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BRAC's Empowerment and Livelihood for Adolescents: Changing Mind-sets and Going to Scale with Social and Financial Skills for Girls



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BRAC's network of clubs for adolescent girls, called Empowerment and Livelihood for Adolescents (ELA), is now active in six countries. How do these clubs work?

[Empowerment and Livelihood for Adolescents \(ELA\)](#) is a program that offers hundreds of thousands of adolescent girls the opportunity for a better life through mentorship, life skills training and microfinance. Targeting girls from disadvantaged backgrounds in Bangladesh, Uganda, Tanzania, Afghanistan, South Sudan and, most recently, Haiti and Sierra Leone, it has been rigorously tested and shown to have positive impacts.

It starts with “safe spaces” close to the home, where teens can discuss problems with their peers in small groups and build their social networks, away from the pressures of family and male-centred society. Health education, confidence building and other life skills are added to the mix. Finally, as one of the world's earlier and largest providers of microfinance, BRAC has added an innovative financial component. To navigate their way to a more prosperous future, teens from poor families require financial education, capital, livelihood skills, a sense of self-worth and an entrepreneurial mindset, all of which can be taught or encouraged. For younger girls, the emphasis is on social skills development and creating a savings mentality, but by their mid-teens – the exact age differs from country to country, and context to context – there is a demand among adolescent girls for livelihood training, financial literacy and sometimes micro-loans.

Are the clubs the same in each of the countries?

[BRAC](#) adapts to local conditions wherever it works, yet notably, many of the clubs' features are common across nations and cultures, because girls in many developing countries face similar patterns of discrimination and abuse when they reach adolescence.

In Uganda and Tanzania, ELA began as an adaptation of similar work we had already been doing in Bangladesh, where we used the names [Adolescent Development Programme \(ADP\)](#) and [Social and Financial Empowerment for Adolescence \(SoFEA\)](#) to describe our adolescent girls' programs. BRAC launched its first adolescent development program in 1993, which included Kishori Kendros ("Girls' Clubs"), under ADP, which were safe spaces where adolescents aged 10 to 19 could read, socialize, play games, sing, dance and exchange views and experiences – all activities that were often frowned upon in their homes.

Launched in an African context, ELA is similar to ADP, but it has a stronger emphasis on financial literacy, livelihoods and microfinance. In Uganda, where the ELA program is largest, thanks in part to BRAC's partnership with [The MasterCard Foundation](#) there, about 25 percent of the club's 31,000 members had outstanding loans as of December 2011. Default rates are less than 1 percent.

Meanwhile, in Bangladesh, BRAC created a pilot of SoFEA, a program nearly identical to ELA, with support of Nike Foundation, initiator of the Girl Effect movement. While we've found there is less demand for microloans among Bangladeshi girls compared to Uganda and other parts of sub-Saharan Africa, the overall approach of "social plus financial" empowerment is a winning formula that is now being mainstreamed into the original ADP program.

What does "social plus financial empowerment" mean?

Social empowerment means giving girls the confidence they need to assert themselves and resolve conflicts, making them aware of their rights, and training them in health and gender issues, including family planning and reproductive health. They learn the importance of staying in school and avoiding early marriage and pregnancy. They learn this from a series of trainings from peer mentors, who are in turn trained by BRAC, with regular refresher courses which are mandatory. What we've found, however, is that to make the most of these social empowerment trainings, the girls require some financial empowerment as well. This means basic financial literacy – how to learn, earn and save – along with livelihood skills training, business planning, budget management and so on.

While there has been debate in the past about the wisdom of giving loans to adolescent girls, we've found that with proper coaching, mentorship, financial literacy and livelihood training, loans can be a highly effective tool that allows teen girls to empower themselves, especially when combined with the 'soft skills' mentioned above. We often find you can't have social empowerment without financial empowerment: It's hard for girls in many countries to exercise full control over their own lives and bodies without it.

It's important to highlight that a major step towards girls' empowerment is community support. Community elders attend club opening ceremonies, and the wider community continues to be involved through mothers' forums and other meetings.

We've successfully taken this program to scale and it is likely there is no other program that uses the same approach with as many members. As of December 2011 we had 9,713 clubs worldwide with 268,434 members, and had disbursed a cumulative total of USD 2.27 million in specially tailored loans for girls.

What are some of the typical challenges that girls face, and how do the clubs help them?

In Uganda, where the rate of teenage pregnancy is estimated to be about 30%, one could start with the story of Flavia Mirembe. The beginning of Flavia's story is typical of many young Ugandans. Now a mother of two, she dropped out of school at the age of 14 because she couldn't afford to continue. Though government schooling in Uganda is nominally free, in reality students must pay for things like uniforms and books, which puts completion of secondary school and even primary school beyond the reach of many. Three years later, at 17, Flavia married a neighbor and became a homemaker.

In 2008, just as BRAC's ELA program was starting up, Flavia had a conversation with an ELA mentor. "The mentor told me that BRAC was coming to give youth loans and equipment like sewing machines to start businesses," Flavia said. "I joined because I wanted to have something to do instead of just doing housework."

Instead of a sewing machine, Flavia used her first loan of 200,000 Ugandan shillings (approximately US \$80) to start making and selling chapattis and samosas. Flavia found she was able to turn out 144 chapattis and 144 samosas from two packets of flour every day, packaging the items in dozens and selling them at 1,000 shillings a packet, earning a total profit of 16,500 (\$6.70) per day. Like many ELA members, she soon opened her first bank account.

With her earnings, she managed to finance her younger sister's education and connect piped water to her home. She has also bought new clothes, shoes, mattresses and blankets for her sisters and brothers. Flavia may well become the last member of her family not to finish school.

Beyond anecdotal evidence, has the program had any measurable impact?

Yes. Randomized evaluations of BRAC's ELA programs in Uganda have shown that over a two-year period, among a cohort where teen pregnancy rates are in the range of 10 to 12 percent, pregnancy rates were 20 to 25 percent lower in Ugandan villages with an ELA program versus a control sample from similarly situated villages without an ELA program. The intervention sample included girls in the village who did not even take part in the program, suggesting a significant spillover effect of family planning knowledge imparted in the ELA training. Usage of condoms seems to have also risen in tandem with lower pregnancy rates, with 67% percent of program participants always using a condom versus only 38% in the control sample. The survey also noted an increase in savings levels among girls. In the baseline survey, only 23 percent of girls reported having savings. Two years after implementation of the ELA program, the figure rose to 34 percent. Before the ELA program, only 1 percent of girls had bank accounts, rising to 8 percent in the follow-up survey in the intervention sample. The follow-up survey also found that average savings of girls living in intervention villages increased by over 70 percent.

In Bangladesh, early results of qualitative research using in-depth interviews, focus groups and informal discussions have found the clubs to have had a notable impact on keeping girls in school, with enrolment in a control sample dropping from 81% to 71% over a one-year period from 2010 to 2011, while staying nearly level in the treatment sample. A sharp increase was also seen in the number of days per year spent on income generating activities, while financial literacy indicators showed a 10% increase based on answers to questions about budgeting, insurance, interest rates and profit calculation. Teens also reported that parents discuss important matters with them more openly after joining the clubs, while parents said their children communicated more freely and shared what they have learned in the home. Young wives said their husbands now treat them with more respect. Based on these results, we can say this approach has tremendous potential and we look forward to sharing more knowledge as the program expands.

Some general resources

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- Smillie, I. (2009) *Freedom From Want: The Remarkable Success Story of BRAC, the Global Grassroots Organization That's Winning the Fight Against Poverty*
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