	82	118
	57.14	71.93	66.67
Girls	13	19	32
	20.63	16.67	18.08
I do not know	2	7	9
	3.17	6.14	5.08

Neither	8	6	14
	12.70	5.26	7.91
Both	4	0	4
	6.35	0.00	2.26
Total	63	114	177
	100.00	100.00	100.00

16-19 year olds

	Sex		Total
	Male	Female	
Boys	23	36	59
	54.76	48.65	50.86
Girls	9	22	31
	21.43	29.73	26.72
I do not know	0	1	1
	0.00	1.35	0.86
Neither	10	15	25
	23.81	20.27	21.55
Total	42	74	116
	100.00	100.00	100.00

25. Irrespective of whether their mother or female carer works, majority of respondents think it is easier for boys to work outside home.

10-12 year olds

boys to work outside home?	Where does she work?			Total
	At home	Outside	Both	
Boys	35	27	9	71
	77.78	65.85	75.00	72.45
Girls	2	9	1	12
	4.44	21.95	8.33	12.24
I do not know	5	2	1	8
	11.11	4.88	8.33	8.16
Neither	3	2	1	6
	6.67	4.88	8.33	6.12
Both	0	1	0	1
	0.00	2.44	0.00	1.02
Total	45	41	12	98
	100.00	100.00	100.00	100.00

13-15 year olds

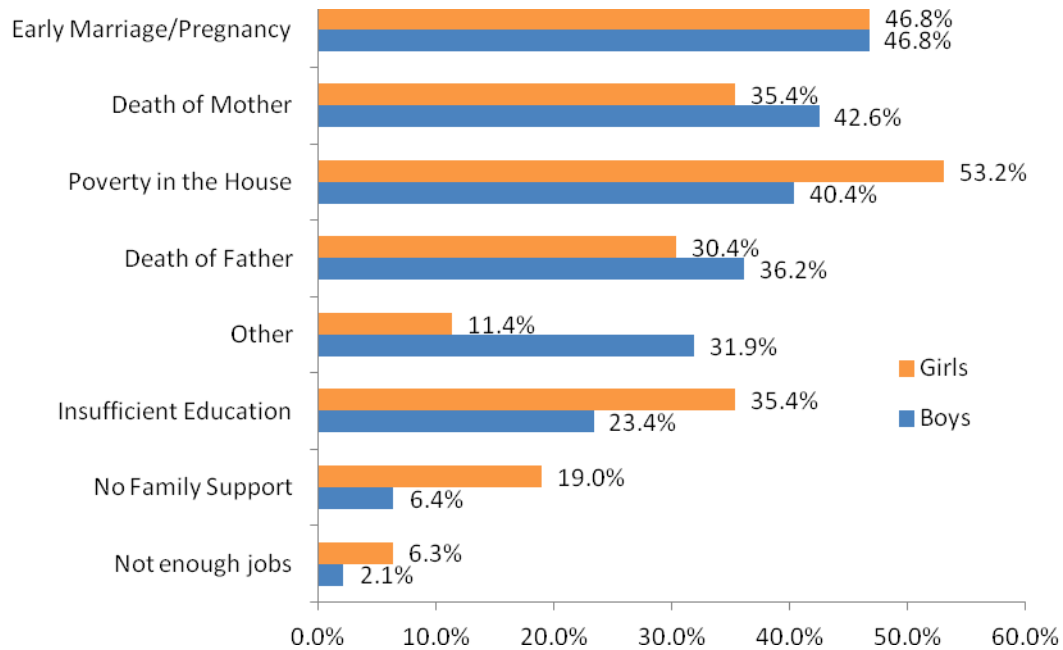
	Where does she work?			Total
	At home	Outside	Both	
Boys	44 68.75	28 70.00	13 54.17	85 66.41
Girls	13 20.31	7 17.50	4 16.67	24 18.75
I do not know	4 6.25	1 2.50	2 8.33	7 5.47
Neither	2 3.13	4 10.00	2 8.33	8 6.25
Both	1 1.56	0 0.00	3 12.50	4 3.13
Total	64 100.00	40 100.00	24 100.00	128 100.00

16-19 year olds

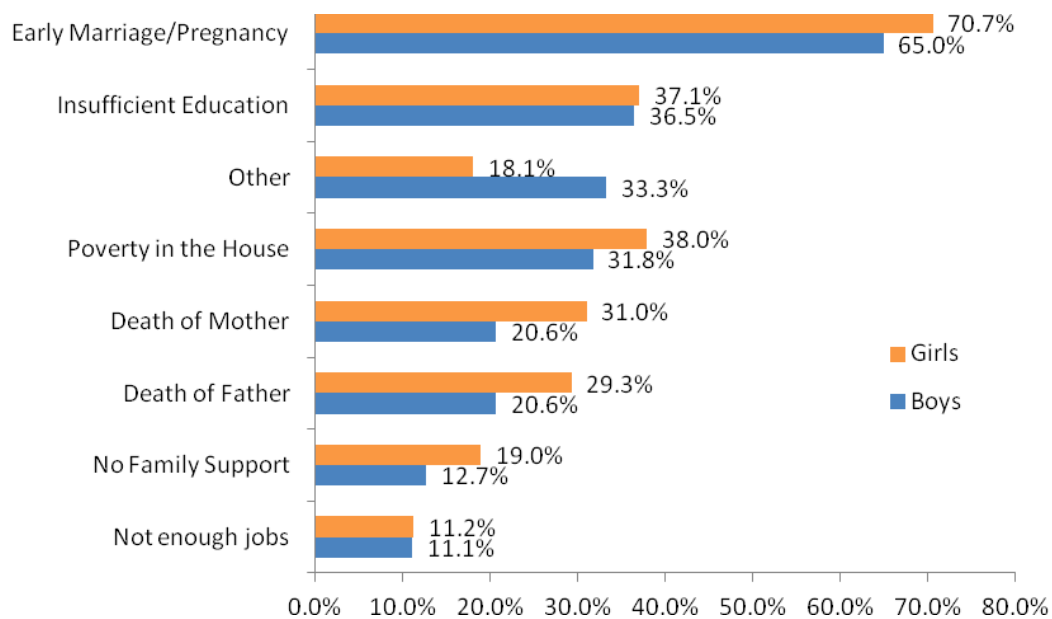
	Where does she work?			Total
	At home	Outside	Both	
Boys	19 51.35	10 47.62	5 55.56	34 50.75
Girls	11 29.73	5 23.81	3 33.33	19 28.36
I do not know	1 2.70	0 0.00	0 0.00	1 1.49
Neither	6 16.22	6 28.57	1 11.11	13 19.40
Total	37 100.00	21 100.00	9 100.00	67 100.00

26. What will "push a girl off the path to success"? Early marriage/pregnancy tops the list for all age groups.

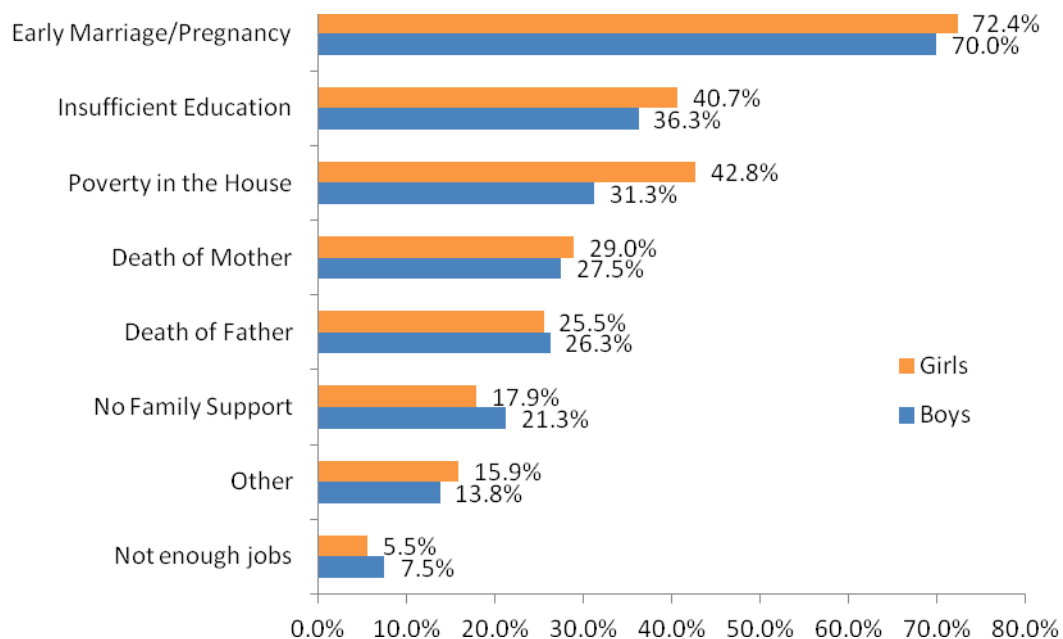
10-12 year olds (N=126)



13-15 year olds (N=179)



16-19 year olds (N=225)



27. Most boys and girls in both age groups agree that it is important for girls to have savings

10-12 year olds

	Sex		Total
	Male	Female	
Yes	43 91.49	78 96.30	121 94.53
No	4 8.51	3 3.70	7 5.47
Total	47 100.00	81 100.00	128 100.00

13-15 year olds

	Sex		Total
	Male	Female	
Yes	60 95.24	114 95.80	174 95.60
No	3 4.76	5 4.20	8 4.40
Total	63 100.00	119 100.00	182 100.00

16-19 year olds

	Sex		Total
	Male	Female	
Yes	80	144	224
	98.77	97.96	98.25
No	1	3	4
	1.23	2.04	1.75
Total	81	147	228
	100.00	100.00	100.00

28. **Most boys and girls in both age groups agree that it is important for boys to have savings. All 16-19 year old boys agree.**

10-12 year olds

	Sex		Total
	Male	Female	
Yes	44	79	123
	97.78	97.53	97.62
No	1	2	3
	2.22	2.47	2.38
Total	45	81	126
	100.00	100.00	100.00

13-15 year olds

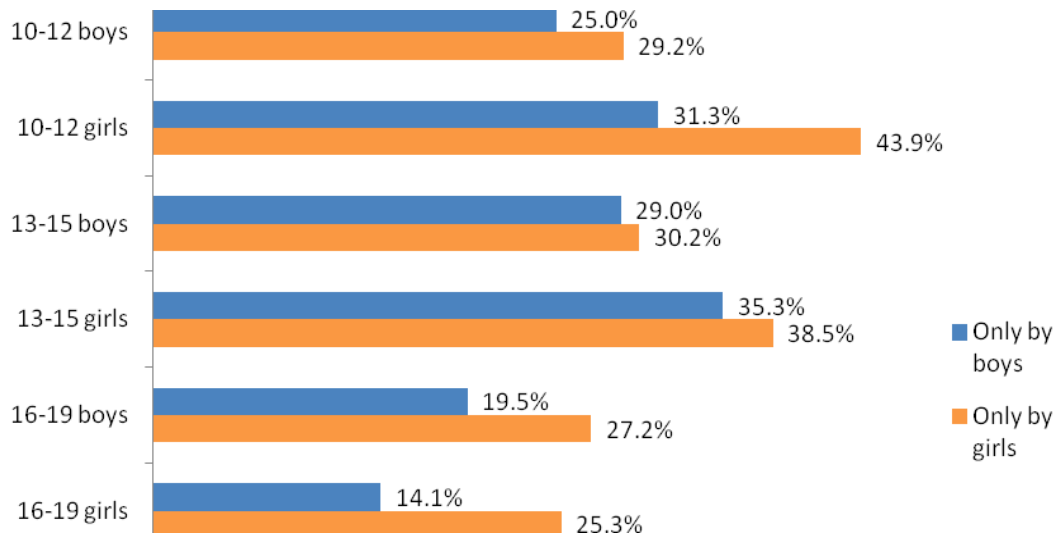
	Sex		Total
	Male	Female	
Yes	61	116	177
	96.83	98.31	97.79
No	2	2	4
	3.17	1.69	2.21
Total	63	118	181
	100.00	100.00	100.00

16-19 year olds

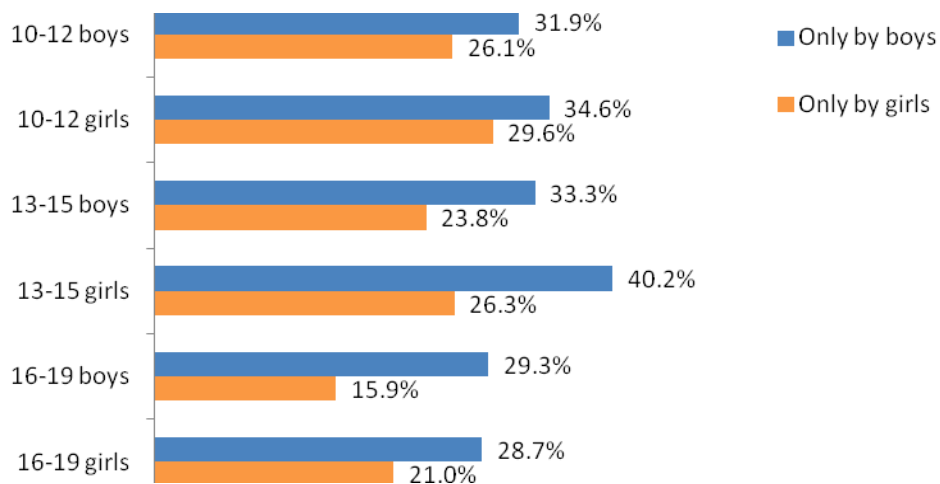
	Sex		Total
	Male	Female	
Yes	79	142	221
	100.00	99.30	99.55
No	0	1	1
	0.00	0.70	0.45

Total	79	143	222
	100.00	100.00	100.00

29. A higher proportion of respondents in all age groups agree that there are activities done only by girls compared to boys at home.

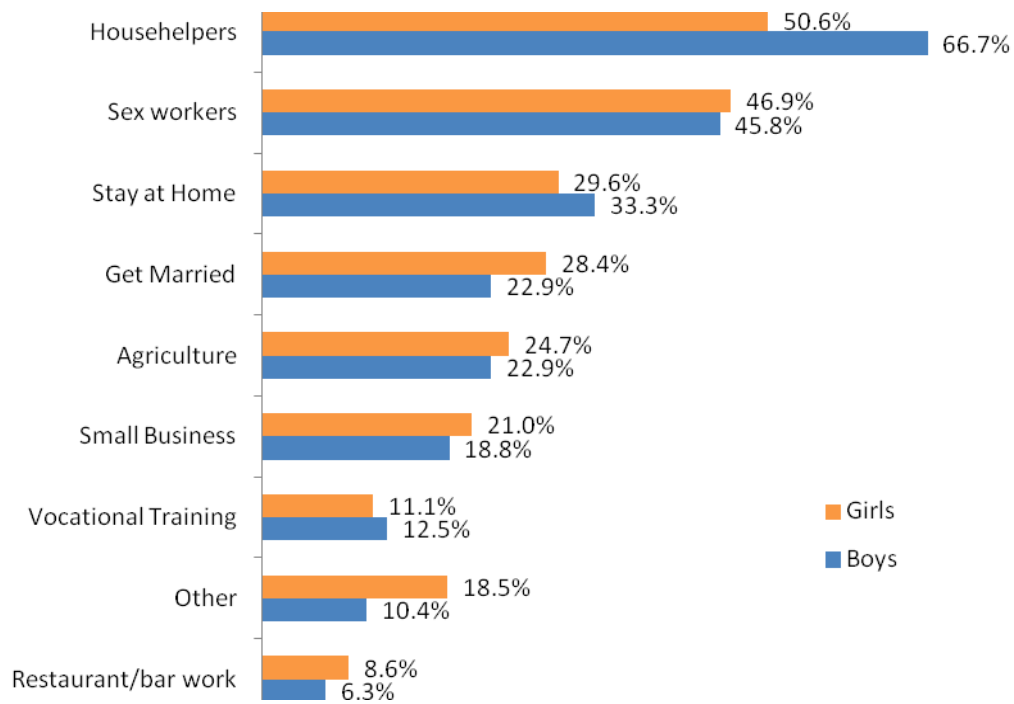


30. A higher proportion of respondents agree that there are activities done only by boys compared to girls outside home.

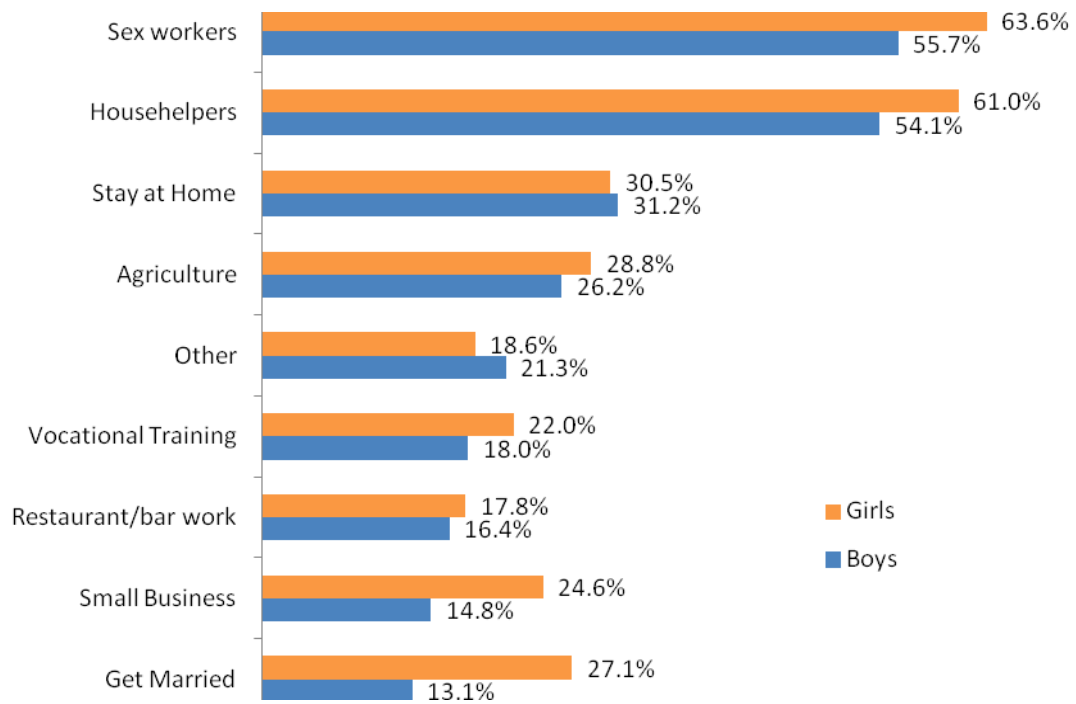


31. What happens to girls who drop out of school? Most think girls who drop out of school will become house helpers or sex workers.

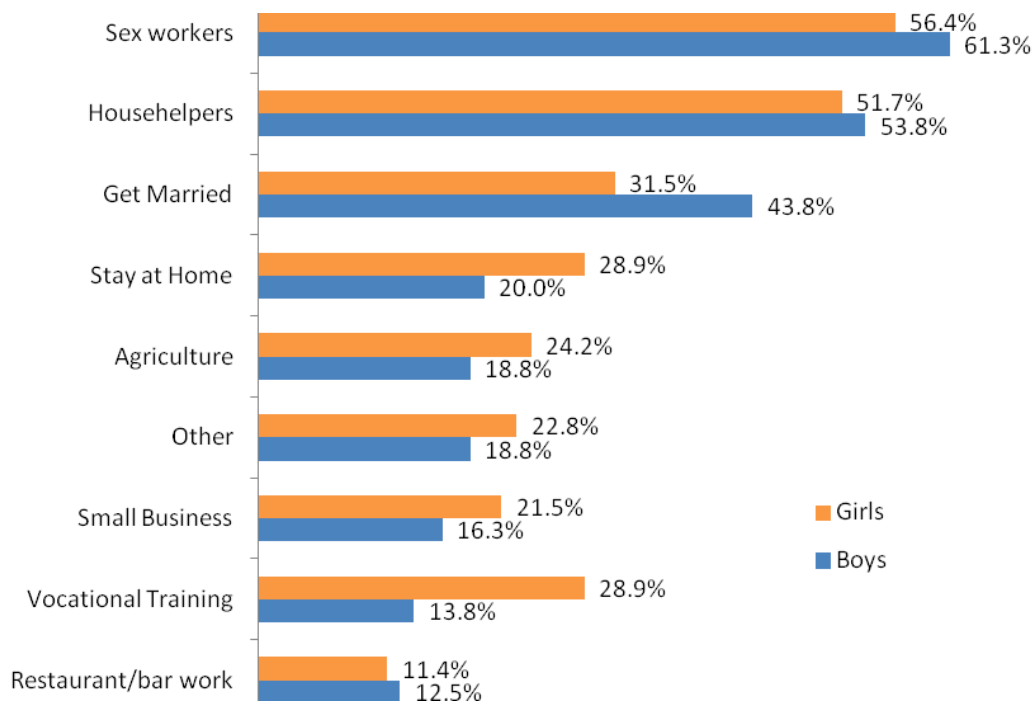
10-12 year olds (N=129)



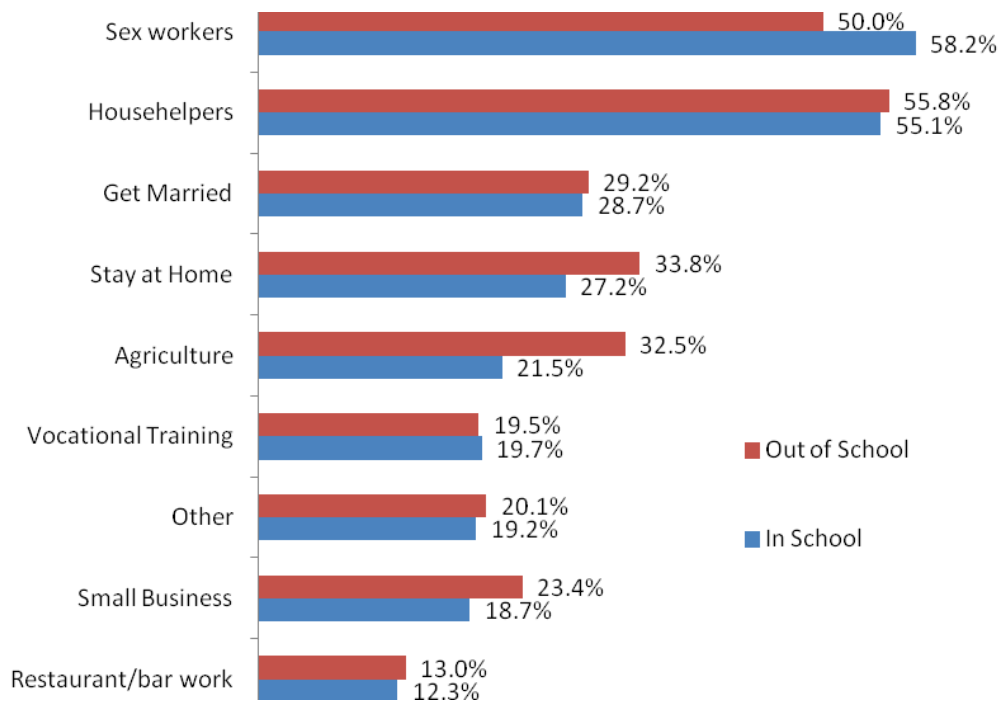
13-15 year olds (N=179)



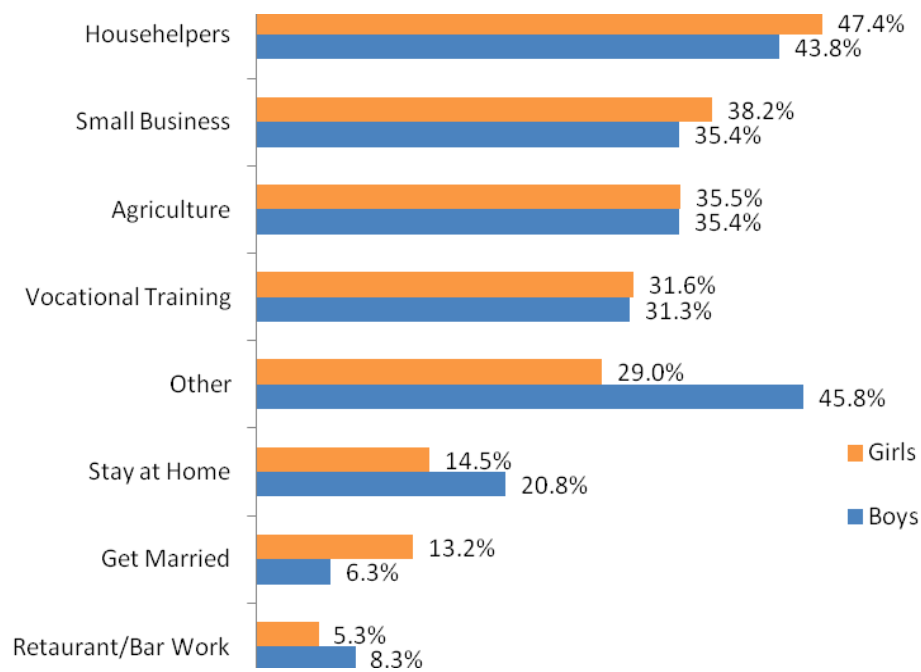
16-19 year olds (N=229)



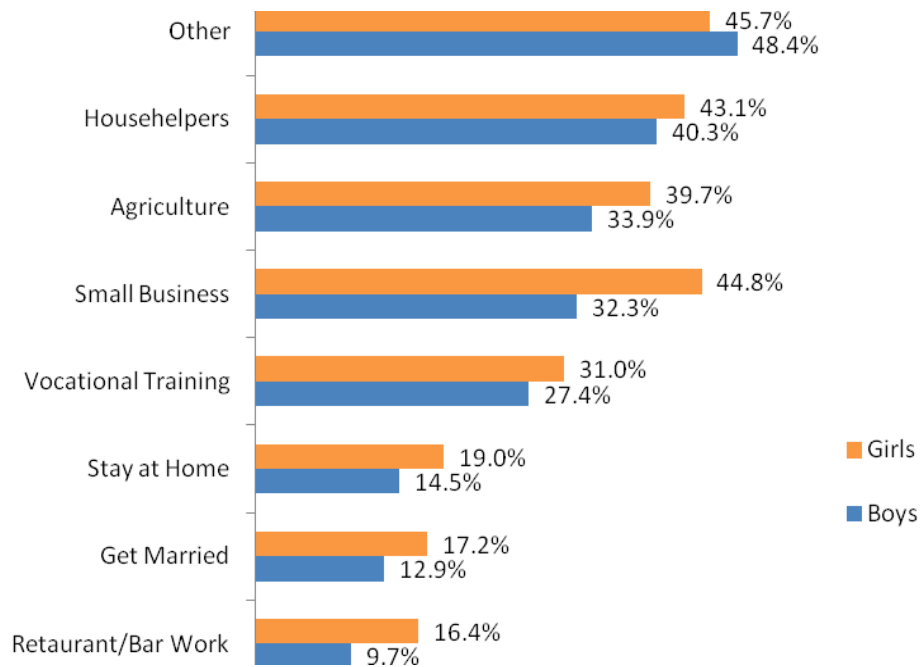
In School/Out of School



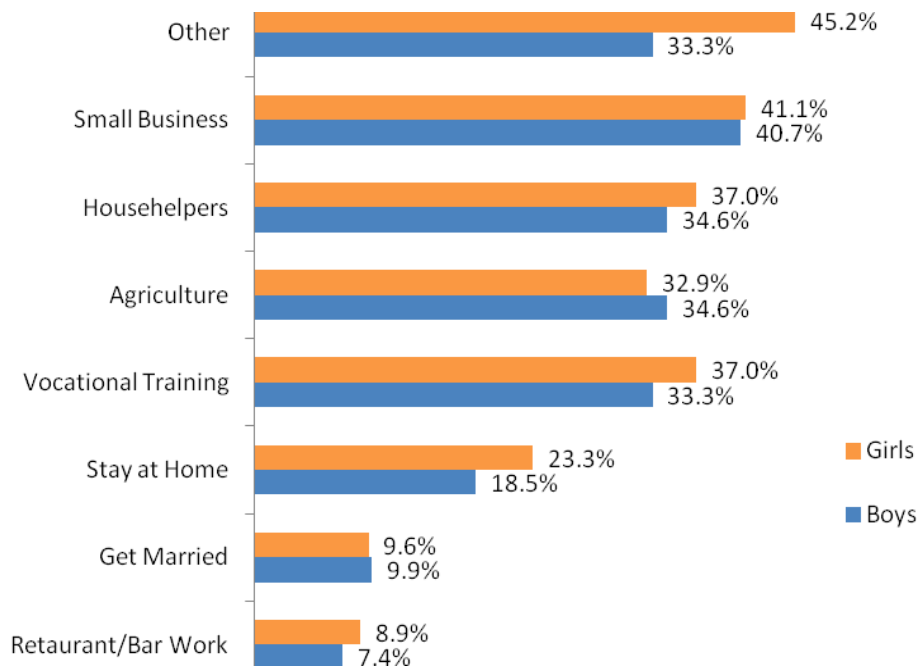
**32. What happens to boys who drop out of school?
10-12 year olds (N=124)**



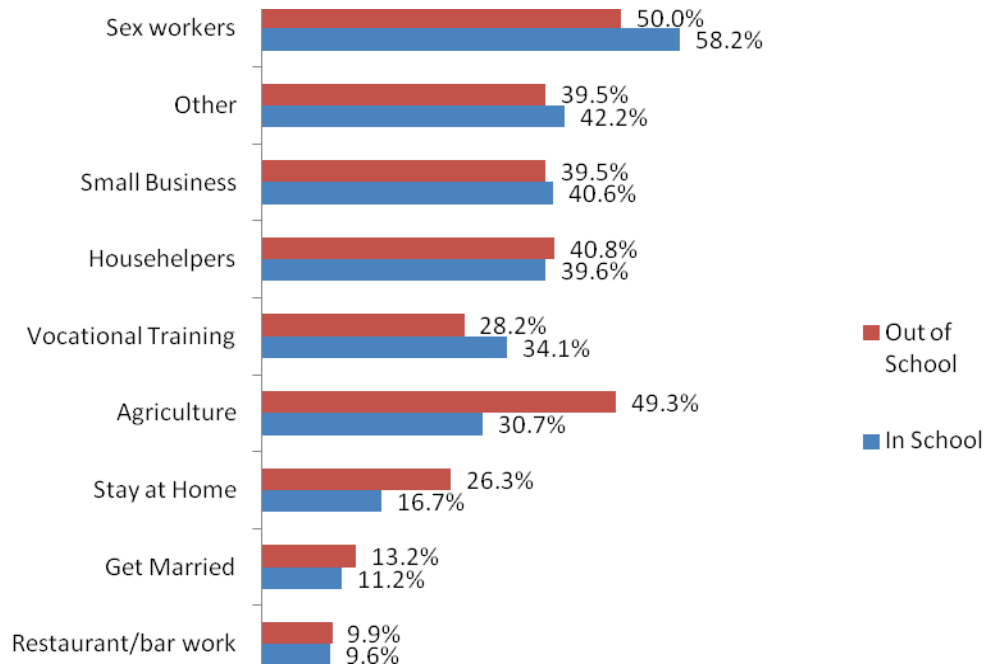
13-15 year olds (N=178)



16-19 year olds (N=227)



In school/out of school



SECTION C: SPENDING HABITS

33. A higher proportion of those in the older age group spend money; a higher proportion of boys than girls in both age groups spend money.

10- 12 year olds

Did you spend any money in the last month?	Sex		Total
	Male	Female	
Yes	17	22	39
	36.17	27.16	30.47
No	30	59	89
	63.83	72.84	69.53
Total	47	81	128
	100.00	100.00	100.00

13-15 year olds

Did you spend any money in the last month?	Sex		Total
	Male	Female	
Yes	28	39	67
	45.90	34.21	38.29
No	33	75	108
	54.10	65.79	61.71
Total	61	114	175
	100.00	100.00	100.00

16-19 year olds

Did you spend any money in the last month?	Sex		Total
	Male	Female	
Yes	52	80	132
	65.00	53.69	57.64
No	28	69	97
	35.00	46.31	42.36
Total	80	149	229
	100.00	100.00	100.00

34. Was it your own money?

10-12 year olds

Was it your own money?	Sex		Total
	Male	Female	
Yes	10 58.82	14 66.67	24 63.16
No	7 41.18	7 33.33	14 36.84
Total	17 100.00	21 100.00	38 100.00

13-15 year olds

Was it your own money?	Sex		Total
	Male	Female	
Yes	18 62.07	19 47.50	37 53.62
No	11 37.93	21 52.50	32 46.38
Total	29 100.00	40 100.00	69 100.00

16-19 year olds

Was it your own money?	Sex		Total
	Male	Female	
Yes	48 90.57	51 62.20	99 73.33
No	5 9.43	31 37.80	36 26.67
Total	53 100.00	82 100.00	135 100.00

35. **Among the younger age group, vast majority spend less than 5000 RWF. The older age group spends more on average.**

10-12 year olds (note: low respondents)

How much?	Sex		Total
	Male	Female	
Less than 5000	15 88.24	18 81.82	33 84.62
5000 - 10,000	2 11.76	4 18.18	6 15.38

Total		17	22		39
		100.00	100.00		100.00

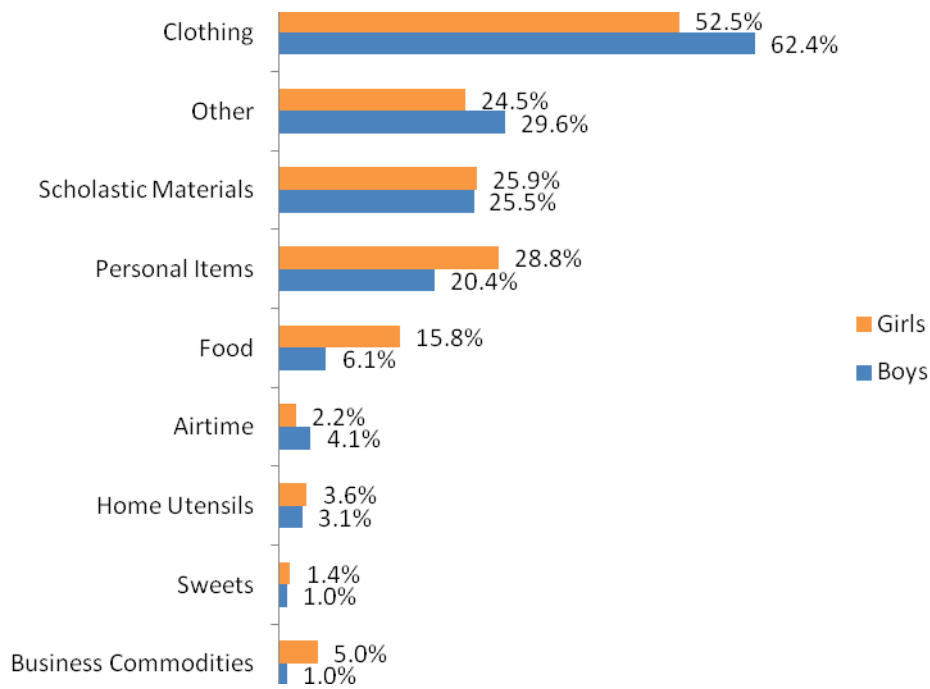
13-15 year olds

How much?	Sex		Total
	Male	Female	
Less than 5000	19	21	40
	65.52	52.50	57.97
5000 - 10,000	8	17	25
	27.59	42.50	36.23
10,000 to 50,000	2	2	4
	6.90	5.00	5.80
Total	29	40	69
	100.00	100.00	100.00

16-19 year olds

How much?	Sex		Total
	Male	Female	
Less than 5000	15	38	53
	28.30	47.50	39.85
5000 - 10,000	19	21	40
	35.85	26.25	30.08
10,000 to 50,000	16	15	31
	30.19	18.75	23.31
More than 50,000	3	6	9
	5.66	7.50	6.77
Total	53	80	133
	100.00	100.00	100.00

36. What did you do with the money?



37. Most boys and girls in both age groups reported that there have been times when they have not had enough money to buy what they wanted or needed.

10-12 year olds (low number of respondents)

	Sex		Total
	Male	Female	
Yes	13	18	31
	76.47	75.00	75.61
No	4	6	10
	23.53	25.00	24.39
Total	17	24	41
	100.00	100.00	100.00

13-15 year olds

	Sex		Total
	Male	Female	
Yes	21	32	53
	72.41	72.73	72.60
No	8	12	20
	27.59	27.27	27.40
Total	29	44	73
	100.00	100.00	100.00

16-19 year olds

	Sex		Total
	Male	Female	
Yes	48 85.71	73 85.88	121 85.82
No	8 14.29	12 14.12	20 14.18
Total	56 100.00	85 100.00	141 100.00

38. **The proportion of those who save increases with age and more boys save than girls.**

10-12 year olds

Do you have any savings?	Sex		Total
	Male	Female	
Yes	7 14.89	8 9.76	15 11.63
No	40 85.11	74 90.24	114 88.37
Total	47 100.00	82 100.00	129 100.00

13-15 year olds

Do you have any savings?	Sex		Total
	Male	Female	
Yes	19 30.16	25 21.01	44 24.18
No	44 69.84	94 78.99	138 75.82
Total	63 100.00	119 100.00	182 100.00

16-19 year olds

Do you have any savings?	Sex		Total
	Male	Female	
Yes	33 40.74	32 21.48	65 28.26
No	48 59.26	117 78.52	165 71.74
Total	81	149	230

	100.00	100.00		100.00
--	--------	--------	--	--------

In school/out of school

Do you	Do you attend school?		
have any	Yes	No	Total
savings?			
-----+-----+-----			
Yes	83	44	127
	21.07	28.39	23.13
-----+-----+-----			
No	311	111	422
	78.93	71.61	76.87
-----+-----+-----			
Total	394	155	549
	100.00	100.00	100.00

39. **If yes, what are you saving for? Most girls and boys are saving for personal use.**

10-12 years

	Boys	Girls
Personal Use	5	4
Family Use	1	3
Emergencies	1	2
Future Opportunities	1	3
Other	0	2
N	8	8

13-15 years

	Boys	Girls
Personal Use	14	17
Future Opportunities	4	6
Other	3	5
Emergencies	3	5
Family Use	1	2
N	19	25

16-19 years

	Boys	Girls
Personal Use	22	21
Future Opportunities	19	13
Emergencies	11	10
Family Use	4	6
Other	0	3
N	34	33

40. A vast majority of girls and boys in both age groups would like to save.

10-12 year olds

If no, would you like to have savings?	Sex		Total
	Male	Female	
Yes	35	61	96
	85.37	84.72	84.96
No	6	11	17
	14.63	15.28	15.04
Total	41	72	113
	100.00	100.00	100.00

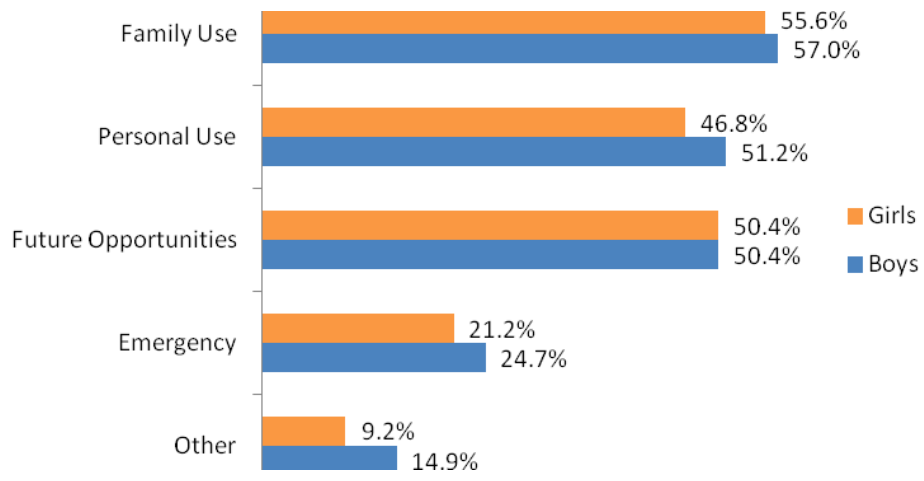
13-15 year olds

If no, would you like to have savings?	Sex		Total
	Male	Female	
Yes	44	83	127
	97.78	91.21	93.38
No	1	8	9
	2.22	8.79	6.62
Total	45	91	136
	100.00	100.00	100.00

16-19 year olds

If no, would you like to have savings?	Sex		Total
	Male	Female	
Yes	42	109	151
	91.30	96.46	94.97
No	4	4	8
	8.70	3.54	5.03
Total	46	113	159
	100.00	100.00	100.00

41. If they could save, majority of them would use the money for the family.



SECTION D: QUESTIONS FOR 10-15 YEAR OLDS

42. Most girls and boys spend time with their mother

10-12 year olds

Who do you spend most time with?	Sex		Total
	Male	Female	
Father	4 9.52	3 3.95	7 5.93
Mother	21 50.00	44 57.89	65 55.08
Guardians	0 0.00	1 1.32	1 0.85
Friends	9 21.43	14 18.42	23 19.49
Teachers	2 4.76	2 2.63	4 3.39
Other	6 14.29	12 15.79	18 15.25
Total	42 100.00	76 100.00	118 100.00

13-15 year olds

Who do you spend most time with?	Sex		Total
	Male	Female	
Father	2 3.45	4 3.64	6 3.57
Mother	28 48.28	61 55.45	89 52.98
Guardians	1 1.72	4 3.64	5 2.98
Friends	13 22.41	16 14.55	29 17.26
Alone	3 5.17	1 0.91	4 2.38
Teachers	1 1.72	2 1.82	3 1.79
Other	10	22	32

	17.24	20.00	19.05
Total	58	110	168
	100.00	100.00	100.00

43. 30 girls and 17 boys started working outside home before the age of 13. (these are frequencies).

	Sex		Total
	Male	Female	
Less than 10	8	15	23
10-12	9	15	24
13-15	8	6	14
Total	25	35	61

44. Most boys and girls would like to work outside home when they grow up.

10-12 year olds

	Sex		Total
	Male	Female	
Yes	45	66	111
	91.84	80.49	84.73
No	4	16	20
	8.16	19.51	15.27
Total	49	82	131
	100.00	100.00	100.00

13-15 year olds

	Sex		Total
	Male	Female	
Yes	57	96	153
	91.94	82.76	85.96
No	5	20	25
	8.06	17.24	14.04
Total	62	116	178
	100.00	100.00	100.00

45. Perceptions on girls who work outside home - why do they think this girl got a job outside home.(reporting frequencies)

	10-12 years	
	Boys	Girls
Help from relatives	7	16
Because she studied	6	12
Other	7	9
Has Skills	3	8
N	23	40

	13-15 years	
	Boys	Girls
Because she studied	14	29
Help from relatives	12	28
Other	13	18
Has Skills	3	9
N	40	78

46. Whose work is more important for the family?

10-12 year olds

	Sex		Total
	Male	Female	
Father	13 35.14	25 41.67	38 39.18
Mother	13 35.14	21 35.00	34 35.05
Both	11 29.73	14 23.33	25 25.77
Total	37 100.00	60 100.00	97 100.00

13-15 year olds

	Sex		Total
	Male	Female	
Father	15 35.71	20 26.67	35 29.91
Mother	17 40.48	31 41.33	48 41.03

Both	10	24	34
	23.81	32.00	29.06
Total	42	75	117
	100.00	100.00	100.00

47. **Where do you want to work when you grow up?**

10-12 year olds

	Sex		Total
	Male	Female	
At home	3	13	16
	6.12	16.46	12.50
Outside	44	64	108
	89.80	81.01	84.38
Both	2	2	4
	4.08	2.53	3.13
Total	49	79	128
	100.00	100.00	100.00

13-15 year olds

	Sex		Total
	Male	Female	
At home	4	16	20
	6.45	13.68	11.17
Outside	54	93	147
	87.10	79.49	82.12
Both	4	8	12
	6.45	6.84	6.70
Total	62	117	179
	100.00	100.00	100.00

48. **Which activity are you most likely to do when you grow up?**

10-12 year olds

Which activity are you most likely to do when you grow up?	Sex		Total
	Male	Female	
Cook	0	5	5
	0.00	6.67	4.17
Shop keeper	6	7	13
	13.33	9.33	10.83
Treat ill people in a	12	15	27

	26.67	20.00	22.50
Farmer	3	10	13
	6.67	13.33	10.83
Be a national/communi	2	11	13
	4.44	14.67	10.83
Be a banker	3	8	11
	6.67	10.67	9.17
Be a teacher	7	12	19
	15.56	16.00	15.83
Be a driver	6	3	9
	13.33	4.00	7.50
Hair dresser	0	3	3
	0.00	4.00	2.50
Motorbike rider	6	1	7
	13.33	1.33	5.83
Total	45	75	120
	100.00	100.00	100.00

13-15 year olds

Which activity are you most likely to do when you grow up?	Sex		Total
	Male	Female	
Cook	0	4	4
	0.00	3.48	2.31
Shop keeper	5	11	16
	8.62	9.57	9.25
Treat ill people in a	9	26	35
	15.52	22.61	20.23
Farmer	12	17	29
	20.69	14.78	16.76
Be a national/communi	7	10	17
	12.07	8.70	9.83
Be a banker	5	12	17
	8.62	10.43	9.83
Be a teacher	7	20	27
	12.07	17.39	15.61
Be a driver	7	9	16
	12.07	7.83	9.25
Hair dresser	1	5	6
	1.72	4.35	3.47
Motorbike rider	5	1	6
	8.62	0.87	3.47

Total	58	115	173
	100.00	100.00	100.00

SECTION E: QUESTIONS FOR 16-19 YEAR OLDS

49. **18% of girls and 7% of boys have children.**

Do you have any children?	Sex		Total
	Male	Female	
1	5	27	32
	6.76	18.49	14.55
2	69	119	188
	93.24	81.51	85.45
Total	74	146	220
	100.00	100.00	100.00

50. **Most of those who work do it more than once a week.**

How often do you work outside home?	Sex		Total
	Male	Female	
Less than a week	10	9	19
	27.78	22.50	25.00
Once a week	5	6	11
	13.89	15.00	14.47
More than once a week	21	25	46
	58.33	62.50	60.53
Total	36	40	76
	100.00	100.00	100.00

51. **88% of girls and boys have not had any training.**

Have you ever had any training?	Sex		Total
	Male	Female	
Yes	10	18	28
	12.20	12.24	12.23
No	72	129	201
	87.80	87.76	87.77
Total	82	147	229
	100.00	100.00	100.00

52. **Break down (number of those who have had training).**

	Sex		Total
	Male	Female	
Vocational	3	2	5
Financial Literacy	0	2	2
Health	3	5	8
Non-formal education	2	0	2
Other	1	8	9
Total	9	17	26

53. **89% of girls and 92% of boys have considered vocational training.**

	Sex		Total
	Male	Female	
Yes	69	121	190
	92.00	88.97	90.05
No	6	15	21
	8.00	11.03	9.95
Total	75	136	211
	100.00	100.00	100.00

54. **65% of girls and 56% of boys know of a girl who has had vocational training.**

	Sex		Total
	Male	Female	
Yes	46	98	144
	56.10	65.33	62.07
No	36	52	88
	43.90	34.67	37.93
Total	82	150	232
	100.00	100.00	100.00

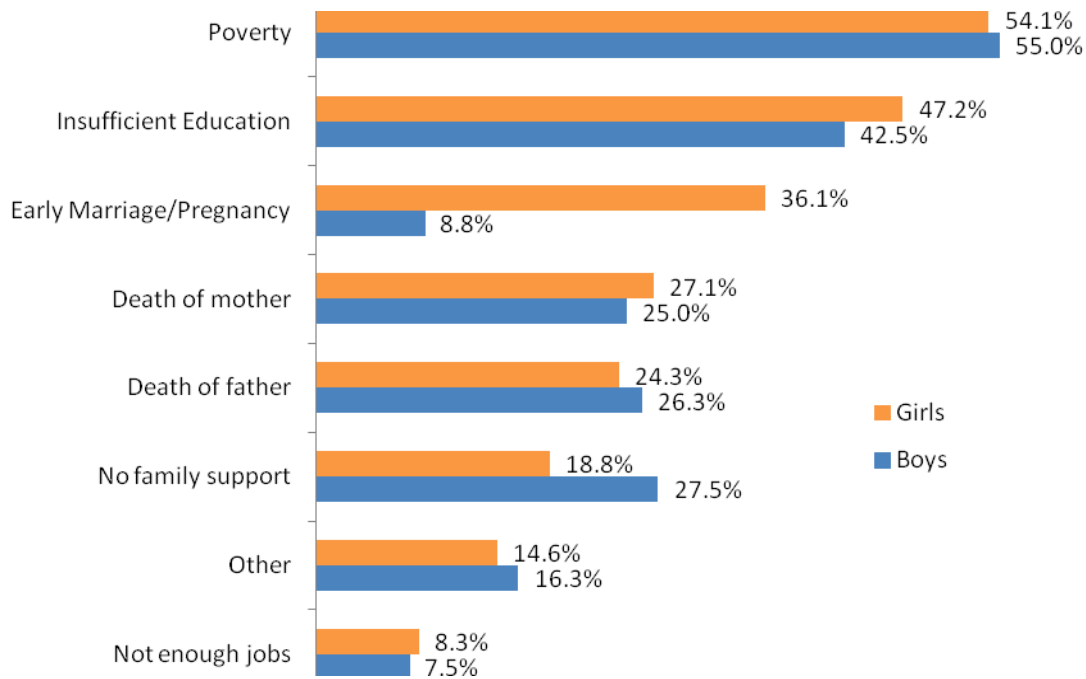
55. **53% of girls and 64% of boys know of a boy who has had vocational training.**

vocational training?	Sex		Total
	Male	Female	
Yes	52	80	132
	64.20	52.98	56.90
No	29	71	100
	35.80	47.02	43.10
Total	81	151	232
	100.00	100.00	100.00

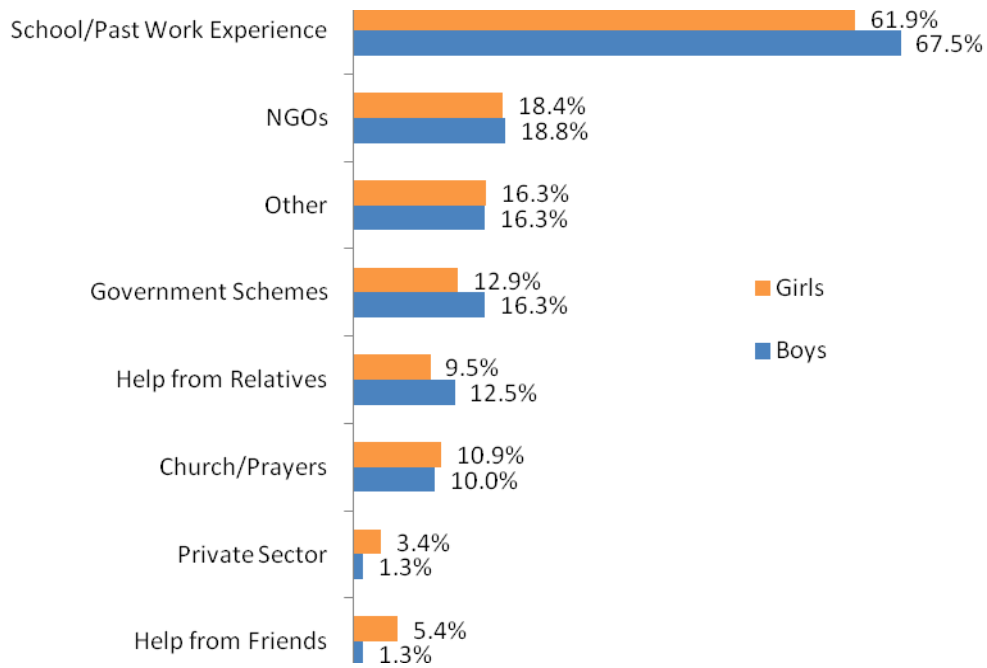
56. **Vast majority of boys and girls would prefer to have a paid job outside.**

Where do you prefer to work?	Sex		Total
	Male	Female	
At home	6 7.79	6 4.20	12 5.45
Outside	67 87.01	126 88.11	193 87.73
Both	4 5.19	11 7.69	15 6.82
Total	77 100.00	143 100.00	220 100.00

57. **What do you consider as the obstacles to achieving your dream? More than half of boys and girls feel that poverty acts as an obstacle; Early marriage and pregnancy is more of an obstacle for girls than boys.**



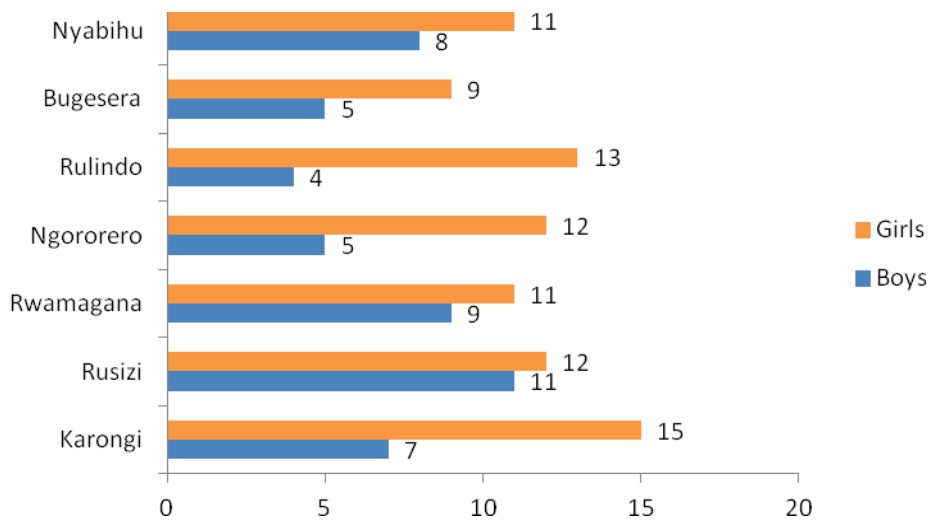
58. What do you think are the most important factors in achieving your dream? 68% of boys and 62% of girls feel that schooling and past work experience are the most important factors in achieving their dreams.



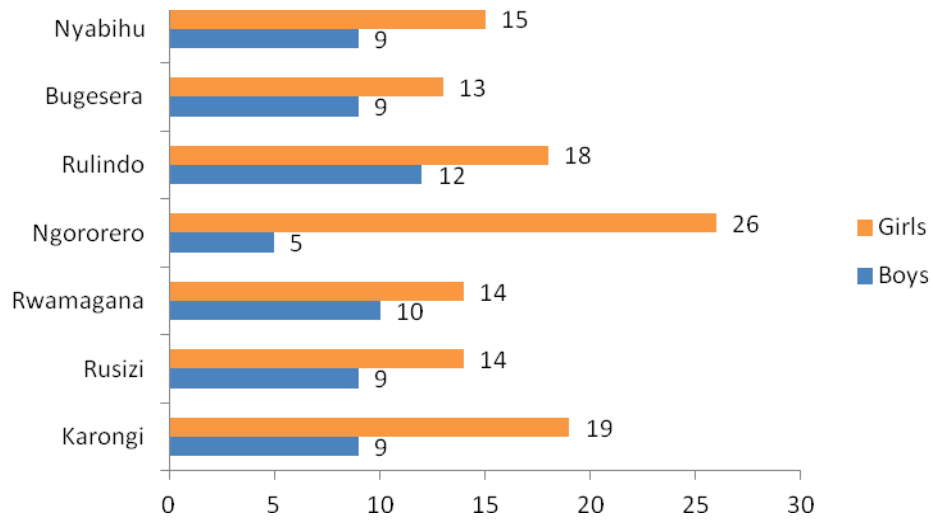
ADDITIONAL GRAPHS REQUESTED

59. Number of boys and girls interviewed per district (frequency)

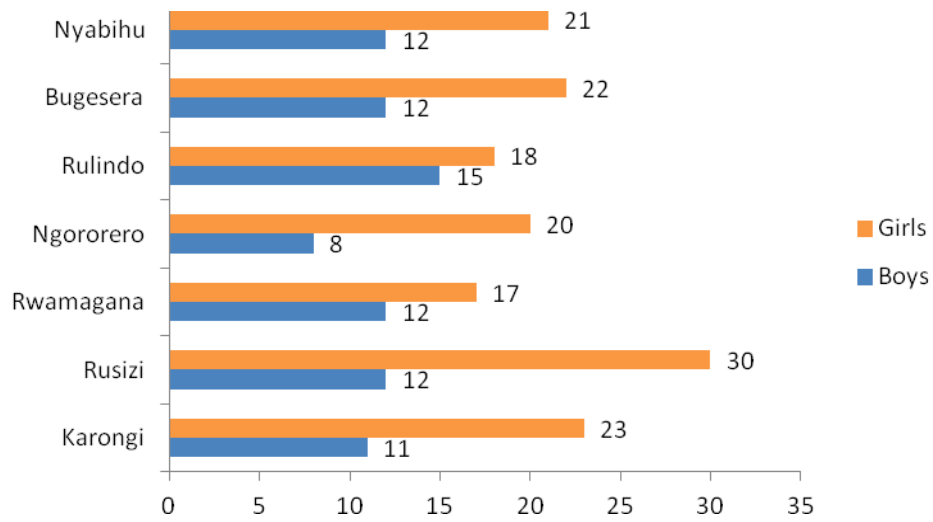
10-12 year olds



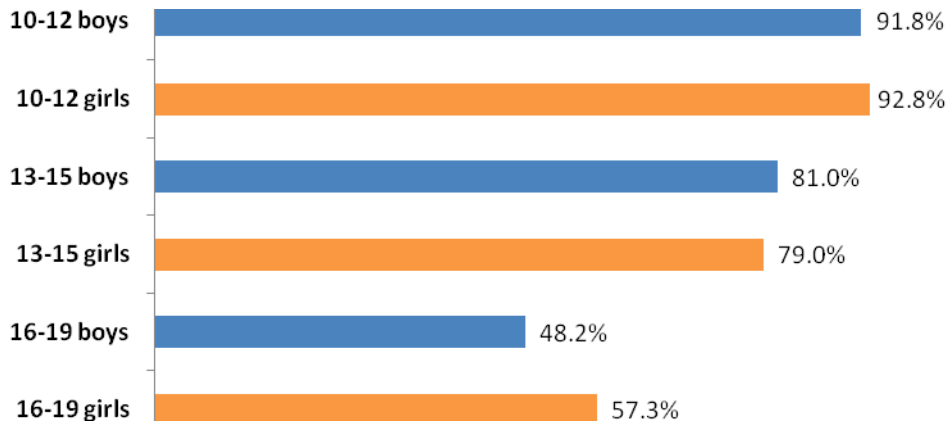
13-15 year olds



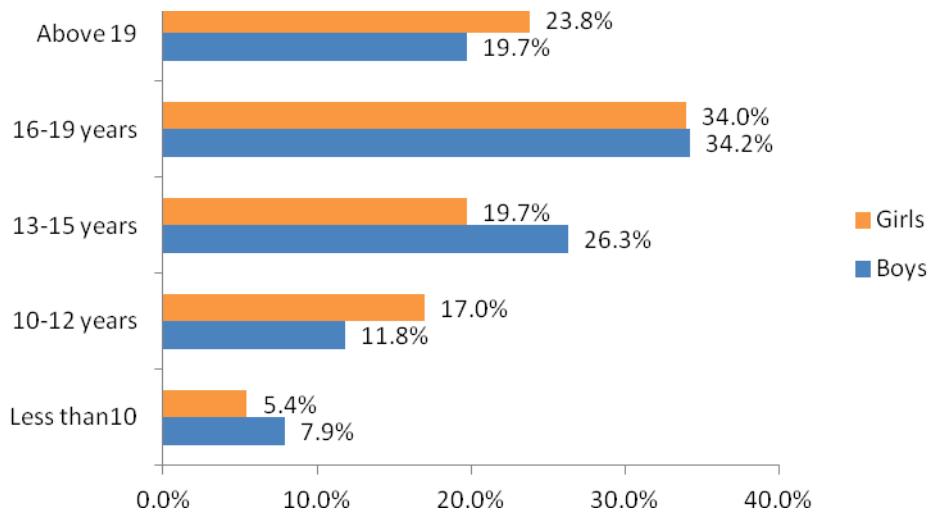
16-19 year olds



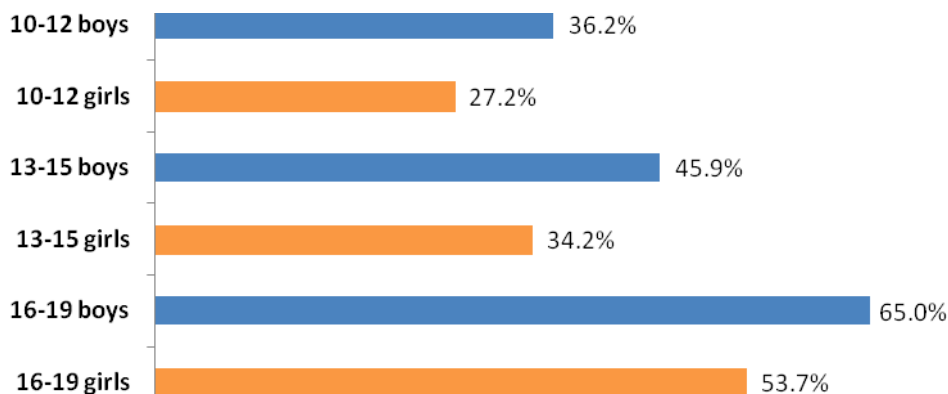
60. **Percentage of boys and girls attending school**



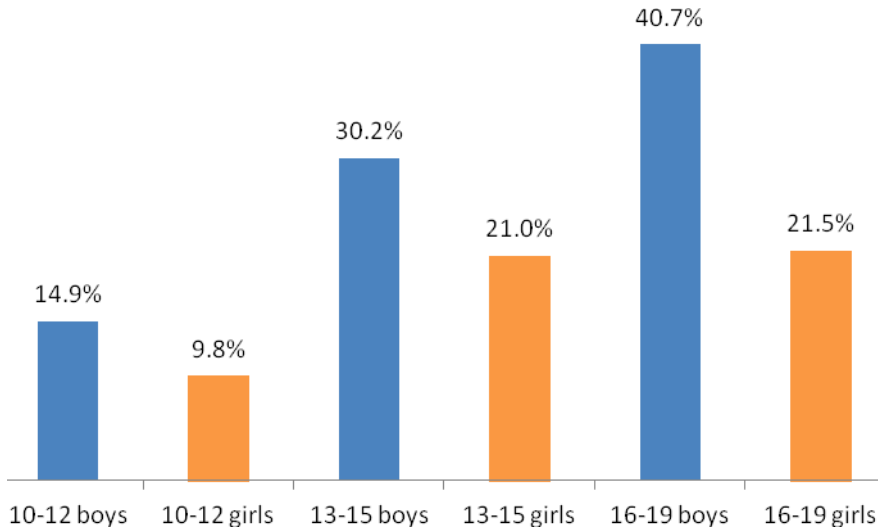
61. **When is a good age for a girl to start work? (only for 16-19 year olds as requested)**



62. **Percentage who spent any money in the last month**



63. **Percentage of boys and girls who save**



ADDITIONAL ANALYSIS

64. Relationship between school attendance and work (frequency not percentages reported)

10-12 year old boys

Do you work outside home?	Do you attend school?		Total
	Yes	No	
Yes	5	0	5
No	39	4	43
Total	44	4	48

10-12 year old girls

Do you work outside home?	Do you attend school?		Total
	Yes	No	
Yes	7	2	9
No	69	4	73
Total	76	6	82

13-15 year olds boys

Do you work outside home?	Do you attend school?		Total
	Yes	No	
Yes	9	9	18
No	42	3	45

Total	51	12	63
-------	----	----	----

13-15 year olds girls

Do you work outside home?	Do you attend school?		Total
	Yes	No	
Yes	12	5	17
No	78	20	98
Total	90	25	115

16-19 year olds boys

Do you work outside home?	Do you attend school?		Total
	Yes	No	
Yes	20	46	66
No	45	39	84
Total	65	85	150

16-19 year olds girls

Do you work outside home?	Do you attend school?		Total
	Yes	No	
Yes	16	48	64
No	81	39	120
Total	97	87	184

65. School attendance and orphans (frequency not percentages reported)

10-12 year old boys

Are both of your parents alive?	Do you attend school?		Total
	Yes	No	
Yes	32	0	32
Only the father	3	1	4
Only the mother	10	1	11
Both died	0	2	2
Total	45	4	49

10-12 year olds girls

Are both of your parents alive?	Do you attend school?		Total
	Yes	No	
Yes	58	6	64
Only the father	3	0	3
Only the mother	10	0	10
Both died	5	0	5
Total	76	6	82

13-15 year olds boys

Are both of your parents alive?	Do you attend school?		Total
	Yes	No	
Yes	32	6	38
Only the father	2	0	2
Only the mother	15	4	19
Both died	2	2	4
Total	51	12	63

13-15 year olds girls

Are both of your parents alive?	Do you attend school?		Total
	Yes	No	
Yes	50	13	63
Only the father	6	1	7
Only the mother	31	5	36
Both died	7	5	12
Total	94	24	118

16-19 year old boys

Are both of your parents alive?	Do you attend school?		Total
	Yes	No	
Yes	33	33	66
Only the father	3	6	9
Only the mother	20	23	43
Both died	11	22	33
Total	67	84	151

16-19 year girls

Are both of your parents alive?	Do you attend school?		Total
	Yes	No	
Yes	49	33	82

Only the father		1		7		8
Only the mother		30		23		53
Both died		17		22		39

Total		97		85		182

66. **At what age did you start working outside home**

10-12 year olds

At what age		Sex		
did you				
start				
working				
outside				
home?		Male	Female	Total

Less than 10		5	7	12
		83.33	58.33	66.67

10-12 years		1	5	6
		16.67	41.67	33.33

Total		6	12	18
		100.00	100.00	100.00

13-15 year olds

At what age		Sex		
did you				
start				
working				
outside				
home?		Male	Female	Total

Less than 10		3	8	11
		15.79	34.78	26.19

10-12 years		8	10	18
		42.11	43.48	42.86

13-15 years		8	5	13
		42.11	21.74	30.95

Total		19	23	42
		100.00	100.00	100.00

67. **Who do you discuss future job possibilities with?**
(frequencies not percentages reported)

		10-12 year olds	
		Boys	Girls
Mother		7	19
Father		8	4
Relatives		1	1

Teacher	0	1
Boyfriend	1	1
Others	3	10
N	19	34

13-15 year olds

	Boys	Girls
Mother	8	34
Father	11	11
Relatives	2	10
Teacher	4	5
Boyfriend	2	2
Others	16	18
N	34	67

68. **Where did you get the money to spend?**

10-12 year olds

Where did you get the money to spend?	Sex		Total
	Male	Female	
Father	5 29.41	4 22.22	9 25.71
Mother	5 29.41	4 22.22	9 25.71
Employer	2 11.76	2 11.11	4 11.43
Other	4 23.53	6 33.33	10 28.57
Multiple sources	1 5.88	2 11.11	3 8.57
Total	17 100.00	18 100.00	35 100.00

13-15 year olds

Where did you get the money to spend?	Sex		Total
	Male	Female	
Father	6 21.43	8 22.22	14 21.88
Mother	4 14.29	11 30.56	15 23.44

Friend	0	1	1
	0.00	2.78	1.56
Employer	5	4	9
	17.86	11.11	14.06
Other	11	11	22
	39.29	30.56	34.38
Multiple sources	2	1	3
	7.14	2.78	4.69
Total	28	36	64
	100.00	100.00	100.00

16-19 year olds

Where did you get the money to spend?	Sex		Total
	Male	Female	
Father	8	7	15
	16.00	9.09	11.81
Mother	6	19	25
	12.00	24.68	19.69
Friend	0	1	1
	0.00	1.30	0.79
Employer	22	17	39
	44.00	22.08	30.71
Other	14	30	44
	28.00	38.96	34.65
Multiple sources	0	3	3
	0.00	3.90	2.36
Total	50	77	127
	100.00	100.00	100.00

69. Are you aware of any organisation that helps young people?

10-12 year olds

	Sex		Total
	Male	Female	
Yes	22	28	50
	45.83	35.44	39.37
No	26	51	77
	54.17	64.56	60.63
Total	48	79	127
	100.00	100.00	100.00

13-15 year olds

	Sex		Total
	Male	Female	
Yes	29	49	78
	50.88	42.98	45.61
No	28	65	93
	49.12	57.02	54.39
Total	57	114	171
	100.00	100.00	100.00

16-19 year olds

	Sex		Total
	Male	Female	
Yes	6	15	21
	7.32	10.42	9.29
No	76	129	205
	92.68	89.58	90.71
Total	82	144	226
	100.00	100.00	100.00

Annex 4 – Detailed Cohort Analysis

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1. 10 – 12 year old girls

1.1 The “rules of the game” for girls: Informal norms and values

There are different expectations of girls and boys from a very young age; much of this is expressed in terms of what girls and boys are expected to, and allowed to do. While girls at this age are expected to be in school, they are also expected to be contributing to the household. While boys and girls both reported working within the home, it was clear from discussions that “girls’ work” was more varied, and more demanding. Despite this, there is a strong belief that girls are weak and in need of protection, which justifies their relegation to domestic duties, such as cleaning and helping to prepare meals. Boys confirmed these stereotypes and were clear about girls’ responsibilities as lying within the home. At this age, both boys and girls think that women can only do activities that are considered male – such as making bricks, construction, and cutting trees – if they did not have a husband to do these things. As we saw above, 10 – 12 year old boys and girls hold very conservative views of gendered divisions of labour both within and outside of the household.

While for girls of this age, the world is seen as both a dangerous and limiting place, it is not for boys. Girls described boys’ activities as “eating, wandering around, playing football, cycling and driving cars.” This reflects the fact that boys have much more leisure time from a young age, partly because of expectations that it is the role of good girls to help in the household, but partly also to control girls’ mobility and interactions, and to protect them from exposure to risk, in particular sexual and reputational risks. Boys recognise that they have much more physical freedom than girls, who “must play either close to or inside their homes.” Girls stereotype boys as devious, and at this age are already concerned that they might be tricked by boys.

Girls and boys at this age both feel that it is possible to change some of the rules of the game, however, but there are few positive role models to show how this can be done. In urban and some peri-urban locations – where women’s roles are less constrained and media has more of an influence and where there is significant out-migration of men in search of work - alternative role models for girls are present. For example in Rwamagana, girls stated that as men are increasingly leaving home in search of labour elsewhere, women are taking up jobs that were traditionally done by men. They feel that women now are getting an opportunity to “prove to their husbands that they are capable of all kinds of work.”

Proper behaviour and values – “agaciro” - feature largely in terms of what enables a girl to achieve her dreams. They cited other girls in the community who had found good jobs through a combination of right behaviour and hard work. Approximately 50% of 10 – 12 year old girls knew of a woman in their community who has a paying job. This suggests that there are some potential role models for girls, and that girls are aware that there are economic opportunities for women in their communities.

1.2 Personal empowerment and self-efficacy

Girls enter adolescence with dreams and aspirations. They aspire to a whole range of occupations, from teachers and nurses to doctors, policewomen, nuns, and even the next president. In the quantitative survey, when asked what jobs they would most like to do, the most often mentioned professions were doctors, nurses, bankers and teachers (75% of all responses). Interestingly, at this age aspirations were already being tempered by reality, with

girls' responses to the question "which are you *most likely* to do?" being different, with doctors, nurses, bankers and teachers now being reported as the most likely by only 47% of girls, followed by national or community leader at 15%, farmer at 13%, and shop-keeper at 9%.

Girls listed a number of "enablers" to achieving their dreams, including good behaviour and living harmoniously with neighbours ("because the community helps girls who have a good reputation and are peaceful"); praying to god; talking to parents; studying hard and working hard at school; "avoiding bad boys' company" (due to the fear of unwanted pregnancies was this explicitly stated?); and family who can support a girl materially - and in the absence of this, external support (sponsorship). In focus group discussions girls stated that their plans to achieve their dreams included working hard at school and doing well, and maintaining a good reputation by staying away from boys.

A final element of some girls' plans was saving and generating income, by investing in livestock (predominantly rabbits), but this was mentioned only by 4 girls in one focus group in Ngororero and appeared not to be representative of this age cohort in general, but rather due to a development intervention providing rabbits to girls. Boys of this age appear to be saving more to support future plans. A more in-depth discussion of views about savings and savings habits can be found under 7.6.

In qualitative discussions and participatory exercises, 10 - 12 year old girls were very clear about the potential barriers to them achieving their dreams. They listed death (of themselves and others) and sickness (of others); poverty and the resultant dropping out of school; orphanhood and the resultant absence of material and emotional support from parents; ignorance of parents (who can hinder girls if they do not understand the importance of their dreams); and undesired pregnancies, which again lead to school drop out. Repeatedly girls stated that if they could not complete school, they could not achieve their dreams. Disturbingly, this age group also repeatedly mentioned sexual predators as a risk, as well as a source of income. Girls in the focus group discussion in Rwamagana knew of girls their age who were receiving as much as 5,000 RWF monthly from sexual predators. Girls reported that while some of this money was used to buy personal and beauty items, girls were also spending sexual predator income on schooling.

Boys in this age cohort also have high levels of ambition, and are already focussed on what they perceive to be "boys jobs": pilots, mechanics, motorcycle drivers, etc. Even at this age, they have a 'plan B', however, which is different from the girls in the same age cohort. The 'enablers' boys listed to help them achieve their aspirations included: self-discipline, integrity and a good reputation, obedience, a will to succeed, completing education, getting a loan from the bank, and vocational training. Boys appeared to be slightly less focussed on education, and more focussed on generating income and acquiring practical skills for the job market. But education was still seen as the most important 'enabler'. The challenges boys face in achieving their dreams are similar to girls of the same age, with the exception of "misconduct" and unwanted pregnancies: death (of themselves and others), illness (of themselves) poverty (lack of money), failure in school, and frequent repetition in school.

1.3 Livelihood Assets and Capabilities

1.3.1 Social capital

Girls view their parents (primarily mothers) and community as a potential source of support and advice: 35% of girls feel their mother will help them get a job (it was 18% for boys), and 29% feel their father will help them get a job (it was 38% for boys). While 58% of girls of this age cohort reported spending most of their time with their mothers (as compared to 18% who report spending most of their time with friends, and 4% who spend most of their time with their fathers), in reality, many girls feel unable to speak to their mothers about their future plans, and how to manage any income they earn. It is clear, however, that many parents hope that their children (both boys and girls) will stay in school, and work hard to make this a reality.

Girls think that an enabler to reach their dreams would be to talk to their parents about letting them decide what is good for themselves and what they want to do in their future careers. It's clear that there is desire for closer and more regular discussions with parents, and in particular mothers. But there is also reticence in doing this. Many girls of this age talk about their parents' ignorance as a barrier to their dreams as their parents do not listen to their wants and wishes, or even ridicule them: "I have not shared my dreams with anyone, including my family. I am afraid that they would ridicule me." (10 year old in-school girl, Ngororero).

Girls said that if they were in need of financial help, they would first approach their mothers, then other relatives, and lastly friends. They also mentioned earning extra money from small jobs if possible. When asked if they talked to their friends about financial issues, girls responded that they did not, fearing that if others knew they had money they would ask for it, or, as one girl in Ngororero stated, "steal my school supplies because they think I can afford to buy new ones."

There were no significant differences between boys and girls at this age concerning relationships with parents. While boys at this age seem to have more leisure time, and often spend this with friends (or parents? See topic sentence), they also do not discuss financial matters with their friends (or parents?) for the same reasons as girls stated.

1.3.2 Human capital: health

As stated above, we did not conduct any purposive research on health issues, but four points that emerged from the qualitative research should be highlighted here.

First, girls frequently and consistently raised the issue early and unwanted pregnancy, linking this to school drop out and "the death of dreams", as one 12 year old put it. Parents frequently warn girls not to drop out of school, as pregnancy will be a result, as well as warning them not to go with "bad boys", as they will get pregnant and have to drop out of school as a result.

Second, boys frequently mentioned the risk of drug abuse, and the relationship between this and living on the street. There is the perception that boys live on the street, but girls do not. Third, boys and girls were both fearful of becoming orphans, as they feel that this can lead to

depression and suicide as a result of having insufficient care and psychological support. They also linked orphan-hood to a higher risk of living on the street.

Third, both boys and girls, in semi-structured interviews and focus group discussions, mentioned “untimely death and disability caused by road traffic accidents” as being a key risk and a threat to them achieving their dreams. It is not certain whether this group is more prone to being victims of traffic accidents, or whether the frequent mention of this is linked to other factors (such as road safety education at this age). In qualitative discussions girls also raised the ill health of others in their family as a risk to achieving their dreams. These risks and threats were not prominent in discussions with other age cohorts.

1.3.3 Human capital: education

Most girls and boys in this age cohort were in school. All of the girls in the qualitative sample were still in school, and only 7 percent of 10 – 12 year old girls from the quantitative sample were not in school (compared to 6% of boys). As mentioned above, girls and boys at this age feel that in order to achieve their dreams, they must complete their education. Education goes hand in hand with reputation, with failure in one often linked to failure in the other. Firstly, girls stated that girls who were not “good girls”, would get pregnant and have to drop out of school. Secondly, girls who had to drop out due to poverty often lost their reputations because they were more easily lured by men (as they were desperate for money). Thirdly, education was also seen as “not enough”; a good reputation within the community was needed to secure a job.

Boys felt that while girls still have fewer economic opportunities than boys, this is changing; they see older girls and young women getting jobs because they have completed their education. They also mentioned that in their classes they see girls who are smarter than boys. Boys at this age feel that it is fair for both boys and girls to go to school and “have a chance in life.” Boys said that the reason for boys and girls dropping out of the school was basically the same: lack of school supplies, and lack of parental/ guardian guidance because they are ignorant or do not care. They also said that some children drop out of school because they are bored, and travel to cities hoping to make money and lead a comfortable life.

1.3.4 Economic capital

Qualitative discussions suggest that girls and boys start earning small amounts of money from an early age, but the quantitative survey suggests that this is very small and irregular amounts, and that real earning generally begins between 16 and 19 years old. While only 11% of girls and 10% of boys in the quantitative sample reported working outside the home, participatory financial literacy exercises suggest that boys and girls are both familiar with money, daily wage rates, and costs of essential items.

It appears that the gender gap in pay starts at a young age, and is driven at least partly by beliefs that girls are much weaker than boys. While some girls in Ngororero reported earning between 300 – 1000 RWF per week, boys reported earning up to 1,500 RWF per week, though both groups generally earn much less than this. Girls explained that boys earn more because they are able to do more physically demanding jobs, whereas girls ‘limit’ themselves to jobs which are not as difficult. Girls in Rwamangana were not investing in livestock because they felt

it was not lucrative for them as girls, speaking of a lack of girls' influence and agency, and again suggesting differential returns based on sex.

Both boys and girls earn money from petty jobs, such as working in construction sites carrying bricks, fetching water, washing clothes, and cultivating. There does not appear to be a gender disparity in pay for the same jobs at this age, though girls do tend to do jobs that pay less (domestic work and agricultural labour), and boys jobs that pay more (construction and carrying loads). Girls do, however, feel that it is easier to cheat them out of earnings than it is boys (see Box 1).

Box 1

We are not given a good sale price [for our livestock] because we are seen as being young and undeserving of a large amount of money.

- 10 – 12 year old girl, Ngororero

While no boys in this age cohort in qualitative discussions and interviews mentioned owning any assets in qualitative discussions or interviews, girls in Ngororero mentioned owning small livestock, which they had purchased themselves. In Ngororero, sexual predators were not mentioned as a source of income, however in Rwamagana, girls talked about them as a significant source of income. This could be a rural urban difference. It is extremely worrying at this age.

It also appeared to the research team that the girls in Rwamagana were better off than the girls we spoke with in Ngororero, and that **girls from better off families appear not to be engaged in income generating activities as often.** Rosine (see Box 2, below) is a good example of this. In Ngororero some of the girls in this cohort (all of whom were attending school) are regular earners, citing the main sources of income for girls their age as casual labour, gifts, parents/family members, and theft. Boys also cited theft as a significant source of income (comprising about 50% of all “earnings”), in addition to fetching water, chopping firewood, carpentry, and working carrying bricks.

Box 2

Rosine is an eleven year old girl living with both of her parents in Rwamagana. She is in Primary 3. She does not earn an income, but does help with household chores. She says that she has time to play before she goes to sleep. She only plans to earn money for the household when she has completed her university education. Although she does not earn an income, she says that if she had money, she would not tell her parents as they might trick her into giving the money to them.

In Rwamagana, girls told us that **parents do not give their daughters much money at this age, as they think that they are too young to manage money.** In addition, as we saw in the above case study, some girls felt that their parents might trick them into giving up their money if they revealed that they had some income or savings, though girls who saved often did so with their mothers. Boys also mentioned being tricked out of their money by their family members: “When your parents keep your money, they most of the time use it for the household without consent. You decide then to keep the money yourself or hide it with your neighbours without telling your parents.” (12 year old in-school boy, Ngororero).

Some boys and girls at this age have savings, but almost all feel that savings are important, though slightly more so for boys than girls. Ten percent of girls, and 15% of boys have savings, but 85% of girls and boys would like to have savings. Both girls (96%) and boys (91%) feel that it is important for girls to have savings; 98% thought it important for boys to have savings. Girls most often save in their “agaseke” (small box) if the amount is small, but they save larger amounts with their mothers.

In discussions, girls sometimes said that money that is given as gifts is saved for emergencies or spent on personal items, whereas money earned is most often spent to help the family, but this was not a strong finding. Interestingly, most girls who were not saving said that if they could save, they would use the money for their families; this is in contrast to girls who are saving, who prioritise personal use. Girls felt that accumulating too much money in savings was risky as it could be lost or stolen.

2. 13 – 15 year olds

2.1 The “rules of the game” for girls: Informal norms and values

At this age, girls are often taking on a significant amount of household work, especially those girls who are out of school: cooking, cleaning, carrying firewood, washing clothes and dishes, and caring for younger children. The only activity girls stated was exclusively for boys was riding bicycles to earn money, either by transporting goods or people, however quantitative responses suggest that there are also other tasks that are reserved only for males. While we discuss personal empowerment and self-efficacy in the next section, it is important to point out here that the socialisation of girls into less-valued activities that are deemed appropriate for them, and not for boys, could contribute to girls’ lack of self-confidence, but we will argue that a bigger challenge is encouraging girls to think of themselves as strong in whatever tasks they do.

A significant qualitative finding is that many traditionally male jobs are now considered to be within reach of girls, at least in their minds. When we conducted a participatory exercise asking girls to identify which jobs illustrated on job cards - that included banker, teacher, health professional, hairdresser, taxi driver, motorcycle driver, farmer, community leader, and shop keeper - would not be appropriate for women, generally only taxi drivers and motorcycle drivers were selected as “men’s jobs”.

This contrasted somewhat with the quantitative survey, however, which suggests that girls are still very conservative in their views of gendered division of labour at this age, even more so than boys. AS was presented in Figures 5 and 6, above, when asked whether certain activities inside and outside the home were only for boys and only for girls, 13 – 15 year olds responded:

- 39% of girls felt that there were “girls only” jobs inside the home and 35% thought there were “boy only” jobs inside the home;
- 26% of girls felt that there were “girls only” jobs outside the home and 40% thought there were “boy only” jobs outside the home;
- 30% of boys felt that there were “girls only” jobs inside the home and 29% thought there were “boy only” jobs inside the home;

- 24% of boys felt that there were “girls only” jobs outside the home and 33% thought there were “boy only” jobs outside the home

Girls pointed out, however, that because boys and men were unable and unwilling to do “girls’ and women’s jobs”, women found it difficult to do paid work – even those jobs considered appropriate for women, such as teaching and petty trading - as they had to juggle this with very heavy household responsibilities. Women also need the skills to do these jobs, and they feel that it is more difficult for them to acquire these skills.

Girl and boys both in this age cohort, and in the older group did cite a number of cases they were aware of, however, where boys took on domestic responsibilities, such as cooking, out of necessity as there was no older female in the household to do this. Across both boys and girls there was the perception that it is more difficult for girls to work outside the home than boys (72% of girls and 57% of boys think this), *regardless of whether their female carer worked or not*. The difference in responses could be yet another indication of girls’ lack of confidence in their ability to find paid employment, and a reflection of girls’ greater conservatism around gendered work.

Box 3

“Women can do the all of those jobs traditionally done by men, as they have the ability to study too and have arms and legs like boys do!”

- 15 year old in-school girl, Karongi

Even more so that with the younger age cohort, positive role models appears to be important for girls, suggesting to them that the rules are not absolute, and that women can both work and maintain the respect of their families and communities (see Box 3). Most commonly cited role models included teachers, head mistresses and tailors, but some girls - especially those in less remote and peri-urban environments - also mentioned new opportunities opening up for women, such as electricians and mechanics. In-school girls were far more confident about being able to either make the rules work in their favour (a sense of self-efficacy or agency). In general they felt less limited and constrained, and saw the rules as more flexible than girls who had dropped out of school.

There is some evidence that boys, though often repeating traditional norms related to girls’ needing protection and being vulnerable and weak, feel that the division of labour between boys and girls is unfair. Most boys at this age expressed the feeling that “girls can do hard labour as well as tricky work such as cooking,” and that “girls and boys really should have the same chances in life.” In terms of work, there were few prejudices expressed by boys about what girls could or could not do – with the exception of very heavy construction work – and they felt that, given a chance, girls could be welders, mechanics, electricians and drivers.

This view point was mainly expressed by in-school boys, however; many out-of-school boys appeared to have more traditional perceptions of women’s roles: “women are busy taking care of the home, children and husband, and can work if they find the time.” Interestingly though, they also had less traditional roles themselves, perhaps because some of these boys were living alone (often moving between rented accommodation, relatives homes and the street). Those who were living in more stable family environment, however, did less of these domestic tasks, which they said were the responsibility of their mothers and/or sisters.

While it is not considered “wrong” for girls of 15 years to be working at home, and preparing for marriage and child bearing, social norms have changed considerably, and many parents would like to see their daughters remain in school until at least the age of 15. When interviewed, parents generally said that they want their daughters to get married when they are around 21 years old, in order to finish their education, find a job or start a business. They also felt that girls should continue to work after they get married in order to benefit their husband and the family. The difficulty with this as expressed by girls themselves, however, is the unrealistic expectations of women being able to run a household and earn an income.

2.2 Personal empowerment and self-efficacy

Box 4

“Girls who have just left school are very vulnerable – they are at a cross road littered with broken dreams.”

- Research assistant, Fieldwork Insights Workshop

“Girls who have just left school are desperate to return, and are willing to risk many things, even getting pregnant, in order to get the money to return.”

- 13 – 15 year old out of school girl, Nyabihu

Girls in this age cohort have aspirations to earn an income. Eighty-three percent of girls, and 92% of boys hope to work outside of the home when they are adults. These vary from wanting to become doctors, nurses or teachers, or taking up vocations such as tailoring and hairdressing. In the quantitative survey, the top occupations for girls were doctor or nurse (50%), banker (18%) and teacher (8%). They feel that they are *most likely* to be a teacher (16%), national or community leader (15%), farmer (13%) or banker (11%), however. Here, we can see that girls’ aspirations are becoming even more realistic than the younger age cohort, but that they are still there.

As noted above, in terms of present income-generating, girls lacked confidence in pursuing jobs that they thought were “for boys”, such as construction, preferring instead to earn money through cultivation, and in a very few cases raising and selling small livestock such as pigs, chickens and rabbits. Though they did feel that non-traditional jobs could open up to them if they acquired sufficient education and skills in the future, and some girls (particularly in urban and peri-urban areas) were making bricks and carrying sand and bricks to earn money.

Out-of-school girls feel that they need some external support to pay school fees in order for them to achieve their dreams. Many “plans” included hoping and praying for sponsorship and seeking advice from others; far fewer had practical plans, such as saving money to invest in livestock in order to generate income through business. In general girls, felt that in-school girls were better able to plan than out-of-school girls and this was largely borne out by the research.

Out-of-school boys of the same age were much more active in shaping their own futures. While they complained of poverty and a lack of start-up capital for businesses, as well as a lack of parental support (they feel that parents protect girls more and care for them more), they also

thought that personal qualities were key to achieving dreams once they had left school, qualities such as working hard and being quick witted. Many were looking to older boys and men as mentors: “I get ideas from observing what others have done in the community, learning from them, and then I can formulate my plan.”

Like girls out-of-school, girls in school also feel that education is the primary means to achieving their dreams (see Box 5). They feel that if they are able to stay in school and do well, they can progress to either university, or quality vocational training. They feel that both boys and girls succeed because they work hard, are self-disciplined and have good behaviour. Most girls felt that other girls had obtained jobs because of help from relatives and because the girl had studied hard. Boys’ perceptions of why girls had gotten jobs were similar.

Box 5

Yes, I think my life is different [from non- school going girls] because when I’m studying I think and I plan for my future. She who leaves school is only thinking about living day to day.
- 15 year old in-school girl,
Karongi

Box 6

Boys are good at setting and sticking to objectives. Girls do not stick to objectives because they are somehow lazier and have expectations: they know at some point somebody will come, marry them and help them solve their life problems.

- 13 – 15 year old out-of-school girl,
Nyabihu

In qualitative discussions, out-of school girls expressed a slightly different view: they have seen first hand that self-discipline and good behaviour were not enough to ensure success, and that financial security (which would have enabled them to stay in school) is paramount. Both in-school and out-of-school girls feel that while boys are able to misbehave with fewer consequences than girls, girls are able to achieve their goals given the right support more easily than boys because of their “correct behaviour”. However both groups felt that boys do much better than girls in their enterprises, as explained in Box 6.

Many out-of-school boys, like out-of-school girls, focused on the importance of good behaviour to enable them to achieve success. Good behaviour consists of being disciplined, and maintaining a good reputation. They also felt that if they were able to do this, they would get support from parents and from others (sponsorship), to enable them to continue their education and achieve their dreams. This was not always easy for girls, however, especially those for whom poverty and lack of economic opportunities drove them towards risky behaviours.

As noted above, in-school girls of this age cohort appear to have more confidence, in general, than girls who have dropped out of school and seemed to be “adrift”. The case study in Box 7 illustrates this.

Box 7

Angelique is a 15 year old in-school girl from a poor household in Karongi. She has been abandoned by her parents and is being looked after by a guardian, who finds it hard to support her. She went to her school and explained her situation and, as a result, the school has waived her fees. She plans to go to the authorities after she has completed her studies to promote herself to get a job. She feels that if she shows she is confident, she will be sure to succeed.

Similarly, in-school boys state that they are confident they can stay in school and do well. Many aspire to occupations that require further education: doctor, senator, leader, banker, etc., but some would also like to be mechanics, and set up businesses (mainly agricultural). Beyond stating that education is the only route to fulfil their dreams and working hard at school they do not have any plans for paying for further education.

Boys feel that it is easier for them to achieve their dreams. While both in-school and out-of-school boys recognise that poverty is a huge threat to them achieving their dreams (and at the root of a range of other risks, such as school drop out) they see that girls face more barriers than they themselves do. “Girls are vulnerable to early marriages and unwanted pregnancies and lack the psychological strength to do any work, unlike boys”. Boys also feel that families do not give equal chances to girls to study, and prefer to send boys to school.

Only fifty-nine percent of 13 – 15 year old girls are talking to others about their dreams and plans. For the most part, they feel that achieving their dreams is not within their control, and both in-school and out-of-school girls talked about their lives being in the hands of others – generally either parents or guardians, or unknown people who would help them in the future (sponsors). They lack confidence, and are concerned about ridicule, and thus generally only seek support for staying in school, which they see as being a “safe and acceptable” dream to share. There is little sense of personal empowerment or self-efficacy linked to dreams, and as a result, very few girls had concrete plans beyond staying in school.

2.3 Livelihood assets and capabilities

2.3.1 Social capital

As discussed in 6.3.1, Girls feel that the close relationship to their mothers, and their understanding of the pressures that mothers are under, lead them to accept parental decisions that are not in their favour. Compliance builds social capital between a girl and her parents, but it also works against her. Girls feel, however, that **they are also more able than boys to build up relationships with patrons or sponsors** (see Box 8). So, although parental support for education may be more easily withdrawn for girls, they recognise that they have other “social capital” avenues they can capitalise on.

Box 8

Many NGOs in Rwanda are helping girls; if I became a boy I'd miss being helped. Those NGOs pay for school fee for girls but not for boys, and they complain. For me, no NGO has helped me but I have friends and classmates that have been helped.

- 15 year old in-school girl, Karongi

While boys recognise that they are often prioritised over girls by parents who are making difficult decisions regarding education, out-of-school boys frequently cited the breakdown of family relationships – often accompanied by greater economic insecurity - as the cause of their desperate situation. Some of these boys were living on the street, and others were “nomadic”: sometimes living alone, or with one relative or another. They feel that girls are better able to deal with household conflict. Girls mentioned family break-down less often than boys in discussions.

Box 9

I can even miss the games I used to play with girls and when I sit with friends and talk.

- 14 year old out-of-school girl, Rwamagana

My friends are the ones that give me courage to try my best in all I can do.

- 15 year old in-school girl, Ngororero

School is important for making friendships of mutual support. My old school friends and I are now helping each other to find work.

- 15 year old out-of-school boy, Karongi

While girls appear to spend less time with their friends, and are reticent about discussing some issues with their friends, such as money, their friendships with other girls are none-the-less very important to them. When asked what they would miss if they were a boys, girls responded that they would miss their friendships with girls. Boys, on the other hand, while appreciating their friendships, seemed to see them in a more utilitarian light (see Box 9).

2.3.2 Human capital: health

While girls age 10 – 12 never mentioned drug abuse as a major risk to future achievement, this was frequently mentioned by 13 – 15 year old girls in both Karongi and Rwamagana. These girls cited cases where girls had taken drugs and become mentally incapacitated. They view drugs as a means for girls to cope with poverty, and are clear that drug abuse can lead to sexual relations, sexually transmitted diseases, and unwanted pregnancies. Similarly, boys cited drugs as a problem because “they alter the mind and make you lose control.”

2.3.3 Human capital: education

Girls in school value their education enormously, feeling that it will give them the skills and knowledge to benefit them in the future, as well as teaching them to plan and “behave well in life”. They feel that being in school “sets them apart” from out-of-school girls (see Box 10). They said that they come to school so that they can become future leaders and solve problems in their community, because it is their responsibility as community members to do this. The sense

of civic responsibility amongst in-school girls in this age cohort (and the next) was marked, and contrasted somewhat to in-school boys, who were mainly focused on their own aspirations. Both in-school and out-of-school boys were unanimous in stating that boys and girls should have equal access to education, and equal support.

Box 10

Girls at school are smarter than girls that do not go to school, not just mentally but also how they dress. Their school uniform gives them a sense of pride and sets them apart from children that do not go to school. Children who do not go to school are disregarded and considered, in most cases, deprived and as children that lack a future.

- 13 – 15 year old in-school girl, Karongi

Some in-school girls at this age also aspire to go abroad for further education, or to progress to further education in Rwanda. In one focus group discussion of 8 girls, 3 girls were hoping to continue their education beyond secondary. Though of these girls, only one had entered secondary school; two were still in primary.

Despite their educational aspirations, the girls (and their male counterparts) were clearly worried that their families would not be able to continue to pay for their education after primary grade 6. Again, girls mentioned the fact that girls drop out of school more than boys because girls are more 'flexible' than boys and have closer relationships to their mothers: "Girls are the one that leave school more because for girls we are flexible. If parents can't pay for you to go to school they talk to you and you understand, but boys don't understand." Girls feel that it is important to be compliant and obedient. Boys, on the other hand, claim that they drop out of school more than girls, as parents expect them to take care of themselves, whereas mothers and neighbours care more for girls. They feel that mothers want their daughters to stay in school because they are more at risk of getting pregnant when they are not at school.

Both boys and girls are inspired to stay in school by seeing others in their communities who have achieved good positions after completing education. In focus group discussions in-school boys stated that one of the major barriers to staying in education, for them, was that their parents place a low value on education: "they think there are enough people to fill job posts that require schooling and think that we should focus on something else that may be more useful to them." It is clear that, for boys, parents fear unemployment and under-employment after school completion.

In Nyabihu and Rwamagana, we conducted 2 focus group discussions with out-of-school girls. These girls have generally entered school late (after age 8 and some as late as age 11), and all but 2 had dropped out in primary. **All of the girls who had dropped out of school stated economic reasons for this.** The case study in Box 11 illustrates the difficulties faced by these girls and their parents.

Box 11

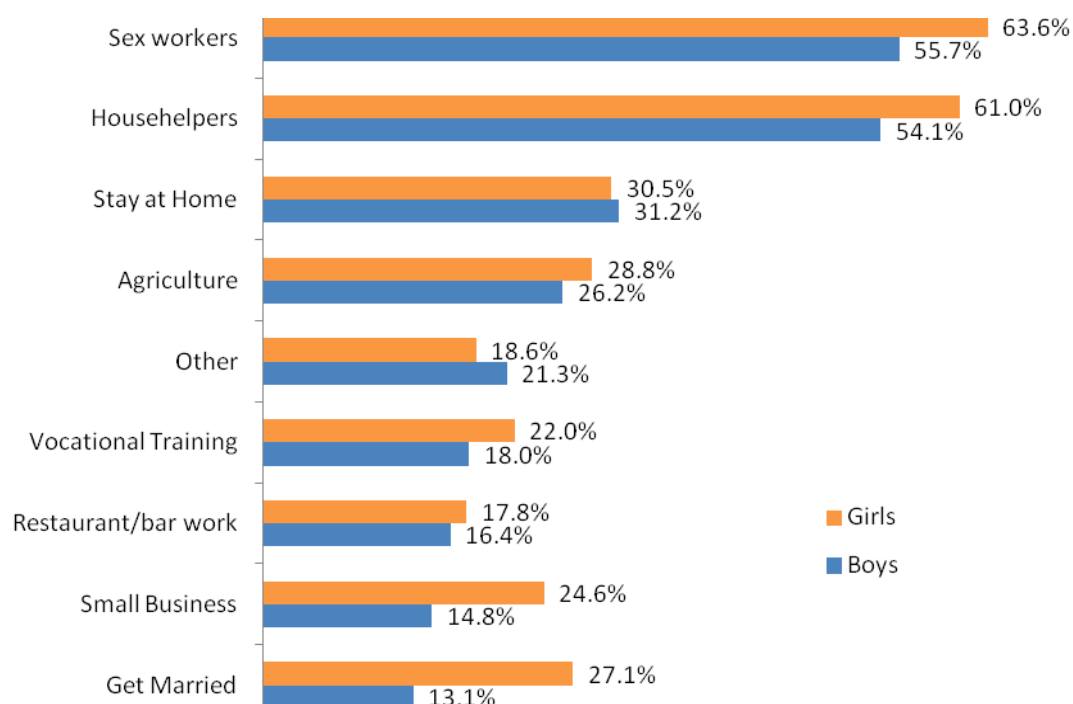
Chantal dropped out of school when she was in primary 6 due to poverty – her family never had enough to eat. She did this without her parents' consent or knowledge. She felt that she could not take the hard earned money her parents made from brick making and carrying to pay for school. She also felt that she was not able to succeed in school, as she was often asked to stay back home from school to cook. She explained that many times she did not feel strong enough to attend school due to lack of food in the household, and also she had no school uniform or shoes. She says she had a choice, but given the conditions it does not seem like she really did have a choice. She feels that both girls and boys should attend school as they both need skills to be teachers, nurses and work in good jobs.

The top reasons cited in qualitative discussions for girls dropping out of school were poverty, food insecurity, and parents who believe that by primary 6 children have acquired a sufficient level of literacy. Food insecurity was often mentioned by both boys and girls in qualitative discussions. Parents of children who had dropped out of school explained that children really do not need more than basic skills in order to do the jobs that are available in the local area. All of the out-of-school girls in Nyabihu and Rwamagana wanted to go back to school, as all of their dreams of becoming doctors, nurses, business women hinge on education. Without an education, they feel that they have few opportunities to succeed.

Out-of-school boys and girls stated that girls that do not attend school usually end up doing domestic work, such as washing clothes and cooking, either at home or for others; cultivation, both in home gardens and for others; and, topping the list, sex work. There were a number of cases cited where girls who had dropped out of school met older men that made them pregnant. “If that’s the case they leave the child with their parents and go to work in Kigali and become housemaids.” See Figure 1, below.

Some out-of-school girls in this age cohort, though they recognise the long-term benefits of staying in education, are pragmatic about their situation, and recognise that “for some of us, school is just not an option. I would prefer to stay at school, as I see girls my age looking smart and living a good life, but these are girls from better off families. For me, if I stay at home I can earn money knitting sweaters.”(15 year old out-of-school girl, Nyabihu).

Figure 1: What happens to girls who drop out of school?



2.3.4 Economic capital

At this age, the ability to purchase personal items oneself becomes very important for all girls. Looking good, through the use of lotions and hair oil and wearing nice clothes is important both for self-respect, and to build the confidence needed to reject the advances of boys and men who try to prey on girls' desire to look good. We notes above that spending on personal items is a good “protection strategy” for girls. In the quantitative survey, 13 – 15 year old girls reported getting most of their money from their mothers (31%), then their fathers at 22% and own employment at 11%.

In-school girls try to earn little small amounts of money through working for neighbours – washing clothes, cleaning and cultivating primarily – and a few girls also raised and sold small livestock. Girls in both Ngororero and Rwamagana said that they were generating a little income through selling eggs, and raising sheep and pigs; one girl owns a goat that she rents out for breeding purposes. Many of the out-of-school girls, however, said that they could not afford to invest in these income generating activities, though they would very much like to.

Boys' sources of money are also slightly different than girls. While boys are also earning income through selling eggs, farming, and casual labour, in focus group discussions boys spoke often of getting money from friends – not as loans but as small gifts. We did not see this with girls. Both boys and girls think that it is easier for boys to find odd jobs as they are able to do

more physically demanding work. Girls talked about boys being “picked over us.” Girls also mentioned that they find it hard to make time for income generating activities, as they are more heavily engaged in household chores than boys.

Both in-school and out-of-school girls in urban and peri-urban areas are interested in exploring non-traditional occupations, and mentioned the possibility of working as electricians, tailors, and stove manufacturers. Girls in Nyabihu talked about finding start up capital and then reinvesting the profits back into the business to make it grow. The case study in Box 12 illustrates how a girl is saving and planning for her future. Constance is a 15 year old in-school girl studying in senior 1.

Box 12

If I could do a business, I would have my own factory that makes mobile phones and other plastic things so that I can supply the whole of Rwanda. I had the idea because I see factories make people rich and in government it's hard to find a job. I want to pursue my studies, but if not, maybe I can start a business that sells metallic things like car parts. If no one is willing to help me, I intend to go to the bank to get a loan. I don't know the full process but I think if I explain my project to the bank they will give me money. My uncle in Kigali did this to start a business and now he is no longer poor. I have saved 5000 RwF at home in my notebook, for school materials and for emergencies. I hope to save at the bank when I have 200,000 RwF, as it will be safer there than at home. This is my idea. I don't know of other children who want to save at the bank. I don't discuss my money with anyone, as I feel if they are made aware of how much I have they will take it from me.

Boys, in general, are spending more often than girls and spending more of their own money. Forty-six percent of boys and 34% of girls had spent money in the past month. Boys report spending their own money more often than girls. In discussions, girls report spending a majority of their money on school materials (if they are in-school), food, and personal items (including clothes), as well as church collection. They mentioned saving in both their “agaseke” box, and with their mothers (both at home and in their mother’s SACCO accounts). This is similar to boys. Boys also talked about wanting to save in SACCOs, but only if they had a substantial amount of money. A significant amount of theft takes place, with participants citing cases of theft by friends, siblings, and parents.

Qualitative data suggests that older girls in this age cohort (15 year olds) appear to be much more economically active and entrepreneurial, than their younger 13 – 14 year old counterparts (see Box 13). In a discussion with older out-of-school girls in Nyabihu, 7 girls had earned between 300 and 800 RwF the previous week carrying bricks and sand and making bricks, and knitting school bags. They said that it was important to try to earn money locally, so that they would not be forced to go to Kigali, where they would work as housemaids and prostitutes, and end up pregnant. Interestingly, one woman in Nyabihu seemed to be inspiring many of the girls to want to become tailors. This woman lives on her own (and indeed her house was used for the focus group discussion), with no children. She has a knitting machine and also provides the local school with uniforms.

Box 13

I would like a cooperative to be formed for girls interested in tailoring as I think that I could take a loan to buy the knitting machine I need. I have seen this for the farmers association and think I could benefit from a similar scheme aimed at girl tailors.

- 15 year old out-of-school girl, Nyabihu

The qualitative data also suggests that there is a difference in levels of economic empowerment between girls who live in rural and urban areas, greater perhaps even than the difference between in-school and out-of-school girls.¹ Finding work locally in rural areas is very difficult (see Box 14), and girls struggle to think of what they can do beyond cultivation, rearing livestock, and manual labour. They have fewer opportunities to engage in the cash economy, and fewer non-traditional female role models.

Box 14

I cultivate bananas and make banana beer to sell in the centre together with my disabled father. I don't get the opportunity to save because I do not earn enough, but I would like to save in order to cover my basic needs. I try to look for work within the community but can only find work twice a week. There are few opportunities within the area.

- 15 year old in-school girl, Ngororero

Out-of-school boys report earning more money per week than girls, or their in-school counterparts. In urban and peri-urban areas, they go into market centres to look for work in the mornings. One boy with whom we spoke in Karongi carries bags of goods for female traders, earning 500 RwF a week, as well as providing security for a clothes vendor, earning 1,000 RwF a week. Other boys were earning similar amounts (between 1500 and 3000 RwF/week). Despite making more money, out-of-school boys of this age are also saving informally, generally secretly at home, or with their mothers. Out of school boys have income-generating plans for their savings, as we see in the case study in Box 15.

Box 15

Joseph is a 15 year old out-of-school boy from Karongi. He left school in primary three because of family poverty, and lives at home with his mother and father. Joseph is saving money with his mother to buy a goat for 15,000 RwF. He thinks it will take him 3 months to save that amount. Once the goat has had kid, he plans to sell it and buy a cow for 60,000 RWF. He views the bank as a safe place to save but will only save there when he has a lot of money, more than 30,000 RwF [he was not aware of age restrictions on opening an account]. When we probed on why, if he can save 15,000 RwF for a goat he couldn't save for school materials - as earlier he explained that he needed 5,000 RwF for two semesters - he explained that now he was earning money for himself and his family, he could not really go back.

¹ More analysis would be needed to determine whether the quantitative data also mirrored this finding.

3. 16 – 19 year olds

3.1 The “rules of the game” for girls: Informal norms and values

By the age of 16, both in school and out of school boys and girls appear to be less rigid in their views on what girls and boys, men and women are expected to do in terms of roles and responsibilities. It appears that there is significant acceptance of the fact that boys can do traditional “female activities” in the absence of females in the household to do them, and some acceptance that girls can take on more “male activities” than was previously thought. As with younger age cohorts, girls appear to be slightly more conservative than boys concerning gender roles:

- 20% of boys thought there were boy-only activities and 14% thought there were girl-only activities inside the home;
- 27% of girls thought there were boy-only activities and 25% thought there were girl-only activities inside the home;
- 29% of boys thought there were boy-only activities and 16% thought there were girl-only activities inside the home;
- 29% of girls thought there were boy-only activities and 21% thought there were girl-only activities inside the home.

In terms of what girls see as “possible” economic activities for them within cultural norms, as with younger cohorts much of this was driven by whether they had seen other women doing these activities. Though they feel that they *could* do these jobs, and boys also felt this to a great extent, they were not sure how to challenge traditional norms. Some girls clearly are, though, and appear to be less concerned about what they “shouldn’t” do than younger cohorts, as expressed by the 18 year old mother below in Box 16. This girl appeared to see herself somewhat outside the rules, as she had already transgressed them.

Box 16

I can do everything else a boy can do, apart from get another girl pregnant! I can construct houses. It seems difficult for women but as I can do it, I can do everything. Because I perform heavy labour, I can do anything now- shows the power of doing an activity reserved for males gives confidence to women/girls.

*- 18 year old out-of-school girl,
Nyabihu*

There is a perception that women’s roles are changing, and that much of this is being driven by new government policies and programmes. Some girls had heard about female motorcycle drivers on the radio (though most identified this as a “male job”), and knew that women could take loans for income generating activities, such as tailoring and petty trade.

They still feel, however, that women’s opportunities for generating income are greatly limited by their domestic responsibilities and that although the rules are changing for women, they are not necessarily changing in their favour. As one girl put it, “as women are taking more responsibility for earning income, men are taking their responsibilities less seriously and spending more on beer”. She said that what this means is that women cannot invest the money they earn back into their small business but instead are spending money on household needs as men “drain the household.”

This is combined with a concern amongst those who are currently earning money that marriage will lead to a loss of financial autonomy. Girls expressed a desire for their future husbands to share financial decisions with them and talk about having a “mixed income” (pooled, shared income), however they recognise that this dream is constrained by husbands being “king of the household” and making all final decisions. They explained that while women can continue to work after they get married, this very much depends on their husbands’ wishes, and that women’s income is controlled by men. So, while roles may be changing slowly, control and decision-making still very much rest with men (see Box 17).

Box 17

Household decisions are made by the husband. He tells his wife to see if his decision was correct, but even if it was not he does not care. He already made his decision and was merely informing her.

- 16 – 19 year old out-of-school boy, Nyabihu

With this age cohort also is the feeling that girls need to adhere to behavioural norms more strictly than boys. The fear of rape and unwanted pregnancy was very high with girls of this age group. Boys also confirmed that girls have very little sexual autonomy and are usually the passive partner in the relationship: “A boy can take a girl to his rooms and spend the night but a girl cannot take a boy there.” In school girls in rural areas were particularly concerned with “proper behaviour.” They said that while boys can congregate on the streets, for a girl to do that would be considered shameful: “boys will get up in the morning, get dressed well and walk around. Girls cannot do that as it is shameful for girls, if a girl walks around with no purpose of where they are going people view them as girls with bad behaviour [sex workers]”. It is important for girls to be both modest and obedient. Girls see obedience as helping parents, looking after younger siblings when parents are busy working, and as older women taking care of their own families.

So, while it appears that norms are changing, much of this is still in the realms of the “possible” rather than the “actual”. Although the view is that women might be able to do non-traditional jobs, the reality is that more conservative values still dominate to a large extent, particularly among out-of-school boys and girls in rural areas who frequently expressed the belief that women should work primarily at home caring for the family.

On the other hand, both boys and girls felt that norms around education had changed significantly, and that this provided a real opportunity for girls that they did not have in the past. Both of these seemingly contradictory norms – girls should be educated but women should not work outside the home – were often expressed by the same individual or group of individuals, as we seen in Box 18.

Box 18

A girl is supposed to stay at home and do the housework...Women only work outside of the home because of economic necessity. Bringing money home is the man's job...women are too weak and do not have the energy to withstand too much...It is good that girls are now getting an education. Before, parents thought that a girl does not need to study and that her husband is her diploma.

- 18 year old out-of-school boy, Nyabihu

Girls of this age are more autonomous than younger girls, as would be expected. They are considered to be adults by their families at the age of 18, and so can make independent decisions, provided that they are not married (in which case their husbands make decisions). Both in-school and out-of-school girls reported asking their mothers for advice, and discussing decisions with them. Their aspirations in terms of future work were very much driven by what jobs they had seen other women do: cooks, teachers, nurses, but agreed that girls could also do “male jobs”, such as taxi driver, and motorcycle driver, if they learned the skills.

Despite the fact that many girls within this age cohort were performing heavy labour both at home and outside, the view that girls are weak in need of support, and should stay inside, and that boys are self-sufficient and the “breadwinner”, is perpetuated. This can have a profound effect on social capital and self-efficacy, particularly for girls out of school who do not get many opportunities to interact with their peers. Both boys and girls stated that although they all work, boys can earn more because they have more energy. “Females are not strong enough to get what they need; they are even weak in education.”(16 – 19 year old out-of-school girl, Nyabihu).

Out-of-school girls feel that the best chance for them is to maintain good relations with family and neighbours, in order to solicit their protection. This will enable them to avoid keeping company with those who can mislead and entrap them, and to marry well and have children (see Box 19).

Box 19

“In many communities, a girl is the one the community tends to help and look after...She is looked after because girls meet many temptations. For example, if they don't look after her someone can tempt her and make her pregnant. It happened to me.”

- 16 – 19 year old out-of-school girl, Nyabihu

“If a girl behaves in a good way she can find a good husband and have a baby and when the baby grows up they can help her.”

- 16 – 19 year old out-of-school boys, Nyabihu

We noted some differences between the norms and values expressed by urban versus rural boys and girls. In Rwamagana, for example a group of 16 – 19 year old in school girls told us that both boys and girls were able to do a full range of jobs, from house building, fetching firewood, cultivating and looking after cows, to hairdressing, driving, being technicians, trading, weaving,

and photography. In Rulindo, however, the same cohort of in school girls told us that cooking and cleaning are girls' activities, and that building and riding bicycles for business were boys' activities, because these activities are harder for girls who are inherently weak.

3.2 Personal empowerment and self-efficacy

Box 20

"It is not easier for girls to reach their dreams because the community tend to disregard girls thinking that they are physically unable and lack confidence in terms of making proper decisions."

- 16 – 19 year old in- school girl, Rulindo

"Boys can achieve their dreams more easily than girls, as some parents think that girls do not need education as they are suited only for domestic tasks and not hard work."

- 16 – 19 year old in-school boy, Rulindo

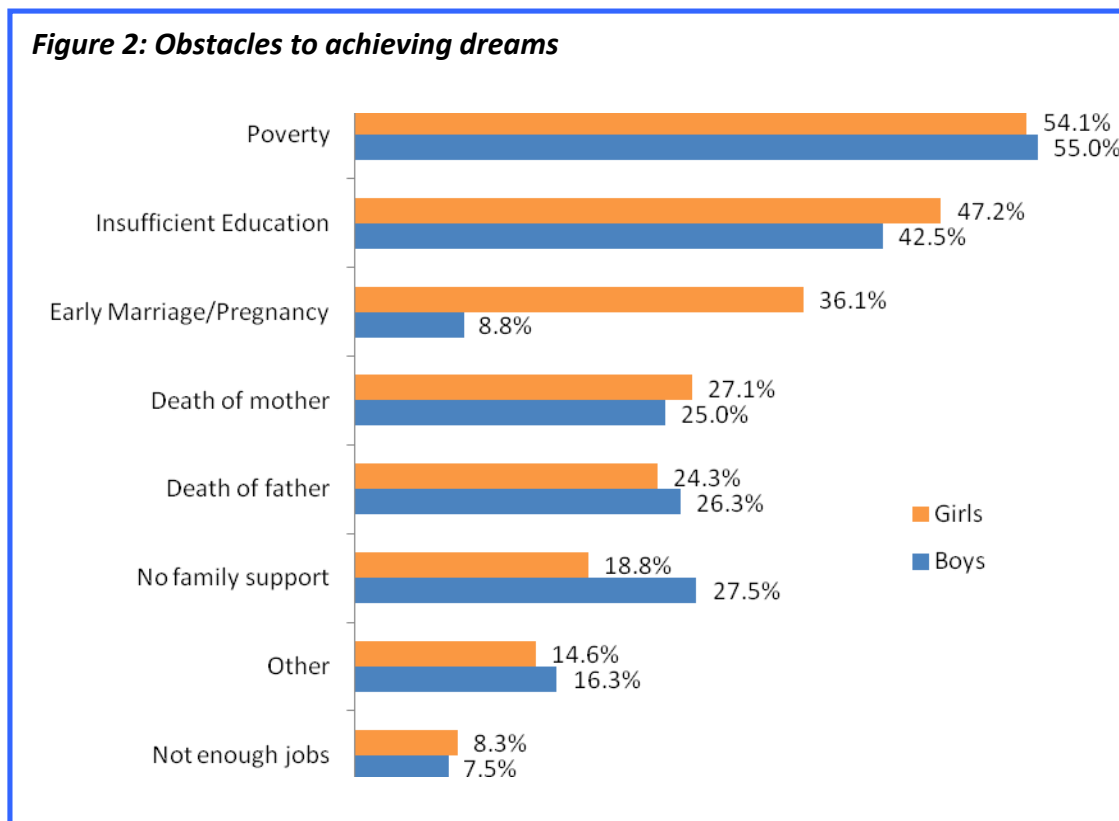
Girls dream of a better future, but face a number of prejudices, as we see in the above Box 20. In-school girls dream of completing their education and going onto further studies. However many realise that these dreams are precarious, and have started to form a 'plan B' in case they are unable to reach their dreams. If girls are unable to become professionals (such as teachers or nurses), they aspire to start their own businesses, or get vocational training. Even more than younger cohorts, we see that what girls *hope to be*, and what they think they *will be*, are starting to aligned, with 29% of girls wanting to "treat ill people", 17% wanting to be hairdressers, 17% wanting to be bankers, and 13% wanting to be national or community leaders.

Girls emphasised the importance of having a plan for the future, and working towards this plan. This included investing in livestock and crops to earn money for school materials, avoiding bad company (in particular sexual predators), having a clear vision for the future and a positive outlook, and starting a cooperative. In-school girls were active contributors to their own education, earning money at weekends and during school holidays to contribute to the payment of fees and supplies. In school boys also talked about the importance of being "visionaries" with clear goals and plans, working hard at school, having mentors, and not being too greedy for money.

Girls who are out of school do have dreams and aspirations but they do not have a clear plan for how to achieve these dreams without external support in some form, whether this is start up capital for petty trading, mentorship to learn the skills for income generating activities, or sponsorship to pay for school fees to return to school. This is not a surprise; had they had sufficient income and support, in all likelihood they would not have dropped out of school in the first place.

Girls felt that while boys and men were able to avail themselves of economic opportunities, girls faced a number of constraints (see Figure 2, below). The majority of girls think that it is easier for boys to achieve their dreams because they are: physically more able to undertake more labour intensive activities and have confidence to make decisions, and do not bear the

consequences of unwanted pregnancies. A focus group of 16 – 19 year old adolescent girls told us that “Boys are free to go wherever they want and girls can’t. In fact, boys always come back alone whatever happens in their lives, whereas girls most often come back with children.” It seems to never be too late for boys. When asked what are the most significant obstacles to achieving their dreams, the responses of girls and boys did not differ significantly, however, with poverty and insufficient education ranking highest, and then, not surprisingly, early marriage and pregnancy coming third for girls. In discussions, boys mentioned drug addiction and living on the streets as a specific risk for them.



In addition, boys’ future plans were clearer than those of girls, and included saving money to invest in entrepreneurial activities, joining youth cooperatives, doing vocational training, and job seeking. Girls did not mention savings or taking loans; if they were in need of money they would either hire out their labour, engage in petty trading, or ask their parents for support.

Girls that have been out of school for a number of years tend not to dream of going back to school as they have been out of the system for too long and feel that it is best to earn an income through activities such as tailoring, however even this can be a huge challenge to achieve, particularly since many older out of school girls already have children. For example, in the Nyabihu focus group discussion with 16 – 19 year old girls, 6 of the 8 participants were mothers, and one had two children. The girls linked this phenomenon in Nyabihu to the large numbers of migrant male labourers who come to the area to work in construction. The girls explained that men “tempt them with shows of affection [gifts and money], so they give in to them for the promise of a better life.” This sentiment was echoed in other research sites (see Box 21). Bugesera was highlighted by the quantitative research as another area with a high incidence of girl mothers.

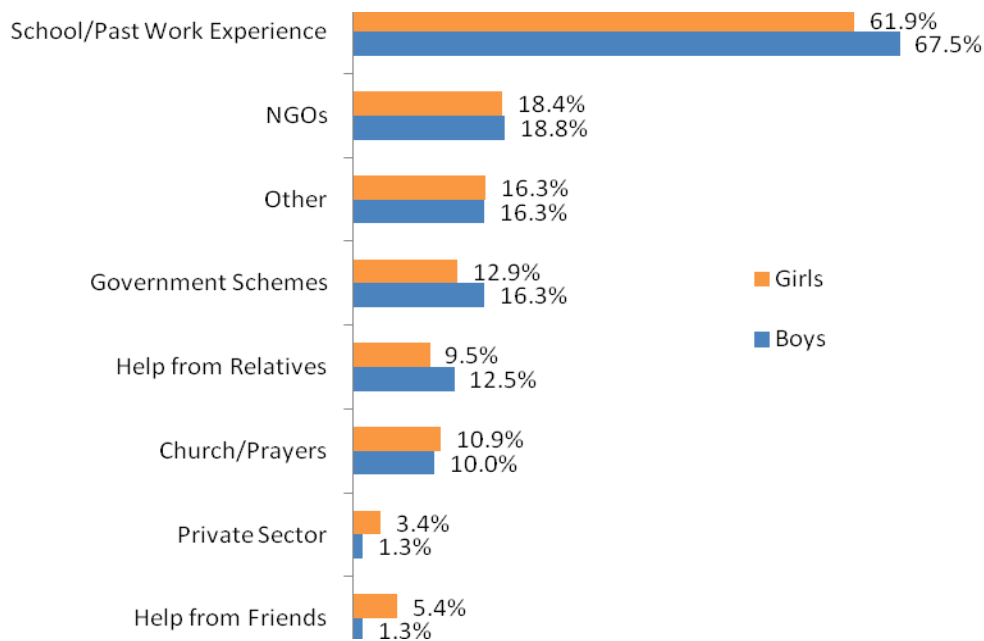
Box 21

“Sexual predators tends to give more much more money because they want to impress you so you give in to have sex easily- it’s the first time girls have seen this much money and can’t help to give in.”

- 16 – 19 year old out of school girl, Nyabihu

Out-of-school girls have an expectation that they will get some help from external sources - sponsorship or from future husbands. Girls identified the major barriers that impede them in achieving their dreams as: poverty (defined as a lack of financial means to meet basic needs); being an orphan (lack of support from parents), lack of physical assets, such as sewing machines; undesired pregnancies (sexual predators) and early marriage. Girls in both Rulindo and Nyabihu said that successful girls are mostly those who went to school or those from well to do families: “Out of school girls are victims of their poverty.” The most important factors in achieving dreams are presented in Figure 3 below. Qualitative discussions suggest that personal qualities (hard work, good reputation etc.) in all likelihood comprise most of the “other” category.

Figure 3: Important factors for achieving dreams



3.3 Livelihood assets and capabilities

3.3.1 Social Capital

By the age of 16 – 19, the chance of being an orphan have increased significantly. In our sample, 7% of respondent in the 10 – 15 year age group were orphans, but 20% of the 16 – 19 year olds. In addition, of those who were not (double) orphans, only 47% were living with both parents (the remainder were living with one parent, generally the mother, and a few were living with guardians or teachers). It is can be much more difficult for orphans to build social capital, as this is built within families, and between families in a community, and orphans can feel isolated and vulnerable (see Box 22)². There is a small and tentative correlation at in the age cohort (but not the others), between being a double orphan, and not attending school, but this finding should be treated with extreme caution due to the small sample size.

Box 22

Louise and Clementine both have step-mothers. Louise told us that her step-mother is abusive, not allowing her to study and making her do all of the housework. Clementine agrees, saying that her step-mother is of no help to her at all, and does not care for her or her sister. They both conclude that family bonds were weakened when their mother died.

While school “is a place to make friends and meet people”, out-of-school girls at this age feel very isolated and did not speak much about their friends. Many out-of-school girls have children to care for, and heavy domestic and work responsibilities, and little leisure time. Only one out-of-school girl in focus group discussions said she would miss being friends with girls if she were a boy; this was frequently mentioned by in-school girls.

Out-of-school girls mentioned that there were very few places where they could meet, and work together as a cooperative to invest in income generating activities. They cited some examples of women doing this, for example in Rulindo several girls mentioned a woman who is teaching other women how to weave baskets. Girls stressed that it is no possible to meet in houses, as they have so much household work to do that they will not be able to give the meeting their full attention

Out-of-school girls in this age group do have boyfriends, often boys of the same age as them, though they say that these “friendships” are not the same as the ones they used to have with girlfriends, and are fraught with risks around pregnancy and sexually transmitted diseases. Nearly 20% of female respondents in this age cohort had children, as compared to 7% of boys.

With out-of-school girls (but not in-school in this age cohort) theft came up as a source of income, but it was not clear who girls were stealing from. Younger age cohorts spoke about having their money and school supplies stolen by “friends.” This speaks of a lack of trust and social cohesion. In-school girls also talked of theft as a source of income: “going to the

² Our sample size was too small to draw any conclusions on whether or not orphans had more limited friendship networks.

market...you can find a lot of coins in someone's pocket and steal 100 RwF because he or she can be confused about how much they had."

As with other age cohorts, the church is also mentioned as a source of support, but this appeared to be spiritual support, rather than practical support. The church was never identified as a source of money, but was consistently listed as an expenditure, on church collection.

Box 23

I can't talk to anyone about my future really – what could they do anyway? I am alone and have to make my own way.
- 16 year old in-school girl, Rulindo

I've never shared my thoughts, even if I did share my thoughts there is nothing they can do to help me. I don't even plan to share with anyone how to get the money I need as I will be the one working for it.
- 18 year old out-of-school boy, Nyabihu

In-school girls, unlike those out-of-school talked about the importance of mentors to "give us hope and courage to do things, advice on how to behave, and tricks for avoid being pressured into sex." Only two 16 – 19 year old girls amongst the 36 interviewed for the qualitative portion of the research said that they discussed their future plans with anyone, even though mentors and mothers are mentioned as being important. In our quantitative sample only 47% of girls discuss future possibilities with anyone, down from 51% for the 10 – 15 year old age range. At this age, this is even less than boys reported, at 53% (see Box 23).

Out-of-school boys in this age group mentioned how important it is to keep up good communication with one's friends, for the purpose of networking about job opportunities in the area as there is significant competition for work. No girls in any age cohort mentioned this, and when we discussed this with girls, they explained that for them it was more difficult to access mobile phones, though some said that they could buy a SIM card and use it in another girl's phone. This might suggest that girls of this age equate "communication" with mobile phone access, but follow up research would be needed to confirm this.

In-school boys also talked about the importance of meeting friends both in school and afterwards: "we play football together and have fun, but of course girls don't understand this and are too busy doing chores anyway." Boys explained that girls have no place to play outside, no place to meet, and that they are not allowed to go out at night.

3.3.2. Human capital: health

It is clear that sexual and reproductive health services are a huge unmet need for girls in this age range, many of whom are sexually active. Of particular concern to girls is obtaining and using condoms, with accessibility, rather than availability, being the key issue. Girls at this age appeared to be very aware of the dangers of unprotected sex regarding unwanted pregnancies and HIV/Aids (see Box 24).

Box 24

Many times boys don't want to use condoms, but if you are a careful girl you keep reminding him and he has to go buy it...It would be better if we could get condoms ourselves...Community health workers used to give condoms for free but you have to go ask them for it now. They [community health workers] used to have a meeting about HIV and AIDS and give everyone a free condom. If you go ask they give, but most youth feel shy and prefer to buy them from shops or from vending machines in bar toilets...well, as I said before, the boys do.

- 18 year old out-of-school mother, Nyabihu

Another issue for girls, particularly school-going girls, is menstruation. Girls say that they often miss school at this time, as they are unable to afford sanitary products, or there are no appropriate toilet facilities for them. While this was not mentioned for the 13-15 cohort, it is likely to be a constraint for them as well.

As discussed above, boys, especially those out of school, mention drug abuse as a huge risk and barrier to achieving dreams. Boys also highlighted the issue of alcoholism among children as being an issue in the community.

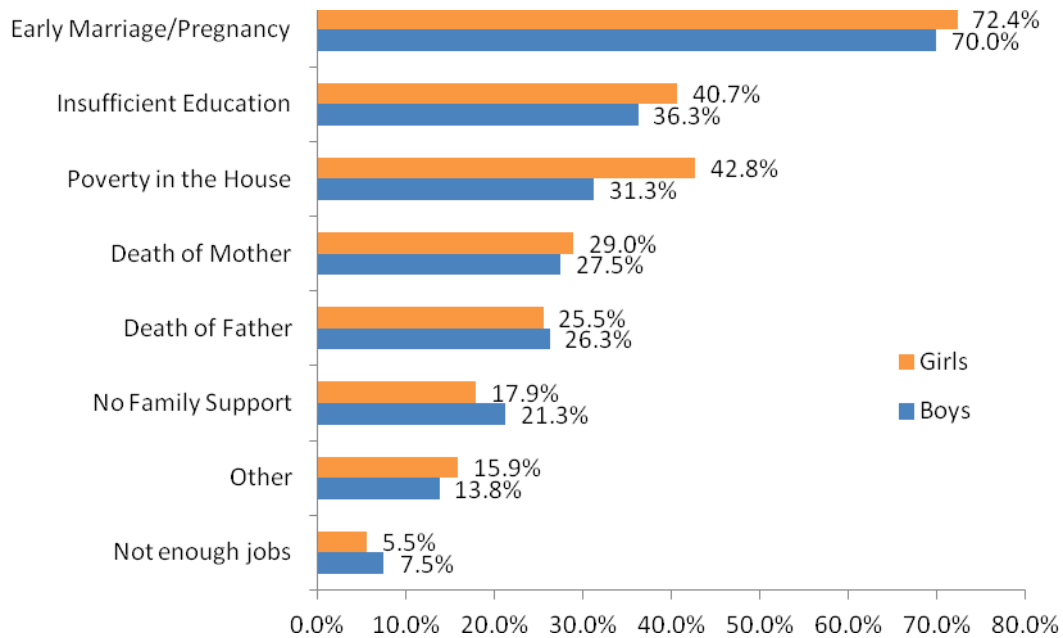
3.3.3. Human capital: education

In focus group discussions and the quantitative survey, girls aged 16 – 19 cited two main factors leading to drop out: poverty, insufficient education, and pregnancy. The percentage of girls citing these factors was even higher than for the younger age cohorts (see Figure 4). In our focus group discussion in Nyabihu, 6 of the 8 girls had babies with them, and all had dropped out between the ages of 12 and 16. The major reason cited for children dropping out of school in primary 6 was the cost of secondary education did not allow them to continue (see Box 25). As explained by one out-of-school boy in Nyabihu, “From primary 7 you need to pay 10,000 RwF for registration, then 5,000 RwF for the second term and 2,000 RwF towards teachers’ salary. This does not include paying for school materials in order to attend school. The cost of education becomes prohibitive from Primary 7.” **Other related issues that in-school girls mentioned were orphan-hood, which put financial strain on the household and often forced girls into work, and the fact that poverty leads to irregular attendance** (because one term fees cannot be paid, then the next they can, then the following they can't again), which in turn leads to poor performance and the frequent repetition of classes.

Box 25

Nadine is a 17 year old out-of-school girl who lives-in as a housemaid. Both parents are still alive, and her child is being looked after by them. She explained that the main reason why children drop out of school is poverty, and a lack of means to pay for school fees and materials. She feels that she was not intelligent enough to stay in school, as she didn't always understand what was taught in class. She said that, with scarce resources, why invest in education when you don't feel you are benefiting from it? It's certainly not motivating. She realises that the financial pressures and worried at home, and the lack of time to study, contributed to her under-achieving in school.

Figure 4: What pushes a girl off the path to success?



Girls who have dropped out of school feel like their futures have been taken away from them. Not only could they have found better jobs, and supported their own children better, but they would have learned better planning skills, and “in general, looked much smarter than we all do now,” as girls in one focus group explained. In-school girls also mentioned the world of professional work as a place where they can challenge conventional norms, which was not mentioned by boys. Out-of-school girls feel that, although others might not give them many chances, with support they could return to school, and that is what many of them aspire to do, especially those with family support (see Box 26).

Box 26

Consolatrice feels that once her child is no longer breast feeding, that she could return to school. She dropped out last year at the age of 17 when she was pregnant. She is fortunate in that she gets monetary support from the baby’s father and also has a supportive family. She is not representative of other girls with babies in the area, and states herself that she knows she is ‘lucky’. Girls with babies do go back to school though, as the girl’s mother assumes responsibility for the child when the mother is at school.

Others, however, like Nadine in Box 25, above, do not contemplate going back to school because they did not have a successful school experience, or because they do not have a supportive family situation. Girls who do not want to go back to school or are not able to, do, however, want to acquire skills to help them earn money. Eighty-nine percent of girls stated that

they would like to access vocational training, with distance to institutes and insufficient financial resources being the biggest barriers. This is a huge unmet need.

Girls in this age cohort think that boys often drop out of school more, particularly as they get older, because they are able to bring in more income to the household than girls: they can find jobs more easily because they are stronger and more mobile, and the work that they do often pays better than the work that girls do. This tallies with the quantitative survey results, which suggest that in this age cohort, significantly more girls than boys are attending school (57% of girls and 48% of boys). However girls perceive that there is a qualitative difference to boys dropping out at this age, because they (girls) have little hope of finding well-paying jobs. As with the other age cohorts, the issue of compliance with the wishes of parents was raised repeatedly by girls as a barrier to their continuing education (see Box 27).

Box 27

Some girls I know dropped out because their parents thought girls should not go to school, they should stay home and help the parents with household work. Parents talk to the girls, that they need them to stay home and they accept, but boys don't accept.

*- 16 year old in-school girl,
Rulindo*

In-school boys debate this, viewing education as the only route to their achieving their future ambitions. Boys feel that girls are somewhat advantaged in education, in that they are given “special treatment”. They reported that girls’ pass marks for the national exams are set to 50% whereas for boys it is 60%. A female community leader in Rulindo suggested that this is not doing girls any favours, but rather making them lazy and unmotivated.

While girls feel that they are moving away from something good when they drop out of school at this age, older boys more often feel that they are moving towards something good: economic success. It appears that, as with the younger age cohort, boys who have left school are somewhat less interested in returning, because in many areas they are able to earn a relatively good income from casual labour. They are, however, still interested in accessing technical and vocational training; 92% of boys (slightly higher than girls) were considering vocational training.

And boys keenly feel that lack of status that they have as school drop outs (see Box 28), which appears to be in contrast to girls, who already feel that they have a low status and are not as valued in terms of being educated and being able to earn. Many out-of-school boys and girls in this age cohort would like to find jobs that allow them to work around school hours, but with little work, and fierce competition, they said that these kind of jobs were extremely scarce.

Box 28

A good life is when they have been to school, they can be employed. Even when you have been to school the community cannot say you are poor because you have skills and it's easier to find a job. They [community] respect a person going to school more than person that has never been. If you stop going to school they stop respecting you because they think you will be learning bad behaviour.

- Semi-structured interview, 18 year old out-of-school boy, Nyabihu

3.3.4. Economic capital

Compared to younger cohorts, older adolescents felt that starting work later (most likely in reference to work outside of the household) is preferable. While 42% of 16 – 19 year old girls think work should start before the age of 15, 60% of 13 – 15 year olds and 80% of 10 – 12 year old girls think this. Qualitative discussion suggest that this is because many girls as they get older experience work as a negative alternative to education, whereas the younger age cohorts feel that paid work is a positive addition (enabling them to buy things that they want and need) to education.

But by the age of 16 – 19, 47% of boys and 31% of girls are working outside the home. Among 16-19 year olds who work outside the home, no girls are working as shop attendants or in restaurants or bars. The majority are working as agricultural workers (17%), house helpers (18%), and vendors (13%), or a combination of jobs. Boys, on the other hand, are working in a wider range of occupations, including agricultural (14%) and construction (14%) work, but also as shop attendants (8%), restaurant workers (8%), in small business and as and house helpers.

While many out-of-school girls aspire to return to school, they are also looking at other life paths, with entrepreneurship and vocational training being part of many girls' plans. In terms of entrepreneurship, girls mentioned buying seeds and planting high value crops, raising and selling livestock, and becoming tailors, but they are constrained by a lack of start-up capital, and business skills. In some areas, for example Nyabihu, girls are really constrained by the lack of opportunities. We were told that brick making and carrying and sand carrying were the only jobs available for those who were not educated. Many of this work is seasonal, with boys migrating during the low season, while girls stay at home and concentrate on housework. The main source of income for girls in Rulindo were listed as: cultivating, washing clothes, collecting bricks, livestock, farming, and selling sex to older men. Despite the many constraints, girls are still managing to work, and earn money, as is illustrated by the case study of Alice in Box 29.

Box 29

Alice is an 18 year old out of school mother. She earns 600 RwF per day carrying bricks. She takes her baby to work most of the time, and says that she doesn't find working with a baby harder. She tries to save 1000 RwF per week, to cover the slow periods in construction. She told us that she doesn't think it is common for girls like her to save, only girls with a "fixed job" usually save, stating "In this community many girls don't go to school, they don't know the importance of banking and saving." Alice saves her money in a SACCO, as many people from the community save there. Her mother gave her the idea to save there, but it was her decision. Alice is unusual, in that she was the only girl out of 18 with whom we spoke in the qualitative fieldwork that saved in a SACCO.

At this age, out-of-school girls still own very few productive assets, other than a few rabbits or chickens. Some girls are selling crops from family farms, but often this money is seen to "belong to the family", so that very few girls are actually earning money that they have control over. One out-of-school girl stated that girls' own bodies are their greatest assets, whether using them to engage in livelihood activities or to get support from men in return for having sex with them. Even where girls told us that some of their income is earned this way, they say that this income

is not regular, but is done “out of desperation, when we have not earned enough from other places that week.” Boys too, mentioned “sugar mummies” (female sexual predators) as sources of income, but this was even less regular, and involved substantial amounts of money. One boy confided that he could get Rwf 50,000 for having sex with a sexual predator.

In-school girls do appear to have more productive assets than out-of-school girls, perhaps reflecting the poverty of out-of-school girls and the poverty of their households. In a focus group discussion with in-school girls in Rwamagana, they told us that they have their own plots and gardens, and own rabbits and chickens. One also owned a sewing machine that she shared with her younger sister. These girls are working after school, on weekends, and on school holidays to earn money for their education, as well as for personal items such as lotion and clothing. Working girls can earn between 3600 and 5000 Rwf per week for agricultural labour and other work (as reported in both Rwamagana and Rulindo).

In-school boys are also active income earners, often through raising and selling small livestock, and renting and cultivating plots of land. In addition to livestock, many boys also own mobile phones, which we did not find with the girls with whom we spoke. Other boys own bicycles. Both boys and girls both mentioned investing money in livestock to prevent them from spending their savings, “which would be very easy if the money was in my agaseke”. Boys earn considerably more than girls, even at this age, with boys reporting earnings of up to 7000 Rwf per week. Boys also reported that parents were a significant source of income, up to Rwf 500 per week. They explained that their parents “reward” them, for doing heavy work for the family.

Despite girls working hard at this age, often at the same time as being mothers, many still view themselves (as do others) as weaker and less able than boys of the same age. Having said this, fewer girls and boys at this age think that there are boys only and girls only work, as we saw in section 9.1, above. For example, while both girls and boys identified the “animal husbandry” job card as a male occupation in participatory exercises, girls in one focus group of in-school girls told us about one of their friends who saved enough money to buy 2 goats, but who now has 20 and is using the money generated from these livestock to pay for her school fees and school supplies. The girls were clearly very impressed by this girl, saying that her case shows that “girls can do boys’ jobs.” They hadn’t quite made the shift to thinking that this was perhaps a job that both boys and girls can do. Similarly, construction was always identified as a “boys’ job”, yet many of the girls we met were carrying sand and bricks and making bricks, as we saw with Alice, above.

The disparity between boys and girls in terms of spending and saving is significant at this age. Boys are saving considerably more than girls, with 41% of boys saving and only 22% of girls. Girls are also spending money less frequently, with 54% of girls reporting spending in the last month, versus 65% of boys.

When girls are saving, they are rarely saving in a formal institution. Survey findings report that only 21% of 16 – 19 year old girls are saving (compared to 41% of boys), and of those not saving, 96% would like to save (only 91% of boys not saving said that they would like to save). Again, this is a huge missed opportunity. Some girls are saving in their mothers’ SACCO accounts, and others in their “ageseke” boxes. While boys are saving more often, it appears that much of this is also informal savings at home and in the accounts of older family members (primarily mothers).

Boys, though not girls, mentioned that opening accounts in SACCOs or banks costs a considerable amount of money, and are seen as “inconvenient” by both boys and girls, but especially girls who have more limited mobility (see Box 30). Despite this, 2 of the 18 out-of-school boys in our qualitative sample are saving in banks. Boys and girls, both in and out-of-school, talked about “savings in kind” (i.e. livestock) as being important, but also risky. This is why boys prefer to invest in agriculture if they can – the return is higher and more assured. Few girls had the amount of money needed to rent plots of land, or purchase land.

Box 30

First, it costs RwF 1,500 to open the account, then more money to purchase the account book. If you save 5,000 RWF [at the bank] you have to pay tax of 500 after one year. If I have a plan for 5,000 RWF I want to get the full amount, so that's why I chose to save at home. Also the bank is not open everyday, if there is a problem and the bank is closed I cannot access my money right away.

- 18 year old out-of-school boy, Nyabihu

While both boys and girls save primarily for personal use, more boys than girls are saving for future opportunities (38% and 33% respectively) and more girls than boys are saving for emergencies (27% and 24% respectively). Boys, though not girls, said that they also view savings as a way to “show people that can provide for yourself and have not frittered away money.” They feel that this will counteract the negative view of out-of-school boys being street children, and attract sponsors.