

ADOLESCENT GIRLS' SOCIAL SUPPORT AND LIVELIHOOD PROGRAM DESIGN WORKSHOP

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Summary

INTRODUCTION

The last several years have seen an emerging interest in the microfinance and international community, closely linked to the Millennium Development Goals (MDGs) in major UN organizations like UNICEF and UNFPA, to center their focus much more on disadvantaged girls. These institutions are strongly interested in interventions that eliminate child marriage, reduce the risk of HIV, and generally increase attention to girls who are marginalized through migration or are otherwise socially excluded, thereby enabling a favorable environment for change.

In response to this growing interest, the Population Council, K-Rep Development Agency (KDA), the University of California at San Francisco (UCSF), and their partners in Zimbabwe, decided to convene a workshop of like-minded practitioners working in the fields of microfinance, livelihood programs, and adolescent girls' programs to promote a transparent and frank conversation about what is required to make a difference in the lives of marginalized girls. We agreed that we would "confess" our program failures and successes to each other and share our experiences about how to learn about these girls and effectively work with them, evolve programs, and benchmark success. The main objective was to have open discussion about the lessons that have been learned thus far in livelihood and social support programs and to explore ways in which the two can be combined in working with adolescent girls at risk.

Session 1: “Who are the Girls?”

Session Objective: *To understand the distinct social and economic realities of girls in five different settings (Ethiopia, Kenya, Tanzania, Zimbabwe and South Africa) that contribute to girls’ vulnerability, looking specifically at the impact of gender, age, lifecycle stage, and context.*

Country Overviews

Zimbabwe

Presenters: Imelda Mudekunya Mahaka, Shaping the Health of Adolescents in Zimbabwe (SHAZ!), and Angeline Mugwendere, The Campaign for Female Education (CAMFED)

The political context, coupled with gross inflation, has eroded traditional and modern support structures for girls in Zimbabwe. The breakdown of these structures plays out differently in rural and urban settings, but has a profoundly negative impact on girls’ livelihoods and health throughout the whole country. Girls face risks from a number of sources: in the home (from older adult males), in school (from teachers), and in the community (from boys and men of all ages). As Zimbabwe’s political and economic isolation increases, girls’ vulnerability, measured through traditional demographic and developmental indices, also increases dramatically. In all of the major cities throughout Zimbabwe, the vulnerability of families has increased exponentially due to “Operation Clean-Up,” an action that displaced 700,000 residents, destroying all homes that were deemed ‘sub-standard.’

Girls in Zimbabwe are four times more likely than boys in the same age group to be infected with HIV, and girls’ and women’s access to post-abortion care is extremely limited, especially in rural Zimbabwe where health care services are markedly rare. Education rates, once among the most impressive in southern Africa, are rapidly declining and are lower for girls than boys. Early marriage is quite common in Zimbabwe, for economic reasons related to *lobola* (bride price), and because it is a way for girls to escape violent households. Zimbabwean females have one of the lowest life expectancies in the world. Longstanding patriarchal issues have always been problematic in Zimbabwe, but as these structures of power collapse under pressure from macro forces, women’s and girls’ lives go into freefall.

Ethiopia

Presenter: Netsanet Asfaw, Minister of State for Information, Assistant Whip, Ethiopian Parliament

There are currently 7 to 10 million adolescent girls in Ethiopia, speaking 80 distinct languages; thus, any proposed intervention is inordinately complicated at the levels of concept, implementation, and analysis. These challenges are compounded by the need to greatly scale up efforts to reach children and youth in order to address what is now a significant HIV/AIDS orphan crisis—nearly 1.2 million orphans. The Ethiopian constitution contains language that allegedly protects women’s rights and promotes gender equality, but in reality the rights of girls and women are deeply threatened by dominant and historically entrenched feudal systems and cultural beliefs. Ethiopian girls in particular continue to be extremely vulnerable as they are traditionally married off early, with dowries paid to the husband’s family. The laws have changed in recent years, so that girls can no longer inherit land before the age of 17, thereby decreasing familial pressure on girls to marry early.

However this has not significantly altered the situation of girls' extreme social and economic vulnerability. While girls' enrollment in primary school is high, an estimated 90% are unable to continue with secondary school due to the simple fact that distances between schools and villages tend to be very long and unaccompanied young women are thought to be at great risk of danger. This leaves large numbers of girls out of school, with few options besides early marriage, and many are forced to migrate to urban areas. Girls' progress is stymied by different (and sometimes hidden) forms of social and economic poverty. "Poverty has many tentacles. If you get rid of one tentacle, the other gets longer."

Kenya

Presenters: Karen Austrian and Caroline Sakwa, The Binti Pamoja Center/Carolina for Kibera

The presenters focused specifically on Kibera, Nairobi, a slum community of 800,000 residents living in dense quarters, and the creation of safe spaces for girls in this large urban slum of Nairobi, Kenya. Numerous political issues place girls in the pathway of vulnerability: unannounced government plans to "upgrade" housing has led to massive demolitions, and unpaid and unemployed men who are used as political agitators are known to harass young girls. Girls are typically at risk in the home (from abuse by male guardians), in school (from harassment by teachers), and in the community (youth centers are safe but boy escorts are needed). Additionally, traditional gender norms in Nubian culture place girls at a disadvantage and girls are often forced into early marriages and caretaking roles. These compounded risks lead to poor health outcomes: In Kibera, six girls to every one boy are HIV positive, high numbers of unsafe abortions are regularly reported among young girls who cannot afford—and therefore access—"safe" abortions, and general adolescent morbidity and mortality is very high. To boot, a "youth culture" has evolved over time as traditional cultural support systems (typically found in families and extended kinship networks) are eroded, meaning that girls are increasingly dependant on male friends (and all the inherent risks that come with such dependence) instead of family.

South Africa

Presenters: Emmanuel Mbatha, Pinetown Highway Child and Family Welfare Society (PHCFW), and Nick Swan, Isithunzi Consulting

Even though South Africa is the continent's wealthiest country, poverty is not uncommon for large proportions of its population. One-half of all adolescents live below the poverty line. In peri-urban and rural KwaZulu Natal, an area with informal as well as government planned settlements and villages, geographic distances between households and available services are vast, making access to social services generally poor. This is a politically volatile area of South Africa. Secondary school enrollment was historically high in South Africa, especially compared to neighboring countries to the north, but more recently adolescents have been dropping out of school around age 15, largely due to household resource constraints and early childbearing. Girls are vulnerable in multiple settings; in the home, silence is the norm and abuses are hidden. One-quarter of all schools in KwaZulu Natal are considered "very unsafe" by girls. And in the community, while girls are somewhat able to move about freely, this is not without the threat of rape and sexual harassment. Loss of cultural traditions (generally around bride price) means that some rural girls are forced into

early marriages and many of these drop out of school early due to domestic and childcare responsibilities.

Tanzania

Presenters: Ave Maria Semakafu, Muhimbili University College of Health Sciences, and Catherine Maternowska, UCSF

Structural adjustment programs (SAPs) in Tanzania, first instituted in the 1980s, have had a major impact on the country's economy and its people. Prior to SAPs approximately 40% of the population was rural, working on small plots of land. SAPs eliminated subsidies for agriculture, which meant families could no longer support themselves on small plot farming. The result was a wave of migration to urban areas, and into any forms of alternative production/economy including mining, fishing, and plantation centers. Families typically encourage, if not force, their daughters to seek jobs in towns and cities. Low levels of education limit girls' employment opportunities; girls tend to work in the service sector (as waitresses, in fishing camps, as maids) during the day, and engage in transactional sex at night. Early marriage is a problem as parents try to shed their dependents and the constitution insufficiently protects young women; while the minimum age at marriage for girls is 15 years, girls can be married off with parental consent as early as 13. Cultural traditions around witchcraft, female genital mutilation, and virginity (for example, beliefs that sex with virgins "heals" HIV-positive men), coupled with pressure on girls to earn money in tight economic conditions—with their bodies as their only assets—means adolescent girls are at increasing risk for poor health outcomes. Environmental conditions, mainly drought, increase girls' risks—in some parts of Tanzania, sex is traded for water. Existing government campaigns to promote "safe motherhood" do exist in Tanzania, however they are targeted to women ages 20 and over and thus fail to reach the most vulnerable young women in need of support.

Common Themes in All Countries:

- Girls' human rights are seriously threatened by harmful traditional practices, the breakdown of cultural traditions, and the loss of protective guardians.
- Adolescent girls' morbidity and mortality are on the increase: HIV/AIDS rates among girls are consistently higher than those among boys in the same age group.
- Girls are at high risk of early marriage, forced sex or transactional sex, early school leaving, and migration for unsafe work. Girls migrate from their natal homes in order to escape early unchosen marriages, violence, and poverty, however migration to urban areas may increase girls' exposure to violence, HIV, and other poor reproductive health outcomes, as migrant girls (and boys) are typically living apart from one or both parents, are out of school, and are engaged in unsafe, exploitative work.
- Political and resulting economic turmoil and environmental breakdowns greatly heighten civic insecurity and contribute to the erosion of rights of society's most vulnerable citizens—young girls.
- Many of the infrastructures, entitlements, and approaches that could benefit marginalized disadvantaged girls do not reach them. Neither child health initiatives, civic participation programs, conventionally configured youth-serving initiatives, youth media, many schooling systems, maternal-child health services such as "safe

motherhood” programs, nor livelihoods programs actually touch these girls. While these services may be present, they are often not culturally appropriate for girls and/or inaccessible to younger adolescents; the prevailing programmatic paradigms not only fail to include these girls, but they can in some cases serve to intensify their exclusion, discourage them, and even render them more vulnerable. Girls’ restricted access to existing services is also related to their relative social isolation, geographic distance between services and villages, or the implications of urban impacting.

Session 2: Case Studies of Adolescent Economic Opportunities

Session Objective: *To highlight two intervention studies addressing the intersection of economic livelihoods and health among girls, assessing strengths and weaknesses of the interventions.*

Case Study: Kenya

Presenters: Judith Bruce, Population Council, and Aleke Dondo, K-Rep Development Agency (KDA), presented on the K-REP Tap and Reposition Youth (TRY) Project

Social context

Adolescents living in the slums of Nairobi, especially girls, are cut off from the potentially protective environments of school and family, and also lack safe economic opportunities. Among 15–17 year old girls, 78% are not in school and 58% are not living with either parent. Unemployment is a huge problem: 21% of sexually active girls aged 15–19 report exchanging sex for money or gifts. Adolescent girls in urban areas are also at heightened risk of HIV, with around 8% of girls and 3% of boys aged 15–24 reporting HIV infection. Given their intense transience, the fragmentation of their social networks, and the dynamic and insecure state of their lives, vulnerable girls (or even married girls who are relatively settled) are probably more like refugees than they are like adult women. Therefore, in order for livelihoods programs to effectively reach adolescent girls, program models must be adapted to meet the specific needs of adolescents.

Vulnerable adolescent girls’ first need (even those who have the social and economic capability to take repeated loans) is for social support and mentorship, and a safe place to meet friends. They will even, as was evidenced by their participating in a loan-taking program which imposed unnecessary risks on them, *pay*, in effect, to have friends and a support system. In terms of financial services, their next demand is for voluntary individual savings and, to the extent they are interested, low-risk occupations. Some subset of girls will be able to cope with microfinance requirements—but these will not be the most vulnerable, as they tend to be older and more settled.

Intervention design

For more information on the TRY program, please see the resources section below.

Lessons learned

- New social costs are created by not tailoring programs to meet the particular needs of vulnerable adolescents. Efforts to improve girls’ livelihoods, if not attuned to their rapid

and abrupt transitions and their interest and need for savings and low-risk income generating opportunities, may actually undermine them by making savings collective (not individual) and mandatory, and, further, conditioning their participation in a group and access to mentors (in this case, loan officers) on their ability to save weekly. In essence, many microfinance schemes will insist that girls take on more financial risks than they feel comfortable with in exchange for the social support they crave and need. It is also clear that the most vulnerable girls most value individual savings and low-risk occupations, and that current microfinance approaches over-emphasize credit-taking when the most vulnerable clearly prefer individual savings.

- Overall, the social support provided by the project was of tremendous benefit to participants.
- Initiatives outside of the program, created by girls through their own social networking, proved to be helpful and sustainable.
- Increased social support slowed the drop-out but could not fully curtail it.
- A final phase of the project worked towards developing basic skills: financial literacy and developing new savings options.
- Summary:
 - Micro credit programs designed for adults need careful adaptation for poor adolescent girls: age-, gender-, lifecycle-, and context-specific (including region of world)
 - Microcredit programs for adolescents should follow a staged, step-wise model, beginning with building social capital, education, training, savings, and, when a solid base is established, then moving up to credit.
 - The girl participant should be an active part in determining her own readiness for loans based on stages of program experience.

Case Study: Zimbabwe

Presenters: Catherine Maternowska, Hibest Assefa and Imelda Mahaka, University of Zimbabwe-UCSF Women's Health Programme, presented on the Shaping the Health of Adolescents in Zimbabwe (SHAZ!) program.

Findings

- Formative findings showed social and economic breakdown adversely affecting girls' outcomes around sexual risk and ill reproductive health and disease.
- Pilot intervention—life skills, business training/mentoring, and microcredit services—and cross-sectional results showed great acceptance of life skills, poor mentor vetting, increased knowledge around reproductive health issues, but inability to change forces (household, general) bearing on girls' economic performance with loans.
- Summary:
 - Programs must work with appropriate local partners who offer appropriate social and career support.
 - Livelihood programs must be a phased process—a combined life skills and livelihoods intervention has potential and demand is high among girls, but the

design must be appropriate for the setting, ages, and political and economic situations

- Based on lessons of the pilot and formative work, Phase III (ongoing) includes:
 - expanded life skills education
 - vocational training instead of micro-credit as the livelihood component (partnering with well-established training institutions)
 - basic Red Cross training for both arms
 - expanded social support
 - incentive 'start up' bonus for successful completion

Common themes of both **Kenya** and **Zimbabwe** settings addressing adolescent micro-credit initiatives:

- Micro-credit, and by extension other development-related interventions, must be **appropriate** to the setting (Africa vs. Asia vs. Latin America, for example), the fluctuating context in which girls live, as well as the particular age of the target population intended to benefit.
- Given the many challenges among adolescents (decreasing educational opportunities, increasing cracks in the social and economic grids on which girls balance), programs addressing adolescents must be **phased**, so that girls are carefully escorted through program levels before reaching the maturity needed for micro-credit success.
- Building solidarity among the girls—through social networks, safe spaces, and other forms of indigenously formed or sustainable groups—is key to success in the long term for all projects.

Session 3: Formative Work/Market Research/Client Assessment

Session Objectives: *To highlight the importance of formative work/market research for adolescent livelihood programs; to identify content and approaches for conducting formative work with adolescents; and to discuss strategies for incorporating formative work into program and project development processes.*

Facilitator: Catherine Maternowska

Presenters: Karen Austrian and Caroline Sakwa, The Binti Pamoja Center/Carolina for Kibera; Veronica Torres, Save the Children; and Catherine Maternowska, UCSF

Different types of formative research were discussed during this session including, but not limited to: mapping of multiple concepts—safe/unsafe areas, sources of capital (savings, parents, etc.); market assessment tools developed by young people themselves; commodity tracking of basic needs over time; and traditional one-on-one interviews among different types of populations and focus group discussions.

Key issues discussed in this session included ways in which both the collection and use of formative data needs to be brought to the fore. Several themes surfaced around *who* should be involved in formative research, *how* the data is collected and applied, and *where* the data important to policymakers should be disseminated.

WHO: Involve girls, service providers, and program designers in as many aspects of the data collection, analysis, and dissemination processes as possible to raise awareness among each constituency.

HOW: Use multiple methods, themselves context-dependent. It is important to find ways to take this rich, formative data back to the routine data systems to enhance findings and the meanings of the findings (triangulation); it is important to use formative work to enhance ongoing monitoring and evaluation of projects.

WHERE: Acknowledging the importance of this “reality-based” data, particularly in the form of case studies, is very important and, along with this acknowledgement, there is a need to direct this type of data to the decisionmakers because it represents slices of reality that may not be routinely captured or assessed by surveys; similarly, disseminating the findings locally helps move the participatory work of the community to a new level.

The team from the Binti Pamoja Center described the formative work done for their project to expand safe spaces for girls in the Kibera slum in Nairobi. The alumni members of the Center, girls who have been in the program for almost four years, were trained in interviewing skills and involved in conversations about what it means for an adolescent girl to be safe. The alumni members spent four months 'mapping' Kibera and interviewed over 125 groups that operate programs which serve youth. This information was compiled into a series of maps that visually describe what groups and programs are and are not available to girls in Kibera. This information will be used as the basis for the next phase of the project in which the alumni start their own girls' groups, either in places that they identified as safe during the mapping or in conjunction with youth groups that currently exist but do not have girl-only programming.

Important lessons learned from the mapping project were that 1) adolescent girls from the community are fully capable of conducting interviews and mapping projects with the proper training and support, 2) the girls were able to reach a larger number of groups, especially the dozens of informal groups that exist, than an outside 'researcher' might have been able to reach, and 3) the girls benefited personally from increased skills, self-confidence, and an expanded knowledge of community resources. Some challenges faced were that the girls were often harassed (even though they always went in groups of two) and that the questionnaires they were working with were too long. While the first problem cannot be easily fixed for future mapping projects, the issues with the questionnaire will be addressed.

Session 4: Tailoring Livelihood Approaches to Other Marginalized Populations

Session Objectives: *To review livelihood/economic-strengthening strategies used in programs targeted to other vulnerable groups (i.e. extreme poor, socially excluded, geographically isolated, refugees), and to discuss the potential relevance/applicability for vulnerable adolescent girls and young women.*

Presenters: Julie Roley, UCSF; Rossana Ramirez, Freedom from Hunger; Dale Buscher, Women's Commission for Refugee Women and Children/International Rescue Committee (IRC); Jennefer Sebstad, Consultant

Several types of livelihood approaches were discussed, beginning with a categorization: job assistance, vocational training, school support, and business development. The main reasons for failed projects is that they do not reach the intended poor—either the wrong groups are targeted or logistical issues like transport are not covered in programs. When local needs

cannot be met, then interventions don't make sense. Often, microfinance institutions (MFIs) offer only credit services for the poor.

Some of the unique challenges in implementing livelihood programs for displaced populations were also discussed. These challenges range from government policies affecting the refugee populations they host (no freedom of movement and no right to work), to language and cultural barriers which impede market access, to the loss of assets as well as community and extended family support structures. As displaced populations are more mobile and less stable, microfinance programs are particularly difficult, but not impossible, interventions. Displaced populations, however, also present opportunities for livelihood programming—most come with skill sets, including higher education and previous work experience, and they are highly motivated to care for themselves and their families and take initiative to do so—often at great risks to themselves. Displaced youth, too, actively seek opportunities to better themselves.

The main issues covered, through multiple examples, were the importance of integrated programs offering both financial—especially savings not tied to credit—and non-financial services, resulting in a paradigm shift for microfinance schemes. Diversity of services is key.

Common features of successful programs have included:

- a commitment to truly marginalized groups
- adapting approaches to the local context; for example, addressing the unique vulnerabilities and risks of displaced populations
- clear targeting of services both by population and type of services needed in that context
- flexible repayment schemes
- safe spaces to save
- developing comprehensive interventions that couple start-up grants with subsequent loan eligibility and loans during displacement with referral for follow-on loans in countries of return
- different types of support that may arise given the nature of the intervention

Session 5: Partnering

Session Objective: *To elucidate the realities and challenges of partnerships between stakeholders with different backgrounds, including reconciling differences in objectives, timeframes, and funding sources.*

Presenters: Anne Gathuku, KDA, and Imelda Mudekunya Mahaka, SHAZI

The choice of partners can make or break a project. The values of the partnering organizations need to be well understood and included in this process too; the ability to work through cultural translation is often essential.

Common themes surfaced from the presentations on Kenya and Zimbabwe. These themes include:

- partnerships can be very effective if roles are well planned/defined from the beginning

- must have commitment from both partners to resolve conflicts
- social support component should be conducted by the partner skilled in that area, separate from microfinance initiatives
- partnerships resulted in higher retention than if one of the components (social/financial) stood alone
- rules/regulations/definitions must be *understood*, not just on paper

Session 6: Implementation

Presenters: Kasthuri Govendor and Emmanuel Mbatha, PHCFWS; Elizabeth Mukami, KDA; Ann Cotton, CAMFED

Implementation phases for several projects were discussed, as were the challenges faced in the field setting. Central to successful implementation is community buy-in and input at both the conception and implementation stages. All levels (regional, national, and traditional) need to engage in projects and be involved with the implementation, even if only in concept and understanding. Key to this is helping institutions, or the individuals within those institutions, to understand and support the projects so that they themselves recognize that supporting girls ultimately benefits the entire community.

A second key principal, too often overlooked, is that what works already is likely to work again. Selecting a successful program within a culture and then building on it will most likely lead to direct benefits for girls.

Session 7: Evaluation

Session Objectives: *To discuss the role of evaluation in improving the design and impact of adolescent social support and livelihood programs and justifying investment in them; to understand evaluation objectives from the perspective of different stakeholders; and to discuss appropriate levels, indicators, and methods for evaluating adolescent social support and livelihood programs.*

Presenters: Kelly Hallman, Population Council; Hibest Assefa and Catherine Maternowska, SHAZI; and Veronica Torres, Save the Children

The three key principles to project design and evaluation include: credibility, usefulness, and cost-effectiveness (this was presented in a matrix). Also essential is that evaluation is an iterative process, continuous and ongoing, from the formative work until the outcomes are evaluated. What happens in the field is very dynamic and it is especially important that both evaluation and monitoring capture and deal with the spontaneity and unpredictability that projects and programs can confront when testing or applying interventions. Participants agreed that mixed methods (structured and unstructured) for data collection provide the most robust types of evaluation findings, and that community participation is key. Likewise, monitoring needs to be built into projects and become part of the evaluation process.

Session 8: Small Group Discussions

Session Objective: *To help participants attend to outstanding issues that surfaced during the conference, but still require resolution and critical thinking about next steps.*

Interventions and Gender: Girls, or Girls and Boys?

As gender inequalities are structural and reinforced at every level of society, it is important to keep boys in the equation as part of the process. Involvement of boys depends on the context and/or situation, determined through a participatory assessment that includes both genders. Overall, the degree of involvement of boys should depend on the objective of the project—if achieving the project’s aims necessitates including boys, we should do so and creatively: mixed groups, complimentary activities with girls, or parallel and/or separate tracked activities. A caveat: we cannot program for 50% of the population. When boys are idle, girls are at higher risk.

Conceding Power: Who Makes Decisions?

At the local level, conceding power is fairly simple by involving parents, community stakeholders, youth, etc. But, the higher the level of involvement (up to donors), the less likely power is ceded. These are two very different issues—who leverages money and how it is leveraged, and who ultimately decides. Suggestions on sharing power includes the sharing of “how-to” tools for action-oriented change that produces results—which eventually will catch the ears and eyes of donors.

Increased Economic Assets and Increased Risk: How do we Reconcile Vulnerability?

As we think of ways to mitigate the risks of economic empowerment of girls, we must think in terms of ownership vs. control of programs. Secrecy creates conflicts and since most girls are in some sort of family/social/community context, the process of empowerment needs to be transparent at many levels—giving girls an enabling environment within which they might succeed. We must acknowledge that the current “change” model(s) is flawed and that change can often not be beneficial or lack of change may be protective in a hidden way. Suggestions were to: set a plan, make a contract, and communicate the plan clearly to key players (family, etc.); use effective tools such as financial literacy to reach larger audiences, as a means of improving the breadth and understanding of the project; and, teach girls negotiation skills for many types of relationships.

Session 9: The Way Forward

The Population Council, inspired by the meeting, is going to continue experimenting with appropriate social and related savings support for vulnerable girls living in the path of HIV. The settings include: KwaZulu Natal, where distinctive male and female needs will be more fully explored in planning the next phase of programming; Kibera, where there is an extension in the partnership with Binti Pamoja and KDA of the effort to expand safe and supportive spaces for girls in Kibera (where are an estimated 76,000 girls ages 10–19 live) and evolve appropriate savings options, including, but going beyond, the current girls’ savings clubs.

In the wider dialogue space, the Council and partners (including University of California/SF and Save the Children) will be putting forward an associated session panel for the Global Microcredit Summit in November in Halifax, Nova Scotia. A very successful echo seminar was held April 7th in Washington, D.C., with some overlapping participation, but including a broader cast of characters, including the International Finance Corporation. The meeting was sponsored by USAID, which suggests that the community is ready to hear about the needs of vulnerable

groups and is beginning to recognize increasingly the role of social support, savings, and phased programming.

Joan Hall is taking the lead in summarizing the K-REP project experience from the perspective of the microfinance community—drawing out the analysis and the data and the interpretation from their perspective. Thus, the experience of TRY has several products: the SEEDS documentation, the assessment report, a brief in the Transition to Adulthood series (written by Erica Chong), and a forthcoming a review of the K-REP experience from a microfinance perspective by Joan Hall and Jennefer Sebstad. (Please see **Resources** for links to these publications.)

Finally, a subset of the participants in the meeting are going to seek to bring out a volume to be called *The Girls Left Behind*, which is going to look in detail at the experiences of vulnerable girls, bringing out their voices and the distinctive shape of their social and economic needs, and providing a space for more elaboration of the ideas presented at the workshop.

RESOURCES AND LINKS

This report includes a summary of the workshop proceedings. For more information about the specific case studies and to read other related documents published by workshop participants, please visit the links below.

For more information on the Tap and Reposition Youth Program:

SEEDS publication: <http://www.popcouncil.org/pdfs/seeds/SEEDS23.pdf>

TRY evaluation report: http://www.popcouncil.org/pdfs/TRY_Evaluation.pdf

TRY Brief: http://www.popcouncil.org/pdfs/TABriefs/GFD_Brief-15_TRY.pdf

For more information on SHAZI: <http://www.wghi.org/research/shaz.htm>

For the review about this workshop by participant Joan Hall in the USAID-sponsored newsletter *microLINKS*: http://www.microlinks.org/ev_en.php?ID=4533_201_2&ID2=DO_TOPIC

For the brief summarizing the K-REP project experience from a microfinance perspective, by Joan Hall, Aleke Dondo, and Jennefer Sebstad:

http://www.popcouncil.org/pdfs/MicrofinanceBrief_TRY.pdf

For a report on refugee livelihoods in Thailand entitled *We Want to Work: Providing Livelihood Opportunities for Refugees in Thailand*:

http://www.womenscommission.org/pdf/Th_deleg.pdf

Journal Articles

Kelly Hallman. 2006. "Nonconsensual sex, school enrollment and educational outcomes in South Africa," *Africa Insight* (special issue on Youth in Africa), forthcoming.

Kelly Hallman. 2005. "Gendered socioeconomic conditions and HIV risk behaviours among young people in South Africa," *African Journal of AIDS Research* 4(1): 37-50.

For general information on the workshop or any of the programs mentioned here, please contact:

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