GENDER & ADOLESCENCE: GLOBAL EVIDENCE

Gender, livelihood capabilities and women's economic empowerment

Reviewing evidence over the life course

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September 2018

Acknowledgements
Special thanks to Maria Stavropoulou, Sara Stevano and Allyson Benson-Hernandez for assisting with background research, and to the anonymous reviewer for providing valuable comments.

Table of Contents

Figures

Tables

Acronyms

ABAD	Apni Beti Apna Dhan
AGEI	Adolescent Girls Employment Initiative (Nepal)
AGEP	Adolescent Girls Empowerment Programme (Zambia)
AGI	Adolescent Girls Initiative
ASHRA	Action for Slum Dwellers' Reproductive Health Allahabad (India)
CEDAW	United Nations Convention on the Elimination of All Forms of Discrimination against Women
ELA	Empowerment and Livelihood for Adolescents (Uganda)
EPAG	Economic Empowerment of Adolescent Girls and Young Women (Liberia)
ESSA	East and Southeast Asia
FAO	Food and Agriculture Organization of the United Nations
FISP	Farm Input Subsidy Programme (Malawi)
GAGE	Gender and Adolescence: Global Evidence
GDP	Gross domestic product
ICT	Information and communications technology
ILO	International Labour Organization
LAC	Latin America and the Caribbean
LMIC	Low- and middle-income country
MENA	Middle East and North Africa
MFI	Microfinance organisation
MGNRGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MYRADA	Mysore Resettlement and Development Agency
NGO	Non-government organisation
PRADAN	Professional Assistance for Development Action
RCT	Randomised controlled trial
ROSCA	Rotating savings and credit associations
SATYA	Social Awakening Through Youth Action/ Pratham
SEWA	Self Employed Women's Association
SHG	Self-help group
SRH	Sexual and reproductive health
SSA	Sub-Saharan Africa
SSSPVAG	Safe and Smart Savings Products for Vulnerable Adolescent Girls
TRY	Tap and Reposition Youth (Kenya)
TUP	Targeting the Ultra-Poor programme (Bangladesh)
TVST	Technical and Vocational Skills Training (Malawi)
UNDESA	United Nations Department of Economic and Social Affairs
WHO	World Health Organization

Executive summary

This paper reviews the evaluation literature on policies and programmes designed to promote women's livelihood capabilities across the life course to elicit lessons for the agenda of women's economic empowerment. It aims to answer this key question: what capabilities need to be prioritised to help girls make a successful transition to an independent and fulfilled adult life?

Empowerment encompasses many domains of women's lives, but this paper focuses on the economic domain and women's livelihoods. This is because the evidence shows that many of the deprivations and deficits that women experience as adults could have been averted had there been greater investment in their economic capabilities earlier in life. As capabilities cannot be measured directly, the paper focuses on changes in agency and achieved outcomes as proxy measures of impact.

As there are few longitudinal studies available for our geographical areas of focus (low- and middle-income countries in Latin America, Asia and Africa), we use a 'reverse' life-course analysis for the paper, exploring the evidence on promoting economic capabilities among older women (60+), moving on to women of working age groups (20–59), and then to adolescent girls (10–19).

We use a three-dimensional theory of change which links women's and girls' access to resources at various stages of their lives to their capacity to exercise strategic forms of agency in order to achieve valued outcomes. The theory pays particular attention to the gendered 'structures of constraint' that may prevent women and girls accessing resources and translating those resources into improvements in their livelihood outcomes. We distinguish between two broad categories of constraint: those rooted in the informal and intrinsically gendered institutions of family, kinship and community and those embodied and enacted in the formal and purportedly impersonal domains of states, markets and civil society. Though these gendered structures of constraint may initially be enforced within the family and community, they are frequently reproduced and reinforced within the public domains of states, markets and civil society. The theory explores the geographical, intersectional and life-course variations in how women and girls experience these structures of constraint.

In this summary, we crystallise our key findings and revisit our theory of change to ground it more firmly in the empirical evidence, before presenting some brief conclusions.

Findings

Promoting economic capabilities among older women

- Globally, older people represent a growing proportion of the world's population, and older women comprise the majority of the older population owing to their longer life expectancy compared to men.
- Many older people in developing countries have limited social insurance provision; pensions are generally restricted to the relatively few people who have been in formal waged employment. Most older people rely on their own assets, savings, livelihood efforts, and slowly eroding family support.
- Women's limited access to education, assets and opportunities across the different stages of the life course combines with later life events to increase their risk of poverty in old age.
- Social pensions are unlikely to provide a long-term solution; there needs to be greater attention to promoting the livelihood efforts of the active elderly and to helping people build savings and assets during their prime working years.

Promoting economic capabilities among working-age women

- Women's labour force participation rates are lowest in their prime working years – the early years of which coincide with the time when women start marrying, giving birth to and raising children. Unsurprisingly, geographical regions with strict norms around female seclusion have the lowest rates of women's labour force participation.
- Working women are disproportionately represented in the informal economy, in self-employment and wage employment. Employment patterns vary by

region: informal wage labour is highest in South and Southeast Asia; self-employment (particularly agricultural self-employment) is higher in sub-Saharan Africa; formal employment is highest in Latin America and the Caribbean.

- Women receive lower returns for their labour compared with men and are restricted to a far more limited range of economic activities.
- Well-designed policies and programmes – eg, input subsidies, asset transfers, microfinance, public works schemes, and progressive legislation – can have a significant impact on women's livelihood capabilities, expanding their options and increasing the returns on their labour efforts. Policies and programmes are likely to be well-designed if they are based on consultation with key stakeholders, including the women they are designed to benefit.
- Impacts of these kinds of interventions are influenced by the 'structures of constraint' in the social/geographical context. As a result, men, who tend to start out with better initial conditions than women, tend to capture greater benefits from these interventions. In addition, those women who start out with better 'initial conditions' (eg, assets and capabilities) also capture greater benefits than those with a less advantageous starting point. The key point to take away from these findings is that the promotion of individual capabilities are more likely to be successful if it is combined with policies that seek to address these larger structural constraints. We address this point below.

Promoting economic capabilities among adolescent girls

- Gender differentiates how young people experience adolescence. It is a time when girls are considerably disadvantaged compared to boys, as their educational opportunities are cut short so that they can do even more work at home or marry early and begin bearing children – all of which restricts their already limited social networks and economic capabilities.
- Despite advance in girls' access to schooling in recent years, this has not translated into improved livelihood prospects for girls or women in all contexts and regions.
- Efforts to promote gender equality in access to education and to improve quality of education have been accompanied by interventions to directly promote young girls' livelihood capabilities and longer-term life chances. Such interventions include cash transfers (to influence behaviour around early marriage, sexual health and fertility choices), centre-based vocational training and community-based livelihood programmes.
- Although impacts vary widely, the evidence suggests that multi-component programmes (which combine livelihood training, 'soft skills' and social interaction) are more promising.

Revisiting our theory of change

The evidence clearly shows that gendered differences in the 'initial conditions' that individuals start out with – including but not limited to their economic assets and capabilities – generally reflect larger structural constraints in society and serve to limit women and girls' ability to exercise agency in the economic domain. The evidence highlights certain factors as either roadblocks or pathways to change.

Roadblocks to change: exclusions, failure, irrelevance

Too many interventions designed to improve women's economic capabilities and outcomes are still failing to reach them (eg, agricultural extension services often implemented by male workers tend to bypass women farmers or overlook their needs). In other cases (eg, microcredit), interventions have low take-up as they lack relevance to people's lives and livelihoods.

Roadblocks to change: persistent structures of constraint

Where programmes or policies did deliver resources to women they were targeting, the persistent structures of constraint may have prevented those resources translating into enhanced capabilities for women and girls. There is still not enough attention to the differing 'initial conditions' of different groups of women and girls. These initial conditions are crucial; they help to explain (for instance) variations in the impact of fertiliser subsidies on the likelihood of adopting modern maize in Malawi or the impact of business training in Uganda.

In different contexts, these initial conditions include the unequal gender division of labour in the home, which assigns women and girls primary responsibility for domestic work and childcare. This reduces the time they can devote to other (income-earning) activities and often prevents them taking up training or other opportunities to invest in building their own business. As well as women receiving lower returns than men for their businesses, there are important gender differences in ability to command family labour. Not only were some women unable to mobilise family labour in the same way that men did, but they appeared to have their capital stock and cash reserves depleted by family demands that did not apply to men.

Pathways to change: translating resources into capabilities

Some programmes were able to circumvent, weaken or transform some of the structures of constraint. What distinguishes them is that they include measures to increase impact through support for women's unpaid responsibilities, through multi-component packages that address multiple constraints at the same time, or through building social networks that amplify the impact on individuals.

Efforts to promote women's economic capabilities were most effective when they explicitly addressed women's needs, responsibilities and constraints. Even relatively simple (and low-cost) measures often proved quite effective. In Haiti and Colombia, for example, paying stipends for transportation and childcare costs increased women's ability to participate regularly in vocational programmes (in Haiti, Colombia, Liberia and Peru). Simplifying agricultural training manuals to take account of women's lower levels of literacy also strengthened impact in Kenya. While in Viet Nam, making space on land title documents for the name of husband and wife (rather than husband only) had important impacts (including in joint decision-making). Broadly speaking, the evidence suggests that:

- group-based approaches to financial services appear more effective in reaching poorer women than individual approaches
- narrow asset transfer programmes are often less effective; instead, multi-component programmes that sought to simultaneously address some of the more immediate constraints experienced by women living in extreme poverty proved more successful
- public works programmes with design features that address equality and women's constraints (eg, quotas, equal wages, and crèche provision) have been successful in bringing poorer women as well as men into paid employment
- availability of affordable childcare was critical in enabling women with young children to take up employment opportunities (particularly in urban contexts)
- multi-component livelihood programmes for adolescent girls which address the multiple and overlapping constraints that restrict their life chances and choices in early and later life have emerged as more effective than single component ones that focus on training or transfers.

Pathways to change: building an enabling environment

The larger policy environment is a major factor that mediates interventions to strengthen women's economic capabilities. Moving beyond interventions which focus on individuals at the micro-level to laws and policies which address this larger environment increases the likelihood that lower-level interventions will succeed. These include laws which address gender discriminatory norms and practices at home and at work, infrastructural policies which address women's time and mobility constraints and macro-economic policies which generate broad-based employment opportunities.

Conclusion

There are still major gaps in our understanding of the processes of change that lie behind many of the findings reported in this study. For instance, why did economic incentives work to reduce age at marriage in Bangladesh but not in India and Malawi? What were the barriers that prevented women but not men from translating improvements in business knowledge and practices into improvements in business profits in Tanzania? Did the high scores on empowerment indicators reported by adolescent girls in baseline surveys in Zambia and Liberia mean that they were empowered to begin with or that the measures of empowerment selected failed to capture the nature of gender subordination in these contexts?

Though quantitative studies can tell us whether or not an intervention achieved impacts, very few provide insights into why or how they did so. We need more mixed methods evaluations so that impact assessment studies can tell us much more about what changes are likely to happen in girls' and women's lives, how, and under what circumstances.

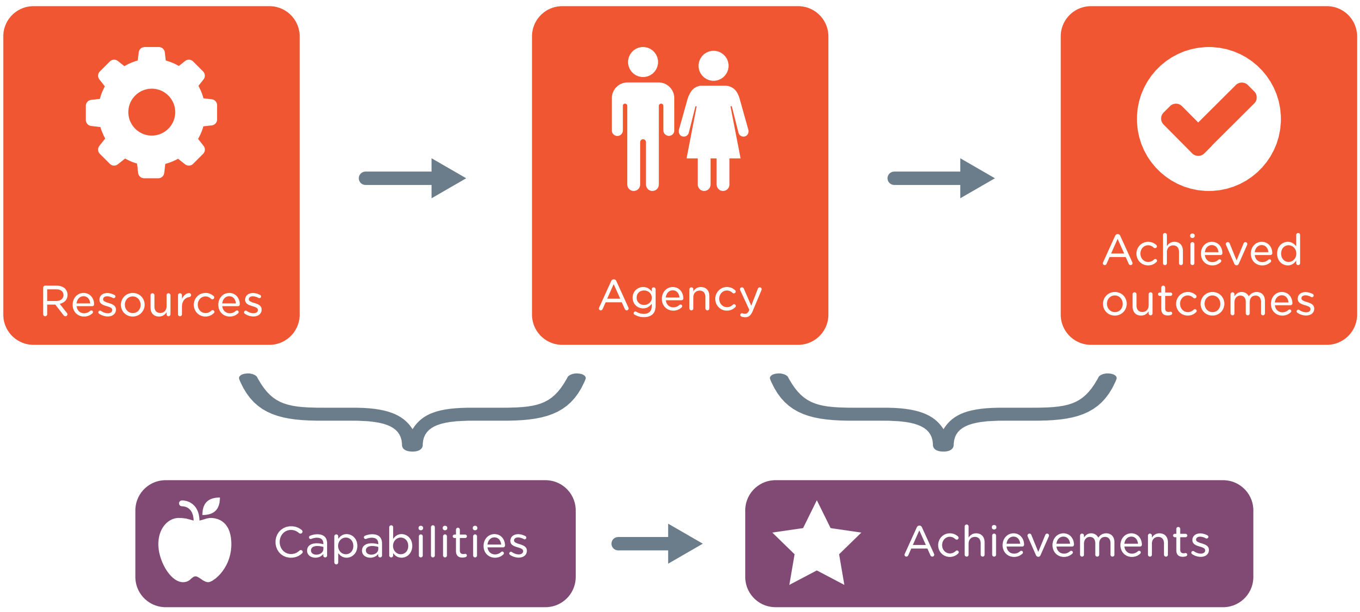
1 Introduction

1.1 Objectives of the paper

This paper brings together key findings from evaluations of policies and programmes that promote women's empowerment at different stages of the life course. It defines empowerment as a series of processes through which those who have been denied the ability to exercise choice, voice and influence – in their personal lives and the wider community – gain the ability to do so (Kabeer, 2001; 2008a). Elaborating on these processes spells out a very rudimentary three-dimensional theory of change, which links women's access to resources to their capacity to exercise strategic forms of agency in order to achieve valued outcomes (Figure 1). The significance attached to resources in this formulation does not lie in their utilitarian value per se but in their broader implications for the capabilities available to women, and the possibilities of opening up new ways of 'being and doing' (Sen, 1987), to which we might also add new ways of thinking, feeling and knowing. This three-dimensional theory of change provides a useful starting point for developing a framework for our analysis in this paper, and is discussed in greater detail in the next section.

While processes of empowerment encompass different domains of women's lives, this paper is concerned with the expansion of their livelihood capabilities and thus primarily with the economic domain. The rationale for this focus is the growing body of evidence that access to secure and productive livelihoods not only improves women's practical capacity to look after themselves and their families, but can also provide a strategic pathway for change in other spheres of their lives.[1] The evidence also suggests that many of the material dependencies and deficits that women experience as adults could have been averted had there been greater investment in their economic capabilities earlier in their lives. This partly explains the rationale behind the increasing policy focus globally on adolescent girls. It is also the central concern of the Gender and Adolescence: Global Evidence (GAGE) research programme, to which this paper contributes. A second objective of the paper is therefore to address the capabilities that would need to be prioritised during adolescence in order to build a firm foundation on which girls can transition into adulthood.

Figure 1: Three-dimensional theory of change



1 The distinction between the practical and strategic dimensions of capabilities draws on Molyneux (1985)

Longitudinal studies would have allowed us to take a life-course approach to explore how capabilities in adolescence affect wellbeing and capabilities in later life, but there have been very few studies of this kind in the low- and middle-income countries (LMICs) in Latin America, Asia and Africa which are the geographical focus of this paper. To address this evidence gap, we will use a 'reverse' life-course analysis in the paper.

We begin by analysing the material deficits and dependencies that characterise the lives of older people (60+ age group), which are generally found to be greater for women than men. This highlights the importance of promoting women's livelihood capabilities in their prime working years if they are to enjoy security in old age. The analysis then shifts to women in the prime working age group (20–59) to evaluate various attempts to build their capabilities. Finally, the paper considers adolescent girls (10–19 years) and considers which capabilities should be prioritised if they are to negotiate their transition into adulthood from a solid economic foundation.

One advantage of a life-course approach is that it helps to highlight interdependencies in women's economic capabilities across different life stages and to make the case for policies that promote these capabilities early on. It thus places concern for adolescent girls' capabilities within the broader agenda of women's economic empowerment. The rest of this section describes a theory of change that links our concerns with women's economic empowerment with an analysis of likely barriers to change. This will help us to contextualise and interpret the empirical material discussed in the rest of the paper. Sections 2, 3 and 4 discuss key findings from evaluations of various programmes and projects to promote women's economic capabilities at different stages of the life course. Section 5 integrates these findings into our theory of change and reflects on their implications for an evidence-based agenda for women's economic empowerment. Section 6 offers some concluding comments.

1.2 Expanding our theory of change: livelihoods, capabilities and the 'structures of constraint'

This paper focuses on interventions designed to increase women's access to resources and their impact on women's capacity to exercise agency and to achieve valued outcomes in their lives and livelihoods. Agency refers to the cognitive capacity for critical analysis, reflection and goal-setting, to the practical capacity to act to achieve these goals, as well as to a subjective capability that reflects how women view themselves and their place in society, their 'sense of agency', self-worth and personhood. The interventions in question promote access to a range of different resources considered relevant to women's livelihood efforts: these may be human (e.g. labour, time, knowledge, information, 'soft' and 'hard' skills); material (e.g. cash, financial services, land and productive equipment); or social (access to those in power, connections with others).

Trends towards greater gender equality across the world suggest that there has been considerable progress on basic human capabilities, including women having more control over fertility and improvements in health and education – capabilities considered to be conducive to women's participation in the economic domain. Over 95% of the global gender gaps in these capabilities have been closed (World Economic Forum, 2017). But progress in closing gender gaps in the economic domain has been slow: only 59% of the gaps in labour market outcomes have been closed at the global level, with wider gaps in some regions compared to others. It is important, therefore, to expand our theory of change to take account of the kinds of constraints that are likely to block or reduce women's ability to access resources and to translate those resources into improvements in livelihood outcomes. We sketch out these constraints in broad brush strokes, touching briefly on how they may vary across social groups and cultural contexts.

We begin with the assumption that men and women both seek to make choices and exercise agency in pursuit of their livelihoods, but they do so within the limits imposed by the rules, norms, resources and identities that characterise their wider society. These 'structures of constraint' (Folbre, 1994) impinge very differently on the resources and agency of men and women, giving rise to distinctly gendered patterns of their achievements in the livelihood domain. Here, we distinguish between two broad sets of constraints.

The first set of constraints relates to the customary norms, beliefs and values that structure the 'intrinsically gendered' institutions of family, kinship and community (Whitehead, 1979). While these norms, beliefs and values are articulated in familial terms, in reality, they define the dominant models of masculinity and femininity within all societies, assigning different roles and responsibilities to men and women, and boys and girls, on the basis of their socially ascribed identities. Aptitudes, abilities and activities that are conventionally defined as 'masculine' tend to be given a higher value than those defined as 'feminine', giving rise to a hierarchy of status, power, agency and authority within family and community that is internalised by both dominant and subordinate members.

In most regions of the world, women are ascribed primary responsibility for unpaid reproductive work, including caring for the family and domestic chores, while men are expected to be the primary breadwinners. This gendered division of responsibilities partly helps to explain why women's labour force participation is lower than that of men across much of the world: the male participation rate, globally, was 76% in 2017 compared to 49% for women, and male participation rates exceeded female rates in every region of the world (Table 1).

The gendered division of labour also introduces variations in female labour force participation rates across the life course, which are absent for male. As Figure 2 shows, the global gender gap in labour force participation tends to be narrower in the early phase of people's working lives (15–24 years), when men and women are both likely to be economically active; it widens during the prime working ages (25–54), which overlap with women's primary reproductive years, when they are most likely to have young children and withdraw from the labour force; the gender gap then declines again in later years as men and women alike begin to withdraw from the labour force.

However, there is variation across the world in the extent to which women are expected to contribute to the household's breadwinning efforts in addition to their reproductive responsibilities. This has given rise to marked geographical variations in women's labour force participation rates and hence in the gender gaps in participation rates, noted early on by Boserup (1970). In many parts of sub-Saharan Africa, for instance, women

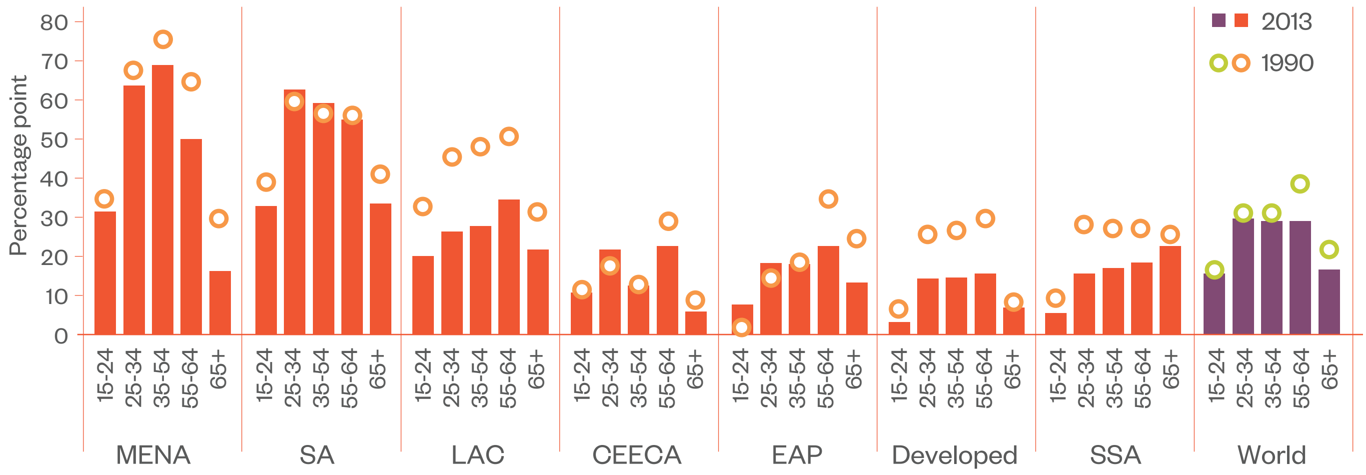
Table 1: Labour force participation rate by gender (per cent) and gender gap (percentage points) by region, 1997-2021 (ILO, 2017)

Country/region	1997-2017	2017			2018			2018-21
	Gap	♂	♀	Gap	♂	♀	Gap	Gap
World		76.1	49.4	26.7	76.0	49.3	26.7	→
Developing countries		82.6	70.3	12.3	82.6	70.3	12.3	→
Emerging countries		77.5	46.9	30.6	77.4	46.7	30.7	↑
Developed countries		68.0	51.9	16.1	67.9	51.8	16.1	↓
Northern Africa		74.1	22.9	51.2	74.1	22.9	51.2	↓
Sub-Saharan Africa		76.3	64.6	11.7	76.4	64.7	11.7	→
Latin America and the Caribbean		78.3	52.7	25.6	78.3	52.7	25.6	↓
Northern America		68.3	56.2	12.1	68.1	56.1	12.0	→
Arab States		76.4	21.2	55.2	76.3	21.3	55.0	↓
Eastern Asia		76.8	61.3	15.5	76.6	60.9	15.7	↑
South-Eastern Asia and the Pacific		81.2	58.8	22.4	81.1	58.8	22.3	→
Southern Asia		79.4	28.6	50.8	79.5	28.7	50.8	↓
Northern, Southern and Western Europe		63.8	51.3	12.5	63.6	51.2	12.4	↓
Eastern Europe		68.1	53.0	15.1	67.9	52.9	15.0	↓
Central and Western Asia		73.5	44.1	29.4	73.5	44.1	29.4	→

Notes: Figures for 2017 and beyond are projections. Developments for the period 2018–21 are marked with a red upward arrow if the gap is projected to widen by more than 0.1 percentage points, by a green downward arrow if it is projected to narrow by more than 0.1 percentage points, and a purple horizontal arrow for developments in between. Numbers in the 'Gap' columns refer to the percentage point difference between the male and female labour force participation rates or the change over time but may not correspond precisely due to rounding.

Source: ILO's Trends Econometric Models, November 2016.

Figure 2: Gender gaps in labour force participation rates by age group, 1990 and 2013



Source: UN Women, 2015

are expected to provide for their households through their own farming and trading efforts. In South-east Asia too, there is a long tradition of women working in agriculture or as traders. These regions also tend to be characterised by high incidence of matrilineal or bilateral inheritance, giving women ownership or usufruct rights to land and property. Both these regions had, and continue to have, high rates of female labour force participation: in 2017, the rate was 65% in sub-Saharan Africa, compared to 76% for men; and in South-east Asia, 59%, compared to 81% for men (Table 1).

By contrast, female labour force participation rates were, and continue to be, extremely low in Middle East and North Africa (MENA) countries and in South Asia. The rate was 21% for women in the Middle East and 23% in North Africa in 2017, compared to 76% and 74% respectively for men, while it was 28% in South Asia, compared to 79% for men. These regions show some of the largest gender gaps in participation rates – 50 or more percentage points compared to the global gap of 29%. In these regions, along with women's primary responsibility for care and household work, powerful social norms curtail women and girls' ability to move freely in the public domain, confining them to their reproductive roles and to only those productive activities that can be carried out within or near the home. Both regions are characterised by a predominance of patrilineal inheritance practices; land and property pass through the male line, leaving women effectively without any property of their own.

Along with shaping women's ability to participate in economic activities, intrinsic gendered constraints also differentiate the kinds of productive activities considered appropriate for men and women. These take different forms in different regions of the world. For instance, long-standing taboos about women touching the plough in South Asia have traditionally served to restrict such activities to men. In West Africa, where women are active as farmers in their own right, there are frequent references in the literature to 'male' and 'female' fields and crops – with women more likely to be associated with subsistence crops, and men with commercialised farming. The gender segmentation in the occupational structure observed in most regions of the world partly reflects these gendered norms about 'suitable' work for men and women.

Gender-related constraints are not confined to the informal domains of family, kinship and community. Their resilience over time reflects the fact that they are reproduced and reinforced within the public domains of states, markets and civil society. This gives rise to the second set of constraints: those experienced in the formal institutions of society. Unlike the relations of family and kinship, these institutions are purportedly impersonal. They become 'bearers of gender' (Whitehead, 1979) when they incorporate preconceived notions about masculinity and femininity as routine aspects of their rules, procedures and practices.

Such constraints may be embodied in official rules and procedures. For instance, a study of 141 countries by the World Bank/International Finance Corporation (IFC) (2011) found widespread evidence of legally sanctioned forms of gender discrimination that curtailed women's livelihood capabilities. These ranged from laws that discriminated against women's access to land and other forms of property, to those that required women to secure their husband's permission to travel or start a business.

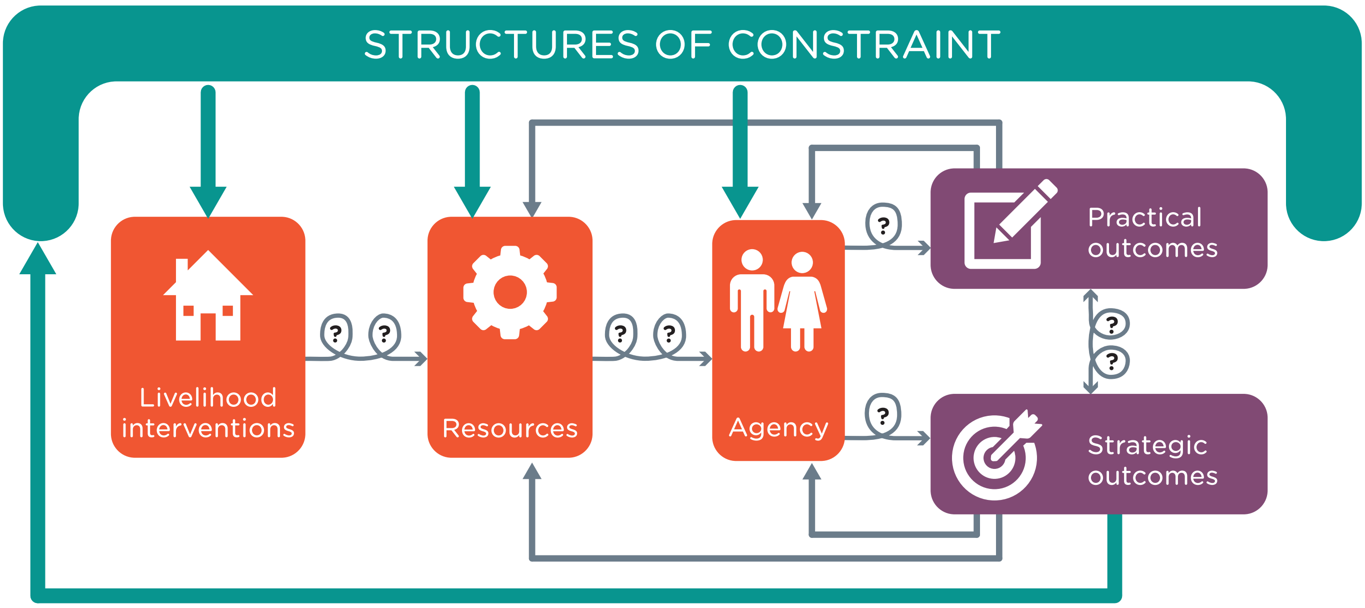
Along with formalised discrimination of this kind, gender-related constraints can also operate informally through attitudes and behaviours of social actors in the public arena. For instance, government officials may reproduce various forms of gender bias in discharging their duties.[2] Employers may selectively hire male workers on the grounds that they are considered to be the family 'breadwinner' or they may give preferential treatment to women as secondary earners who can thus be paid lower wages than men (Anker and Hein, 1985; Joekes, 1985). Trade unions have often focused on the 'real' 'bread-and-butter' issues prioritised by their male membership, failing to take seriously women's gender-specific concerns (on sexual harassment or childcare issues, for instance) (Kabeer, 2018).

A number of additional points need to be borne in mind. One is that the gendered structures of constraint are also reproduced through feedback mechanisms which represent rational responses on the part of social actors to pre-existing constraints. For instance, parents often opt to invest less in girls' education, not necessarily as an act of active discrimination but as a response to the poorer prospects available to women in the labour market. Similarly, agro-processing firms tend to issue contracts to male farmers and overlook female farmers – again, not necessarily as an act of discrimination but because of their need to secure access to land and labour for a guaranteed supply of primary produce. Women do not generally have statutory rights over land, nor do they exercise the same authority over family labour as their husbands or brothers (Dolan, 2001).

The other important point is that gender is not the only form of inequality in a society. It intersects with other forms of inequality, including class, caste and race, to introduce variations in how gendered constraints are experienced by different social groups (Kabeer, 2014). Many of the disadvantages faced by women from low-income or socially marginalised households in their struggle to make a living are shared by men from such households. However, gender generally (though not always) intensifies the effects of these other forms of disadvantage. So, for instance, while the majority of the working poor in LMICs are found in self-employed activities in the informal economy (where work is poorly paid and poorly protected), women from low-income and marginalised households are likely to be over-represented in the most vulnerable forms of these activities (Chen et al., 2005). Poorer men are more likely to be found in own-account work, with varying rates of remuneration, while poorer women are concentrated in unpaid family labour where they have neither independent earning power nor the opportunity to expand their social networks beyond those afforded by family and kinship.

We therefore need to reformulate our basic theory of change to incorporate the gendered structures of constraint embedded in different contexts and to

Figure 3: Complicating the theory of change



2 An interesting example of (probably unconscious) bias on the part of officials was the admission by New Delhi's municipal authorities to the High Court of India that they had 3,712 public toilets for men in the city but just 289 for women. This posed particular problems for women street vendors, evident in the high incidence of kidney ailments among this group (UN Women, 2015).

consider their relevance to various efforts to promote women's livelihoods. As Figure 3 suggests, we would expect these structures to be relevant to all aspects of these interventions, shaping how they are carried out and mediating their impacts. Any attempt to assess these interventions therefore requires us to ask critical questions about different moments in the anticipated processes of change (the dotted arrows in Figure 3). These serve to complicate the basic linear model presented in Figure 1.

The first critical question is whether an intervention has succeeded in delivering resources to the intended beneficiaries. The answer to this question will clearly frame the rest of the analysis.

The second critical question relates to the impact of these resources on women's capabilities. In other words, we cannot make any a priori assumptions about the resources provided and how they translate into capabilities; these are questions for empirical investigation.

However, since capabilities refer to the new possibilities for 'being and doing' that are opened up by particular sets of resources, they are difficult to observe and measure. The empirical investigation must therefore focus on agency and achievements in order to capture changes in capabilities. This suggests breaking down the second question into two further sub-questions. The first relates to the impact of interventions on different aspects of women's agency: cognitive, subjective and practical. The second relates to the outcomes that may be achieved as a result of these impacts on women's agency. Given our concern with empowerment, we may want to distinguish between practical livelihood achievements (e.g. improvements in women's business skills or higher wages) and more strategic changes that touch on underlying power relations and hence have implications for the structures of constraint.

To sum up this section, while patriarchal structures of constraint operate across the world to curtail women's capabilities relative to those of men, these structures are by no means uniform: they vary by geography, by social group and over the life course. Our analysis in the rest of this paper draws on the secondary literature to discuss various efforts to address these constraints as they impact on women's livelihood capabilities at different stages of their lives, with a view to assessing what has worked, what has failed, and why. As we will see, those interventions that have failed can usually be traced to some aspect of the gendered structures of constraint as they are manifested in women's daily lives – although they may also reflect poorly designed interventions. This makes the interventions that had more positive impacts of considerable interest. Bringing the two sets of insights together will deepen our understanding of how gendered structures of constraint work in different circumstances, and what forms of policy action can help to circumvent them.

2 Promoting economic capabilities among older women

- The decline in fertility and mortality rates globally means that older people represent a growing proportion of the world's population. And given that women have longer life expectancy than men, they form the majority of the older population.
- Developing countries tend to have limited social insurance provision for elderly people. Pensions are generally restricted to the relatively small proportion of people who have been in formal waged employment. The rest of the elderly population must rely on their own assets, savings and livelihood efforts and the support of their families.
- Women's limited access to education, assets and opportunities across the different stages of the life course combines with later life events to increase their risk of poverty in old age.
- Given the steady ageing of the population, social pensions are unlikely to provide a long-term solution. More attention must be given to promoting the livelihood efforts of the active elderly but also to helping people build savings and assets during their prime working years.

2.1 An ageing world

Older people represent a growing proportion of the world's population as a result of the steady decline in fertility and mortality rates, combined with increases in life expectancy. Given that women have longer life expectancy than men,[3] they form the majority among the older population: globally, there are just 84 men for every 100 women aged 60+ and 61 men for every 100 women aged 80+ (HelpAge International and UNFPA, 2012).

The earlier onset of the demographic transition in wealthy industrialised countries means that the ageing of their populations has gone further than the rest of the world, but the transition is also underway in LMICs, which currently report more rapid rates of growth in numbers and proportions of older people among their populations. It is estimated that 1 million people reach the age of 60 every month, of whom 80% are in the developing world (Krug et al., 2002).

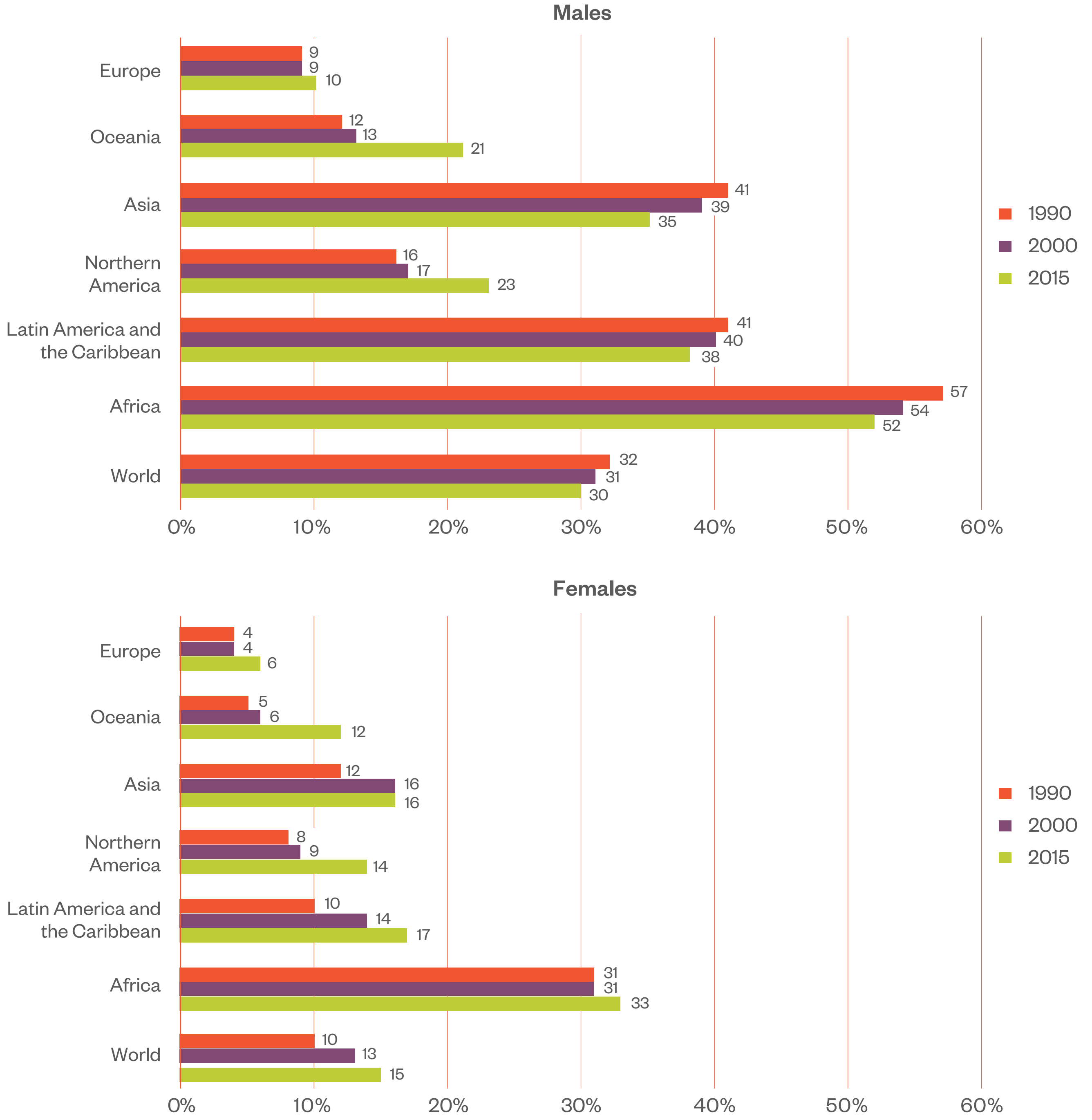
In this section of the paper, we analyse the literature on livelihood capabilities of older people in developing countries. We use the United Nations (UN) definition of old age as 60+, but we recognise this is arbitrary. The steady improvement in health and life expectancy over the past century or so has gradually extended the period of the life course defined as old age. In wealthier countries, for instance, average life expectancy has jumped from around 45–50 at the start of the twentieth century to around 80 today. This has given rise to a distinction between the 'younger old' (60–80 years) and the 'older old' (80+), which is relevant to our discussion (UN Department of Economic and Social Affairs (UNDESA), 2015a). Definitions are further complicated by the fact that the meaning and experience of old age is not fixed; it is strongly influenced by how societies understand age – an understanding that will determine the constraints and opportunities that accompany the ageing process (Heslop and Gorman, 2002).

In countries with formal contributory pension schemes, the cut-off point for old age is often set at retirement age, when people become eligible to draw old age benefits. However, pension coverage varies considerably, from high levels of over 90% in Europe and North America to moderate levels of 56% in Latin America and the Caribbean, and 47% in the Asia-Pacific region. It declines to 37% in North Africa, 30% in the Middle East and just 17% in sub-Saharan Africa (UNDESA, 2017).

3 Gender differences in longevity are partly due to biological factors but there are also social factors which further reduce male life expectancy (Desjardins, 2004).

In developing countries that have limited social security coverage, pensions are restricted to the minority of their populations, predominantly men, who have worked in formal waged employment.[4] The pensionable age is consequently largely irrelevant for most of the population. Instead, the meaning assigned to age tends to revolve around the roles and responsibilities assigned to men and women at different stages of their life course: ageing is seen in terms of the declining physical capacity to fulfil these roles so that 'old age is seen to begin at the point when active contribution is no longer possible' (Heslop and Gorman, 2002: 4).

Figure 4: Labour force participation among of men and women aged 65+ by gender and by region, 1990, 2000 and 2015



Source: UNDESA, 2015b

4 Several countries in Latin American and the Caribbean have low overall pension coverage, and coverage rates among older women are less than half those of older men. Globally, Egypt and Jordan have the greatest coverage gaps, with men 7–8 times more likely than women to receive a pension. Yet even where coverage is generally equal, the prevalent structure of contributory pension schemes produces unequal outcomes in old age. Throughout the European Union, the value of women's pensions is 40% less than men's (UNDESA, 2017).

The vast majority of poor people in developing countries work in precarious and informal jobs and must rely on their own efforts to look after themselves and their families for as long as they can. As a result, while labour force participation rates for older men and women (65+) in the higher-income countries of Europe, North America and Oceania ranged between 10% and 23% (men) and 6% and 14% (women) in 2015, the equivalent figures for Asia, Latin America and the Caribbean, and Africa were 36% to 52% (men) and 16% to 33% (women) (see Figure 4).

2.2 Gender, poverty and old age

In more affluent countries with extensive pension coverage, the continuation of economic activity past pensionable age may reflect a degree of agency – the desire to remain economically engaged despite the option of retirement. In poorer countries, it is more likely to reflect the absence of alternatives. However, as the capacity for physical labour (the main means by which poorer people earn a living) begins to decline with age, there comes a stage when older people must, in the absence of public support, begin to depend on others for their basic needs.

Governments in developing countries routinely invoke social norms about intergenerational solidarity within family and kinship systems to justify their failure to extend public support to elderly people. But, as Schwarz (2003) pointed out, the extended family has never been a particularly effective safety net for those whose family members were too poor to support them. For the less poor, familial networks may continue to provide the main source of support in old age, but have come under increasing strain as globalisation, industrialisation and urbanisation – accompanied by changing labour market conditions and increasing mobility in search of work – erode long-standing patterns of intergenerational solidarity within families. The AIDS pandemic has been an added source of strain on traditional family structures. In many parts of sub-Saharan Africa, for instance, it led to children being orphaned in large numbers, giving rise to 'skipped-generation' households, where the responsibility for raising children has been taken on by grandparents.

These changes, and the pressures they place on familial support systems, mean that older people are emerging as an increasingly visible vulnerable group. Gender differentiates the likelihood of poverty in old age. It interacts with other forms of inequality over the life course, giving rise to impacts in old age which are both cumulative and ongoing (Elder, 1985). For men, the likelihood of impoverishment in old age is linked to their earning power in earlier life, whether they have access to some form of pension, any assets they have inherited or accumulated, and the extent of support they may receive from their family. These factors also matter for women, but their disadvantaged access to education, assets and opportunities combines with later life events to increase their risk of poverty in old age. A lifetime of caring for their children and family, and of other unpaid domestic responsibilities, means that many women have not done paid work. Those that have worked were likely to have been confined to irregular and poorer-paid forms of work and therefore less likely to be covered by pension schemes in their old age. They are also less likely to have inherited property or been able to save or accumulate wealth over their life course.

There are additional demographic factors that differentiate the experience of old age for men and women. Women's greater longevity (in most countries) means they are much more likely than men to be widowed. Also, where social customs require women to marry men who are older (sometimes considerably so) than themselves while at the same time making it difficult for widowed (as well as divorced and separated) women to remarry, they are likely to be widowed for a longer period of their lives than men. As a 2007 WHO study found, particular groups of older women were at greater risk of poverty than others in most countries: widowed, divorced and disabled women; women without children; and women primarily responsible for caring for grandchildren and children orphaned by AIDS.

At the same time, in some societies, expected principles of mutual reciprocity within the family render certain groups of men particularly vulnerable in later life. Men who have a history of multiple sexual or marital relationships often find themselves isolated in their old age from the families they had abandoned when they were in their economic prime. There is also, as Barrientos et al. (2003) noted, a close correlation between older people's ability to contribute and their ability to access support. Women usually retain their caring and domestic roles within the family into old age and hence continue to make a contribution. Older men, by contrast, find it harder to find a role in the family once they withdraw from active labour force participation because of cultural barriers associated with performing 'women's work'. This may explain why a number of studies have found that while older women tend to be poorer than men by income criteria, they did not necessarily express lower levels of subjective wellbeing and life satisfaction (Chan et al. 2002).

2.3 Social pensions and old age poverty

The impact of social pensions

Old age poverty is therefore becoming a major policy challenge in developing countries, one that is likely to grow in significance with the steady ageing of their populations. One important response to this challenge has been the adoption of social pensions that are financed out of state revenue rather than relying on individual contributions. There are now examples of these schemes in a number of countries in Latin America, southern Africa and South Asia. Of these, the schemes in South Africa and Brazil have been most widely studied.

Surveys of poor households in Brazil and South Africa show that pensions accounted for the lion's share of their income (Lloyd-Sherlock et al., 2012). In fact, among the poorest 20% of households, pensions represented 100% of total income in Brazil and 50% in South Africa. Social pensions have helped to reduce poverty, with stronger effects reported for extreme poverty (Case and Deaton, 1998; Barrientos and Lloyd-Sherlock, 2002). The majority of pensioners have been found to share all or most of their benefits with others in their households. According to Lloyd-Sherlock et al. (2012), 80% of elderly recipients in Brazil and 65% in South Africa did not keep back any of their pension income for themselves. A number of studies have therefore explored the impact of pensions on wellbeing and capabilities of different household members.

Many of these impacts were on children and were often differentiated by gender. In South Africa, Edmonds (2006) reported a rise in the number of children living in pensioner households, with a particularly marked increase in the youngest age groups (0–6) when the pensioner was female. Pensions paid to female recipients were also found to have a significant impact on girls' health (Duflo, 2003). In Brazil, Camarano (2002) reported an increase in co-residence with grandchildren for elder-headed households in the years following the extension of pension entitlements, particularly in poor rural areas and for female-headed households. According to De Carvalho Filho (2012), rural pensions were significantly associated with increased school enrolment among children, with greater impacts when the pension recipient was of the same gender. The recipient's gender was also correlated with children's work activities: female pension recipients were associated with a larger reduction in girls' labour activities, particularly in market work.

Other gender-differentiated impacts relate to livelihood capabilities of household members. Ardington et al. (2009) found that in South Africa, having a female pension recipient within the household enabled greater labour migration for prime-aged men and women, while the labour supply effect associated with the presence of a male pensioner was limited to prime-aged men only. Posel et al. (2006) reported that female pension incomes, particularly in black households, had a more significant effect than male pensions on the likelihood of migration in search of work, particularly among younger women. Pension incomes served to finance the costs of the initial migration and the income support that migrants needed till they found a job. At the same time, older women often looked after grandchildren whose mothers went out to work. There is also evidence that in skipped-generation households, grandparents (typically maternal grandmothers) were raising AIDS-orphaned grandchildren on their pensions (Ferreira, 2002).

There appear to be fewer studies on the impact of pensions on the wellbeing and capabilities of pensioners themselves, although the general assumption is that any impact is likely to be positive. For instance, while acknowledging that the situation of elderly people in South Africa was far from ideal, Burman (1996) argued that:

> *the dependence of the family on their pensions at least ensured a roof over their heads, a modicum of food, and, for those with more dutiful children or in a better position to assert themselves, incorporation into a family structure and even some power within it. (ibid.: 591)*

Another study from South Africa, which supports this assumption, found that women's self-reported health status improved dramatically when they reached 60 and became eligible for pensions (Case and Wilson, 2000).

But there are questions about family pressures on pensioners to pool their benefits, particularly since so many did not keep back any of their pension for themselves. There are also questions about whether benefits of the pension to other family members (through pooling practices) come at the expense of benefits to the recipient as an individual. Case (2004) estimated that in households in which members pooled their incomes, the presence of a pensioner increased the health status of all adults, but with no additional improvement (and even a possible worsening) of the health of the recipient. In households that did not pool incomes, the presence of a pensioner led to a marked increase in the recipient's health but had no impact on the health of others in the family. It appeared that in non-pooling households, pensioners retained a greater share of their pension to spend on their own health needs. In qualitative interviews with older people in rural South Africa, Mohatle and Agyarko (1999) reported that they claimed to spend around three times as much of their monthly pension on the needs of younger family members as they did on themselves. The study also found that for large proportions of older South Africans, pensions alone did not translate into greater access to health services, adequate shelter and nutrition, or protection from abuse. There were also anecdotal reports of older people surrendering their pensions to other relatives against their will (Barrientos and Lloyd-Sherlock, 2002).

The limits to social pensions

Social pensions are an important element of social policy for elderly people but may not be sufficient on their own to guarantee their security, wellbeing and dignity. Furthermore, as the ratio of elderly people to the working-age population continues to rise across the world, there are clearly issues around the affordability of non-contributory pensions.[5] This is particularly relevant in low-income countries, where the working population is largely engaged in the informal economy and makes a very limited contribution to tax revenues.

It is therefore likely that most of the world's elderly people will continue to rely on their own resources and on the support of family and community when they can no longer look after themselves. This has a bearing on our concern with economic capabilities in a number of ways. First, it has a bearing on the current economic capabilities of elderly people. Those who are in good physical health ('the younger old') may choose to remain economically active to keep contributing financially to their families or to look after themselves. Others may try to find work that suits their ability and skills, but may fail. Still others may have no choice but to continue to work. People in each of these categories are either overlooked by livelihood-based development interventions or actively denied access to livelihood resources on the basis of their age, gender and presumed dependency status (Barrientos et al., 2003).

Second, it has a bearing on people's economic capabilities at an earlier stage of their lives and the extent to which people are able to accumulate funds for their old age. As Heslop and Gorman (2002) pointed out, care of the elderly by their families may be inscribed in the local norms of most cultures, but such support is more likely to be forthcoming when older people own assets which they have inherited or built up in the course of their productive years. Control over valued assets creates an additional 'bequest' incentive in relationships between the elderly and the young, with older parents able to use inheritable assets to encourage higher levels of care and to minimise neglect.[6] Policies that enhance economic capabilities in the prime working years are thus critical to the avoidance of poverty in old age.

5 While the South African pension is considered generous compared to that in Brazil, the Brazilian pension is considerably more generous than the amounts distributed in most countries (Lloyd-Sherlock, 2000).

6 In rural India, elderly people with property were more likely to reside with their children, although this effect was not significant for women (Pal, 2004). In Western Kenya, wealthier elderly people were likely to receive more assistance from their sons than those without land or assets but elderly women generally received less assistance from sons and daughters, presumably because they had fewer assets (Hoddinott, 1992). In Ghana, on the other hand, a study by Apt (1995, cited in Heslop and Gorman, 2002) documents examples of older women maintaining reciprocal support arrangements within the household by 'gifting' their small trading businesses to younger women. While younger women take over businesses located in the market and involving demanding physical work, older women take up 'doorstep trading' at the family home. This also allows them to provide childcare services and security for the home, freeing others for outside work.

3 Promoting economic capabilities among working-age women

- Women's labour force participation rates vary over their life course to a far greater extent than those of men. It is lowest in their prime working years – a time that coincides with their reproductive years. Women's labour force participation rates also vary across regions to a far greater extent than those of men, with the lowest rates found in regions with strict norms of female seclusion.
- Working women are disproportionately represented in the informal economy, in both self-employment and wage employment. Their employment patterns vary across regions: informal wage labour is highest in South and Southeast Asia; self-employment (particularly agricultural self-employment) is higher in sub-Saharan Africa; while formal employment is highest in Latin America and the Caribbean.
- Gender differentials in returns to labour in various forms of employment reflect women's disadvantage relative to men when it comes to access to and ownership of material assets, human capabilities and market opportunities, as well as being restricted to a limited range of economic activities compared with men.
- Well-designed policies and programmes can have a significant impact on women's livelihood capabilities, helping to expand their economic options and increasing the returns on their labour efforts. These policies include various forms of training and skills building, input subsidies, asset transfers, microfinance, public works programmes, promotion of labour standards, and progressive legislation.
- The impacts of such efforts vary considerably, however. They are often (though not always) greater for men than women; they also tend to be greater for women who start out with more favourable conditions than other women; and they vary considerably by location, reflecting variations in contextual constraints.

3.1 Livelihood opportunities among working-age women

In this subsection, we address efforts to promote livelihood capabilities among women in the prime working age group (20–59). These women are more likely than women in any other age group to be married and have young children to look after. They are also less likely to participate in the labour force (Figure 2) while those that are economically active are more likely to be in self-employment (Kabeer, 2008b). We also noted considerable regional variations in female labour force participation rates, with the lowest rates reported in South Asia and the MENA region, where patriarchal controls over women's lives and livelihoods are stricter than elsewhere in the world. Table 2 shows that there are also regional variations in the gender distribution of the labour force between different categories of work. These reflect both levels of development as well as local structures of patriarchy. Unfortunately, the MENA region is excluded from the table due to insufficient data.

The table shows that while the proportion of people engaged in agriculture has been shrinking around the world, it remains the most important source of employment in poorer rural regions (South Asia and sub-Saharan Africa), particularly for women. There are differences in the form that agricultural employment takes in the two regions. In sub-Saharan Africa (SSA), 57% of women and 52% of men are in agricultural self-employment, usually on small-scale farms, with many women managing their own farms. There is very little agricultural wage labour in the region. In South Asia, 50% of women and 32% of men are in agricultural self-employment but women are far more likely to be doing unpaid family labour than working as independent farmers. Additionally, with high levels of landlessness, agricultural wage labour is of greater significance in South Asia than elsewhere in the world.

Agriculture is less important as a source of employment in other regions. In East and South-east Asia (ESA), (which in Table 2 excludes China), just a third of employed women

Table 2: Informal employment as share of total employment by type and by gender, 2004–2010

	Agricultural wage labour (%)	Agricultural self-employment (%)	Non-agricultural wage labour (%)	Non-agricultural self-employment (%)	Formal employment (%)
LAC Men	6	15	18	20	41
LAC Women	1	9	24	25	41
ESSA Men	9	32	21	17	21
ESSA Women	5	35	15	23	22
SSA Men	4	52	11	16	17
SSA Women	2	57	7	23	11
SA Men	15	32	21	22	10
SA Women	21	50	10	14	5

Source: UN Women, 2015

and men are in agricultural self-employment and around 5% to 9% are in agricultural wage labour. In the more urbanised countries of Latin America and the Caribbean (LAC), only 9% of women and 15% of men are in agricultural self-employment and 1% and 6% respectively are in agricultural wage labour.

Men are more likely than women to be involved in non-agricultural wage labour in South Asia, SSA and ESSA but it is a more significant source of employment for women than men in LAC. Off-farm self-employment is a more important source of employment for women than for men in SSA, ESSA and LAC, ranging from 20% to 25% of female employment compared to 16% to 20% for men. It accounts for just 14% of female employment and 22% of male employment in South Asia.[7]

Finally, similar percentages of men and women are involved in formal employment, most often formal wage/salaried employment, in LAC and ESSA, with the highest percentages reported for the more urbanised economies of Latin America. There is less formal employment in SSA and South Asia and it accounts for a higher percentage of the male than the female labour force.

Efforts to promote women's livelihood capabilities in the prime working age group will clearly vary according to the different kinds of activities in which they are involved. Our analysis in this section reflects three main categories of economic activities that account for the bulk of the working population in LMICs: agricultural self-employment; off-farm self-employment; and wage labour.

3.2 Agricultural self-employment

Women participate in agricultural self-employment as independent producers, cultivating their own land or raising their own livestock. Alternatively, they work for other family members and receive no direct remuneration for their efforts. Studies of women's role in agriculture have largely focused on sub-Saharan Africa, where they are more likely to have independent farming responsibilities and to cultivate clearly demarcated plots, making it easier to capture gender differentials in farm productivity and returns to labour. There is less direct evidence from the other regions, such as South Asia, where men tend to dominate farming and women generally participate as unpaid family labour.

These studies show that women's farming efforts are generally less productive than those of men – a productivity gap that reflects gender differentials in access to resources, in that women tend to have smaller plots, inferior quality land, lesser ability to mobilise family labour on a reciprocal basis or to purchase hired labour and agricultural inputs, and face systematic discrimination in access to state support (Quisumbing, 1996; FAO, 2011). Also, as a World Bank study of six countries in Africa shows (2014), the productivity gap reflects lower returns to women than men from various resources, such as time spent in agricultural activities, land holdings, extension services, and use of fertiliser and oxen. As a result, gender differentials in productivity often diminish but do not necessarily disappear

7 The MENA region was excluded from the table due to lack of sufficient data. But data from elsewhere suggests that here too it is likely to be a less significant source of employment for women than men. Hallward-Driemeier (2013) cites data from 2000–2010 suggesting that women represented half of those in non-agricultural self-employment in sub-Saharan Africa and the East Asia and Pacific region, but only 20% in MENA and less than 30% in South Asia.

when inequalities in access to resources are controlled for (World Bank, 2014; Doss, 2018). Such findings suggest the need to both promote women's access to productive resources and to address the factors that prevent them benefiting from such resources.

Information and skills

One set of efforts has revolved around the provision of agricultural extension services to women. State provision of such services reduced dramatically in sub-Saharan Africa and elsewhere as part of structural adjustment policies in the 1980s and 1990s. Various forms of private as well as public–private initiatives have emerged, with a shift from top-down delivery methods to more field-based participatory approaches.

Recent studies, summarised in Ragasa (2014), suggest that women continue to have less access to extension services than men – for example, just 19% of women had access to such services in Malawi, compared with 81% of men, while 20% of women in Ethiopia had access, compared with 27% of men. Reasons include: 'perception bias' or the failure to recognise women as farmers despite their key role in activities such as horticultural production and small livestock/poultry rearing; the predominance of men in service provision and their tendency to bypass women farmers; and inadequacies in the design of training provision (Doss et al., 2012; Ragasa, 2014).

Efforts to make extension services more responsive to women farmers have taken a number of forms. In Kenya, for example, agricultural training manuals were simplified to take account of women's lower literacy levels. This appeared to have been effective in that women farmers were found to be more likely to take up soil fertility replenishment technologies than men (Place et al., 2007). Efforts have also been made to recruit more female extension agents. The rationale for this can be found in a study which reported that female extension workers in Ghana served an average of 1.3 female farmers to every male farmer, while male extension workers served just 0.53 female farmers. It also found that 20% of female extension agents believed that improving opportunities for women farmers was one of their primary responsibilities, compared to just 11% of male agents (World Bank/International Food Policy Research Institute, 2010).

A more radical change has been the move away from traditional, top-down service provision towards more participatory farmer field school (FFS) approaches better suited to smallholder farmers. A review of these projects suggested that their inclusion criteria frequently favoured farmers who were better-off and literate, but that they were more likely to include women when 'implementers proactively encouraged female participation' (Waddington and White, 2014: 13).

A study by Davis et al. (2012) suggests that FFSs can have particular benefits for women farmers. In their study of projects in Kenya, Tanzania and Uganda, they found that per capita agricultural income of participating households headed by women increased dramatically by 187% across the three countries, but changes for participating male-headed households were insignificant. Impacts varied by country, with significant increases in crop productivity for female-headed households in Tanzania and Uganda, and increased livestock production for female participants in Kenya and Uganda. The study speculated that men may have reported smaller impacts because, with higher levels of education and larger farms, they had access to alternative opportunities.

Input subsidies

The removal of state subsidies on agricultural inputs as part of structural adjustment programmes generally disadvantaged women farmers more than men because they were less likely to be able to purchase commercial inputs (Gladwin, 1992). The decision by a number of African countries to restore input subsidies in response to declining food production in the 1990s has provided an opportunity to examine whether this disadvantage was mitigated. The best known of these is the Farm Input Subsidy Programme (FISP) introduced in Malawi in 2005/06, benefiting more than 1 million farmers with subsidised maize seed and nitrogen fertiliser.

Chirwa et al. (2011) examined the relationship between receipt of fertiliser subsidy coupons and use of fertiliser. They found that male farmers were more likely to receive fertiliser coupons than female farmers – one reason why they were more likely to use fertiliser than female farmers. Also, male farmers belonged to households with more land, larger plots, larger household size and greater ability to purchase commercial fertiliser than female farmers. Interestingly, differentials in fertiliser use by gender of household head disappeared for the sub-sample of farmers who received subsidies but were not able to purchase commercial fertiliser, presumably because they were poorer. Differences in fertiliser use thus reflected differences in prior endowments, with better-off male farmers more likely to use fertiliser than poorer male and female farmers.

Fisher and Kandiwa (2014) examined the impact of fertiliser subsidies on the adoption of modern maize varieties in Malawi. They found that better-off households were more likely to receive coupons, irrespective of gender of the household head, but that women farmers were less likely to adopt modern maize varieties, regardless of headship status. This remained the case even after controlling for differences in other significant variables, such as age and education of farmer, size and market value of plot, household wealth, access to non-labour income, distance from markets, and rainfall.

The study then explored whether the variables associated with adopting maize varied by gender. They found that for male and female household heads, the likelihood of adoption was influenced by age, education, size of plot, information from other farmers, and agro-climatic conditions, but the impact of other variables varied by gender. For male household heads, the variables that had significant impact included market value of plot, household wealth, number of adult male and child members, access to information from extension and electronic media, distance from nearest road, and location. For female household heads, the only variables that proved significant were non-labour income (typically remittances from migrant husbands) and receipt of the fertiliser subsidy. Ensuring delivery of the fertiliser subsidy to female household heads thus has the potential to reduce gender gaps in adoption of modern maize.

Access to land

Customary inheritance laws in most countries have largely discriminated against women but there have been a number of efforts recently to address this. In Viet Nam, the 1993 Land Law shifted state ownership of land to household entitlements conferring equal rights to men and women, but failed to provide space on certificates for more than one name. This was rectified in 2003, allowing the names of both husband and wife to be recorded. By 2013, 31% of rural women were named sole or joint owners of land (compared to around 10% in the initial phase), while 59% of rural men were named sole owners (UN Women, 2016). According to a World Bank study (2008), men and women alike agreed that being given sole or joint title to land had allowed Vietnamese women to increase their business activity. Other studies found that women with land titles were able to borrow from commercial banks without their husband's authorisation, that they earned more, and were more likely to make decisions about borrowing, purchasing household goods and making productive transactions (World Bank, 2011; Menon et al., 2017).

In Ethiopia, a low-cost land registration and certification programme implemented in the late 1990s took special measures to include women, including issuing joint certificates that required photos of both husband and wife. Using panel data from Tigray, Holden et al. (2011) found that the share of female-headed households being granted land certificates increased from 13% in 1997 to 31% in 2006. While those who received land certificates generally increased the amount of land they rented out, female household heads were more likely than their male counterparts to do so, whether or not they had initially rented out land. The increased security that came with having a land certificate appeared to have enhanced land rental market participation of female household heads.

In a study of a land tenure regularisation pilot in Rwanda, Ali et al. (2014) reported that women in legally registered marriages, who comprised 76% of married couples in their study, were more likely to be recognised as joint land owners after the pilot. However, those without marriage certificates were less likely to be so – a reflection of the literal interpretation of the law, which denied formal land rights to those in informal unions. While those whose land parcels had been registered managed to double their investments in soil conservation compared to a control group, among female household heads, the increase was threefold. This effect had not operated through improved access to credit. Instead, as in Ethiopia, it appeared that female household heads (often widows) were subject to greater insecurity of tenure, and that the strength of their response reflected the greater security that came with registration.

Micro-plot programmes have been another means of providing land entitlements to the landless poor. Santos et al. (2014) studied the West Bengal government's homestead allocation programme (2006) under which it purchased tracts of land and provided micro-plots (a fraction of an acre) to landless rural families, stipulating that titles should be issued either jointly or only to women. The study reported that beneficiaries were more likely to access formal financial resources and to invest them in agriculture, including purchasing inputs and renting agricultural equipment. Where the woman's name was included in the plot title, women were more likely to report security of tenure and to participate in key economic decisions, including on land use and sale of produce. However, these changes in behaviour did not result in greater food security among beneficiary households, even two years after the allocation. This appeared to reflect the poor quality of the land allocated and the fact that many families had not yet been able to move to the new plots.

3.3 Non-agricultural self-employment

Non-agricultural self-employment in LMICs is made up of own-account workers who have few or no paid employees, unpaid family workers in family-owned enterprises, and a small minority of 'employers'. The literature suggests that enterprises span a broad spectrum, from informal own-account micro-enterprises to large-scale, highly profitable businesses that may hire several waged workers. Women's enterprises tend to be concentrated at the small-scale end, hiring few, if any workers, often based at home, and reporting low rates of growth and low returns. They are also more likely to be confined to a limited number of sectors and a narrower range of activities than men.

Gender disparities in enterprise profits reflect a range of factors: inequalities in education, training, skills, work experience, productive assets and access to finance. They may also reflect some less tangible factors: access to supportive social networks and mentoring opportunities; lack of self-confidence as a result of limited market experience; the demands of dominant family members on women's labour and earnings; or greater pressure to divert their earnings into family needs. Additionally, norms governing appropriate work for men and women may channel women into a narrower range of less remunerative business activities, while the business environment itself may make the costs of doing business higher for women.

Gender inequalities in assets, capabilities and external constraints have given rise to differences in the motivations that lead men and women into self-employment. Men tend to be more motivated by profit considerations whereas many more women appear to be driven by survival imperatives and the need to reconcile their income-earning activities with their domestic responsibilities. A number of studies have also suggested that a dearth of wage labour opportunities or 'missing markets' for women's wage labour may lead to self-employment as a default option (Das, 2006; Emran et al., 2007; Hampel-Milagrosa, 2011).

Differences in motivation have implications for business trajectories, since 'opportunity' entrepreneurs are more likely to grow their businesses than those driven by necessity or default. In fact, gender differences in returns to enterprise have been found to be lower for men and women at the opportunity end of the enterprise spectrum (Hallward-Driemeier, 2001; Bjerge and Rand, 2011). Differences in motivation also differentiate women entrepreneurs: for instance, a study of small-scale women entrepreneurs from urban Mexico found that those driven by necessity (who comprised the majority of their sample) reported lower profits and poorer business practices than the minority who had started their enterprise in response to opportunity (Calderon et al., 2016).

Financial services

Access to financial capital has long been recognised as a major constraint facing poorer entrepreneurs, women more so than men – the reasons being they are less able to accumulate the capital needed to start up or grow their businesses, and are more likely to be excluded from formal financial services so must rely on family networks or usurious informal providers.

Provision of microfinance services by non-government organisations (NGOs) – mainly small loans to poor women organised into groups – has emerged as one solution to this problem. There are two dominant models of group lending programmes. The most widely known is the joint liability group pioneered by Grameen Bank in Bangladesh, in which credit is provided by the NGO and group members guarantee each other's loans. This has been replicated in different parts of the world. The second model is the savings and lending group, known as self-help groups (SHGs) in India and promoted by NGOs such as MYRADA (Mysore Resettlement and Development Agency) and PRADAN (Professional Assistance for Development Action). They require groups of women to save regularly and to draw on their pooled savings as a source of loans. The success of the SHG model in India has led the government to set up a bank–SHG linkage whereby SHGs can borrow from rural banks. It has also led to the adoption of the model for government livelihood programmes.

The high repayment rates associated with microfinance lending have led to the growing involvement of commercial providers and given rise to considerable diversity in approach, including increased individual lending. This diversity makes it difficult to generalise about the impact of microfinance on the livelihoods of poor people. As one systematic review of impact assessment studies concluded, the most that could be said was that microfinance 'can reduce poverty but not in all circumstances or for all clients'

(Stewart et al., 2012: 6). We draw on a selection of studies to explore what gives rise to these variations in impact and what they tell us about financial services as an input into women's livelihood capabilities.

Local structures of opportunities

A first set of studies consists of five randomised controlled trials (RCTs) on the impact of joint liability lending on samples of women in urban India, in urban and rural North-Central Mexico and rural Mongolia, and on samples of men and women in rural Morocco and Ethiopia.[8] A synthesis of their findings concluded that microfinance had 'modest but potentially important' effects (Banerjee et al. 2015a). Considered from a gender perspective, it could be said that the effects were even more modest and considerably less promising.

First, all five pilots reported very low take-up of loans: 17% in Morocco, 18% in India, 19% in Mexico, 31% in Ethiopia, and 50%–57% in Mongolia. Second, where loans were targeted to men and women, men monopolised the loans. Third, with the exception of Mongolia, the modest impacts noted by Banerjee et al. were largely confined to better-off borrowers. And finally, the studies failed to find any impact on women's empowerment as measured by their role in decision-making and mobility outside the home.

Low rates of take-up and low rates of returns both appeared to reflect the study contexts. The Indian pilot was carried out in a low-income urban neighbourhood where the working population was largely engaged in wage labour, with few opportunities for business. The context of the Mexican pilot was characterised by a transitory population engaged in cross-border migration and a high incidence of violence due to drug trafficking. The pilots in Morocco and Ethiopia were carried out in rural and sparsely populated locations, with little scope for new business opportunities.

The study in Mongolia was an exception in a number of ways. It had an individual as well as a group lending component, targeting both to poor women in rural areas. Its take-up rates were higher than the other pilots, at 57% for group lending and 50% for individual lending. The group loans were associated with a rise in primarily 'female' enterprises (sewing and small-scale retail activities), largely driven by less-educated women and women who had taken more than one loan. The individual loans were largely associated with the growth of joint enterprises with men and concentrated in male activities, such as animal husbandry and crop production.

Sustaining impacts over time

A second set of studies were set in rural Bangladesh and provided insights into the cumulative impact of three joint liability lending programmes (Grameen Bank, BRAC and the government's Rural Development RD-12) over a period of 20 years (Pitt and Khandker, 1998; Khandker, 2005; Khandker and Samad, 2014). The most recent study reported that while both moderate and extreme poverty had declined over the past 20 years across the population, they had declined to a greater extent for programme participants than the control groups, particularly for participants in extreme poverty. It also noted that many of the positive impacts reported earlier on per capita income, male and female labour supply, non-land assets and children's schooling had persisted, and remained stronger for female borrowers than male. However, there was a decline in size and significance of some of the impacts, suggesting saturation of local markets and the need to diversify livelihood opportunities.

Sustaining impacts across different contexts

A third set of studies focus on long-established SHG programmes in different states of India, thus capturing different contexts. They generally used panel or retrospective data to measure impacts over time. The results were largely positive. A number of studies focused on PRADAN, which works with the poorest households in the poorest states. Baland et al. (2008) found that around 60% of PRADAN's SHGs in the states of Orissa and Chhattisgarh were drawn from socially marginalised caste and tribal groups, while the rest were drawn from 'other backward castes'. There were no members from the upper castes. Landless households also predominated in group membership. However, the study also found that socially marginalised women and those with less education were more likely to exit their groups than women from the intermediate 'other backward castes'. While the rate of exit was not high enough to compromise the effectiveness of the programme, it was highest among the least advantaged women.

Demont (2013) and Baland et al. (2011) evaluated the impact of PRADAN's work. They found that SHG members enjoyed more stable access to credit over time

8 We exclude discussion of the pilot in Bosnia as it does not fall into our geographical focus.

than comparison households, and were able to diversify production to higher-yielding vegetables. Membership reduced reliance on money-lenders and led to increased borrowing through the group, which was used to finance consumption, children's education, and livelihood activities, leading to significant improvements in household food security and livestock assets. It also reduced reliance on coping strategies such as casual wage labour and distress migration. Casini and Vandewalle (2011), who studied PRADAN SHGs in Orissa, found that members were more likely than the control group to have taken collective action on issues that concerned them such as male alcoholism, children's education, and access to forest lands.

Deininger and Liu (2013a) studied the impact of SHG membership in a government livelihood programme in Andhra Pradesh. They found that length of membership mattered: significant impacts were reported by longer-standing members in terms of both livelihoods and wellbeing (reduced reliance on money-lenders, increased per capita consumption and improved diets) as well as more strategic changes (social capital, economic empowerment and political participation). There was also evidence of some spillover effects on non-members, suggesting that 'social mobilization provides benefits independently of households' participation in SHGs' (ibid.: 157). A further follow-up survey reported that longer participation in the programme (3–6 years) led to significantly higher impacts in terms of consumption, nutritional intake and accumulation of non-financial assets (Deininger and Liu, 2013b).

Bali Swain and Varghese (2009), using survey data from five states, reported that longer membership was associated with greater accumulation of savings and assets, and greater likelihood of diversification out of agriculture. These impacts were positively correlated with education levels, prior land holdings and proximity to paved roads, markets and bus stops. In a later study, Bali Swain and Wallentin (2012) explored the impact of SHG membership on empowerment, using a number of measures: women's reported responses to hypothetical situations of violence; political awareness and involvement in village politics; decision-making on household and work matters; and mobility and participation in social networks. Members reported higher levels of empowerment over time than non-members. The study noted various pathways of impact: access to loans and associated increases in income appeared to strengthen women's bargaining power within the household, while training workshops and regular meetings improved women's skills, reduced their sense of isolation and promoted greater participation in the public domain.

Desai and Joshi (2014a; 2014b) studied SHGs organised by Self Employed Women's Association (SEWA) in two states. The first study evaluated SEWA's Women Farmers with Global Potential project (2008–2010), which established women's producer organisations in 300 villages in Gujarat. It combined training in crop management and farming techniques with awareness-raising; it also distributed inputs, provided credit access through links with local rural banks, and helped with marketing linkages. The study found a marked increase in financial knowledge and borrowing levels among SHG members. While improvements in farming income and output were modest overall, they were stronger for poorer women in the sample.

The second study evaluated an integrated rural livelihood programme piloted by SEWA in Rajasthan. This had a wider range of impacts. SEWA members, particularly landless women, were more likely to participate in group savings programmes, to save regularly and to take up non-agricultural employment than women in control villages. Members also reported greater involvement in household decision-making, were more likely to report grievances around water (a critical issue in the area), and to know about and engage with local political institutions – with some evidence of political spillover effects in SHG villages, suggesting that strengthening group capabilities had the potential for wider impacts.

The difficulties of generalising about impact

These studies show the difficulties of generalising about the impacts of microfinance, given the heterogeneity of the sector, variations in contexts and differences in the kinds of impacts sought. The RCTs, for instance, included both for-profit and non-profit organisations, but none appeared to offer services other than credit, and the experiments were carried out in locations where the organisations had no previous experience. By contrast, the three joint liability programmes in the Bangladesh studies and the SHG programmes in India were managed by government or NGOs, had operated in the locations concerned for a considerable period, and shared a strong poverty orientation. Moreover, the livelihoods-centred approach taken by organisations like PRADAN presents a considerable contrast to the credit-centred minimalism that characterised the organisations that featured in the RCTs as well as most joint liability and individual lending programmes. It is also worth noting that studies of SHG programmes explored a much wider range of empowerment-related impacts than the RCT studies.

These studies also highlight the importance of context: the very low-take up and returns reported by the RCTs is likely to have reflected the contexts of the studies and the paucity of business opportunities for men as well as women (a low-income urban neighbourhood in India largely dependent on wage labour; sparsely populated and remote rural communities in Ethiopia and Morocco; and a border area in Mexico characterised by a transitory population and high levels of violence). While PRADAN also chooses to work in very challenging contexts, its greater effectiveness probably reflects the fact that it has had time to learn from experience and adapt its approach. However, even with PRADAN, while evaluations suggest that its SHGs are made up of the poorest sections of the population, they also note that the poorest castes and tribes are more likely to leave than others, and that proximity to roads and markets made a difference to programme impacts.

One point to highlight is that the experience of the SHG model suggests that even very poor women are willing and able to save, given the right conditions. Group-based savings appear to have considerable appeal for women because they provide protection in the face of many competing demands on their earnings: emergency needs, impulse purchases, children's pleas, as well as pressures from husbands and wider family networks. Evaluations of SHGs rarely single out the savings component but there have been a number of experiments with savings initiatives for women, which highlight the importance of privacy and control (Dupas and Robinson, 2009; 2013; Buvinić et al., 2013). These experiments include: commitment savings deposits in the Philippines; cost-free individual savings in Chile; labelling group savings by rotating savings and credit associations (ROSCAs) for a specific purpose, using a 'soft commitment device' (such as lockbox and key); and mobile money transfers.

Transfers in cash and kind

Transfers have become another route for addressing the capital constraints of poor entrepreneurs. De Mel et al. (2014) studied the impact of transfers of cash and working capital on male and female micro-entrepreneurs in Sri Lanka. They found that male entrepreneurs were more likely to invest their transfers and to report a significant increase in monthly profits, while female entrepreneurs failed to report any increase in profits – even those who did invest their transfers. The most plausible explanation for these findings relates to marked gender segmentation of enterprise activities within the sample. Dividing the sample enterprises into entirely or predominantly male business activities, entirely or predominantly female activities, and mixed activities showed that both investment levels and returns decreased steadily as the percentage of female small business owners increased. Comparison with the few women and even fewer men in mixed enterprises reinforced this finding. Post-transfer investments and profits were higher for women in the mixed activities relative to those engaged in women-only activities. They were higher for men in male-only activities relative to those in mixed-activities.

The explanations put forward for the gender segmentation of entrepreneurial activity recall our discussion of gender-related structures of constraint. They include the gender-stereotyping of activities: for example, only 10% of respondents considered repairing bicycles to be a socially acceptable activity for women, while none considered lace-making acceptable for men. They also reflect constraints on women's time and mobility: 74% of female business owners worked from home, compared to just 52% of male business owners, while 48% of female owners reported that all their customers were within 1 km of their business, compared to 30% of male owners.

Fafchamps et al. (2014) used a similar experimental design with a sample of micro-entrepreneurs in urban Ghana but allowed a greater range of business sizes than the Sri Lanka study. They found that transfers of both cash and kind led to increased investments and profits for men, regardless of the size of their business, but among women, only in-kind grants increased profits, and these were confined to women whose baseline profits were larger than the sample median.[9] Cash grants were more likely to be spent on household expenditure or transfers to other family members. The authors suggest that transfers in the form of working capital appeared to serve as a 'self-commitment device against impulse purchases' as well as providing protection against pressures from other relatives.

The main factors explaining differences in profitability among women entrepreneurs related to their individual characteristics and starting position. Women with

9 This was in contrast to the Sri Lanka study which had a smaller sample of mainly subsistence entrepreneurs

higher baseline profits started out with larger capital stock and sales, were more educated, came from richer households, were more likely to keep accounts, to have access to formal credit and longer business experience. They were also more likely to have chosen their business sector in response to earning opportunities than ease of entry. These findings suggest that initial socioeconomic advantage can help to offset some of the disadvantages associated with gender, even within female-dominated sectors. The difference in findings to those reported by the Sri Lanka study is likely to reflect local traditions of female entrepreneurship, which are strong in Ghana.

BRAC's Targeting the Ultra Poor (TUP) programme in Bangladesh offers small-scale asset transfers along with cash stipends to smooth consumption over the two years of the programme, as well as health care support, a savings requirement and intensive training and mentoring to help women graduate out of extreme poverty. An evaluation by Bandiera et al. (2013) found that the programme allowed participants to reduce involvement in poorly paid agricultural labour in favour of self-employment, or a combination of the two. This was accompanied by an increase in their labour supply, productivity and earnings. The study also found an increase in household livestock holdings over and above the value of the transfer, an increase in the percentage of TUP households owning or renting land, a rise in women's savings, and an increase in women reporting life satisfaction.

These largely positive findings led to efforts to pilot the approach in a number of other countries. A coordinated programme of RCTs of six pilots was carried out in Pakistan, India, Ethiopia, Ghana, Peru and Honduras. The findings, synthesised by Banerjee et al. (2015b), indicated that a year after the project ended, TUP households had experienced positive but modest impacts on per capita consumption, food security, asset holdings, and income and revenue, with stronger impacts for better-off participants.

However, the TUP approach may have some limitations in terms of women's empowerment. None of the RCTs (ibid.) found any impact on women's role in decision-making. On the contrary, a study by Roy et al. (2015) found that TUP participants in Bangladesh were less likely to exercise voice in household decision-making compared to women in a control group who were engaged in less well-remunerated wage labour. The study also cast doubt on the claim by Bandiera et al. that increases in household assets (beyond those transferred by the programme) were driven by women's agency and hence an indicator of their 'rising economic power'. While women did report an overall increase in joint or sole ownership of livestock and poultry (assets typically transferred by the programme), men reported sole ownership with respect to increases in all other assets, including valuable agricultural and non-agricultural assets, consumer durables and, most significantly, land.

The qualitative component of the study suggested that, despite the reduction in decision-making power as well as in their mobility outside the home, many TUP beneficiaries valued being able to work from home, given the poor returns and social stigma attached to the alternatives (agricultural wage labour and domestic service). However, Misha et al. (2014) reported that some of the positive impacts were not sustained nine years later; using panel data, they found that while those women who had been entrepreneurs at the start of the programme continued to benefit, women who had started out in domestic service and begging had returned to these occupations.

Information, skills and mentoring

Given women's lack of formal education and limited business experience, there has been growing attention to training as a means of overcoming these human capital constraints. Evaluations of training interventions have focused on the likelihood of business start-ups and closures along with impacts on business knowledge, practices and profitability. A review of evaluation findings by McKenzie and Woodruff (2013) concluded that success (or otherwise) reflected the quality of the training and of the trainers, as well as the structure of local market opportunities. Here, we apply a gender lens to discuss impacts of training interventions that targeted or included women.

The sustainability of impacts over time

An important source of the variation in training impacts related to the time frame of the evaluation. Some longer-term evaluations highlighted impacts that took time to materialise and were thus missed by short-term evaluations. For instance, Bulte et al. (2016) evaluated the impacts of a programme that combined enterprise, financial and gender awareness training for women clients of a microfinance organisation (MFI) in Viet Nam. Evaluations were carried out 6 and 12 months after programme completion. They found: positive impacts on business knowledge and business practices (the latter had grown stronger at the end of 12 months) within 6 months; positive impacts on likelihood of starting a new business (which increased over time); and reduced likelihood of business closures after 12 months. However, significant impacts on profits only materialised after 12 months.

In other cases, short-term impacts were not sustained over time. De Mel et al. (2014) compared the impacts of (1) a business training package, and (2) the training package plus a cash grant (conditional on completing the training) on two groups of women: those who already owned a business, and unemployed women interested in starting up one. They found that impacts varied between the two groups. Among those who owned a business, the training alone led to some changes in business practices, but had no effect on profits, sales or capital stock. The training package plus cash grant led to significant improvements in business performance in the short run, but these had dissipated two years later. Among unemployed women who wanted to start a business, training led to higher profits and better management practices two years after completion. In this case, it appeared that access to business training had enabled the start-up of more successful businesses.

Relevance of trainers and content of training

Other studies have examined the impact of different kinds of trainers and the content of programmes. In their study of the impact of training on SHG members, Bali Swain and Varghese (2009; 2013) found that NGO-organised training had a positive impact on asset creation, with impacts stronger for business rather than general training and for locations closer to roads. Training organised by bank officials, however, had a negative impact. Berge et al. (2012a) compared delivery of the same training package to clients from the same MFI in Tanzania by two groups of trainers from different organisational backgrounds: (1) experienced trainers from a local university; and (2) MFI staff subsequently trained by university trainers. Stronger outcomes were reported for training by the experienced trainers compared to training provided in-house: attendance was higher, the course was more positively evaluated, and participants gained more business knowledge – an impact that persisted over two years later.

Other studies have pointed out that the design and content of business training packages make a difference to impact. In urban Peru, Valdivia (2015) found varying short- and long-term impacts of different training models. Women entrepreneurs who had expressed an interest in training were offered general business training over 3 months, while half of them were offered individual technical assistance for an additional 3 months. Only 51% of those that were offered training accepted, and the dropout rate was high – partly because of the travel time needed to attend classes and the demands of childcare.

A first evaluation carried out 7–10 months after the training found positive impacts in terms of planning innovations, increasing business networks, accessing informal credit and increasing sales – but only among those who had received the additional technical assistance. A second evaluation 12–15 months later found that both groups reported improved business practices and increased revenues, but these longer-term impacts were restricted to larger businesses. As the study noted, it was not clear whether the negligible value-added of the specialised training in improving entrepreneurial capacity reflected the limits of the training or the limits to the growth of women's micro-enterprises, giving existing market conditions.

Drexler et al. (2014) compared the impact of two types of training on microfinance clients (90% of whom were women) in the Dominican Republic: a detailed, standard accounting training package, and a 'rule of thumb' approach focusing on simple but routine business practices. They found that only the rule of thumb training had any impact on business and financial practices, which in turn translated into increased revenues and sales. The impacts were significantly larger for clients with lower human capital and poorer financial and management practices, who found standard business training harder to implement.

Further evidence of the importance of training approaches comes from an RCT with small-scale entrepreneurs in urban Togo (Campos et al., 2017). It compared the impact of an internationally accredited business training approach that focused on improving business practices, with personal initiative training where the focus was on changing the mindset and motivations of entrepreneurs (self-starting behaviour, innovation, identifying and exploiting new opportunities, overcoming obstacles, goal-setting, planning and feedback). Take-up rates for both types of training were over 80%.

A follow-up study two years later found that while neither type of training had had much impact on the business's survival, the personal initiative training had far more significant impacts on sales and profits (relative to a control group) than the traditional training. These increases occurred across the profits distribution and for women to the same extent as men. More detailed analysis spelt out the pathways through which these impacts occurred. Personal initiative training had similar impacts on the adoption of improved business practices as traditional training, even though it did not touch on these explicitly. Additionally, it increased an index of personal initiative behaviour in relation to business; it led to greater use of (unpaid) labour and larger investments; it increased innovation, (such as introduction of new products); it increased diversification into different product lines; and it increased borrowing. Many of these positive intermediate impacts were larger for women than men.

This study suggests the importance of training that focuses on the individual as well as the business, and the need to promote the subjective as well as the cognitive dimensions of the individual's capabilities. The authors suggest that these findings challenge the idea prevalent in the traditional enterprise literature that entrepreneurs are 'born', not 'made', and that with the right kind of training, entrepreneurs can also be 'made'. Clearly, the effectiveness of this approach would have to be explored in other contexts, but it appears to hold out greater promise for small-scale entrepreneurs than more conventional business training.

Gender-related variations in impacts

As with access to microfinance, the discussion here suggests that variations in the impact of training often reflected differences in initial conditions, such that those who started out with more favourable individual and household characteristics (prior business experience, education, household assets) were likely to report greater gains from training. Gender often differentiated these prior advantages, so that where training was offered to both men and women, women generally reported weaker impacts than men, and impacts were often limited to business knowledge and practice rather than to outcomes (Cho and Honorati, 2014).

A number of studies have explored these gender differences in impact in greater detail. In Tanzania, Berge et al. (2012b; 2015) evaluated the impact of various combinations of business training and grants on male and female entrepreneurs. While both men and women reported some impact in terms of business knowledge, practices and investments, only men reported improvements in business sales and profits. This was partly due to men's greater business skills, despite fewer years of schooling, and their greater willingness to invest in competitive sectors. Willingness to compete (as measured by a lab experiment) was found to be positively correlated with sales and profits. Women's greater domestic commitments also partly explain these findings. Women spent 10 hours a week less on their businesses than men and were more likely to work in or near the home: 35% of women reported the distance between their home and business to be zero, compared to 16% of men. Women appeared to have less say in household decision-making, including economic decision-making, than men: while 80% of male entrepreneurs reported that they knew their spouse's normal monthly earnings, only 45% of female entrepreneurs did. There was also qualitative evidence that some husbands were operating businesses formally registered in their wife's name.

Fiala (2014) compared the impact of various combinations of a business training programme, low-interest loans and cash grants to male and female micro-enterprise owners in Uganda. There was considerable variation in take-up: only 40% of those offered loans took it up compared to 71% take-up among those offered grants, while only 70% of those offered training actually attended. The study reported considerable gender differences in impacts on profits – again confirming greater impact for men, who started out with larger profits and higher education levels. Loans with training were more likely to sustain impacts over 9 months. Women reported some initial impact of grants and loans with training, but this diminished over time.

Interestingly, impacts were particularly strong for men who had their families nearby, linked to a reported increase in the hire of family members (who they presumably either did not have to pay or could pay less than the market rate). By contrast, for women with families nearby, the effects of the intervention (whether loans, loans with training or grants with training) were all negative and significant, and remained so 9 months later. Not only were these women unable to mobilise family labour in the same way that men did, but they appeared to have been drained of capital stock and cash reserves by family demands. These negative effects seemed to apply more strongly to married women than unmarried women. Women without families nearby did well initially, but this effect disappeared over time.

A field experiment in rural Pakistan, which offered business training to microfinance clients together with the opportunity to participate in a lottery offering larger-than-average loans, also reported highly gender-differentiated impacts (Giné and Mansuri, 2014). While the business training improved business knowledge for men and women alike, other outcomes (such as reduction in business failure, better business practices, improved financial and labour allocation decisions and increased household expenditure) were restricted to male entrepreneurs. Women entrepreneurs did not seem to put their new knowledge into practice.

Differences in individual characteristics did not help to explain these differences in outcomes. Instead, they appeared to reflect the marked gender segmentation of business activities: women worked in small, less profitable, home-based production (tailoring and handicrafts) while men were involved in more profitable agribusiness across a wider range of markets. These differences can be seen as manifestations of the local structures of constraint. In particular, as noted earlier, the cultural restrictions on women's mobility, which are stronger in South Asia than many other regions, are particularly strong in Pakistan, where the rate of female labour force participation was 25% (2012) – considerably lower than the regional average of 32% (Chaudhary and Verick, 2014).

Intra-household gender dynamics further constrained women's business capabilities. For example, women spent 6.6 hours a day on household chores compared to men's 2.3 hours, and 2.9 hours on business compared to 5.4 hours for men. Women also had less say in decision-making: out of 8 decisions regarding various household individual and business outcomes, women had full say in just 1.76 decisions compared to 3.31 for men; women spent just 16% of their time on managerial activities compared to 27% for men; and 40% of women involved in business reported that their husbands made all business decisions.

Infrastructure and technology

The demands of women's domestic responsibilities surfaced frequently as a factor that limited the amount of time they could devote to other activities and constrained their ability to market their products and seek out new opportunities. This was exacerbated by cultural restrictions on their mobility in the public domain. Infrastructure and labour-saving technologies have been found to ease some of these constraints and strengthen women's livelihood capabilities. In India, Das et al. (2015) found that states with more surfaced roads and greater utilisation of power utilities reported higher levels of female labour force participation. In Bangladesh, a major road development project increased the male labour supply by 49% and female labour supply by 51% (Khandker et al., 2006). In Peru, a project to rehabilitate local roads reported increased mobility on the part of women (77%), greater safety in travel (67%) and improvements in income generation (43%). Improved connectivity had allowed women to travel further to sell their agricultural products (World Bank, 2007).

Electrification has also been found to have a labour-saving effect for women. In rural South Africa, it led to a shift from using firewood to electricity in cooking, and a 13.5% increase in (mostly) small-scale self-employment among women, but had little impact on men (Dinkelman, 2011). In Nicaragua, electrification reduced time spent by rural women doing family agriculture and collecting firewood, and increased outside employment by 23% (Grogan and Sadanand, 2013). Impacts were largely concentrated among women aged 20–35. In rural Peru, electrification reduced the likelihood of women working in agriculture, increased the likelihood of off-farm self-employment, and increased hourly wages and earnings. For men, it increased weekly hours of work and participation in agricultural wage labour and reduced likelihood of a second job, suggesting gains to specialisation (Dasso and Fernandez, 2015).

Another study from rural South Africa, by Klonner and Nolen (2010), found that the introduction of mobile phone coverage was associated with a 15% increase in employment. Most of this effect was due to increased waged employment by women, particularly those without childcare responsibilities. Phone coverage did not increase male employment but did lead to a shift out of agriculture.

Simplifying regulations

Finally, complex bureaucratic procedures have often proved a barrier to the registration of small-scale enterprises – an important means of gaining access to formal credit and other benefits. They are a particular barrier for women entrepreneurs who are already juggling multiple demands on their time. As a case study in Ghana noted, it was not the monetary costs of registration that women objected to but its cumbersome procedures: 'Registration required many different documents from different agencies scattered all over the city' (Hampel-Milagrosa, 2011: 44). They pointed out that it could take several days and multiple visits to complete the process.

Conversely, a pilot project in Entebbe, Uganda, which simplified business start-up procedures, led to a sharp rise in business registrations, with the increase in registration of first-time business owners 33% higher for women than men (World Bank et al., 2009). In Viet Nam, Bjerge and Rand (2011) found a major expansion in the share of registered female-owned enterprises from around 1 in every 5 in the 1990s to around 1 in every 3 in 2009 – largely due to the Enterprise Law (2000), which radically simplified registration procedures so that new enterprises could be registered within 7 days as opposed to 90. Changes in tax law can also encourage small businesses to formalise, as shown in Brazil, where a simplified and progressive tax structure resulted in an increase in the formalisation of micro-enterprises, a large proportion of which were owned by women (Berg, 2010; ILO, 2014).

3.4 Wage labour

Like the other broad categories, wage labour is very heterogeneous, with considerable variation in returns, terms and conditions of work. Consequently, it too can be located on a continuum from 'good' to 'bad' jobs – a continuum characterised by considerable gender stratification. The 'good' end is characterised by better-paid, reasonably secure jobs, in which men predominate; the 'bad' end involves poorly paid, precarious jobs, casual agricultural labour, physically demanding construction work, domestic wage work (typically involving women and rendering them highly vulnerable), and industrial outwork, often performed from home for some of the lowest wages in the informal economy, typically by women (Chen et al., 2005).

The public sector has long been one of the main sources of secure employment in LMICs, although women tend to be concentrated in certain sectors and in less senior roles. With its steady contraction in the wake of neoliberal reform, its share of overall employment has declined considerably. Today, many 'better' jobs are generated by multinational companies who contract out to suppliers in low-wage economies where labour legislation is weakly enforced and working conditions are generally poorer. These jobs are generally in labour-intensive, export-oriented manufacturing and agricultural production, where the labour force is largely female. They tend to compare favourably with the more casual waged opportunities generally available to women.

As might be expected, women tend to earn less than men in waged employment across the world. The wage gap is 24% at the global level but varies from 33% in South Asia to 14% in the MENA region (World Bank, 2004). While the gender wage gap reflects gender differences in education, skills and other market-related qualifications, it can also reflect gender differences in returns to these qualifications. A number of studies also suggest that the wage gap is larger at the lower end of the wage distribution (the 'sticky floor' phenomenon) in developing country contexts (see Ntuli, 2007; Chi and Li, 2008; Duraisamy and Duraiwamy, 2016) unlike the OECD countries where it is higher among better-paid workers (the 'glass ceiling') (see Arulampalam et al 2007). The wage gap is also generally larger in the informal economy. For instance, in sub-Saharan Africa, the gender wage gap is 6% in formal employment (which accounts for a very small minority of women) and 28% in the informal economy (which involves most working women) (UN Women, 2015: p. 97). Building women's capabilities for waged work therefore requires expanding the opportunities available to them (including in higher-paid, male-dominated occupations) as well as improving wages, working conditions and bargaining power in their existing jobs.

Augmenting demand for wage labour

Public works programmes have been widely used to generate wage opportunities for poorer sections of the population, whether as a temporary response to a crisis or a more institutionalised response to livelihood insecurity. These have not always been particularly responsive to gendered experiences of poverty and vulnerability, but a number of examples suggest that they can be effective in promoting women's economic capabilities.

Argentina's Plan Jefas y Jefas was put in place in 2002 as a response to one of the worst economic crises in its history, characterised by steeply rising unemployment (Tabbush, 2009). It targeted unemployed heads of households with dependants, regardless of gender, and paid monthly stipends conditional on the recipient doing 20 hours' work per week. In its first 5 months, it had enrolled 2.2 million beneficiaries, more than 70% of them women aged 30–40 (many of whom had been previously inactive) (World Bank, 2009). There was a clear gender divide in the kinds of work participants chose, with women more likely to be clustered in community and administrative projects and men in construction and repair work.

Tcherneva and Wray (2007) pointed out that government evaluations of the programme generally used measures that failed to capture its specific benefits to the women who made up the majority of its participants. Their evaluation found that female participants preferred the programme work over welfare because they felt that it enriched their social life, allowing them to become involved with, and contribute to, their communities. Those who had not previously participated in formal labour markets believed they were learning useful skills and improving their labour market opportunities more broadly. The overwhelming majority declared themselves satisfied with the programme, mainly because of these aspects (ibid.). The programme also assisted participants, men and women, to find formal work as the economy recovered.

In India, the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) began in India in 2006 as a response to the 'jobless' pattern of rapid rates of growth since the 1990s. It provides a legal guarantee of 100 days' wage labour a year in various forms of infrastructure for any rural household that registers for a job card. The programme seeks to address some of the constraints facing working women: 30% of jobs are reserved for women, crèche facilities are provided by the implementing agency, and women (especially single women) are given preference for jobs close to where they live if the worksite is 5 km away or more. The scheme also specifies a minimum wage and requires equal wages to be paid to men and women.

While women's participation has varied across states, the national rate exceeded the official quota, with women from marginalised (tribal and lower caste) groups making up a disproportionate share of participants (Ghosh, 2009; Dasgupta and Sudarshan, 2011; Khera and Nayak, 2009). At state level, women's participation rates were generally higher than their rate of participation in the agricultural labour force overall (Ghosh, 2009). The scheme appears to have provided work for women who were previously economically inactive; Dutta et al. (2014) found that demand for work through the scheme frequently outstripped supply and that rationing of projects was especially common in poorer states.

One reason for this is that the adoption of the minimum wage by the scheme raised wages in the wider agricultural labour market, with a stronger impact on women's wages than men's (Azam, 2012; Zimmermann, 2012). Interviews with women in six north Indian states emphasised some of the scheme's other advantages: it reduced the need for distress migration; it offered more regular and predictable working hours; it was better paid and working conditions were generally less exploitative; and there was 'dignity' in work associated with the government (Khera and Nayak, 2009). Work for private landlords and contractors tends to be associated with abuse and sexual exploitation. As Jenkins and Manor (2017) comment, 'A major attraction of NREGA for women (and their male relatives) is the widespread belief among both that 'government' work was respectable and safe' (ibid.: 176).

Vocational training

Vocational training programmes have largely been geared to facilitating young people's entry into formal waged work. Although the International Labour Organization (ILO) (2016a) defines youth as those aged 15–24, many vocational training programmes extend to people in their late twenties. This focus reflects higher rates of unemployment among younger people across the world. Gender gaps in labour force participation rates and in unemployment rates reflect the same patriarchal constraints that restrict women's overall participation in the economy and tend to mirror the same regional patterns (see tables 3a and 3b).

Some of the most widely studied such programmes are the Jóvenes programmes, implemented in a number of Latin American countries, typically targeting urban unemployed/underemployed young people from poor backgrounds with, at most, high school education (Ibarrarán and Shady, 2009). In Colombia, Jóvenes en Acción (Youth in Action) (2001–2005) targeted unemployed men and women aged 18–25 from the two poorest deciles. It provided a daily stipend to trainees to cover costs of transportation and lunch, paying more to women with young children in recognition of their additional childcare expenses. Attanasio et al. (2011) found that graduates did better in the labour market than control groups; training increased the likelihood of paid employment for female graduates (compared to women in the control group), as well as hours of work and monthly wages. It also increased the probability of a formal job and a written contract. Men also benefited from the programme but the effects were more limited. These impacts appeared to reflect the on-the-job-training component rather than classroom hours or type of trainer.

Proyecto Joven in Argentina was carried out from 1996 to 2000, a period of economic stagnation. According to Aedo and Núñez (2004), it increased the likelihood of women finding employment and also had positive effects on income for young men (16–20) and adult women (21–35). Using different data, Alzuá and Brassiolo (2006) found little evidence of impact on earnings (for men or women) but some impact on likelihood of employment for women, increasing the likelihood of formal employment – considered remarkable in a period of increasing labour informality. The study suggested that this distribution of impacts probably reflected different labour market conditions for these subgroups rather than programme-specific components.

The Youth Labour Training Programme (ProJoven) in Peru (1996–2010) made special efforts to recruit women: the provision of childcare stipends to mothers with children under 5 may explain why half of the participants were women. Nopo et al. (2007) reported larger impacts on the employment and monthly earnings of female compared with male graduates, but larger impacts on hours worked by men. Importantly, the programme appeared to reduce occupational segregation by around 30%. Female graduates who had started out unemployed or had been working in traditionally female occupations found jobs in male-dominated occupations. Among other impacts, the study noted increased likelihood of working in firms rather than at home, greater likelihood of working in larger firms, and greater likelihood of working for firms on some form of contract than working at own or someone else's home. A subsequent evaluation found little impact on likelihood of employment, earnings and socio-emotional skills, but a significant impact on the quality of employment (as measured by likelihood of occupational health insurance and pension), with greater impacts for men than women and for younger graduates (Diaz and Rosas, 2016).

The Juventud y Empleo programme (Dominican Republic), launched in 2001, provided trainees with partial reimbursement for their transportation costs and meals. An evaluation (Ibarrarán et al., 2014) found mixed labour market impacts, with little overall impact on employment, but male participants (particularly those in the capital) significantly more likely to find formal employment. There was also no overall impact on monthly earnings but those graduates that did find jobs reported higher earnings, with the strongest impacts reported for women in general and for men in the capital.

Turning to Africa, Hicks et al. (2015) studied the impacts of an NGO-administered vocational training programme in Kenya, which provided youth (17–28 years) with vocational training vouchers. Some were restricted to choosing public training centres while others could choose public or private institutions. Programme take-up did not differ by gender but there was greater take-up among participants who were offered the unrestricted voucher (i.e. greater choice of institution and location). The study found that women (regardless of type of voucher) were less likely to attend regularly and to complete the course. Preference for courses was strongly gendered, with women opting for tailoring/dressmaking, beauty and computer/secretarial courses while men opted for vehicle-related and skilled construction courses.[10] Among the impacts reported was a shift out of agriculture into wage employment. However, female participants were less likely to start a business compared to male trainees, citing lack of start-up capital. There was an increase in hourly earnings for those in wage employment but lower earnings for females relative to males.

Also in Kenya, the Kenya Youth Empowerment Programme (Ninaweza) worked in informal settlements in Nairobi with women (18–35) who had completed high school but had been unemployed for at least a year. It provided training in information and communications technology (ICT) along with internships and job placement support to one group of trainees, adding life skills training to the package for a second group. De Azevedo et al. (2013) found that graduates were more likely to apply for jobs than the control group and more likely to review job advertisements, use recruiting agencies (or colleges) and networks, or attend an internship. They were also more likely to have a full-time job, particularly those who had both technical and life skills training, compared to women in the control groups who were more likely to work as casual labourers. They were particularly likely to work in the ICT sector. The training also increased participants' weekly income.

Finally, in India, the Social Awakening Through Youth Action/ Pratham (SATYA) programme in New Delhi provided a subsidised 6-month training course in stitching and tailoring, targeting women (18–39) with at least primary education from low-income neighbourhoods with low rates of female labour force participation. Evaluations carried after 6 and 18 months (Maitra and Mani, 2014; 2017) found that graduates were more likely to be employed (mainly self-employed) within 6 months of the training than a control group, worked longer hours and earned more – effects that were sustained 18 months after the programme ended. Impacts were particularly strong for women who completed the training. These women were more likely to have completed secondary education; to have prior experience in stitching and tailoring; those who were married had childcare support at home; and they lived

10 An information component was targeted to a sub-sample of female participants who were apprised of the discrepancy between earnings in traditionally male-dominated and female-dominated trades. These women, particularly the more educated, were more likely to express a preference and to enrol in non-traditional female trades but most had dropped out by the end of the course.

closer to the training centre. In fact, a 10-minute increase in walking time to the centre reduced the likelihood of programme completion by 14%.

Support for childcare responsibilities

Support for women's childcare responsibilities tends to be discussed in relation to their ability to access wage employment, as it is assumed that women in self-employment are able to reconcile their familial responsibilities with the demands of generating an income. But we should bear in mind that some women may opt for self-employment because of childcare constraints. Easing these constraints will not only expand the range of self-employment options available to them and increase the productivity of their efforts but may also enable them to take up wage employment if this proves more remunerative.

Hallman et al. (2005) evaluated a programme that provided subsidised childcare for working mothers in urban slums of Guatemala. They found that the main beneficiaries were likely to be single working mothers who were household heads and who reported higher dependency ratios, lower education, fewer assets and more precarious housing conditions than the control group. Despite their disadvantages, these beneficiaries were more likely to be in formal employment, mainly in factories, with social and medical benefits. Their income was also considerably higher. The study concluded that by providing affordable and reliable childcare for an extended number of hours, the programme allowed young women bringing up children on their own to find better-remunerated employment and improve their children's nutritional status.

Martínez and Perticará (2017) examined the impact of Chile's 4–7 Programme, which offered 3 hours of afterschool care for children aged 6–13 to increase their mothers/carers' ability to take up work. They found that participation led to a 7% increase in women's continuous labour force participation throughout the study period, and a 5% increase in likelihood of working at least 1 month. The labour market impact was strongest among mothers with small children, but take-up rates were highest among non-working mothers without toddlers who reported little change in labour market outcomes but reduced stress levels.

A number of other studies from Latin America are worth noting. Berlinski and Galiani (2008) analysed the impact of a large pre-primary school building programme in Argentina targeted at middle-income households in urban areas. Findings included more places available for pre-school children and full take-up of new facilities, as well as evidence of an increase in maternal employment (7%–14%), depending on location. Attanasio and Vera-Hernandez (2004) evaluated the Hogares Communitarios, a large community day care programme in rural Colombia in the 1990s, which targeted poor households. They found improvements in children's nutritional status (particularly among the poorest children), increased probability of female employment from 0.12 to 0.37, and increased number of hours worked by 75 per month.

Martinez et al. (2013) studied the Early Childhood Development Programme in Mozambique, which promoted pre-schools for children aged 3–5. Along with improving various dimensions of child development, it increased the probability that caregivers had worked in the past 30 days. While the impact was significant for fathers and not mothers, the magnitude of the increase was much larger for mothers than fathers (relative to the control group). It also increased the likelihood of women participating in the labour market throughout the study period (75% were already participating for at least 1 month).

Finally, Wang (2015) studied the impact of the Chinese government's expansion of pre-school provision. The findings showed a strong correlation between female entrepreneurship and accessibility of childcare: for every 1,000 more pre-school facilities, there was a 0.35% increase in female entrepreneurs, after controlling for various individual and household characteristics and province. For fathers of pre-school children, such an effect did not exist once control variables had been introduced. There were also different responses among women who were previously in wage employment and those who were unemployed. Expansion of childcare facilities led to a 5% increase in entrepreneurial activity among women previously in wage employment, rising to 9% among those who were previously unemployed. Childcare facilities thus appeared to allow those previously constrained by childcare responsibilities to respond better to business opportunities.

Voluntary regulation

There have been various efforts to improve wages and working conditions among workers employed in global value chains who, despite the formal nature of these jobs, rarely enjoy the security and social benefits associated with public sector employment. These include coordinated action by trade unions, NGOs, labour rights activists, women's organisations and consumer groups pressuring multinational firms to adopt codes of conduct and uphold basic labour standards for all workers (Zammit, 2010).

The effects have been limited and often cosmetic, with little change in labour practices in a variety of sectors and countries (Barrientos and Smith, 2007).

A different approach to improving the quality of working conditions, focusing on the international garments industry, is the Better Works programme, inspired by the Better Factories programme in Cambodia in the early 2000s. Between 1999 and 2004, the United States-Cambodia textile agreement allowed Cambodia to expand exports to the US market if it demonstrated an improvement in factory working conditions (to be monitored by the ILO). Factories which registered with the programme were allowed to use or purchase quotas to export to the United States. The programme also built the capacity of government officials, union leaders and factory managers.

The Better Work programme has since been extended to other countries. A Tufts University research team (2016) suggested that while the pace of change is uneven across countries, there is encouraging evidence of positive impacts, including: a decline in verbal abuse (with larger effects for additional training and length of participation); a reduction in sexual harassment in Viet Nam and Jordan and greater willingness to seek help from trade union representatives in Indonesia; a reduction in working hours and take-home pay in Viet Nam; and a pronounced impact on gender pay gaps in Haiti, Nicaragua and Viet Nam, with shorter working hours for women and an increase in total pay relative to men. A more detailed study in Viet Nam found a correlation between better working conditions and worker productivity over time.

Progressive legislation

Progressive legislation, even if not targeted at women, can promote women's opportunities in the wage labour market through direct and indirect pathways. For instance, the legalisation of part-time work in Argentina in 1995 disproportionately benefited women, who were more likely to be working part-time (Bosch and Maloney, 2010). Formal wage employment among women increased relative to informal self-employment – mainly driven by the rise in formal part-time wage employment by married women with one or two children. Formal employment was clearly preferable for these women, but before the legislation only informal self-employment offered the flexibility they needed to accommodate family responsibilities.

Argentina also introduced legislation that established a year's exemption on employers' social security contributions for each new employed registered worker (Tabbush, 2009). Between 2004 and 2012, women represented 42% of newly registered employees overall but 57% of those who made the transition into registered employment from a situation of economic inactivity (Betranou et al., 2013).

Minimum wage legislation can also benefit women disproportionately in that they are over-represented among the lower-paid workers that such legislation is intended to benefit. In South Africa, for instance, 80% of domestic workers are poorly educated African and Coloured women. An evaluation of minimum wage legislation for domestic workers in 2002 found no evidence of a negative impact on employment but a significant increase in domestic workers' wages and in the percentages receiving written contracts and employer contributions to social insurance and pensions (Dinkelman and Ranchhod, 2012). It was not clear whether the positive impacts of the legislation, in the absence of any attempt to enforce compliance, reflected misplaced fear of a penalty by employers or helped to define a 'fair' wage in post-apartheid South Africa.

In Brazil, a formula for indexing minimum wages to the sum of changes in the consumer price index and real growth in gross domestic product (GDP) halted the decline of the 1990s, nearly doubling its real value between 2000 and 2010. One result was that those in the bottom income quintile saw their incomes rise by 38% between 2003 and 2008. It also had a significant impact on gender pay gaps, which declined from 38% to 29% in a context where wages were rising for men and women alike. Domestic workers also reported a 10% rise in earnings between 2002 and 2013 (Kabeer and Santos, 2017).

Hallward-Driemeier and Gajigo (2013) explored the impact of the Revised Family Code in Ethiopia, which gave women the authority to administer common marital property and to work outside the home without needing spousal permission. It also increased the legal age of marriage and gave a larger role to courts rather than traditional arbiters in such matters as divorce. They found that the reform had a strong effect in increasing women's share of paid work as well as increasing their access to occupations outside the home, in year-round employment which had higher educational requirements and hence were likely to be better-quality jobs. These impacts were particularly strong for younger unmarried women, suggesting that the increase in age at marriage may have helped to delay marriage and allowed women a greater opportunity to engage in paid work.

4 Promoting economic capabilities among adolescent girls

- Gender differentiates the experience of adolescence, curtailing educational opportunities for girls to a greater extent than boys, requiring them to help out at home or get married early and restricting their social networks. These leave adolescent girls at a considerable disadvantage in later life.
- While education is widely recognised as foundational for capabilities in both childhood and adolescence, formal schooling has not everywhere translated into improved livelihood prospects for girls or women.
- Consequently, efforts to promote gender equality in access to education and to improve quality of education have been accompanied by interventions that seek to directly promote the livelihood capabilities and longer-term life chances of young girls.
- Such interventions include cash transfers (to influence behaviour around early marriage, sexual health and fertility choices), centre-based vocational training and community-based livelihood programmes.
- The impacts of these vary considerably but the evidence suggests that multi-component programmes which combine livelihood training, 'soft skills' and social interaction appear to hold out the greatest promise.

The analysis in Section 3 suggests that many of the efforts to build women's capabilities would have been far more effective (and perhaps less necessary) if they had been implemented at an earlier stage in their lives. Investments in critical capabilities during their childhood and adolescent years would have provided these women with a solid foundation on which to build subsequent skills and exercise greater agency as adults, enjoying greater security in old age. Not all the programmes we have discussed in Section 3 will be relevant to adolescents. In the rest of this section, we discuss those that are most likely to be.

4.1 The gendered experience of adolescence

As GAGE (2017) points out, adolescence is a critical period in the life course, marking the transition between childhood and young adulthood and ushering in the bodily changes associated with the development of sexual and reproductive capacity. The adolescent cohort encompasses two age groups with somewhat different needs (Bruce, 2006): 10–14-year-olds, typically still regarded as children and living with their families and attending school; and 15–19-year-olds, who are in transition to adulthood and may have already embarked on the trajectories that will shape their adult years.

As with other age groups, gender intersects with class, culture, social position and physical location to differentiate how adolescents in different parts of the world experience social transitions and physical transformations. In many LMICs, the gendered norms embedded in local structures of patriarchy come into play in heightened ways during adolescence, restricting the agency, opportunities, aspirations and social networks of young girls to a far greater extent than boys. As GAGE (2017: 3) puts it:

> *Critically for girls in the Global South, the years of early adolescence, rather than expanding their worlds – as is common for boys and for girls in the Global North – often see them made smaller as they have to leave comparatively free childhoods and are forced down the gendered adult pathways of their local environments.*

These pathways vary considerably. In contexts where there are strict controls over female sexuality more generally, adolescent girls find their freedom to move in the public domain restricted by seclusion norms and perceptions of sexual risk; they are often required to leave school soon after puberty to help at home or be married off as soon as possible. Where controls over sexuality are less strict, adolescent girls from poorer households may drop out of school to find work and support themselves and, where economic opportunities are scarce, engage in risky behaviour, including unsafe sex and transactional sexual relationships, often with older 'sugar daddies'.

The rationale for a special focus on adolescent girls reflects increased recognition of how their future trajectories are shaped by the close inter-relationship between the productive and reproductive domains of their lives in the adolescent years. Household poverty and lack of labour market opportunities reduces the aspirations of young girls and their parents, interrupts their education and encourages risky sexual behaviour, child marriage and early childbearing, which in turn restricts their future livelihood options, leading to economic dependency for much of their lives and greater risk of poverty in old age.

Education has been prioritised as the intervention most likely to halt this pattern of early gender disadvantage translating into life-long disadvantage. Indeed, girls' education has been lauded as 'the world's best investment'; along with its more immediate impacts on girls' self-confidence, cognitive capacity and opportunities for friendship, it has longer-term impacts on their livelihood capabilities, health and wellbeing (and those of their families), on their voice in family decision-making and on their participation in the community. It has also been associated with important inter-generational and societal impacts, often to a greater extent than boys' education (see overview of evidence in Sperling and Winthrop, 2016).

There has been considerable progress on primary education in LMICs to the point that the gender gap has been reversed: 74% of girls completed their primary education in 2012 compared to 71% of boys (cited in GAGE, 2017). Secondary educational levels are not only much lower but the gender gap remains: 42% of boys completed lower secondary school in 2012 compared to just 37% of girls.

At the same time, as Table 3 shows, LMICs generally report higher rates of adolescent labour force participation than high-income countries – a reflection of high levels of poverty and lower levels of education. The fact that they also report lower unemployment rates (Figure 5) does not reflect more favourable labour market conditions in these countries but rather, the fact that in the face of poverty, most people work in whatever jobs they can find. The gender gap in adolescent participation rates generally reflects the same patriarchal constraints that restrict women's overall participation in the economy.

There have been comprehensive reviews of efforts to increase access to education, improve its quality and reduce the gender gap (Unterhalter et al., 2014; Sperling and Winthrop, 2016). These include conditional and unconditional cash transfers to promote enrolment, infrastructural improvements, teacher training, improvements to the curriculum, employing female teachers, single-sex schools, and so on. Most of these policy efforts have been directed towards primary education, but attention is increasingly turning towards secondary and higher levels, as secondary education (at least) is found to be necessary for many of the positive impacts associated with girls' education to materialise (Marcus and Page, 2016).

Table 3: Youth labour force participation by gender and by region, 1991, 2001 and 2011

	Male (%)			Female (%)			Gap (percentage point)		
	1991	2001	2011	1991	2001	2011	1991	2001	2011
WORLD	67.0	60.4	56.3	51.0	44.3	40.7	16.1	16.0	15.6
Developed Economies & European Union	58.8	54.4	49.7	52.4	49.1	45.6	6.4	5.3	4.1
Central & South Eastern Europe (non-EU) & CIS	56.7	48.9	49.8	44.2	35.3	34.6	12.4	13.6	15.2
East Asia	75.3	60.9	59.0	78.0	68.1	61.6	-2.7	-7.3	-2.5
South-East Asia & the Pacific	65.6	64.0	59.3	52.5	49.4	45.1	13.2	14.6	14.2
South Asia	70.3	66.2	57.6	32.5	28.7	23.4	37.8	37.5	34.1
Latin America & the Caribbean	71.3	66.4	62.6	39.6	42.5	42.7	31.7	23.9	19.9
Middle East	57.2	50.9	46.7	12.6	13.7	13.1	44.6	37.2	33.6
North Africa	51.7	48.7	47.0	21.6	19.3	19.6	30.1	29.4	27.4
Sub-Saharan Africa	58.3	56.6	55.9	49.7	51.3	51.4	8.6	5.3	4.5

Source: ILO, 2012

This section focuses on evaluations of interventions other than formal schooling that have a bearing on adolescent livelihood capabilities. We discuss three categories of intervention. The first is economic incentives to prevent early marriage and childbearing among adolescent girls from interrupting their schooling and thereby undermining their future livelihood prospects. The second is vocational training for formal, mainly wage, employment of the kind discussed earlier but targeted more explicitly to adolescents.

The third is 'community-based' training, motivated by the finding that formal schooling does not always provide young people with the skills and information they need to navigate the transition to adulthood. These efforts adopt what has been called a 'livelihoods approach' and are often aimed at 'vulnerable' adolescent groups: school dropouts, orphaned households heads, and adolescents engaging in risky sexual behaviour to pay for their education or simply to make ends meet. They are multidimensional, recognising that 'various aspects of young people's lives are intrinsically connected and may benefit from simultaneous attention' (Esim et al., 2001:p.5). They generally include technical training, sometimes combined with savings and loans. They also focus on building girls' sense of agency through mentoring, life skills and girls' clubs, which provide them with peer-group networks and 'safe spaces' to meet and discuss issues, including those related to sexuality and reproductive behaviour, which they might find difficult to raise with parents or teachers. Such networks are particularly important in contexts where norms of female seclusion mean that adolescence becomes a period when girls tend to lose their mobility, their friends, and the limited freedom they might have had as younger children (Amin et al., 2002). Given the multidimensional processes of change that these programmes seek to bring about, evaluations often include less tangible, social impacts as well as economic impacts.

4.2 Promoting economic capabilities in the adolescent years

Incentivising change through transfers

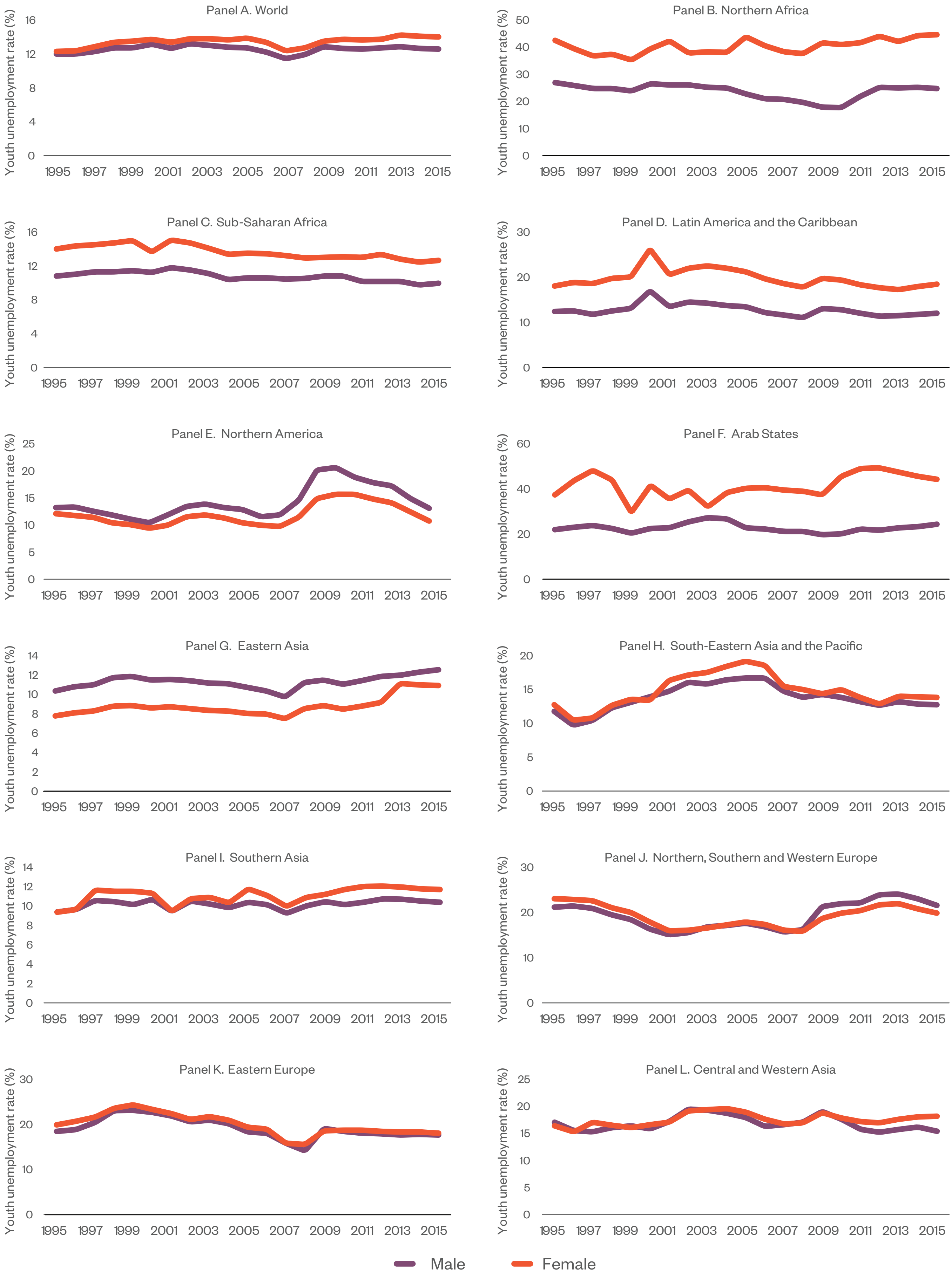
Evaluations suggest that conditional and unconditional transfers to parents to promote children's access to primary education have generally been successful, using enrolment and completion rates as a measure. However, the fact that most of these programmes target primary school children means that impacts on behaviour particularly relevant to adolescents (marriage, sexual behaviour and childbearing) are not part of the evaluations. In this section, we discuss a number of transfer programmes aimed at influencing these aspects of adolescent behaviour.

The Zomba cash transfer programme in Malawi offered transfers to families of girls aged 13–22 for two years. One group of families was offered unconditional cash transfers (UCTs) while the other was offered conditional cash transfers (CCTs) dependent on regular school attendance by the girls. A portion of the transfer (30%) went directly to the girls. The CCTs were reported to have strong educational impacts by the end of the programme (Baird et al., 2011). They increased enrolment rates because many girls who had dropped out were able to return to school. The CCTs also had positive impacts on attendance and learning. However, those girls who had dropped out and stayed out of school because of economic circumstances were more likely to benefit from the UCTs. By the time the programme ended, UCT recipients reported substantial reductions in teenage marriage and pregnancies, in risky sexual behaviour and in HIV infections. The programme also led to improvements in participants' psychological wellbeing and nutritional intake.

However many of these impacts were not sustained beyond the lifetime of the programme. Among UCT recipients, the end of the programme was immediately followed by a striking spike in marriages (mainly to husbands with lower educational levels) and in teen pregnancies. They also reported lower levels of empowerment than both CCT recipients and the control group. Among CCT recipients, the only evidence of sustained impacts were among those who had been able to return to school as a result of the transfers: this group continued to report lower levels of teen marriage, desired fertility, age at first birth, and husbands with similar levels of education.

There was no evidence of impact on subjective wellbeing for any of the participants. Nor was there any evidence of economic impacts, such as engagement in wage or self-employment or individual earning. Instead, participants remained locked into household chores and subsistence agriculture. Baird et al. concluded that while cash appeared to be effective in addressing some of the social problems faced by young women in this context, the absence of livelihood impacts reflected an economy where most of the

Figure 5: Youth unemployment rates by gender and by region, 1995-2015



Source: ILO, 2016b

population was involved in agriculture and informal activities and there were few opportunities to translate educational resources into improved livelihood outcomes.

In India, the Apni Beti Apna Dhan (ABAD) programme (introduced in 1994 in the state of Haryana) invested in bonds in the name of any girls born among the first three children of eligible households. If the girls remained unmarried till the age of 18, the bond value of 25,000 Indian rupees (approximately $384) could be cashed in by her family. In 2012, the first cohort of girls enrolled in the scheme turned 18. An evaluation (Nanda et al., 2016) found that a higher proportion of ABAD beneficiaries were marrying at the age of 18 than a control group, and that parents were waiting till 18 to cash in the benefit to pay for the wedding. In fact, qualitative data suggested that many parents had enrolled under the mistaken impression that this was the purpose of the transfer. While the programme increased the likelihood that girls would complete 8th grade and increased their aspirations to study beyond 12th grade, it had no effect on whether daughters did actually study beyond 12th grade. There was also no effect on attitudes towards gender equity. As the authors commented, the programme did not attempt to change parents' aspirations for their daughters' education, though they were the ones making the decisions.

Far more positive findings were reported by an evaluation of the Kishoree Kontha (Adolescent Girls' Voice) programme in rural Bangladesh. This was a community-based programme for young girls through clubs that provided safe spaces for girls to meet regularly for 6 months and receive peer-led education to enhance basic literacy, numeracy, life skills, and nutritional and reproductive knowledge. An RCT was carried out to study the impact of four 6-month cycles of the programme (2007–2010) on girls aged 10–19. The cycles consisted of: a basic package (safe spaces and life skills training); the basic package augmented with livelihoods training; grants of cooking oil as an incentive for older girls to remain unmarried; and a combination of all three components.

An evaluation carried out four years after the programme ended focused on its impacts on age at marriage and childbearing, school enrolment, economic activities and empowerment (Buchmann et al., 2018). It found that the cooking oil incentive had significantly reduced the likelihood of being married by age 16 for those aged 15 at the start of the programme, and by age 18 for the overall sample of recipients. It also reduced the age at first birth. The empowerment training did not affect these outcomes.

Both interventions increased years of schooling, with the impact stronger for those who received the incentive. The empowerment training had large positive effects on the likelihood of economic activity among girls aged 15–17 at the start of the programme: it increased the likelihood of having ever worked, of currently working, of formal employment and of earnings. The incentive component had no impact on likelihood of economic activity or on earnings, although a positive impact on earnings was noted for the combined incentive and training component.

Finally, the study included an index of empowerment comprising attitudes to gender, mobility, contraception and (for married women) decision-making. The empowerment programme increased the overall index, largely driven by increases in decision-making. The incentive programme, on the other hand, appeared to have the opposite effect, particularly in relation to economic decision-making.

There is not sufficient information in these studies to explain why economic incentives worked in the Bangladesh context but not in neighbouring India or in Malawi. Buchmann et al. (2018) note that what distinguished the Bangladesh programme was that the oil incentive was made conditional on marriage rather than school attendance (as was the case in India and Malawi). This would be worth investigating further. It is also worth investigating the causal pathways that could help explain the very different impacts associated with the cooking oil incentives, which accrued largely to parents (who make decisions about children's marriage), and the empowerment training, which was directed to the girls themselves.

Centre-based vocational training

With the growing focus on adolescent girls, there have been a number of centre-based vocational training efforts directed to them. One set of examples comes from the World Bank-led Adolescent Girls Initiative (AGI), a public–private partnership to promote the transition of adolescent girls from school into productive employment in 8 countries between 2008 and 2015 (World Bank, 2015).

The Economic Empowerment of Adolescent Girls and Young Women (EPAG) programme in Liberia targeted out-of-school girls and young women (aged 16–27) in and around Monrovia who had at least basic literacy and numeracy skills (Adoho et al., 2014). It provided 6 months of classroom-based technical and life skills training, including a job skills and a business development track, followed by 6 months of placement and support to help transition into self-employment or wage employment. There was greater demand among trainees for the job skills track than the business development one. Trainees expressed high levels of satisfaction with the training and credited the transport allowance and free childcare as features that facilitated full participation (ibid.).

The training worked in so far as those who received job skills training were more likely to engage in wage employment, while those who received business development training were more likely to start their own business. However, the programme was more successful in enhancing self-employment than wage employment: on average, business development graduates were twice as likely as job skills graduates to find work – reflecting the structure of the labour market in urban Liberia, in which the vast majority of employment is in own-account activities in the informal economy.

The employment impact, which mainly took the form of jobs for new entrants rather than increased days of work among those already in work, was greater among the 16–19 age group than those aged 20+. There was a rise in overall income, reflecting both the increase in employed graduates and increased productivity among those already engaged in income-generating activities. Trainees were also more likely to save, but participation did not improve access to credit for those who chose the business development track.

Interestingly, the evaluation also found that participants scored highly on measures of empowerment (control over resources and earnings, self-confidence and assessment of their own capabilities) at the start of the programme, so impacts on these measures were small. Greater impacts were noted in relation to job satisfaction, self-confidence in business and in participants' personal and social lives, including relationships with partners. There were also small shifts in terms of girls' control over their earnings and in attitudes to the gender division of household labour.

In Nepal, the Employment Fund (2008) provided vocational training for young adults (aged 16–34) consisting of a 3-month course then a 6-month job placement. An Adolescent Girls Employment Initiative (AGEI) was added in 2009 to reach out to younger women (16–24) over a 3-year period (Chakravarty et al., 2015). All female participants received 40 hours of life skills training while a subset was also given a short course in business skills. The courses selected tended to be heavily gender-segregated: men dominated electronics and construction courses, while women mainly opted for tailoring and beautician training.

Two years into the programme, it had generated an increase in non-farm employment and gains in income. Its impact on both overall and non-farm employment was greater for female than male participants. There was little difference in overall employment impacts by age for women, but, conditional on employment, younger women (15–24) were more likely than those aged 25–34 to obtain work outside the home. The impact on hours worked, earnings, and type of employment was similar for men and women.

Possible explanations for the greater impact on female than male employment include: female participants' more regular attendance and greater diligence; the additional life skills training for women; and men's higher level of non-farm employment at baseline. In addition, gender-segregation in training choices paid off in this case: while most trainees found work in the trades for which they had been trained, certain courses (electronics, tailoring and particularly beautician), generated larger employment than others, suggesting greater market demand for these skills.

In terms of other impacts, the evaluation found that male graduates reported a larger impact on control over household spending, while women reported larger impacts in terms of having access to a mentor, control over earnings and mobility outside the home. The report concluded that such programmes could be suitable for younger women, though specialised outreach strategies might be needed to recruit them. It also noted possible reasons for programme effectiveness: the fact that it had time to become established and develop systems before the launch of the evaluation (unlike many evaluations, which are conducted in the pilot phase) as well as performance-based payments to trainers whose graduates found work.

The Haiti Adolescent Girls Initiative (2012–2014) targeted out-of-school young women (aged 17–21) in the capital city. They received technical training in non-traditional occupations along with soft-skills sessions (Rodella et al., 2015). Attendance was strong – perhaps a response to the payment of stipends for attendance. The evaluation, carried out 3 months after the programme ended, found some evidence of impact on attitudes and behaviour. Participants were more likely to express the belief that men and women shared responsibility for earning money for the family, although they continued to believe that women were responsible for unpaid domestic chores and care work. Women also reported increased mobility within the community, being more able to talk to partners about problems, being more assertive in their relationships, and being less tolerant of violent behaviour.

However, impacts on employment were limited. Labour market participation rates were generally low among young women, who were concentrated in poorly-paid, self-employment or unpaid family labour. The evaluation found an overall decline in employment among participants and no change in earnings. This was not necessarily a negative impact in that it appeared to reflect increased aspiration for education and expectations of better employment in the future: participants were more likely to expect to enrol in school and to be engaged in paid work in two years, with many delaying taking up employment or changing the type of work they were in.

Qualitative evaluations highlighted some of the difficulties of participants transitioning into employment in a highly depressed labour market, including limited number of job openings and lack of information about these openings. Young women were also repeatedly targets of sexual advances during their job searches, with sexual favours held to be the price of an application even being considered for referral to the relevant person. Participants ranked sexual harassment as the primary reason for demoralisation when searching for a job, spoke of feeling degraded and depressed by these propositions, and believed that the value of their skills and candidacies were diminished by those seeking to exploit their own position of relative power to gain sexual favours. While the soft skills gained through the training allowed them to push back on these advances, the report points out that such behaviour was likely to be a deterrent not only to those seeking work but also for those who had managed to secure work.

Apart from the World Bank initiative, there are other examples of formal 'centre-based' vocational training carried out by, or in collaboration with, government. Cho et al. (2015) evaluated the Technical and Vocational Skills Training (TVST) programme piloted by the government of Malawi, which targeted 'vulnerable youth' (15–24-year-olds) who were orphans or school dropouts. It aimed to promote employment and reduce vulnerability to risky sexual behaviour. It provided 3 months' on-the-job training through apprenticeships with master craftspeople. The evaluation found higher rates of dropout by women and sought to investigate why.

It found that at baseline, eligible women lived in households with fewer adults and more children than eligible men, and spent almost twice as much time on household and agricultural chores. They were more likely than men to participate in the training when other opportunities disappeared rather than as an active response to a new opportunity. They were more likely to drop out of the training than male participants, with 21% citing family obligations as the main reason. None of the male dropouts gave this reason. Women participants were more likely than men to mention getting married or transportation problems as the reason for dropping out. Training also appeared to be more costly for women: they experienced a larger decline in their personal savings as a result of training, suggesting less access to credit or alternative sources of financing.

These gender differences translate into real differences in both the experience of training and its impacts. Male participants were more likely than female participants to get help with food and money from the master craftsmen to whom they were apprenticed during the training period; they were not only less likely to drop out than female participants but also significantly less likely to miss any days of training. They were also more likely to be offered paid work from the master craftsmen after training. Not surprisingly, the study concluded that:

> *Overall, the results suggest that women are significantly more constrained in their decision-making, which lead to a worse training experience, less support, and ultimately results in worse training outcomes. These results shed light on the more stringent constraints under which poor girls have to make decisions in developing countries, and how these inhibit skill acquisition. (Cho et al., 2015: p. 3)*

Community-based training

We turn now to studies of community-based livelihoods training, most often carried out by NGOs. Microfinance has rarely featured on its own in interventions targeting adolescents, although it has sometimes been one element of a bundled intervention. The Population Council's Tap and Reposition Youth (TRY) programme targeted girls and young women (aged 16–22) in low-income neighbourhoods in Nairobi with high HIV prevalence (Erulkar et al., 2006). It offered an adapted version of the joint liability lending model, with a 6-day course in business management, entrepreneurial and life skills, and a savings account. Mentors were later added to provide education and information on gender and reproductive health issues.

Older participants were found to be more likely to benefit from the lending programme and reported increased savings, incomes and household assets compared to a control group. Younger, poorer and less-educated participants dropped out in large numbers, either because they were not able to access their savings or because they felt pressure to maintain repayments. It became clear that what they valued about the programme was the social support component and that they wanted the ability to save independently of the collateral requirements of the lending programme.

Based on this experience, the Population Council concluded that savings rather than credit were better suited to the needs and capabilities of young adolescents. This led it to set up Safe and Smart Savings Products for Vulnerable Adolescent Girls (SSSPVAG) programmes in Kenya and Uganda, targeting girls aged 10–19 in urban slums. The programmes set up girls' groups who met regularly with female mentors and offered financial education, reproductive health training and support in opening their own savings accounts (Austrian and Muthengi, 2013).

While more than two-thirds of participants in both countries saved money in bank accounts as well as informally, impacts were stronger among older girls (aged 15–19), suggesting age-specific abilities to absorb and command financial education. During qualitative interviews, many girls mentioned that having a savings account had enabled them to refuse sexual advances from men and reduced the need to engage in transactional sex to earn money (ibid.). However, because many of the girls in the Uganda project had not realised they could join girls' groups, Austrian and Muthengi (2014) were able to carry out a quantitative comparison of the impact of the savings component on its own with the 'full' intervention, which also included group membership and training. They found that, contrary to what the girls believed, savings on its own was associated with increased likelihood of sexual harassment, suggesting that a narrow focus on economic assets could increase vulnerability to sexual harassment among adolescent girls; (they note similar findings in other studies).

The Population Council's Adolescent Girls Empowerment Programme (AGEP) in Zambia targeted vulnerable girls (aged 10–19) in urban and rural areas with three interventions: a basic package consisting of safe space groups, peer mentors, life skills training, sexual and reproductive health (SRH) information and financial education; the basic package plus a health voucher; and the basic package plus the health voucher and a savings account. One important finding from the baseline survey was that girls started out with much higher levels of cognitive and emotional agency (as measured by indicators of self-efficacy and basic financial skills) than their material situation would have suggested, although, of course, these were not distributed evenly across the sample.

The programme led to positive and significant changes in financial literacy and likelihood of saving, although these only became significant after two years and varied by age and urban/rural location. Health impacts were confined to contraceptive knowledge, particularly among younger rural participants. Finally, significant improvements were reported in measures of self-efficacy and the availability of safe spaces to meet with friends. These changes were strongest for younger rural adolescents (Austrian et al., 2016). A number of factors contributed to variations in impacts: intensity of participation; availability of opportunities; and variations in the intervention. The greatest likelihood of significant impacts was associated with the safe space component, but the impacts relating to saving were only observed when there was an additional bank account component.

What failed to change – either in the short term or over time – were attitudes about the innate characteristics of men and women rooted in gendered norms, , on who should attend school, who should make household decisions, and the husband's right to beat his wife for certain reasons. As the study observed, 'The lack of change in perceptions of gender, gender roles, and violence against women points to the deeply ingrained nature of these normative attitudes and beliefs' (ibid.: 62). It suggested that future programmes would have to extend their efforts beyond adolescent girls to include households, communities and national-level stakeholders so as to promote a wider enabling environment for change.

In India, the Population Council collaborated with the NGO, CARE, to implement Action for Slum Dwellers' Reproductive Health Allahabad (ASHRA), a programme that provided peer-led vocational training and counselling, reproductive health education, and support to set up savings accounts to groups of literate girls aged 14–19 in low-income neighbourhoods. Groups met on a weekly basis. The baseline survey confirmed that this was a context in which girls faced far greater restrictions on their behaviour than boys: far fewer had travelled outside the city, and many more needed permission to go outside the home. Far fewer girls had experience of paid work and they spent far more time on household chores than boys did.

The vocational counselling element of the programme was found to be particularly appealing to participants. It focused on paid work in the handicrafts sector which, while traditionally female-dominated, appeared to be a growing market. While most girls who attended a vocational course reported that they used their skills after project completion, only 10% were able to earn money from those skills. They did not increase the time spent on other income-generating activities. Those who did not use their new skills cited lack of time as the main reason, followed by lack of money to buy materials and equipment, and lack of demand or opportunity to sell the product.

All other impacts closely reflected aspects of the intervention. So, for instance, participants had greater knowledge of safe places to meet, greater knowledge of reproductive health and scored well on social skills – a product of regular interaction with peer groups. But there was little change in attitudes towards gender roles, in a self-esteem index, in mobility outside the home, or hours spent doing domestic chores.

Reflecting on the limited impacts recorded, the study commented on the short period of time allowed for impacts to emerge, the failure to involve parents (despite their key influence in the lives of adolescent girls) and the fact that many of the indicators used to measure change had been selected on the assumption that the intervention would have greater impact on the lives of adolescent girls. It concluded that short-term programmes were unlikely to alter the structure of opportunities available to young girls, although more intensive involvement might have helped to give them a greater say in decision-making about their own lives.

In Uganda, the Empowerment and Livelihood for Adolescents (ELA) programme – implemented by BRAC based on its experience in Bangladesh – set up and supported afterschool girls' clubs, with mentors drawn from the community, and training that combined vocational and financial skills with life skills, including sessions on SRH, legal knowledge and leadership skills. The clubs offered a protective local space in which adolescent girls could discuss problems with their peers and build social networks while also developing skills. Evaluations were carried out after 2 and 4 years. After the first evaluation, microfinance was offered on a randomly assigned basis to some of the age-eligible participants to enable them to take advantage of their training. However, take-up was very low: around 21%.

The first evaluation documented significant impacts on self-reported entrepreneurial skills in terms of being able to run a business, identifying business opportunities, obtaining and managing capital, managing employees, bargaining over input and output prices, protecting assets and collecting debts (Bandiera et al., 2015). Participants increased their income-generating activities (mainly from self-employment) but there was no impact on wage employment and earnings. Participation also increased consumption expenditure and reduced anxiety about finding a good job in adulthood.

The programme also led to significant reductions in child marriage/cohabitation and early childbearing. Among unmarried adolescent girls, there was a rise in what was considered a suitable age at marriage, a reduction in desired numbers of children, and a rise in what was thought a suitable age to have the first child. The impacts did not appear to vary across rural and urban areas, rich and poor households, or younger and older girls. Participation did not lead to negative impacts on school enrolment rates; in fact, those who had dropped out of school were more likely to want to re-enrol. There appeared to be some impacts on attitudes too: participants were likely to support the idea of gender equality in work, education and household chores.

The second evaluation (4 years on) found that those ELA participants who had scored highly in terms of aggregated indices of economic empowerment and control over their body were most likely to have migrated out of the village. An important long-term channel through which the programme operated thus appeared to be increased labour mobility for those who had gained most in terms of livelihood and other capabilities.

The ELA model, applied in Tanzania, had less than promising results (based on preliminary findings) (Buehren et al., 2017). That study evaluated both the standard ELA model as well as a second component (savings). This increased take-up to 19% compared to 13% for the standard package. It also led to an increase in savings (by ELA participants), and increased participation in informal savings groups (by ELA participants and others in their community) – a spillover effect reflecting village-level interactions. No other impacts were reported.

Qualitative evidence suggests that resource constraints are most likely to explain the differences in outcomes. In Tanzania, there was no funding available to rent space for the clubs to meet, and no dedicated space was donated by the community (as had been hoped). Meetings had to alternate between different locations, leading to various problems, including uncertainty about timing. There was also a difference in the priorities expressed by club members. Girls in Uganda had been more interested in economic and livelihood components, but their counterparts in Tanzania, who had higher levels of school enrolment, attached greater priority to supplemental tutoring to support their education.

Ishraq (Sunrise) was a multidimensional programme for out-of-school girls (aged 11–15) piloted in Upper Egypt (2001–2003) by the Population Council in collaboration with international and local NGOs. It combined safe spaces with female mentors, literacy classes, life skills training, financial education, savings accounts and sports. A separate life skills component was delivered to boys (aged 13–17) to improve their awareness of gender equality issues. Ishraq also formed village committees with parents, community leaders, and heads of the local youth council, and mobilised communities to win their support.

An evaluation found that older girls were less likely to enrol in the programme than girls aged 12 or younger; they were also more likely to drop out (Selim et al., 2013; Sieverding and Elbadawy, 2016). The presence of the father in the household reduced the odds of enrolment while the presence of the mother increased the likelihood of completion. The most common reason given for not joining was family refusal or lack of support. The most common reasons given for dropping out were family refusal, insecurity, work outside the home and domestic responsibilities. While distance from the centre did not affect enrolment, those who had to use transportation to reach the centre were more likely to drop out.

The programme had positive impacts on literacy, numeracy and knowledge of contraception, on attitudes around girls' participation in sports, age at marriage, fertility, and consultation over marriage decisions. Overall, however, there was no impact on girls' empowerment as measured by indicators of self-esteem, attitudes towards violence against girls and girls' mobility, and only a marginally significant effect on girls' involvement in decision-making. Despite the programme's community mobilisation activities, the study found no impact on the attitudes of mothers and brothers. While the authors point out that the community activities may not have been well targeted, they acknowledged the difficulties of changing long-term outcomes in a context where there are powerful, 'sticky' norms governing gender roles and responsibilities, and where other individuals have a high degree of influence over adolescents' outcomes.

5 Revisiting the theory of change

- Gendered differences in 'initial conditions' of individuals, including their assets and capabilities, generally reflect larger structural constraints and serve to limit women and girls' ability to exercise agency in the economic domain.
- The absence or weakness of impacts associated with interventions to promote women's livelihood capabilities could be traced to the failure to design programmes that address the constraints relevant to different groups in different contexts.
- Conversely, effective interventions were those that managed to address some of these constraints. Some entailed greater attention to detail (e.g. simplifying training manuals to take account of women's low levels of literacy, or making space on land title forms for more than one name) while others built gender-sensitivity into programme design by combining multiple components to address different constraints simultaneously.
- While most interventions discussed in the paper were targeted to specific groups of beneficiaries and had impact only on those beneficiaries, there were examples of interventions that had wider impacts. These included childcare provision, infrastructure development, group formation, social mobilisation and progressive legislation.
- There are still major gaps in our understanding of the processes of change that lie behind many of the findings reported in this study. We need more mixed-methods evaluations so that impact assessment studies contribute to a better understanding of how social change occurs.

Our discussion in this paper has drawn attention to the resilience of the patriarchal structures that constrain women's agency in various domains and across the various stages of their lives, undermining efforts to promote their livelihoods. It has also explored the impact of efforts to weaken or circumvent some of these constraints. In this section, we draw on the detailed reading of both sets of evidence presented in the paper to revisit the theory of change outlined in the earlier section of the paper and ground it in the empirical evidence.

5.1 Roadblocks to change: exclusions, failures and irrelevance

The first moment in the processes of change discussed in this paper relates to whether programmes actually reached the people they intended to. We provided a number of examples where they failed to do so. Women continue to be bypassed by agricultural extension services for a number of reasons: generic biases against poorer and more isolated farmers, among whom women are disproportionately represented; gender-specific biases in the design of extension services, which fail to recognise women as farmers and women's agricultural activities as farming; and gender biases in implementation as male-dominated service providers focus mainly on male farmers.

Interventions also failed to translate into resources when there was little or no demand for what they had to offer. This is most likely to occur when there is no attempt to involve those that the programme is intended for in helping to design the programme. We noted the very modest take-up of microcredit by men and women targeted in the RCT pilots discussed by Banerjee et al., (2015a) which appeared to reflect local contexts in which opportunities for enterprise were very limited. In other cases, the failure to take up the option of larger loans, as in Pakistan, was attributed to the fact that credit was not a binding constraint in that context, while in yet other cases, take-up of microcredit appeared to vary by age and education, with younger and less-educated adolescents in Kenya, Uganda and Tanzania less interested than older, educated girls. In many of these cases, it was not possible to establish, on the basis of the evidence provided, whether low take-up reflected failure on the part of targeted groups to recognise the value of resources or whether the resources in question really had limited value in these contexts.

5.2 Roadblocks to change: the persistence of constraints

We turn next to examples of programmes that succeeded in delivering resources to intended beneficiaries, but where various aspects of the structures of constraint came into play to prevent those resources translating into enhanced capabilities. One set of constraints related to variations in 'initial conditions': differences in the assets and capabilities which characterised participants at the start of the programme. Gender inequalities in initial conditions served to differentiate the impact of these programmes on men and women. At the same time, the intersection between gender and other forms of inequality could further differentiate how different groups of men and women experienced impact.

Differences in initial conditions helped to explain variations in the impact of fertiliser subsidies on the likelihood of adopting modern maize in Malawi. While better-off households were more likely to receive the subsidies than poorer ones – regardless of the gender of the household head – female farmers were less likely to adopt new maize varieties. This gender effect persisted even after controlling for various gender differences in initial conditions. Differences in age, education, size of plot and agro-climatic conditions were among the variables affecting maize adoption among male and female farmers. Male farmers were also more likely to adopt maize if they had higher-value land, household wealth, access to adult male labour in the family, access to information from agricultural extension and electronic media, and were close to roads. Receipt of fertiliser coupons made no difference. Among female household heads, those who received fertiliser subsidies were able to adopt modern varieties along with those who had access to non-labour income, usually remittances from migrant husbands.

In urban Ghana, initial conditions helped to differentiate the impact of in-kind transfers among women entrepreneurs. Women with higher levels of education, household wealth, regular savings, and access to formal credit were not only more likely to be opportunity entrepreneurs who started out with higher levels of profits but were also more likely to benefit from these transfers than men and women at the subsistence end of the enterprise continuum.

Asymmetries in the gender division of labour

These are featured in a number of studies as an important factor that curtailed women's ability to gain from access to new resources. Cultural norms which assigned primary responsibility for domestic and child care responsibilities to women and girls reduced the time available to them for other activities, including livelihood activities, as well as reducing their physical mobility and hence ability to response to new opportunities.

These time and mobility constraints mean that women's choices of economic activities were less likely than those of men to be motivated by economic considerations and more likely to be dictated by their compatibility with their domestic obligations and their conformity to cultural norms. They are thus among the mechanisms which lead to the gender segmentation of labour market activities noted earlier. This was clearly evident in the studies of women entrepreneurs in Sri Lanka and Pakistan.

We noted also that women entrepreneurs in Pakistan and Tanzania spent less time on their businesses than men and more time doing household chores. Analysis of the gender gap in agricultural productivity in the African context suggests that it partly reflects women's childcare and household responsibilities, which not only reduce the time they can spend on their farms but also their ability to manage farm labour (World Bank, 2014)

Gender inequalities in time and mobility also restricted women's participation in training efforts. The youth training programme in Malawi noted that eligible women spent nearly twice as much time on household and agricultural chores as eligible men. They were more likely to mention marriage and family obligations as the main reason for dropping out of the programme – and why they had never taken up training before. None of the men who dropped out cited these reasons. In Peru, only 51% of women entrepreneurs who had expressed interest in business training actually enrolled for the course offered - and drop-out rates were high because of the time needed to travel to class and their childcare responsibilities.

Time and mobility constraints also diluted the impact of training and other interventions. We noted that loans and transfers had minimal impact on women entrepreneurs compared to men in Sri Lanka and Pakistan because of the narrow range of businesses the former could engage in. In India, women were most likely to complete training in stitching and tailoring and report subsequent livelihood gains if they had prior tailoring experience, lived closer to the training, and (among those who were married) had childcare support at home. The main reasons why adolescent girls participating in a vocational training programme in India failed to translate it into income generation were lack of time, followed by lack of money to buy materials.

The impact of childcare constraints on women's entrepreneurial capabilities varies across the life course. For instance, a vocational training programme for young men and women in Nepal reported that younger women with fewer domestic responsibilities were more likely than older ones to take up work outside the home after the training. While not cited in the paper, it is worth noting that a study of microfinance clients in urban Peru found that male microfinance borrowers were more likely than female borrowers to grow their businesses until the age of 30 (Kevane and Wydick, 2001). While women's businesses grew more slowly while their children were still young, business growth rates were higher than those of men once their children had grown up.

Intra-household power dynamics

These further undermined women's ability to respond to interventions and translate them into livelihood outcomes. The study from Pakistan, for instance, reported that 40% of the women said that their husbands made all the business decisions. Women's access to training and loans only resulted in new business creation when their husbands took over the loans. Similar dynamics appeared to be at play in Tanzania, where women were less likely than men to report improvements in business sales and profits: the study found that they had less say in household decision-making, were less well-informed about their husband's earnings and, in many cases, husbands actually managed businesses that were formally operated by women borrowers.

A particularly relevant manifestation of power dynamics within the household for women's entrepreneurial capabilities related to gender asymmetries in the ability to command family labour. The consequences of this were evident in a study from Uganda on the impact of various combinations of business training, low-interest loans and cash grants. It found that while male entrepreneurs generally reported higher profits than women, this was particularly the case for men with families living with them or close by. These men reported increased hiring of family members whom they presumably did not have to pay or could pay less than the market rate. By contrast, for women who lived with their families or had them nearby, impacts were significantly negative and remained so over time. Not only were these women unable to mobilise family labour in the same way that men did, but they appeared to have their capital stock and cash reserves depleted by family demands.

For adolescent girls, intra-household power dynamics can take an intergenerational form. For instance, in Egypt, the presence of the father in the household reduced the likelihood of girls' participation in an adolescent training programme. The most common reason given by these girls for not joining the programme or for dropping out was family refusal or lack of support. Among the reasons put forward for the limited impacts achieved by a number of programmes intended to change attitudes and promote economic capabilities among adolescent girls in India and Zambia was the failure to involve parents, despite their critical influence over their daughters' lives.

A final set of constraints related to the opportunity structures prevailing in different contexts. In Haiti, women who had received training experienced difficulty finding a job, partly because of the depressed nature of the labour market but also because of the demand for sexual favours by prospective employers, which left women depressed and demoralised. In Liberia, a training programme for adolescent girls found greater demand among trainees for job skills than business development skills, but the predominance of informal own-account activities in the urban labour market meant that business development graduates were twice as likely as job skills graduates to find work.

In Malawi, a cash transfer programme to promote education and livelihoods among adolescent girls and to reduce early marriage and risky sexual behaviour succeeded in the short term. But the absence of livelihood alternatives meant that once the programme was over, many of the girls got married, often to men less educated than themselves, and had children, while most continued doing unpaid household chores and subsistence agriculture. As the evaluation concluded, the absence of livelihood impacts reflected an economy where there were few opportunities to translate educational resources into improved livelihood outcomes.

Returning to our theory of change, these findings demonstrate the multiple and overlapping ways in which different elements of structures of constraint mediate the impact of livelihood interventions, whether through (1) the biases and misconceptions embodied in programme design or in the implementation process; (2) gender asymmetries in the rules, resources, power and responsibilities embedded in household and family relations; or (3) the gender-segmented structure of opportunities in the wider economy. Stereotypical attitudes, prejudices and values may be expressed by individual programme officials, parents, or even participants themselves, but the systematic nature of these views suggests that they reflect deeply entrenched norms and beliefs rather than individual and idiosyncratic perspectives. It is these more hidden constraints which help to explain why gender gaps in returns to livelihood efforts – whether in self- or waged employment – do not simply reflect gender inequalities in individual characteristics and endowments but also in the ability to translate these characteristics and endowments into livelihood outcomes.

5.3 Pathways to change: translating resources into capabilities

Given the apparent resilience of the structural constraints on women's capabilities suggested by this literature, examples of programmes that were able to circumvent, weaken or transform some of these constraints are clearly of interest to researchers and policy-makers. They demonstrate that these constraints are not immutable, they hold out hope for change and they provide lessons for crafting a more effective agenda for women's economic empowerment. The programmes in question seek to build women's cognitive, practical and subjective capabilities through skills and training, asset transfers, financial services and so on, but what distinguishes them are the measures taken to make them more effective through support for women's unpaid responsibilities, through multi-component packages that simultaneously address multiple constraints, or through building social networks that amplify the impact on individuals.

Efforts to promote women's human capital and capabilities

These were, not surprisingly, more likely to be effective when they were adapted to women's needs, responsibilities and constraints. At a very simple level, the payment of stipends for transportation and childcare costs increased women's ability to participate in vocational programmes in Colombia and Peru. Adolescent girls in the Liberia training programme credited the transport allowance and free childcare for facilitating their full participation, while the evaluation of the Haiti Adolescent Girls Initiative attributed their regular attendance to the payment of stipends.

In Kenya, simplifying agricultural training manuals to take account of women's lower literacy levels was credited with a greater increase in women farmers' adoption of soil fertility replenishment technologies compared to men (Place et al., 2007). Elsewhere, efforts to recruit more female extension agents in what remains a male-dominated service paid off in that they were more likely to reach out to women farmers. The move away from traditional, top-down service provision towards more participatory farmer field schools also facilitated reaching women where implementers made active efforts to do so. This approach was also found to have significant impacts on the productivity of women farmers compared to their male counterparts.

In terms of promoting wage employment, vocational training targeted towards young people was found to be most effective when it was demand-led, often because trainers were incentivised to ensure job placements for trainees. In the more formalised markets of Latin America, the Jóvenes programmes not only appeared to be relatively successful in providing access to formal employment but often had a larger impact on women, who were less likely to be previously employed than men. The programme in Peru was also found to reduce occupational segregation: female graduates who had started out unemployed or working in female-dominated occupations found jobs in male-dominated occupations.

In Nepal and Kenya too, evaluations suggested that those training efforts – or components of training efforts – that were geared to the more rapidly growing segments of the labour market resulted in higher employment among trainees: this was the case for female trainees who took beauty training and tailoring courses in Nepal, tailoring in New Delhi, and ICT courses in Kenya.

The content of training was also found to make a difference. Evaluations of the youth vocational training programmes in Latin America suggested that their positive employment impacts appeared to reflect the on-the-job training component rather than hours of work or type of trainer. In the Dominican Republic, a 'rule of thumb' training approach focusing on simple but routine business practices was found to have greater benefits for women microfinance clients with low levels of education, than standard accounting training. In the case of Togo, a range of longer-term impacts on both male and female entrepreneurs were reported for a training approach that focused on building individual entrepreneurial qualities rather than seeking to improve business practices.

Studies also make clear that training itself is a skill and the professionalism and experience of trainers has a bearing on its effectiveness. A study in India found that NGO-organised training had a far more positive impact on asset creation, with impacts stronger for business training rather than general training, while training organised by government bank officials had a negative impact. In Tanzania, training of microfinance clients carried out by experienced trainers from the local university generated far more positive impacts than the delivery of the same training package by staff of the microfinance organisation.

The increasing integration of 'soft' skills to promote qualities considered essential in the workplace and beyond in a range of vocational, business and livelihoods-centred training is worth noting. These seek to build the cognitive and subjective dimensions of agency: self-confidence, optimism, motivation, teamwork, commitment, and so on. They recognise that patriarchal constraints do not simply deny women and girls equal access to material assets and human capital but also deny them subjective capabilities, a belief in self-worth and a sense of agency.

Given the short-term nature of most of the evaluations discussed, it is not clear how these efforts at capacity-building play out in the longer term; but studies did point to the value of such skills on a number of different fronts. For livelihoods, gaining soft skills encouraged a more proactive approach to finding employment; in other areas of life, they appeared to reduce risky forms of sexual behaviour and to empower girls to refuse unwanted sex. Interestingly, while participants in a multi-component livelihood programme in Uganda reported that access to economic assets had helped to reduce sexual harassment and the need to engage in transactional sex to make ends meet, subsequent quantitative analysis suggested that the group membership and learning components had been more effective in reducing the likelihood of sexual harassment than access to savings accounts alone.

Group-based approaches to financial services

These appear to be more effective in reaching poorer women than individual approaches. We noted this in the case of the RCT carried out in Mongolia, where take-up of group lending to women was not only higher than individual lending but the loans were more likely to be invested in enterprises managed by women rather than men. Furthermore, group-based approaches that are savings-led (as in the case of self-help groups) rather than credit-led (as in joint liability groups) appear to be associated with better outreach to poor women and a wider range of impacts. A survey of 20 microfinance organisations across India using self-help group, joint liability and individual approaches found that while the group-based approaches performed better than individual lending in reaching out to marginalised groups (poorer women and lower castes and tribes), the self-help group approach performed better than the joint liability approach (EDA Rural Systems, 2004).

Evaluations of both types of approach anticipate very different kinds of impacts. Evaluations of the credit-led approach associated with joint liability groups generally restrict themselves to economic impacts at the level of households and individuals, although measures of satisfaction are sometimes included. The livelihoods-centred approach associated with self-help groups often seeks to combine savings and lending with broader forms of support. As a result, evaluations of self-help groups often report a wider range of impacts than those of the more minimalist joint liability approach. The studies reviewed here have reported positive economic impacts, impacts on women's empowerment, and a range of political impacts at the individual and collective levels. Some also reported evidence of spillover effects in terms of collective mobilisation among the wider community.

Asset transfers

We noted that narrowly designed asset transfer interventions (as in Sri Lanka and Ghana) that provided transfers in cash or working capital failed to benefit poorer women entrepreneurs. By contrast, a multi-component asset transfer programme that sought to simultaneously address some of the more immediate constraints experienced by women and families in extreme poverty proved to be more successful. BRAC's TUP programme combined the transfer of productive assets over a 2-year period with various complementary forms of support: a consumption stipend to meet participants' daily needs while growing their enterprises, as well as support for their human capabilities in the form of health care provision and intensive training and mentoring. Participating households have reported positive but modest impacts on household per capita consumption, food security, asset holdings, income and revenue. However, evaluations of efforts to pilot the approach in different countries failed to report any impact on women's decision-making within the household.

Gender-aware public works programmes

These have been successful in bringing poorer women as well as men into paid employment. In India, women's participation was actively encouraged by a number of special provisions, including a quota of 30%, provision of crèches, a minimum wage, and equal wages for men and women. While women's participation varies across states, the national rate exceeded the official quota, with women from marginalised (tribal and lower caste) groups making up a disproportionate share of participants. In the case of Argentina, many more women than men joined the Plan Jefas y Jefas programme. The range of work on offer, including community-based work, is likely to have made it more appealing to women. It is worth noting that in both contexts, many of the women who participated had been previously economically inactive, suggesting a demand for paid work on their part. It is also worth noting that women in both contexts appeared to attach dignity to such work. In Argentina, this reflected their view that they were contributing to the community, while in India, it reflected the aversion to having to negotiate with private employers and contractors.

Availability of affordable childcare

In urban contexts in particular, availability of affordable childcare was critical in enabling women with young children to take up employment opportunities. In Guatemala, it allowed young single mothers to take up full-time, formal wage employment that appeared to provide higher returns than the self-employment options available to them. Afterschool and pre-primary childcare in Chile and Argentina also increased employment among women with young children. In China, the expansion of early childcare and education programmes increased employment, mainly self-employment, among women with young children. It had a particularly significant impact among mothers who were previously unemployed, who presumably found it difficult to take up paid work because of their childcare responsibilities.

Multi-component livelihood programmes for adolescent girls

Finally, multi-component livelihood programmes for adolescent girls that sought to address the multiple and overlapping constraints that restrict their current life choices and later life chances have emerged as more effective than single component ones that focus on training or transfers. These combine vocational or business training, life skills training, girls' clubs, peer group facilitation and, in some cases, financial products. Because these programmes aimed to empower young girls to exercise agency in both the productive and reproductive spheres, evaluations tended to go beyond the narrow focus on labour market and livelihood outcomes that characterised programmes designed for adult women, seeking instead to address changes in the cognitive, subjective and practical aspects of agency.

As noted earlier, the focus on promoting the agency of adolescent girls in contexts where parents continued to exercise a great deal of control over their lives meant that changes in attitudes on the part of the girls did not necessarily translate into practical outcomes. In other cases, strict controls over girls' movements limited the amount of economic agency they could exercise. But in general, the evaluations found evidence that such programmes had made a difference on a number of fronts, although not always uniformly across participants and not necessarily for all the impacts on which information was sought. They increased girls' livelihood skills, promoted savings behaviour, reduced the age at marriage and childbearing, changed attitudes, reduced risky sexual behaviour, and empowered girls to refuse unwanted sex.

5.4 Pathways to change: building an enabling environment

Most of the evaluation studies discussed in this paper are micro-level programmes which seek to address gendered constraints as they affect the capabilities of individual men and women. But as this paper has argued, the pervasive and systematic nature of these individual-level constraints reflects their roots in the broader structures of patriarchy in different contexts – structures that generate systematic gender and other inequalities in the distribution of human, social and material resources. We now turn to examples of policies and programmes that had more generalised impacts. Some of these represented the scaling up of lower-level initiatives, while others were changes in policy and legislation. These offer promising ways to build a more enabling environment for lower-level interventions by addressing broader contextual constraints on women's and girls' capabilities.

Institutional learning

As the paper has noted, geographical variations in the structures of constraint explain some of the variations in impacts associated with interventions which appear to be very similar. This point is picked up by Berge et al. (2014) who commented that a general lesson from the evaluation literature is that the impacts of livelihood interventions will be conditioned not only by the capabilities of individual women and men but also by constraints embedded in the social context. It thus speaks to some of the difficulties encountered in replicating programmes across different contexts – in that 'what works' in one context cannot always be smoothly replicated in others.

So, for instance, we noted that one reason why various training and asset transfer programmes appeared to have greater impacts on women's entrepreneurship in sub-Saharan Africa than in South Asia is that cultural constraints are more firmly binding in the latter context. Even within the region, restrictions on women's mobility vary considerably: for instance, there are many more women engaged in microfinance in Bangladesh and India than in Pakistan.

One of the problems with some of the micro-level projects (many of them one-off pilots) is their short-term planning horizon. If they are to be scaled up sufficiently to have impacts that go beyond individuals to make inroads into the broader structures of constraint, they require a longer-term commitment to undertake what Andrews et al. (2012) describe as the 'problem-driven iterative adaptation' of programme design. This was the lesson that came out of the study on the ELA programme in Tanzania: 'the key factor for long-term success at the institutional level is continuous learning – both from evaluations and field level implementations for contextual adaptations'. Building greater scope for participation by those that programmes are intended to benefit is likely to contribute to the effectiveness of this learning process.

The importance of the institutional learning process is probably relevant in explaining why – in contrast to the short-term, standalone field experiments in microfinance – the longer-established joint liability and self-help group programmes in India have reported positive impacts that have been sustained over time (in Bangladesh) and validated across different regions (in India). These programmes, which are sometimes implemented in extremely challenging environments, have learnt over time to adapt their design to participants' needs.

Structural responses to women's time and mobility constraints

We have noted that the domestic responsibilities assigned to women and girls in many societies are a major constraint on their time and mobility, curtailing their ability to devote time to livelihood activities, to market their goods and seek out new income-earning opportunities. Infrastructure, utilities and labour-saving technology have been found to ease some of these constraints. The impact of roads on women's labour force participation, their safety of travel and their access to markets has been documented for India, Bangladesh and Peru.

The labour-saving effect of electrification increased women's self-employed activities in South Africa, allowed them to specialise in trade in urban Ghana, increased their access to outside employment in Nicaragua, and increased the likelihood of off-farm self-employment in Peru, as well as increased hourly wages and earnings. In South Africa, access to mobile phone coverage increased waged employment among women.

Building social solidarity

The importance given to group-based approaches in a variety of different programmes signal their importance in bringing about change. As Evans and Nambiar (2013) point out, there is considerable variation in the nature of the groups, the forms of collective action they take and the goals they seek to achieve. Some groups focus on economic goals, seeking to expand access to resources and opportunities; others have political goals, seeking to challenge aspects of the structures of constraint that have served to reproduce gender inequalities in the domestic and private domains and which may, in the longer term, overcome some of the difficulties experienced by current interventions to promote women's economic capabilities. These different goals do not have to be mutually exclusive but they also do not necessarily coincide.

As the literature reviewed in this paper suggests, the theory of change underlying different interventions influences the kinds of impacts that evaluations look for. Where the group formation strategy is a largely instrumental one, as in the joint liability model, evaluations tend to be confined to exploring individual and household impacts, most often economic in nature. By contrast, evaluations of the self-help groups organised by some of the NGOs in India are intended both to encourage saving and lending behaviour among members but also as a platform for poor and marginalised women to meet regularly to discuss their problems and take collective action to address them. Consequently, evaluations of these programmes have often included and found positive evidence of a range of political and spillover impacts (see also Sanyal, 2009 ; Kabeer et al.2012).

Programmes for adolescent girls have also stressed the importance of collective capabilities. While they do not generally seek to promote girls' political empowerment, they are based on the theory that setting up girls' clubs and facilitating regular, peer-led meetings where girls can come, together to discuss shared problems in a safe space can bring about changes that would not be possible through more individual-focused interventions. The positive economic and social impacts associated with a number of these programmes may provide the foundations for improving girls' collective capabilities in later life.

Progressive policies and legislation

As pointed out earlier, gender-related constraints on women's economic capabilities, which are rooted in informal customs and practices, are frequently reinforced by formal policies, laws and regulations. New possibilities open up when states take measures to offset, rather than reinforce, these informal constraints. Several examples of this are reported in the discussion, others are found in the wider literature.

As previously noted, simplifying the bureaucratic requirements associated with registering businesses and paying tax in Viet Nam and Brazil encouraged the formalisation of small businesses, particularly those owned by women, who were already juggling multiple demands on their time.

In Latin America, Deere and León (2001) pointed out that international treaties such as the UN Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) (1979) has combined with the efforts of rural women's movements in the region to secure considerable progress on women's rights to land. Progress has been faster in countries where joint titling was made mandatory (as in Colombia) rather than optional (as in Brazil). In Viet Nam, allowing space for two names on title deeds rather than one gave women greater access to land, as did the adoption of low-cost land certification programmes in Ethiopia, which required photos of both husband and wife on the certificates.

The legalisation of part-time work in Argentina in 1995 disproportionately benefited women, who were more likely to be working part-time. Formal wage employment among women increased relative to informal self-employment – mainly driven by the rise in formal part-time wage employment by married women with one or two children. Argentina also introduced legislation that established a year's exemption on employers' social security contributions for each new employed registered worker. Women comprised around 40% of newly registered employment but nearly 60% of those who made the transition into registered employment from a situation of economic inactivity.

Minimum wage legislation has been found to benefit women disproportionately, in that it aims to improve the incomes of the most marginalised wage workers who are disproportionately women. In South Africa, minimum wage legislation led to a significant increase in wages, written contracts and social security among domestic workers, who are largely poorer African and Coloured women. In Brazil, linking the minimum wage to the consumer price index doubled its real value, increasing the incomes of those in the bottom income quintile and reducing the gender pay gap.

In Ethiopia, the Revised Family Code – which increased the legal age at marriage and gave women the authority to administer common marital property and to work outside the home without needing spousal permission – had a number of positive impacts on women's labour market outcomes. It increased their share of paid work and increased their access to occupations outside the home in better-quality, year-round employment. These impacts were particularly strong for younger unmarried women, suggesting that the increase in age at marriage may have helped to delay marriage and allowed women a greater opportunity to engage in paid work.

It is worth noting that cross-country regression analysis carried out by the International Monetary Fund (IMF) for a large set of emerging markets and developing countries shows that legal rights (such as guaranteed equality, equal property and inheritance rights) as well as other economic rights (e.g. being allowed to head households) are associated with a statistically significant reduction in gender gaps in labour force participation. While each of these rights was found to be important individually, their combined effect was associated with a much larger impact in reducing gender gaps in labour force participation.

Macroeconomic policies

Finally, our review suggests that the macroeconomic policy environment is a major factor in mediating the impact of interventions. It was largely invisible in the studies reviewed because the interventions in question were implemented at project level and were largely concerned with acting on the supply constraints on women's labour, taking the broader structure of opportunities for granted. Yet it became clear – and was explicitly recognised in a number of studies – that individual livelihood capabilities are unlikely to translate into livelihood outcomes if market opportunities do not exist.

While their domestic responsibilities may be the main reason why so many women are in self-employment, studies have also noted that others take it up because of a dearth of wage employment opportunities. These 'default' entrepreneurs often lack the skills, knowledge and motivation to make a success of their enterprise and are likely to have been better off in reasonably well-paid wage labour. We noted the low take-up of microfinance in contexts where there were very few opportunities for business, for men as well as women. We noted also the failure of participants of vocational training programmes to find suitable wage labour opportunities in Liberia and Haiti, while in Malawi, young women remained in unpaid family labour and domestic work because of the absence of opportunities to translate their educational resources into improved livelihood outcomes.

In Latin America, where vocational training programmes had a measure of success, Ibarrarán and Shady (2009) cautioned about the need to put these results into perspective:

> *These programmes do not tackle the root causes of unemployment (nor do they, in general, claim to), and to achieve success these programmes rely heavily on a positive macroeconomic context – particularly in terms of job creation. Besides, the relatively small investments done with these programmes cannot be expected to have large returns: one should expect 'to get what you pay for' and that is what these programmes generate. In general they are cost effective and do help to increase employability of participants. Thus, these programmes have to be part of a more comprehensive labour market strategy and thus complemented by other types of programmes. (Ibid.: 212).*

The policy community has increasingly come to recognise the failure of current growth strategies to generate sufficient demand for labour – a major factor in the growing informality of labour markets. For growth to be inclusive, it needs to generate sufficient employment of sufficient quality to benefit a substantial proportion of the labour force. There is emerging agreement in the policy literature that the promotion of a full-employment economy requires synchronising policies on a variety of fronts: investing in productive capacity, particularly in employment-intensive sectors; upgrading industry to build on a country's comparative advantage; actively intervening to upgrade and diversify production and employment at strategic stages in the development process; designing policies for human capital development to facilitate such diversification; using monetary policy as a countercyclical tool to encourage investment during economic downturns; improving regulation of domestic banking and international currency flows; and investing in social protection initiatives (Rodrik, 2004; Felipe, 2010; Lin, 2011; UNDP, 2011; UN Women, 2015).

What these contributions to the literature have in common is an active role for broader macroeconomic and sectoral policies, which expand societal-level capabilities for broader-based forms of growth than has been achieved in recent decades by the over-reliance on market forces. An overall expansion in employment will not, on its own, overcome the various, long-standing gender-related constraints that have curtailed women's capacity to take advantage of existing employment opportunities on fairer terms. But it will provide a more enabling environment in which to implement some of the laws, policies and programmes that we have discussed in this paper.

6 Conclusion

This paper aimed to review the literature on interventions seeking to promote women's livelihood capabilities with a view to drawing out lessons for the agenda of women's economic empowerment. It has put forward a theory of change that takes account of the structural constraints that mediate the impact of interventions, paying attention to geographical, intersectional and life-course variations in how these constraints are experienced differently by women and men, boys and girls. This concluding section highlights a number of general points.

The first returns us to the GAGE programme's concern with adolescent girls. The literature on adolescence has stressed its importance as a period of transition when the roles, responsibilities and place within the family and community that were associated with childhood begin to give way to those associated with adulthood. We know that gender intersects with class, culture, social identity and location to differentiate how this transition is experienced by boys and girls in different regions of the world. The rationale for the special focus on adolescent girls in the GAGE programme reflects the increased recognition of the specific nature of the risks and vulnerabilities they face because of the close inter-relationship between the productive and reproductive domains of their lives.

The life-course perspective taken in this paper adds to the literature by highlighting the importance of the interdependencies that operate across the life course. It emphasises how choices and decisions about the productive and reproductive domains of adolescent girls' lives will have a significant bearing on their subsequent experiences in adulthood and old age. The main priority should therefore be to build those critical aspects of their human capabilities that would enable them to participate in making these choices and taking these decisions from a position of knowledge, self-confidence and social support.

From this perspective, the multicomponent livelihoods-centred approaches for adolescent girls which combine vocational/technical training, life skills and information about SRH with building their social networks appear to hold out greatest promise for building the subjective, cognitive and practical capabilities that will allow girls to participate more fully in decisions that affect their lives. These approaches are not all equally effective in achieving these goals, and more detailed analysis is necessary to understand what does work, under what circumstances, and for whom. The extent to which these interventions should include efforts to promote access to material resources may vary across the adolescent years, becoming more relevant for older adolescents. What would also need to be explored further is the extent to which these efforts should be extended to adolescent boys, and how parents and the community might also be involved.

The second point is a conceptual one. It relates to our theory of change and what we understand by 'impact'. Given that capabilities are not directly measurable, the paper has focused on changes in agency and achieved outcomes as measures of impact. However, it is important to be clear that not all forms of change can be seen as evidence of women's empowerment.

For instance, while improvements in business knowledge (a cognitive dimension of agency) and increased sense of self-worth (a subjective dimension) both represent changes in women's agency, the value of the former lies in how it translates into improved business outcomes, while the latter can be seen as having an intrinsic value. These are very different dimensions of change and their implications for women's empowerment will depend on whether either of them are likely to have an impact, in the immediate or longer run, on underlying structural constraints. More generally, a concern with empowerment requires us to keep in mind the distinction made earlier between practical and strategic forms of change. Evidence of an increase in women's earnings is a practical change, while evidence that it led to greater voice in household decision-making or reduced women's need to engage in risky sexual transactions has more strategic connotations.

The final point is a methodological one. There has been growing recognition of the value of using mixed methods in evaluation research, particularly in developing countries where the contexts in which change takes place are less well-understood (Kanbur, 2004; White, 2009). Despite this, evaluation studies continue to be dominated by quantitative methods, which are able to estimate empirical correlations between hypothesised cause and effect but are generally unable to provide an empirically-grounded understanding of how cause translates into effect. Indeed, while RCTs (examples of which have been discussed in this paper) are considered to be the most rigorous form of study for measuring impacts, they have been weakest in elaborating how impacts occur (Shaffer, 2014). The assumption that the randomisation process will minimise various forms of selection bias allows researchers to attribute impacts (or the absence of impacts) to the intervention under study. Where impacts do not conform to expectation, explanations have to rely on speculation rather than evidence.

This leaves a major lacuna in our understanding of the processes of change that led to many of the impacts discussed in this paper. For instance: why did economic incentives work to reduce age at marriage in Bangladesh but not in India and Malawi? What were the barriers that prevented women but not men from translating improvements in business knowledge and practices into improvements in business profits in Tanzania? In Bangladesh, were improvements in household assets due to the TUP programme a reflection of female empowerment or male agency? Did the high scores on empowerment indicators reported by adolescent girls in baseline surveys in Zambia and Liberia mean that they were empowered to begin with or that the measures of empowerment selected failed to capture the nature of gender subordination in these contexts? In other words, while quantitative studies are able to tell us whether or not an intervention has had impacts, very few provide insights into the meaning of their findings. They highlight the need for greater methodological pluralism if impact assessment studies are to contribute to a better understanding of what changes are likely to happen in girls' and women's lives, how, and under what circumstances.

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ISBN 9781912942992
9 781912 942992

About GAGE

Gender and Adolescence: Global Evidence (GAGE) is a nine-year longitudinal research programme generating evidence on what works to transform the lives of adolescent girls in the Global South. Visit www.gage.odi.org.uk for more information.

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