

Gender and Youth Livelihoods Programming in Africa

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Acknowledgements

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ON THE COVER:

A young woman participates in a discussion about work and livelihoods in rural Uganda.

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Foreword

A successful transition into work is a distant dream for millions of young Africans, but some youth encounter higher hurdles than others.

In particular, the barriers adolescent girls and young women face in accessing high-quality, relevant education and skills, financial and business development services, and economic opportunities are extreme. This results in higher proportions of young women in vulnerable employment. Although young women generally bear the brunt of discriminatory social norms, leaving them disadvantaged throughout their lifetimes, young men can also face gendered challenges and pressures.

In particular recognition of the obstacles that young women face, and the huge dividends for young women and their households, communities, and countries that can result from removing these obstacles, the Mastercard Foundation is committed to gender sensitivity in all of our work. The Foundation commissioned the Overseas Development Institute to undertake this study as part of our ongoing efforts to further understand the gendered dimensions of youth livelihoods programming at the Foundation and in the sector at large.

The study shows how the design, implementation, monitoring, and evaluation of youth livelihoods programs in Africa are often gender-blind, which further disadvantages the youth who are already most vulnerable. Proposals and reports that capture some information on gendered barriers or gender-sensitive approaches in programming do exist, but they are often insufficiently detailed or systematic enough to help funders and implementers improve their programming. Findings from this study have already provided the Mastercard Foundation with insights and evidence to further inform our program design, implementation, and monitoring and evaluation systems. It has helped the Foundation to ask the right questions and to further support our partners as they explore new solutions.

The Foundation and many of our youth livelihoods partners have made important strides over the past two years towards our shared goal of gender sensitivity and equity. At the Foundation, we have deepened our focus on gender equity in our programming, learning, and staffing, and our 2018–2030 strategy reinforces our commitment to girls and young women in Africa.

In collaboration with the Foundation, the partners referenced in this report have also made substantial progress towards gender equity since the primary research for this report was conducted in late 2016, or since the mid-term and final evaluations referenced. Youth in Action, for example, in partnership with Save the Children, has piloted a variety of approaches designed to address challenges related to girls' participation. These approaches include negotiating with parents about delaying girls' marriage in Burkina Faso, girls making reusable sanitary pads to help reduce school absenteeism in Uganda, and improving monitoring systems to ensure the safety of young women who are paired with male mentors in Malawi.

Additionally, the Anzisha Prize, in partnership with African Leadership Academy, has seen a large increase in female applicants and winners through its women-targeted campaigns. In our Opportunities for Youth Employment partnership, SNV is addressing the challenges around young women's participation in the program by recruiting more young women as trainers and peer coaches. It is also providing young-women-only training sessions and group enterprise development support, when required.

The study shows how the design, implementation, monitoring, and evaluation of youth livelihoods programs in Africa are often genderblind, which further disadvantages the youth who are already most vulnerable. The CAP Youth Empowerment Institute has prioritized the recruitment and retention of more women at the management level in its own organization. Samasource continues to explore ways of supporting female trainees and workers who have children. For example, in contexts where women have the option and prefer to leave children with family or friends, and where local commercial child-care options are of low quality, Samasource has found that adjusting schedules to better accommodate young mothers' needs has reduced the demand for child-care support. Elsewhere, onsite daycare facilities are offered.

Finally, the International Youth Foundation will be developing a gendered version of the Passport to Success[®] curriculum, combining gender concepts and work-readiness skills to better equip young women and men to navigate our gendered world – particularly professional settings – in a more informed, sensitized, and empowered way.

Gendered barriers to youth employment in Africa are not insurmountable. By working together with partners and young people, and sharing knowledge, the Mastercard Foundation is committed to improving programmatic support systems for young women and men as they work to overcome these challenges.

–Peter Materu

Director

Education and Learning and Youth Livelihoods

STRYDE 2.0 trainees in Uganda walking through a field of pineapples.

THOMAS WHITE FOR MASTERCARD

List of Acronyms

AfDB	African Development Bank
AGI	Adolescent Girls' Initiative
AIM	Advancing Integrated Microfinance for Youth
AoAV	Action on Armed Violence
CAP YEI	CAP Youth Empowerment Institute
CRS	Catholic Relief Services
оот	Digital Opportunity Trust
ELA	Empowerment and Livelihood for Adolescents
EPAG	Economic Empowerment of Adolescent Girls
GET	Gender and Enterprise Together
ст	Information and Communications Technology
LO	International Labour Organization
KYEP	Kenya Youth Employment Program
LINKS	Linkages for Livelihood Security and Economic Development
NEET	Not in Education, Employment, or Training
NGO	Non-Governmental Organization
ovc	Orphans and Vulnerable Children
OYE	Opportunities for Youth Employment
POWER	Promoting Economic Opportunities for Women's Empowerment in Rural Africa
SDG	Sustainable Development Goal
5NV	Netherlands Development Organisation
STRYDE 2.0	Strengthening Rural Youth Development Through Enterprise Phase 2
SYLP	Somalia Youth Livelihoods Program
TEVETA	Technical, Entrepreneurial and Vocational Education and Training Authority (Malawi)
FRY	Tap and Reposition Youth
JMN	University of Minnesota
JN	United Nations
JNESCO	UN Educational, Scientific and Cultural Organization
JS	United States
JSAID	US Agency for International Development
WINGS	Women's Income Generating Support
YiA	Youth in Action
YMP	Youth Microfinance Project
YOP	Youth Opportunities Program
ZNLTP	Zambia Nurse and Life Skills Training Program

Executive Summary

There are multiple interconnected factors that lead to unemployment and underemployment for youth, including limited formal jobs within an economy, poor-quality or limited education and skills, and social and cultural marginalization.

Young people are diverse; they have distinct needs, interests, and challenges shaped by their individual context, abilities, wealth, and age. Gender in particular is a critical variable when it comes to shaping young people's transitions to work. While the links between poverty, inadequate education, and lack of economic opportunities are strong for both young women and young men, each group faces distinct barriers. Globally, young women in Africa are disproportionately affected by gendered social norms, which act as barriers to equal access to education, financial inclusion, employment, and business opportunities. The mechanisms through which these barriers operate include discrimination, care responsibilities, job segregation, and violence. To best support youth in their search for satisfactory job and business opportunities, understanding such genderspecific challenges is crucial, as it informs how different programmatic approaches can help overcome them.

This study examines the extent to which interventions supporting young people's access to employment or entrepreneurship opportunities are tailored to address gendered barriers. Its area of focus is Africa, the region prioritized by the Mastercard Foundation in its work. Analysis of primary research conducted with a selection of Mastercard Foundation programs, and secondary research on a broader range of interventions, forms the basis of the report. The primary research was conducted with four Mastercard Foundation partnerships operating in Tanzania and Uganda, supplemented by conversations with staff working with those partnerships, and with three other partnerships operating in South Africa, Zambia, and across Africa. The secondary research focused on evaluations and other studies from a larger range of Mastercard Foundation youth livelihoods and youth financial services partnerships across the continent, as well as from other (non-Mastercard Foundation) youth livelihoods programs.

Several interrelated gendered barriers to young people's livelihood development were identified in the analysis of the primary and secondary research:

- Differences in levels of education and skills development: Young women generally have lower levels of education and skills, and therefore access lower-quality and lowerpaying jobs.
- Childbearing, domestic, and care responsibilities: As a result of their domestic and care responsibilities, young women have less time than young men, which restricts the types of jobs they can access and the time they can dedicate to paid work.
- Discriminatory social/cultural norms that result in poorer outcomes for women: These norms include gendered job segregation,

mobility constraints, and safety and violence concerns, including in and around the workplace.

- Barriers to key assets: Young men and young women have unequal access to assets, including information, financial services, land, and other productive assets. Further, young women tend to face greater structural barriers, such as inheritance norms and gender bias in the provision of financial and other services.
- Specific barriers for young men: These include pressures on young men as sole or main income-earners, the perception that unemployed young men are involved in illegal activities, negative peer influences, and, in conflict and post-conflict settings, barriers linked to armed recruitment or demobilization.

Programs promoting youth livelihoods opportunities are a welcome response in contexts that see poor educational performance, high unemployment, and few formal-sector opportunities. Even programs that are not specifically gender-responsive can have significant effects on the young women and young men reached, given the scarcity of opportunities available to them. Overall, the study finds that the youth livelihoods programs examined have positive effects on both young men's and young women's access to incomegenerating opportunities. However, the relative lack of evaluations that follow participants for more than six months after program graduation means that evidence of long-term impact on incomes, business sustainability, and young people's well-being is limited. Almost all the programs reviewed integrate - in different combinations - skills training, work placements, access to finance, and, in some cases, ongoing business support. In terms of skills, they typically include vocational, entrepreneurship, and soft and/or work-readiness skills. Relatively few programs provide catch-up basic education.

Given that the lack of basic education is often a barrier to labour market success, particularly for young women, this is a notable gap.

Based on the limited gender analysis available for this sector, the study concludes that programming with gender-responsive components can have positive effects on gender equality in relation to participation, performance, and opportunities. The study finds that few programs are designed or adapted based on a systematic gender analysis, and that only a few program evaluations and research documents report systematically on gender-differentiated outcomes. However, when program design takes gender into account, and when monitoring data is gender-disaggregated, program responses to gendered challenges do show positive results.

Based on both the primary and secondary research, the main programmatic responses to gendered barriers include:

- Quotas for equal participation of young women and young men, achieved through active mobilization;
- Child-care support options;
- Flexible training schedules to enable young women to fit participation around domestic and child-care responsibilities;
- Curriculum adaptations, including training in life skills, sexual and reproductive health and rights, confidence-building, and time management;
- Strategies to build young women's selfconfidence and skills;
- Role modelling designed to show participants they have options beyond traditional caregiving roles;

- Challenging gender-based job segregation through community and individual sensitization, and through work with potential employers and trainers;
- Supporting business and employment activities that can be done at home or in close proximity, or that are otherwise attractive to young women considering the mobility constraints they face;
- Sensitization on gender equality in paid work, and promoting collaboration in the domestic sphere;
- Promotion of equal contracts/equal conditions upon job entry;
- Promotion of equal treatment in classrooms and active participation of both women and men; and
- Support for particular groups of young people who are excluded, including young mothers, young men involved in substance abuse, and young female entrepreneurs.

Without specific responses to gendered barriers, programs generally do not maximize their impacts on young women or young men. Genderresponsive adaptations to programming, such as those listed above, do result in more genderbalanced outcomes. However, the analysis of gender-related components in program design finds that, in many of the interventions, gender adaptations have been relatively minor. Additionally, the impacts relating to these design features are often not documented or evaluated in enough detail to draw robust conclusions regarding their particular impact.

Gender dimensions of youth livelihoods remain insufficiently researched and evaluated. A more focused effort is needed to generate genderdisaggregated data, conduct contextual gender analyses, and assess the gender responsiveness of programs and program components. This will strengthen the evidence base in the field, leading to better program design and stronger outcomes for young women and young men. The more knowledge-sharing that takes place in the youth livelihoods sector around which gender responses work best — including where and why — the better equipped programs will be able to adapt effective practices. Also, based on growing evidence, making gender training available to program staff will further support the implementation of program improvements.



Members of the Smart Ladies Business Club market their products as part of Fundación Paraguaya's Learning by Doing, Earning and Saving program in Tanzania.

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Introduction

Youth is a time of transition — from school to work, dependence to autonomy, and into sexual maturity. It is a critical period of life in every way: in terms of physical and emotional development, capacity to learn, and the opportunities and pressures to form relationships and households. Investing in this age cohort is an effective development strategy because it generates changes that will last throughout their lifetime.¹

With over 230 million youth aged 15–24 in 2015, plus 490 million under the age of 15, Africa's youth population is growing rapidly and is expected to double by 2050.² This presents an important challenge: ensuring young people's livelihoods are sustainable, inclusive, and decent so they can both contribute to and benefit from economic growth as well as social and political stability. However, even in countries with positive economic growth, high youth unemployment and underemployment rates can undermine social and political stability and increase inequality. Sixty percent of Africa's unemployed are young people, and in most African countries youth unemployment rates are double those of adults.³

There are multiple interrelated factors behind unemployment and underemployment among youth, including limited formal jobs in an economy, poor-quality or limited education and skills, and social and cultural marginalization. Young people are diverse, with distinct needs, interests, and challenges shaped by their context, abilities, wealth, and age. Gender in particular is a critical variable in shaping young people's transitions to work. While the links between poverty, inadequate education, and lack of economic opportunities are strong for both young women and young men, each group faces distinct constraints. Young women in Africa are disproportionately affected by social norms that operate through mechanisms such as discrimination, care responsibilities, job segregation, and violence to create barriers to education, financial inclusion, employment, and business opportunities.

To support youth as effectively as possible in their search for satisfactory job and business opportunities, it is vital to understand the gender-specific challenges they face, and how different programmatic approaches may support young women and men to overcome these challenges. This report has two main objectives:

- to increase overall understanding of the gendered structural challenges facing young women and men, in terms of developing the skills and resources they need to enter the labour market or sustainable selfemployment.
- to provide insights into how interventions can be tailored to support access to sustainable jobs or entrepreneurship opportunities, as a way to overcome these specific gendered challenges.

This report explores the gendered dimensions of youth livelihoods programming,⁴ with a focus on interventions supporting access to employment or entrepreneurship opportunities for young people in Sub-Saharan Africa. In particular, the report analyzes existing evidence of the extent to which these interventions are tailored to deal with gendered barriers to entering and progressing in formal and informal work. It includes an analysis of primary research conducted on a selection of programs implemented in partnership with the Mastercard Foundation to learn how genderbased barriers have been identified and whether the measures put in place to counteract such barriers have shown results. This study also comprehensively reviewed the broader literature on youth livelihoods programming. The focus was on programrelated literature that makes some consideration of gender-responsive design or discusses outcomes by gender.

The report centres on the following key questions:

- What are the key gender-related barriers to sustainable livelihoods facing young people?
- Which approaches and intervention design features are most effective in supporting young people's development of sustainable livelihoods in Sub-Saharan Africa? Are there examples of targeted programs designed to increase the accessibility of these approaches for young women and men?
- Which elements of gender-responsive design have been most successful in addressing gendered challenges faced by young men and women?
- Is there evidence to support the role of partnerships and/or community engagement in effective gender-responsive outcomes?
- To what extent have benefits demonstrated the long-term outcomes of different strategies? How long have benefits from different approaches been sustained?

Gender intersects with numerous other factors such as age, geography, ethnicity, and/or belonging to a stigmatized social group. This means many young people face additional complex and entrenched obstacles to enhancing their livelihoods. Where possible, the implications of these intersecting factors are drawn out. A few studies included in the literature review mention lesbian, gay, bisexual, transgender, and queer young people as being particularly at risk of discrimination in the workplace⁵; a small number of the identified intervention studies highlight the experiences of particular social groups (demobilized soldiers and young people with disabilities); and some studies discuss the specific challenges young people face in conflict-affected countries. Overall, however, we found no systematic analysis of the ways gendered livelihood challenges differ according to social group.

Recognizing that some marginalized groups are entirely or disproportionately made up of one gender (such as adolescent mothers, or excombatants), and that livelihoods programs may be a promising route towards social integration and enhanced economic well-being, particular efforts to find evaluations of livelihoodsoriented programs working with these specific groups were made, although there is very limited literature exploring these issues.

Promoting access to decent work for all men and women, including young people, and reducing the number of young people not in education, employment, or training are important targets in the Sustainable Development Goals (SDGs) (targets 8.5 and 8.6). However, although analysis of gender issues in Africa's labour market and in the field of youth employment is growing, to date there has been little systematic, gendersensitive consideration of effective approaches to helping young Africans develop productive and sustainable livelihoods. This report is a modest contribution to improving the knowledge base on gender-equitable approaches to meeting SDG 8.

Definitions Used in This Report

Gender-blind: Failure to recognize that the roles and responsibilities of men/boys and women/girls are assigned to them in specific social, cultural, economic, and political contexts and backgrounds. Projects, programs, policies, and attitudes which are gender-blind do not take into account these different roles and diverse needs and therefore will not help transform the unequal structure of gender relations.⁶

Gender awareness: The ability to view society from the perspective of gender roles and understand how this has affected women's needs in comparison to the needs of men.⁷

Gender-sensitive: Design and implementation of development projects, programs, and policies that attempt to redress existing gender inequalities.⁸

Gender-responsive livelihood programming: Interventions with at least a partial focus on livelihood development, economic strengthening, or economic empowerment, with one or more of the following features:

- Responds to and seeks to redress gender-based differences in key livelihood assets (e.g. education, know-how, access to capital, self-confidence);
- Makes explicit efforts to reach underrepresented gender(s);
- Includes features that address gender-related barriers (e.g. discriminatory norms, child-care obligations, gender-based security concerns).⁹

Gender-responsive evaluation: A systematic and impartial assessment that provides credible and reliable evidence-based information about the extent to which an intervention has resulted in progress (or the lack thereof) towards intended and/or unintended results regarding gender equality and the empowerment of women. Gender-responsive evaluations can enhance gender equality and the empowerment of women by incorporating gender and women's rights dimensions into evaluation approaches, methods, processes, and use. Thus, the evaluation is not only a driver of positive change towards gender equality and the empowerment of women, but the process itself also empowers the involved stakeholders and can prevent further discrimination and exclusion.¹⁰

CONTEXT

Despite strong economic growth in past decades, Africa faces a number of significant challenges related to youth employment and livelihood development. The first is demographic: Sub-Saharan Africa is the youngest region in the world, with a large youth bulge that will continue to expand. The UN estimates that the 15-to-24-year-old age group in Africa will increase by about six million annually over the next decade. Although there is potential for a demographic dividend, such as that experienced in Southeast Asia, achieving this will require substantial structural change in education and economic opportunities.¹¹

Second, economic growth in many Sub-Saharan African countries has been driven by commodities and other forces (such as aid) that do not lead to structural change and have not generated significant employment. In part, this reflects the poor state of infrastructure in Africa compared with other regions.¹² Although young people are slightly less likely than adults to work in agriculture, it is still the major employer for 15–24-year olds.¹³ It is estimated that over the next decade, only about one quarter of the region's young people will find a wage job and "most young people will end up working where their parents do — in family farms and household enterprises".¹⁴ The UN estimates that the 15-to-24-year-old age group in Africa will increase by about six million annually over the next decade.

Establishing accurate labour force data is challenging, given complex patterns of economic activity and high rates of hidden underemployment. However, Sub-Saharan Africa has a greater proportion of young people in the labour force than any other region of the world.¹⁵ In contrast, the overall levels of labour force participation in North Africa are lower, and unemployment is higher. Although there are gender differences in youth labour force participation and employment rates in Sub-Saharan Africa, they are much less striking than those in North Africa (Table 1).

A large proportion of Africa's working young people work outside the formal sector, though the structure of young people's employment and some of the key challenges they face vary across the continent. Around 45 percent of young men and women in Sub-Saharan Africa work in ownaccount production, with limited gender variation. In low-income African countries, about two thirds of the labour force is in agriculture, with most of the remainder in household enterprise. Only about 10 percent of workers are in wage employment in the formal sector. As country income increases, the composition of employment shifts out of agriculture and into household enterprises. In the upper-middle-income countries, primarily in Southern Africa, agriculture is a minor employer and most employment is in the wage sector.¹⁶

While youth unemployment in Sub-Saharan Africa is relatively low, so are earnings. Additionally, working conditions are generally poor, and work-related social protection (e.g., sick pay, pensions) is largely non-existent. Low levels of open unemployment hide considerable underemployment or vulnerable employment, whereby young (and older) people contribute to family farms and other businesses but are not fully occupied in doing so and/or have highly insecure, low-paying jobs that offer no social protection. For a very small minority - typically the better-educated upper-middle class - job quality is better. But as opportunities in the formal sector remain very limited, unemployment rates among this group can be high.¹⁷

Relatively low labour force participation rates among youth reflect high rates of late entry into education, and young people staying in education due to a real and perceived lack of opportunities. School-to-work transition surveys show gender disparities in the rate of young people not in education, employment, or training (NEET): 24 percent among young women aged 15–29 in Sub-Saharan Africa, compared with 13 percent for young men of the same age group.¹⁸ There are also clear gender discrepancies in the labour underutilization rate - that is, a significant gender gap in formal versus informal work. Across eight African countries covered by the 2012–13 School-to-Work Transition surveys, the average youth labour underutilization rate was 72.8 percent for young women and 61.1 percent for young men, with the percentage point gap reaching over 20 in Benin.¹⁹

As well as gender differences in labour force participation, there are also clear gender wage gaps. Young men earn more than young women almost consistently across countries in Sub-Saharan Africa. On average, the wage premium of young male wage and salaried workers is 11.8 percent more than that of the wage and salaried young women, and young male own-account workers earn an average of 12.1 percent more than female own-account workers.²⁰ However, although there are gender discrepancies, the majority of both young women and young men face low levels of remuneration - just over 70 percent of young men and just under 70 percent of young women earn less than US\$2 per day and are "working poor" according to this threshold.21

TABLE 1: OVERVIEW OF YOUTH GENDER AND EMPLOYMENT IN SUB-SAHARAN AND NORTH AFRICA

Region	Youth unemployment rate % (2017°)			Youth labour force participation rate % (2015 [°])		
	Overall	Male	Female	Overall	Male	Female
Sub-Saharan Africa	11.6	10.7	12.7	54.4	56.6	52.1
North Africa	30.7	24.5	45.9	33.7	47.2	19.8

SOURCE: ILO (2015); P = PROJECTION

METHODOLOGY

This study used diverse approaches to provide depth to the analysis presented. While the core of the analysis is based on a comprehensive examination of the literature, including program documentation, the findings — particularly those related to programs in partnership with the Mastercard Foundation — are complemented by information generated from primary qualitative data collected during two country visits to Tanzania and Uganda, as well as through remotely interviewed key informants.

Literature review

This study draws on a systematic search process using a range of sources. Search criteria included the following:

- Youth livelihoods focus: The literature relates to the development of young people's livelihoods, through the study of either interventions or barriers/enabling environments. Focused primarily on young people and young adults aged 15–29.
- Gender focus: The study/evaluation disaggregates impact by gender, or describes a livelihoods intervention targeted at one gender, or has genderresponsive design features.
- Geographic region: All North and Sub-Saharan African countries.
- Literature type: Any study or evaluation, excluding Master's theses and advocacy documents.
- Language: English, French, or Portuguese.

A predetermined set of keywords was used to gather documentation from organizational websites, evaluation repositories, academic databases, and Google/Google Scholar. Most searches were conducted in English, although some were also conducted in French and Portuguese to identify material from Francophone and Lusophone African countries. Any studies regarded as insufficiently relevant, or without clear evidence of outcomes for young people's livelihoods, were excluded from the final group of documents.

Adding to this search process, the Mastercard Foundation provided a number of documents from its current studies and evaluations. For the literature review, Mastercard Foundation documentation was subject to the same rigorous inclusion/exclusion process as the other literature (though such documents are over-represented in the sample, as some of this literature is not available online). For the analysis of projects supported by the Mastercard Foundation that feature primary data analysis, literature and evaluations that may not meet the same inclusion criteria were consulted. This report focuses on the Mastercard Foundation's youth livelihoods projects initiated and evaluated before 2015–16, given that there is more limited research and evaluation on the newer portfolio.²²

The literature review examined 144 studies in total. Sixty-three of these examine genderdisaggregated evidence of the impact of 37 youth livelihoods programs. The remaining studies either discuss gendered barriers to youth livelihoods or provide an overview of youth livelihoods interventions. Twenty-two of the interventions examined took place in East Africa, 11 in West Africa, nine in Southern Africa, and five in North Africa. Some studies span multiple countries or regions. Despite French- and Portuguese-language searching, we found only 11 relevant programs in Francophone countries and none in Lusophone countries.

Primary data collection with Mastercard Foundation programs

The study included a small-scale qualitative primary research component to complement the findings from the literature review. This was based on in-depth interviews and focus group discussions with a small sample of program participants (both young women and young men), community stakeholders, and local decision-makers in urban and rural areas in Tanzania and Uganda. Key informants were selected based on the information they could provide the research team on gender and livelihood issues facing youth, and for their knowledge of the youth livelihoods program being analyzed.

The following programs were explored in each country:

- Tanzania: U-LEARN, implemented by Swisscontact; Opportunities for Youth Employment (OYE), implemented by the Netherlands Development Organisation (SNV);
- Uganda: Strengthening Rural Youth Development Through Enterprise (STRYDE 2), implemented by TechnoServe; Youth in Action (YiA), implemented by Save the Children.

In addition to the two country visits, eight remote interviews were conducted with key staff members from Mastercard Foundation partner organizations. The goal was to triangulate findings from the field and complement information from desk-based studies for three other programs: the Harambee Youth Employment Accelerator in South Africa; African Leadership Academy's Anzisha Prize; and the Zambia Nurse and Life Skills Training Program, implemented by ChildFund.

Limitations

Because the vast majority of interventions explored for the literature review involved multiple components, it is challenging to link gender-related outcomes to specific activities or interventions. Even where projects paid specific attention to gender-responsive design (either at the outset or as the project evolved), evaluations sometimes reported only on outputs rather than impacts. Further, there is surprisingly little quantitative evidence overall from the relevant programs, meaning much of the analysis of gender-responsive programming and genderrelated outcomes is based on qualitative evidence.

Another limitation stems from the relative lack of evaluations following participants for more than six months after graduation, meaning that evidence of long-term impacts on employment or entrepreneurship status, incomes, business sustainability, and young people's well-being is limited. Given the evidence concerning the lag time before livelihoods outcomes are apparent,²³ this lack of long-term follow-up indicates that some program outcomes are likely being missed. Tracking participants over time is particularly important to uncover gender outcomes and impacts; some of these may develop over the medium to long term, particularly when they require changes in social norms and behaviours.

Importantly, evaluations generally focus on overall program effectiveness, meaning that gender-responsive features or gendered outcomes are often not reported. Considering that almost all the interventions examined involved multiple activities, there is a surprising lack of analysis of the effectiveness of different program components, although some include qualitative evidence of how young people value different components. In particular, no studies quantify or attempt to triangulate the added value of gender-focused or gender-responsive features such as child care, gender-based recruitment targets, or efforts to change gender norms and stereotypes concerning work and livelihoods. As such, although it is possible to present some insights into whether these features "worked," this cannot be considered "robust evidence" or be used to draw firm conclusions as to how transformative these specific features were.



Inside a meeting of the Tupendane Mavuno savings group. The group, which was part of the U-LEARN program, now has more than 40 members. INTERSECT FOR MASTERCARD FOUNDATION

Key Gendered Barriers to Young People's Livelihood Development

This section focuses on the key gendered barriers that young people face in developing sustainable livelihoods in Sub-Saharan Africa.



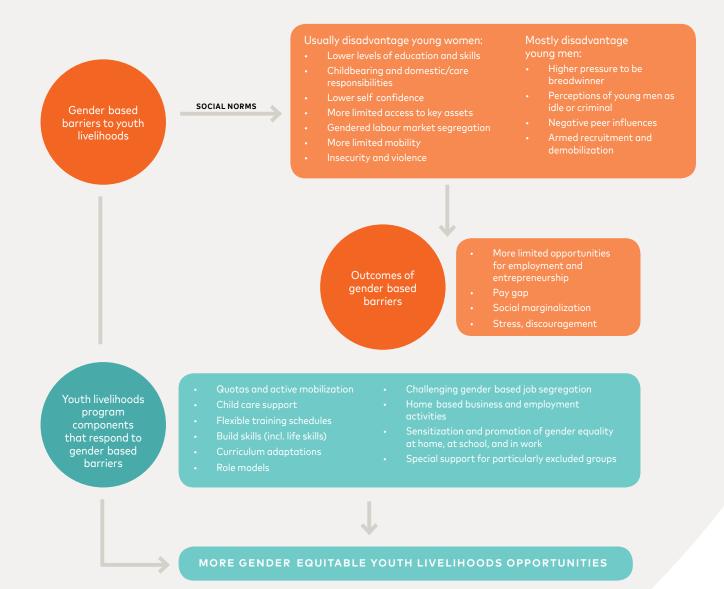
U-LEARN graduate Reginah from Uganda has been employed as a mechanic for three years.

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The economic context, demographic and structural economic factors, and issues such as the quality of infrastructure all create a challenging environment for young people's livelihood development. This report explores more specifically how social norms contribute to gendered differences and challenges. For instance, rather than discussing gendered social norms more broadly, gendered differences in domestic and care roles are explored, with a focus on how these pose a time and mobility constraint on young women. Many of the challenges identified primarily disadvantage young women, although some challenges disadvantage young men.

The framework developed for this report is based on the primary and secondary data on the programs researched.²⁴ It helps frame the subsequent analysis of key gender-based barriers to livelihood opportunities, and the effects of those barriers on the livelihood trajectories of young men and women. It then draws the links to programmatic responses that have had positive results in addressing these barriers, resulting in more gender-equitable livelihood opportunities for young men and women, as discussed in Section 3. It is important to note that different interventions have different levels of success.

FIGURE 1: GENDER-RESPONSIVE PROGRAMMING TO ADDRESS GENDER-BASED BARRIERS



DIFFERENCES IN TYPES OF EDUCATION AND SKILLS DEVELOPMENT

Various sources²⁵ emphasize the importance of gender differences in levels of education, skills, and experience as a key contributing factor to gender imbalances in Africa's labour markets. There has been some convergence in education and skill levels over time, particularly among young people, but clear imbalances remain.

Low education levels and the poor quality of schooling systems contribute to limited livelihood options for both young men and young women. In 2015, Africa was home to more than one hundred million out-of-school children and youth of primary and secondary school age,²⁶ a number that has risen since 2008 as improvements in access fail to keep pace with population growth. In Sub-Saharan Africa, completion rates for primary, lower secondary, and upper secondary education are 59 percent, 38 percent, and just 25 percent, respectively.²⁷

Youth in Africa regularly start school late, and their progression through the education system is often further delayed due to repetition and interruption — among the 50 percent of 18-year olds still in education, about half are still in primary school.²⁸ Additionally, overcrowding and low-quality teaching mean many young people do not acquire functional literacy or numeracy skills, or transferable problem-solving skills. Analysis carried out for UNESCO in 2011 found that in 23 of 30 Sub-Saharan African countries studied, this was the case for more than half of 15–19-year olds.²⁹

Despite a narrowing of the gender gap in access and enormous investment in primary and secondary education over the past two decades, significant gender disparities persist in educational attainment rates in Sub-Saharan Africa. Of all out-of-school African girls, half will never enter a classroom, compared with 41 percent of out-of-school boys.³⁰ At the primary school level, there are 94 girls for every one hundred boys; at the secondary level, there are 90 girls for every one hundred boys in lower secondary and 84 girls for every one hundred boys in upper secondary.³¹

Gender disparities are even higher among the poorest 20 percent of the population, with just 73 girls for every one hundred boys in lower secondary education and only 40 girls for every one hundred boys in upper secondary.³² However, the extent to which educational attainment is gendered varies widely across Sub-Saharan Africa. In a small number of countries, gender disparities have disappeared or even reversed, often reflecting a disproportionately high dropout rate of boys, and, in some southern African countries, the removal of boys from school to herd cattle.

Levels of schooling are associated with young people's subsequent occupations. Most who have not completed primary education are employed in agriculture; those with primary or lower-secondary schooling are likely to be in household enterprises; and the better-educated are in the private or public wage sector.³³ In many countries, in addition to lower enrollment levels, girls' completion rates lag behind those of boys, which helps to explain the concentration of young women in agriculture and household enterprises.

Education levels affect employment and earnings. In general, better education leads to higher wages. For example, the wages of primary school completers in Africa are typically more than 20 percent higher than those of workers without education — the gap reaches as high as 52 percent in Cameroon. Wage workers with upper secondary education typically earn 100–150 percent more than those without education.³⁴ Drawing on quantitative data from labour force and household surveys, Arbache, et al.,³⁵ found that most of the gender gap in earnings in Sub-Saharan African labour markets reflected differences in educational completion, technical and vocational training, and years of real or potential experience.

Significant gender disparities persist in educational attainment rates in Sub-Saharan Africa.

They suggest that overt discrimination cannot be discounted, but that there is limited evidence of this compared with the other factors. These gaps in education and skills are compounded by the gendered nature of the labour market, as discussed below. Dieterich, et al.'s³⁶ analysis confirms that education opens up opportunities for women to escape agricultural production and engage in formal wage employment, but these opportunities diminish when women marry.

Unemployment rates are higher among people with tertiary education than among those with lower levels of education.³⁷ This could be the result of various different factors. It may be that the majority of graduates are from better-off families and therefore can afford to wait for formal-sector jobs to become available.³⁸ Another possibility is that salary and job expectations after tertiary education are not compatible with jobs available in the market. Thirdly, the labour structure in Sub-Saharan Africa sits at a level of development at which there are more jobs in sectors that require secondary education levels.³⁹

Education is also strongly related to business success. Kew's study⁴⁰ of young entrepreneurs finds that 65 percent of low-growth business operators have only a primary school education, whereas 80 percent of those running highgrowth businesses have completed secondary, postsecondary, or tertiary education.

Primary research for this report illustrates some of the points identified in the literature. For example, interviews with participants in Save the Children's Youth in Action program in Uganda highlighted the problem of unequal access to and completion of education between girls and boys, and how this limits livelihood trajectories. In communities in Western Uganda, where the research was conducted, the adolescent girls and very young women⁴¹ interviewed reiterated that parents more often prioritize boys' education, taking girls out of school more frequently when they do not have resources to pay school fees for both. This leaves girls with fewer opportunities. Both young women and young men reported that girls were still not seen as a worthwhile investment, since their life trajectory would most likely be to get married and have children from a very young age. Investment in education was therefore seen as a waste of resources. That said, perceptions of the value of education for girls and boys vary considerably within and between countries and localities in Sub-Saharan Africa.

The experience of Harambee Youth Employment Accelerator suggests some differences in the ways education and employment opportunities intersect for young women and young men in South Africa. Based on Harambee's analysis, while young South African women are more likely to complete high school than young men (49 percent versus 43 percent) and are more active when it comes to looking for work, a social bias in the labour market that favours men means young women are less able to find work opportunities. Fifty-nine percent of young men aged 18-28 are unemployed or not economically active, compared with 70 percent of young women of the same age. However, once placed in work, young women are slightly more likely to remain in their job after three months and 11 percent more likely after nine months. A woman is more likely to earn less after several months of performing the same job as man.

CHILDBEARING, DOMESTIC, AND CARE RESPONSIBILITIES

Compared with other regions, West and Central Africa have the largest proportion (28 percent) of women aged 20-24 who reported a birth before the age of 18. In Southern and East Africa, the figure is 25 percent.⁴² Similarly, 41 percent of women in West and Central Africa were married or in-union⁴³ by age 18, and 34 percent in the case of Southern and East Africa.⁴⁴ According to analysis of Demographic and Health Survey data for 28 Sub-Saharan African countries, 80 percent of women have married and given birth by age 25.45 Marriage and parenthood take place later among men: while more than half of all women are married by age 20, the majority of men are likely to marry only in their late 20s or early 30s.⁴⁶

Having a child has different impacts for young women and men in Sub-Saharan Africa, with the pressures associated with childbearing and childrearing manifesting themselves in different ways. Likely reflecting prevailing gendered norms around female caring responsibilities⁴⁷ and male breadwinning responsibilities,⁴⁸ having a child is associated with higher rates of labour force participation among men but lower rates among women, linked to the high opportunity cost of caring for a child.⁴⁹ This finding is supported by School-to-Work Transition Surveys, which show that 16 percent of young women in Sub-Saharan Africa cite family responsibilities as the key reason they are not working. A further seven percent report not working because of pregnancy.⁵⁰ Young mothers in particular may also face debilitating health consequences relating to early childbirth (such as fistula), which keeps them from entering the labour market.

While labour force participation of young mothers in Africa is lower than that of young fathers, young mothers (aged 15-29) in Sub-Saharan Africa - unlike those in other regions - actually have a higher employment-topopulation ratio than women in the same age range without children: 68.7 percent compared with 59.9 percent.⁵¹ This means that young mothers are more likely to be working than their peers without children. This discrepancy in available data emphasizes the importance of understanding context: for some, the pressure to earn money to meet children's needs may be the dominant factor. These data may also reflect high levels of single motherhood in some contexts, which usually places particular financial responsibility on young women.52

As well as reducing overall labour market participation, child-care and domestic responsibilities can lead to young women working shorter hours or seeking out work that can be easily combined with care responsibilities. This usually leads to lower incomes, such as in many household enterprises.⁵³ Although in some contexts young women may have access to informal child-care arrangements, such as grandparents or unemployed siblings,⁵⁴ this is not always readily available or dependable enough for women to be able to engage in more stable work.

Family responsibilities are a particular constraint for young women with very young children or without access to familial support. The data do not differentiate among kinds of family responsibilities, so it may be that a proportion of these young women are held back by domestic chores common in areas with low levels of infrastructure (for instance, the need to expend considerable time obtaining water or fuel). It may also be that respondents discounted intermittent casual work — for example, occasional hair-braiding or shop-minding in exchange for a small cash or in-kind gift — and reported themselves as not working.

Family responsibilities are a particular constraint for young women with very young children or without access to familial support.

Child-care responsibilities aside, an unquantified number of young people, primarily young women, are also unable to participate in paid work because of other caring responsibilities, such as for elderly, sick, or disabled relatives.

In the primary research localities, particularly the Ugandan and rural Tanzanian sites, early pregnancy is common. In the Ugandan sites, interview respondents including young men and women, adults in the community, and key informants agreed that once girls or young women had babies, they were hindered from continuing education and had to work in the most basic forms of labour to support their child – typically subsistence agriculture. In the meantime, their domestic responsibilities increased. Some young women in Uganda and Tanzania spoke of the challenges of working while caring for a baby. Not all have access to informal child-care support in the form of their families - many of their older female family members, such as their mothers, are also involved in some sort of income-generating endeavour. In one area of rural Uganda, adolescent mothers interviewed explained the difficulties of "digging" (working in the field) while caring for, and often carrying, babies or small children. Early pregnancy was thus consistently seen as a barrier preventing girls from achieving varied livelihood trajectories. This was not necessarily the case for young fathers, although when actively involved in supporting their family, they did face the pressure of being the main income-earner in a context with limited opportunities.

For some interviewees from the YiA program in Uganda, pregnancy was the reason for dropping out of school; for others, once they had dropped out of school, they were more vulnerable to becoming pregnant. Most young women said their pregnancies were unplanned, resulting from ignorance about sexual and reproductive health and family planning, and aggravated by an environment where gender-based violence is normalized. Many girls are pregnant because of rape by boys their own age or by older men. An additional risk factor for adolescent pregnancy is "sugar daddies." Adolescent girls living in poverty who do not have income-generating options seek out older men for money or to provide them with basic goods (such as soap) in return for sexual favours. Some of the girls interviewed said they had believed this was a simple solution, and were unaware it may result in pregnancy. Their situation worsened when the older men did not take responsibility for the babies. Many adolescents in the program are single mothers.⁵⁵

Discussions with interviewees also confirmed that women are generally "time-poor" due to competing work, domestic, and care activities. This leaves them with little time to study or engage in training activities. As one Tanzanian respondent noted, "Women have less freedom as they have all the housework to do - so the time they have to engage themselves in other economic activities is less. There are also restrictions on the time they have to be home after work, for example six p.m." This clearly limits the livelihood opportunities available to young women who can only work partial days, which results in limits on the types of activities they can take up and lowers their pay. In both the Tanzanian and the Ugandan sites, meanwhile, men are able to work full days on their business activities, investing more time in generating a greater income. Men do very little (if anything) to help around the house, even though many of the women interviewed said they would benefit from men's help at home. Men interviewed for the research in Tanzania said norms were changing, and domestic work increasingly can be shared according to who is available in the family.

Evidence from the evaluations of three agriculture-/agribusiness-focused programs two of which are implemented in partnership with the Mastercard Foundation — showed that domestic responsibilities impeded young women's ability to engage in and profit from livelihood activities. For example, the evaluation of OYE observed that, despite efforts to promote opportunities for young men and women equally, young women's household duties meant that their time availability was incompatible with some of the sectors promoted (red meat and biogas). The evaluators suggested helping young women develop spin-off businesses in pre- and post-production, which would be more compatible with their domestic duties. A further suggestion was supporting women's engagement in sectors offering greater work-hour flexibility, such as poultry-rearing and solar energy.⁵⁶ Primary research conducted with STRYDE 2 participants suggested that young men's incomes after the program tended to increase more than those of young women, as young men were in a better

Women have less freedom as they have all the housework to do — so the time they have to engage themselves in other economic activities is less.

-TANZANIAN RESPONDENT

position to pursue time-intensive businesses. Young women needed to spend part of their time at home and with their children, and were therefore involved in businesses that fit better with their time constraints.

Similarly, the evaluation of a small-scale beekeeping program run by Fayolam Farms for young men and women in rural Nigeria found that gender divisions of labour had significantly affected young people's ability to benefit. For the type of bees used in the pilot project, colony management is best carried out either late at night or early in the morning, to reduce the likelihood of attack. These times conflicted with women's daily household duties, so their output of honey - and thus income - was dramatically lower. The trained beekeepers interviewed (primarily men) stated that their livelihoods had been completely transformed, with many aiming to own 150-200 beehives before the end of 2014 (most had started with around five in 2007). The evaluation recommended using a different type of bee in the future to minimize this clash between household responsibilities and bee care.⁵⁷

A notable gap in the literature examined on youth livelihoods in Africa relates to employers' efforts to help employees manage their domestic responsibilities. For example, analysis of employer-provided crèches or maternity leave and their impact on young women's labour force participation is lacking. Similarly, there is limited evidence concerning informal employer discrimination against women with young children or preference for male employees because of their presumed greater flexibility and reduced domestic constraints. Further evidence is needed to fully understand how gendered domestic care responsibilities affect the livelihoods of young men and women in Africa.

ACCESS TO KEY RESOURCES FOR EFFECTIVE INCOME-EARNING OPPORTUNITIES

Information and networks

Against a backdrop of insufficient economic opportunities overall, access to accurate information about job and business opportunities and the requirements of particular jobs is a key constraint facing both young women and young men. The programs examined in this review primarily address this barrier through training to increase young people's understanding of the nature of work in specific sectors, as well as through teaching technical skills.

Betcherman and Khan⁵⁸ cite evidence from surveys in the capital cities of Francophone countries suggesting that limited and poor information, as well as inappropriate expectations, can result in a mismatch between young people's job aspirations and the reality of available opportunities. These surveys found that 27 percent of young people aspired to a job in the public sector, yet only four percent of new jobs were created in that sector in the year prior to the survey. By contrast, while 82 percent of new jobs were created in the informal sector, only 48 percent of the surveyed population wanted to work in it.⁵⁹ Kew⁶⁰ also found that, as a result of lack of information, very few young people in the nine African countries included in the study were aware of entrepreneurship support programs. They were therefore not accessing the assistance that existed to help them get started in business or increase their profitability. This information gap is exacerbated for young women, who in many contexts are

limited from attending particular types of group meetings or going too far from home, where this information is often found. Transport costs to these meetings constrain both young men and young women.

The social networks accessible to young people can also influence their livelihoods pathways. Evidence from a Mastercard Foundation study of 240 youth aged 18-24 in Ghana and Uganda found that while young people often turned to self-employment out of necessity, entrepreneurship was a chosen opportunity for some.⁶¹ The study asked participants if they would prefer to have a formal permanent job or their own business; in both countries, a majority of participants said they would prefer to have their own business, usually in easy-toenter sectors and requiring low levels of skills. Nevertheless, the study also found that these young people had limited or no access to the networks and social capital necessary to grow and nurture their hypothetical businesses. Similarly, Chant and Jones, 62 drawing on ethnographic work in The Gambia and Ghana, identified that the two most crucial factors in gaining access to a regular job or business opportunity were personal contacts and startup capital.

The majority of young people in Sub-Saharan Africa find out about job opportunities through word of mouth.⁶³ This use of horizontal (between peers and other low-income youth) rather than vertical social capital networks (involving people in positions of power) makes it more difficult to access accurate information about jobs, obtain work, or run a productive business. Furthermore, while nepotism and clientelism are major routes through which young people obtain work, these pathways also simultaneously create barriers for others — often low-income youth with the fewest connections. Indeed, nepotism has been found to constrain access to jobs for those without family members working in the formal sector, ⁶⁴ as does the need in some countries and sectors to pay bribes to secure work.⁶⁵ It is likely that such barriers also affect self-employment. They can be considered gendered, affecting more women — and young women in particular — given their generally weaker access to social capital networks or influential connections to help them find a job.⁶⁶

Financial inclusion

Access to formal financial institutions and financial services is particularly restricted for youth. Data from the Global Findex database⁶⁷ (which measures financial inclusion and exclusion) indicate that both adults and young people have limited access to formal finance in Sub-Saharan Africa, but this constraint is even greater for young people. There is also a gender gap in financial inclusion in Sub-Saharan Africa, though global data shows this gap to be smaller for young people. This lack of access reflects an overall absence of services and additional constraints on young people, particularly young women, who typically have less collateral for formal borrowing.

Data from International Labour Organization (ILO) School-to-Work Transition Surveys⁶⁸ show that among young people in Sub-Saharan Africa who accessed any financial services at all, informal borrowing from friends and relatives and informal-sector lenders (such as pawnshops) was most common; 13.8 percent had engaged in such borrowing in the previous year, compared with six percent who had borrowed from formalsector providers. As education and household wealth increased, so did the use of formal financial services.⁶⁹ Evidence from the Global

TABLE 2: PEOPLE WITH ACCESS TO FORMAL FINANCIAL SERVICES IN SUB-SAHARAN AFRICA (%)

Activity	Youth (15 24)	Adults (25+)
Account ownership	20	33
Engaged in formal borrowing in the previous year	3	8
Engaged in formal saving in the previous year	1	18

SOURCE: SYKES ET AL. (2016) DRAWING ON WORLD BANK GLOBAL FINDEX DATA FOR 2014.

Entrepreneurship Monitor survey shows that access to formal sources of finance also differs according to gender. In all nine African countries in the survey, young people relied primarily on their own savings or family support to start businesses, with young women less likely than young men to access formal sources of finance in all but two countries, Angola and Malawi.⁷⁰

The impact of institutionalized gender inequalities on access to financial services was highlighted as a barrier for young women in an evaluation of Gender and Enterprise Together (GET) Ahead in Kenya, a program that targets rural, low-income female entrepreneurs. The evaluation noted that the young women who had attended entrepreneurship training faced considerable challenges in accessing loans due to entrenched discriminatory practices. The lending regulations of many institutions required a male family member to guarantee the loan, or women had to show multiple business and personal records — including title deeds, which husbands were often unwilling to share.⁷¹ As a result, many women participants could only access group, rather than individual, loans. The evaluation recorded numerous instances of group members failing to pay back their loans, which impacted all the women, undermining access to the finance they needed to run successful businesses.72

Access to other assets

Young women face particular barriers in accessing other assets necessary for furthering their livelihoods. Despite legislation, discriminatory norms regulating property ownership and inheritance can limit young women's access to land,⁷³ important both for agriculture and for securing access to premises for other kinds of enterprises.

While initially young people start out by farming family land, those aiming to build a livelihood at least partly based on farming ultimately need access to additional land, one reason being that rural plots are often small and fragmented. Because land is often accessed through husbands and other male family members, young women outside stable relationships can face particular challenges in accessing sufficient land on a secure basis. Further, young women producing on their father's or husband's land are often expected to share their earnings, which can limit profit and the capacity to reinvest.

Compounding these challenges is the fact that, in some countries, land is widely considered the most reliable collateral for accessing loans or credit. Lack of ownership or secure tenure of land therefore limits women's access to finance, and in turn the growth potential of their agricultural activities or other enterprises.⁷⁴ Elsewhere, as Stein, et al.⁷⁵ show in Tanzania, banks do not consider rural smallholdings to be viable collateral, preferring urban houses or other more saleable assets. In any case, the absence of such assets contributes to low levels of formal financial sector borrowing, particularly for women.

When asked about the challenges facing young women, limited ownership of land was one of the most common responses from young women, young men, and key informants in the primary research. Mainly in Uganda, but also to an extent in Tanzania, respondents explained that women typically did not own land because it was inherited by men, though many women might have access to land for agriculture either by paying rent, sharing part of their yield with the owner (usually the father or husband), or by planting in a small parcel on someone else's land. As a result, the research identified lack of land ownership as a factor that limits many women to subsistence farming, although some program participants had managed to conduct agriculture-related businesses despite their lack of land ownership.

In addition to issues around land and property ownership, youth face a number of other limitations to accessing the assets they need. For instance, asset seizure by relatives (particularly affecting young orphans and young widows) can deprive young people of assets vital to farming or running other productive enterprises.⁷⁶ Gender biases in service provision, such as agriculture extension and other business development services, or in access to information (itself related to levels of mobility and strength of social networks) can also limit young women's access to other assets, such as improved seeds or fertilizer.⁷⁷

WEAK SELF-CONFIDENCE AND SELF-ESTEEM

The importance of psychosocial well-being, aspirations, and resilience is little discussed in the literature reviewed on gendered barriers to livelihood development, though these issues feature strongly in general analyses of positive livelihood transitions in high-income countries,⁷⁸ and efforts to promote these attributes are a growing feature of the programs reviewed. It is clear that self-esteem and self-confidence can be vital in helping disadvantaged young people overcome the barriers they face. As a result of socialization patterns that emphasize deference and limit access to the wider world, girls and young women often have lower levels of self-esteem and self-confidence.⁷⁹ This can mean they are disproportionately likely to choose occupations with minimal risk of failure, or to avoid applying for jobs because they assume they will not be successful.⁸⁰ In one of the few articles to discuss the importance of self-confidence and self-esteem, qualitative research with young women in slum areas of Nairobi highlights the importance of self-belief in facilitating livelihood development directly but also in negotiating relationships and avoiding unwanted sex or pregnancies.⁸¹

During field research, some discussions with program staff and with young women's groups indicated that low self-confidence was an important constraint for young women. In the case of STRYDE 2 in Uganda, for example, some women had believed prior to joining the program that they did not have the ability to become entrepreneurs, or to formulate a solid business plan. They had therefore avoided taking the risk until work with the program showed them they were capable of doing so.

GENDERED LABOUR MARKET SEGREGATION

Gendered job segregation is a consequence of a combination of factors. These include different levels of education between men and women, unequal access to social capital and networks, and lower access to collateral for women. It can itself reinforce norms about appropriate work for men and women, which can have the effect of confining young women to less lucrative work, often in the informal sector. There is evidence of gender segregation in labour markets, which leads to an over-representation of women in poorer-paid sectors.⁸²

Women in Sub-Saharan Africa, as in much of the world, are generally over-represented in less profitable or well-paying sectors. This labour market segregation reflects norms concerning desirable and appropriate occupations for women and men, which also influence subject choices and study pathways in secondary, higher, and vocational education. For example, most evidence suggests that fewer girls than boys in Africa study scientific and technical subjects at secondary school⁸³ and in vocational education.⁸⁴ Women also make up less than half of tertiary education science graduates in most of Sub-Saharan Africa (with some exceptions in southern Africa), with substantially lower percentages in some countries.⁸⁵ Of only sixteen Sub-Saharan African countries with data from between 2010 and 2016, the proportion of graduates from STEM programs in tertiary education who are female ranges from 17 percent in Ethiopia to 46 percent in The Gambia. Only five countries have rates above 40 percent.⁸⁶ It is also important to note that vocational/technical programs in many countries are still quite segregated, and that this also leads to segregation in some fields of work.

In contexts of economic hardship, gender-related stereotypes about appropriate occupations may relax. For example, Gough, et al.⁸⁷ report that,

among low-income youth in Lusaka, women increasingly engage in occupations such as stonecrushing, and more young men have taken up domestic work and work as cooks or hairdressers. Chege and Arnot⁹⁸ report similar findings in Nairobi, with young women increasingly visible as conductors on public transport or as workers on construction sites. At the same time, they find that men taking up stereotypically feminine work (such as child care) is seen as much less acceptable, though where they do "feminine work" outside the home (as in trading products generally traded by women, or working in hair salons) this presents less of a challenge to norms of masculinity.

Women in Sub-Saharan Africa, as in much of the world, are generally over-represented in less profitable or well-paying sectors.

Job segregation by sex was a reality in the localities where primary research was conducted. On one hand, it is clearly linked with community and individual perceptions of gender roles. As one young male respondent in Tanzania noted, "Both men and women are differentiated by sex and the work that they are doing. Women's responsibilities are cooking, washing, and home gardening while men are involved in construction and mechanical issues." This illustrates how entrenched gender roles still are. As a result of these beliefs, gender played a big role in occupational choice. In programs offering training in trades or support for small businesses, young women overwhelmingly went into "feminized" trades such as tailoring, cooking, and hairdressing, while young men went into trades like construction and mechanics. On the

other hand, discussions with different types of respondents revealed job segregation to be much more nuanced in practice. Some interviewees expressed that they were able to choose the occupational areas in which they worked, rather than being forced into them.

This occupational segregation means girls may be more restricted in the businesses that they can start or the employment opportunities they take, and many of these feminized trades tend to pay less than several of the more "masculine" ones. In addition to beliefs held about gender-appropriate work, there is the issue of patriarchal structures within families in some areas, whereby the male head of the household makes the ultimate decision about the girl or young woman's occupation. One SNV staff member in Tanzania explained there was an "existing culture and tradition where their spouse prohibits them from participating in economic activities. [Some local ethnic groups] like seeing women only doing home activities." However, this is far from universal in Tanzania: interviewees frequently emphasized their own agency in making choices about their education or livelihoods and pointed out that others (such as rural girls from some ethnic groups) were far more constrained than they were.

One consequence of these gendered barriers, operating in combination with gender differences in educational outcomes and the overall shortage of economic opportunities, is the concentration of young women in enterprises and sectors with lower levels of profitability and growth potential. Over half of young women in nine Sub-Saharan African countries operate businesses in which no employment is created: 72 percent of female-owned businesses and 58 percent of male-owned businesses are in the overcrowded retail sector, known to have limited potential for growth,⁸⁹ although it is notably more secure than rain-fed agriculture.



Programs like U-LEARN Phase II in Uganda encourage young women to train in sectors typically dominated by men, such as construction. INTERSECT FOR MASTERCARD FOUNDATION

The gender differences related to actual job creation are more noticeable with respect to high-growth businesses, with young men's businesses five times more likely to offer employment to 20 or more employees.

Occupational segregation means girls may be more restricted in the businesses that they can start or the employment opportunities they take.

There is also a significant gender difference with respect to both medium- and high-growth business aspirations, with young men 1.5 times and two times more likely to be involved in

medium- and high-growth-potential businesses, respectively, than young women. Young women are also more concentrated in a smaller number of sectors; young men have a more diversified profile in terms of sector involvement.⁹⁰ Kew⁹¹ highlights that many young entrepreneurs both male and female - are involved in "me-too" businesses - that is, enterprises providing similar or the same products and services as others in the locality (such as another small shop or hairdressing business) rather than bringing new products and services to the market. For this reason, they face considerable competition.92 This concentration can undermine the impacts of employment and skills training programs. For example, the evaluation of the Somalia Youth Livelihoods Program (SYLP)93 attributes lower income growth for young women's businesses (compared to those run by young men) to the saturation of markets in stereotypically female areas of business.

MOBILITY CONSTRAINTS

Uteng⁹⁴ discusses how constrained mobility, understood as physical access to different facilities and locations, relates to the issue of women's empowerment. Uteng's analysis emphasizes that, rather than simply reflecting the provision of transport, the daily mobility of women in developing countries is guided by a set of complex hierarchies that include "permission" or "consent" for them to travel a relative distance from their homes. Women's mobility is therefore different from men's for a number of reasons. These include differences in access and attitudes to private and public transport, in patterns of commuting and employment, in child and elder care responsibilities, and those emerging from the contextualization of traditional female roles, with husbands or families often restricting the time, distance, and locations in which women can move.

Constraints on young women's mobility compared with young men's are likely to mean their social networks — in particular, access to contacts who may be helpful in securing job opportunities, customers, or access to financial services — are more limited.⁹⁵ Compared with young men, young women are generally more likely to operate from home and less likely to operate from the market or from an established business, which also limits their customer base.⁹⁶

Kew⁹⁷ finds that only in South Africa is there any presence of young entrepreneurs in online businesses, probably reflecting the weak information and communications technology infrastructure elsewhere in Africa. Interestingly, women outnumber men three to one, although only 6.8 percent of young businesswomen trade in this way.⁹⁸ However, this area is changing fast as mobile technology improves and social media use becomes more common, particularly in urban areas.⁹⁹ Young women's responsibilities at home affect mobility, too. Many of the training programs studied faced the challenge of accommodating young women's schedules, as they were typically expected to be home early to prepare dinner and do other domestic work. This also restricted the amount of time young women were able to work. Young men had more freedom and tended to be more mobile, meaning they could take up different available opportunities and therefore earn more than young women.

There were many examples from the fieldwork of mobility as an important barrier limiting young women's livelihood options - much more so than young men's. During focus group discussions in the research sites in both Uganda and Tanzania (particularly in rural areas in Tanzania), women explained that they normally looked for work nearer to their homes, given their caregiving responsibilities (mainly for children, but also for other household members). This limited their work and income-generating choices. Men could more easily move further afield to look for better-paying jobs, including through migration, which was more common for young men than young women. For many young women, particularly Muslim women in some communities, mobility became even more limited once they were married, restricting their access to work.

A staff member of SNV in Rwanda explained that mobility influenced young women's participation in the program. For example, women within the biogas sector tended to avoid activities that involved substantial travel, such as marketing, due to social and individual restrictions. Women trained in the sector opted instead to form cooperative schemes, putting in place small biogas businesses to provide services locally.

SAFETY AND GENDER-BASED VIOLENCE

One area that receives little attention in the literature reviewed is the effects of either generalized job insecurity or high levels of sexual violence on young women's and men's ability to generate a secure livelihood. Filmer and Fox¹⁰⁰ highlight both general harassment of informalsector traders (such as hawkers) by police, and the fact that sexual harassment constitutes a barrier to young women's employment in Sub-Saharan Africa. They cite studies from Liberia, Rwanda, and Tanzania in which young women reported preferring either self-employment or female-dominated industries, as this reduced the risk of sexual harassment.¹⁰¹

Qualitative research from Kenya and Zambia mentions young women being asked for sexual favours in order to obtain and, once recruited, to keep their jobs.¹⁰² Sexual violence and harassment also emerged as a significant barrier in some of the evaluations studied. For example, Pellowski Wiger, et al.¹⁰³ noted that on-street harassment had undermined some young women's businesses, and that harassment occurred in the formal sector when jobs were offered in exchange for sex. Young women sharing accommodation are also at risk of being harassed, as some may assume they are sex workers. For both genders, harassment or attacks on property motivated by jealousy can undermine business success.¹⁰⁴

Some respondents in a more urbanized locality in Tanzania explained that working at a distance from home meant women risked violence on their way to and from work, particularly if they returned home late at night. This limits the work and business options open to women.

SPECIFIC BARRIERS FACING YOUNG MEN

In poor rural settings, opportunities for both young men and young women are limited, so some of the barriers are common to both groups, although they can manifest in different ways. The dearth of access to capital is a shared barrier for young men and women. While it is true that women have even less access to collateral, due to the constraints on property ownership noted above, young men also rarely have such access: they typically inherit land or properties when they are older. These credit constraints make it very difficult for young men to start up businesses, even when they have access to relevant training opportunities.

While both young women and young men experience strong linkages between poverty, lack of opportunities, and inadequate education, each group faces distinct exacerbating factors. It is clear that the prevalence of discriminatory social norms disproportionally affects young women's opportunities. However, evidence suggests that — particularly in the presence of conflict and unrest — the links between poverty, opportunity, and education can often create an overwhelming negative cycle that entrenches young men's disadvantage.¹⁰⁵

Some of the young men in our primary research said that unemployment and their inability to have their own small business led to significant stress, as many were the heads of their households and had been the main incomeearners from a young age. Thus, young men faced significant pressure to earn an income without the means to do so. During a focus group discussion in Uganda, several men mentioned that setting up a small business was very difficult since the earnings they produced generally went towards covering everyday living costs, meaning they could not reinvest in or grow their business. This was also a consistent theme in interviews with young men in Tanzania.

While much of the analysis of gendered barriers to livelihood opportunities in the literature focuses on the challenges facing young women, one of the obstacles identified for young men is the discrimination they face due to a perception that unemployed (or other low-income) young men are involved in illegal activities and causing problems. This limits the possibility that they will get a fair chance to seize income-generating opportunities. Gough, et al.,¹⁰⁶ for example, report the harassment of young men by police or other officials, who either suspect them of criminal activity - even if they are engaged in lawful businesses (such as hawking, transport conductor) - or want to extort bribes. This can both limit their prospects of obtaining work and make it harder for young men to operate (legal) businesses in more lucrative locations, as Gough, et al.¹⁰⁷ point out, drawing on fieldwork in a lowincome settlement of Lusaka.

During fieldwork, one of the barriers mentioned as affecting young men, particularly those who were idle (without work and not in school) was negative peer influences that led them to alcohol and substance abuse and therefore distracted them from looking for productive work. Several respondents, particularly in peri-urban areas of Uganda, mentioned that young men who were idle resorted to petty theft and other criminal activities as a way to generate income, leading to disruptions in the community.

In post-conflict settings, ex-combatants (a group that young men dominate, though excombatants are not, and should not be assumed to be, exclusively male) face discrimination and suspicion, which can affect their livelihoods as well as their social well-being. Government policy and programming in Africa overlook youth in general, denying them opportunities for advancement both economically and culturally. However, war and conflict exacerbate this marginalization, which fractures the development process of young men in particular. Additionally, it is not just external exclusion that challenges their social well-being; internally, too, ex-combatants often face a loss of a sense of purpose.¹⁰⁸ This discrimination, and the challenges in building productive livelihoods, can be compounded where ex-combatants are disabled as a result of war or have taken up socially harmful activities such as drug use.¹⁰⁹



Since completing the U-LEARN program in Uganda, Simon Peter has expanded his salon and hired two young assistants.

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Gender-Responsive Features of Livelihoods Programs

Gender-responsive components of livelihoods programs are examined in this section. Specifically, the effectiveness of different design features intended to drive more equitable outcomes for young women and young men in the labour market are explored. This analysis includes programs supported by the Mastercard Foundation and a broader set of interventions identified through the literature review.

CAN PROGRAMS WITHOUT EXPLICITLY GENDER-RESPONSIVE COMPONENTS IMPROVE GENDER EQUITY IN LIVELIHOODS OUTCOMES?

Before examining programs that include gender-responsive features, the report briefly explores insights from the literature review on the gendered impacts of programs whose evaluations do not refer to any specific genderresponsive features. Further, many evaluations reviewed do not gender-disaggregate outcomes, so it is difficult to make conclusions about the extent to which gender-blind programming has ignored or worsened gender inequities. However, of those evaluations that did not note any particular gender-responsive focus or component, but that did report differential impacts on young women and young men, three found greater impacts on young men and two found greater impacts on young women.

Where young women experienced greater gains from or commitment to programs without notable gender-responsive features, it was because they were starting from a lower base, with more limited skills or fewer financial assets than young men. This was evident in the Youth Opportunities Program (YOP) in Uganda, which provided training and start-up grants. Over four years, male participants in YOP increased their earnings by 29 percent compared with young men in the control group, whereas female participants increased earnings by 73 percent compared with young women in the control group.¹¹⁰ While control group men also saw a rise in earnings, control group women's real cash earnings stagnated.¹¹¹ The program succeeded in boosting young women's earnings in a context where earnings were generally static, partly as a result of a lack of opportunities for women.

The evaluation of YOP also found a clear gender difference in capital stocks (i.e. business assets) over the same period of time. Control group men experienced an increase in capital stocks between 2010 and 2012, while control group women's stocks fell 15 percent over the same period, although this was not statistically significant. By contrast, women participants saw their capital stocks rise more than 100 percent in comparison with control group women, whereas participant men increased their stocks by only 50 percent relative to control group men.¹¹² This likely reflects women's lower level of capital stocks at the outset.

Where young women experienced less gain than young men from livelihoods programs, evaluations generally argued that this reflected the entrenched gender-norm challenges these women faced, which limited their ability to participate in and complete the program, to work in their chosen fields, and to attract customers or find employment. For example, both the Kenya Youth Employment Program (KYEP) and the Somalia Youth Livelihoods Project¹¹³ found that young men were more likely than young women to obtain employment after the completion of their training, perhaps reflecting gender segregation in labour markets and the higher dropout levels among young women in KYEP.¹¹⁴ The evaluation of Fayolam Farms' beekeeping program in Nigeria highlighted the need to tend bees at times that coincided with peak periods of domestic responsibility (early morning and evening) as a key reason for the greater gains for young men in the program, which were considerable compared with those of women.¹¹⁵

Evaluations included limited reflection on whether and how flaws in program design or implementation could have contributed to these differential outcomes, or whether gender norms affecting young men also had an impact on program outcomes, be they positive or negative. However, while the programs explored typically included vocational, entrepreneurship, and/or work-readiness skills, relatively few provided catch-up basic education. Given that



Trainees from the OYE program in Rwanda build biogas digesters. THOMAS WHITE FOR MASTERCARD FOUNDATION

the lack of basic education such as literacy or numeracy is often a barrier to labour market success, particularly for young women, this is a notable gap.

Evaluations of two youth-focused financial inclusion programs without notable genderresponsive features provide insights into genderdifferentiated impacts. For example, evaluations of Aflateen (a social and financial education program for youth, implemented in partnership with the Mastercard Foundation) in both Egypt and The Gambia found that boys and girls had acquired similar financial skills, with slightly more girls tending to save money than boys, given differing interests and peer pressure. The evaluations also note that while the Egyptian program did not have an explicit focus on attitudinal change, some behavioural changes among boys and girls as a result of the holistic training program were observed. For example,

while boys and girls responded to the program in similar ways, there were important differences, such as a more obvious impact in terms of girls' increased self-confidence and self-expression. This is attributed to the fact that, as a result of the conservative nature of their communities, girls' self-confidence was much lower than boys' at the beginning of the program. The evaluations also mention that one of the program's key added values for both sexes was a change in perceptions of gender roles and relations.¹¹⁶

Advancing Integrated Microfinance for Youth (AIM), a Mastercard Foundation partnership with Freedom from Hunger, provided financial education and access to savings mechanisms in Mali. By the end of the project, savings goals for both young women and men had shifted away from the purchase of clothing towards more productive goals. Boys found livestock and emergencies to be equally worth saving for; girls highlighted the importance of livestock and trousseaux (clothes and household items collected by a bride in preparation for marriage).¹¹⁷

The positive impacts of these programs reflect the absolute lack of opportunities for both young men and young women, and therefore the positive contribution youth livelihoods programming can make. Some evaluations point out that gender is not the most significant factor affecting program impact on savings behaviour,¹¹⁸ a reminder that the significance of gender-related barriers needs to be assessed in context. Where significant gender barriers exist, explicitly aiming to counter these barriers may have positive impacts on program effectiveness; elsewhere, greater impact may be achieved by focusing first on other barriers, but always in a gender-aware manner to ensure equitable opportunities.

NATURE AND USE OF GENDER DATA IN PROGRAM EVALUATIONS

Evaluations and program monitoring reports — with few exceptions — tend to have a limited gender focus, as neither funding partners nor implementing organizations necessarily take a strong gender-responsive approach. This can make designing for gender responsiveness, and evaluating against this goal, very challenging.

Though programs are often designed to respond to contextual factors, such as the need to support agricultural development activities for young people in rural areas, or the lack of credit for young people to start businesses, deep contextual analysis of gender-related barriers remains relatively rare in youth livelihoods program design or evaluations. Evaluations, particularly at the mid-term, are often commissioned to report on generic performance. As such, outcome indicators are often not sex-disaggregated, and evaluators are sometimes not requested to explore program responsiveness to gender constraints, changes to gender dynamics resulting from program implementation, or gender-related outcomes.

However, there are positive examples of evaluations or studies that have made a specific effort to generate gender-disaggregated data and learning, both from the Mastercard Foundation partnerships and the broader range of projects explored. Some of the programs identified that target young women do recognize and seek to address specific gender-related barriers, such as lower levels of work-readiness in Akazi Kanoze¹¹⁹ and the presence of child-care responsibilities in Economic Empowerment of Adolescent Girls (EPAG).¹²⁰ Additionally, several evaluations recommend the inclusion of more gender-responsive program elements, or more effective implementation of those already planned.¹²¹ The YouthStart evaluation includes a section that outlines precisely how it took gender into account. For instance, the consultant examined gender differences in outreach indicators and assessed the likely gendered effect on outcomes, held at least one all-female focus group discussion, considered the gender composition of staff, and used gender-neutral language during fieldwork.¹²²

Another example is the five-year longitudinal study of the Mastercard Foundation's Learn, Earn and Save initiative, undertaken by the University of Minnesota (UMN). The initiative included three youth livelihoods projects implemented by three NGOs: CAP Youth Empowerment Institute in Kenya, Fundación Paraguaya in Tanzania, and Swisscontact in Tanzania and Uganda. The NGOs were encouraged to consider gender from the start of the initiative, although this was largely limited to targeting equal participation to reach parity of outcomes. The programs may have benefitted from a more explicit requirement for a genderresponsive framework from the outset in order to foster more in-depth attention to gender in planning, implementation, and evaluations. Nevertheless, while program evaluations do not typically measure what is not explicit in the program design, the Learn, Earn and Save longitudinal study did assess gender constraints qualitatively from the first year onward, and gender norms through a quantitative scale. Annual studies on the three different projects presented the gender composition of participants and reported on outcomes and challenges by gender (for example, differences in earnings and in employer and customer relations, and gendered perceptions of young men/women's financial abilities).

The standalone external evaluations of the CAP YEI and Swisscontact projects more faithfully followed the original project mandates, and as such had a more limited focus on gender. The final evaluation of the CAP YEI project¹²³ uses gender-disaggregated data throughout for a number of variables, although more indepth gender analysis is limited. For instance, while it does explain that the dropout rate was higher among young women than young men – and explores the factors behind this, such as pressure from husbands to prioritize domestic obligations, or pregnancy and young motherhood - it does not explore the causes of the gender disparities seen in other indicators. In the evaluation of the Swisscontact project,¹²⁴ the gender analysis is deeper: it not only reports on some gender-disaggregated data but also undertakes a specific analysis of Young Mothers' Groups, which are a specifically genderresponsive feature of the program. In both cases, findings from the longitudinal study and the final evaluations have been used to inform the design of a second phase of work.¹²⁵

Other program evaluations that include aendered analysis have been drawn on to make adjustments to a project's later phase, in order to respond to some identified disparities in access and participation by young women. This appears to have had favourable results for both young men and young women participating in the program. For example, as a result of the evaluation of TechnoServe's Strengthening Rural Youth Development (STRYDE) 1, STRYDE 2¹²⁶ includes gender-responsive elements, particularly a module called We Can Fly, to help address gender-related barriers and unequal outcomes reported in the midterm evaluation for STRYDE 1. While STRYDE 2 did not undertake a formal gender analysis

during project design, it did analyze lessons learned from STRYDE 1 and undertook gender assessments for all four countries over the first year of implementation, which, alongside advice from TechnoServe's Regional Technical Gender Advisor, supported gender-responsive adaptations. For STRYDE 2, the Kenyan TechnoServe team conducted a small survey with participants and, based on the results, made deliberate choices about which genderresponsive adaptations they should prioritize, including the development of the We Can Fly component.

Similarly, SNV's Opportunities for Youth Employment (OYE) undertook limited gender analysis in its early stages of the program in Rwanda. After noting lower participation of young women, especially in non-traditional sectors such as biogas, SNV began to consider gender within the context of the program, and starting in the second year, OYE began making more explicit efforts to recruit and support young women.

Limited gender analysis had been undertaken during the development of Youth in Action (YiA), implemented by Save the Children in a number of countries, and a gender assessment was not included in the baseline study. Nonetheless, the mid-term review included some gender analysis and made important observations about implementation challenges that, in some countries, were resulting in the exclusion of girls. This information, alongside observations made by program management and staff during project implementation and other internal studies, has led to improvements in the gender-related technical support offered. It has also led to more shared learning between different Save the Children projects and the

introduction of additional gender-responsive project elements at the country level, such as supporting facilitators to actively encourage girls' participation, single-sex sessions for some topics, and child-care options.

Primary data collection with staff from Mastercard Foundation partners uncovered some important sex-disaggregated findings and gender-responsive actions in programs that had not been reported in evaluations because – at that time - neither the Foundation nor partners required the collection of sex-disaggregated data or the reporting of gender dimensions. This illustrates that information available in evaluations and reports may not reflect the full picture of what programs are doing to contribute to gender equality in livelihood opportunities, even if they do have positive gendered results and some relevant data are captured. As the information reported in evaluations is what most planners, researchers, and funding agencies have to draw on, they should specifically request exploration of gender-related issues so as to generate a better evidence base. Structured data collection and analysis of the contextual gender-based barriers, gender-responsive features, and gendered outcomes are also important in improving program responses.

TAILORING INTERVENTIONS TO OVERCOME SPECIFIC GENDERED CHALLENGES

In this section, examples of gender-responsive design features are explored, focusing on how they have enhanced program outcomes in terms of supporting young women and men in their attempts to overcome gendered challenges to accessing sustainable jobs or entrepreneurship opportunities. Katz¹²⁷ concludes that the results of programs looking to address young women's employment constraints have often proved modest, and that such programs can be strengthened by: using more gender-specific design features, such as gender-aware needs assessments; improved targeting of girls and young women; provisions for girls' and young women's unpaid care work; and high-quality, gender-disaggregated monitoring and evaluation.

This section draws on the primary research of seven Mastercard Foundation youth livelihoods programs, as well as on the rigorous review and analysis of youth livelihoods program evaluations from both the Mastercard Foundation and other programs. Given the lack of systematic gendered analysis in quantitative and qualitative evaluations, this section relies primarily on qualitative analysis of the components that individuals have valued and used, as well as evaluators' assessment of added value to program effectiveness (where this is available). Table 3 summarizes the approaches programs have used to enhance their gender responsiveness.

TABLE 3: GENDER-RESPONSIVE DESIGN FEATURES IN PROGRAMS EXAMINED

Gender responsive design feature	Program examples		
	Projects in partnership with the Mastercard Foundation	Other projects	
Gender-based recruitment targets, and efforts to promote equal participation	Al Murad, Anzisha Prize, CAP YEI, DOT, Egypt@Work, OYE, Samasource, SNV, U-LEARN, YiA, YouthStart, ZNLTP	LINKS, SYLP	
Single-sex programs and "safe spaces"	AIM, DOT, ELA, EPAG, STRYDE 2, U-LEARN, YIA	AGI, AoAV, GET Ahead, Ishaka, Neqdar, TRY, WINGS	
Child care/flexible hours/children allowed to attend training	Harambee, OYE, Samasource, STRYDE, U-LEARN, YiA (some sites)	AGI, EPAG	
Supporting home-based/flexible work	OYE, Samasource, STRYDE, U-LEARN		
Subsidized transport/fees/stipends	Harambee	AGI, EPAG, GET Ahead, KYEP, Neqdar, SYLP	
Promotion of non-stereotypical careers and action to promote norm change around gendered job segregation	CAP YEI, CRS, Egypt@Work, Fundación Paraguaya, OYE, U-LEARN, ZNLTP	GET Ahead, Ishaka, Neqdar, SYLP	
Gender awareness training (typically part of life skills)	DOT, ELA, STRYDE, U-LEARN, YMP	AGI, EPAG	
Boosting organizational commitment to gender equality	Harambee, OYE, U-LEARN, YiA		
Role modelling/mentoring	Anzisha Prize, Harambee	Neqdar	

Evaluations of 13 youth livelihoods programs with gender-responsive elements noted positive impacts specifically on gender norms and attitudes, young people's sense of self-efficacy, and practices widely considered genderdiscriminatory. These results are reported below in the relevant sections.

Efforts to promote equal recruitment, retention, and participation

Fourteen of the programs analyzed (of which 12 were Mastercard Foundation partnerships) included gender-based recruitment targets. Most programs met these targets. Exceptions include the Somalia Youth Livelihoods Program (SYLP) and the majority of financial service providers within the YouthStart program, although the evaluators noted that both the minimum and proposed targets in this latter instance were ambitious.¹²⁸ Most of the evaluations and project documents examined do not discuss specifically how programs pursued recruitment targets, and thus how effective particular approaches are. However, several insights were gleaned from interviews. It is also important to note that many of the other gender-responsive approaches discussed in subsequent sections arguably also have positive effects on participation and retention.

In most cases, the objective of gender-based recruitment targets was to boost female enrollment and participation. For instance, CAP YEI in Kenya had an enrollment target of at least 40 percent young women. This target was exceeded, with young women constituting 55 percent of those enrolled and trained and 52 percent of those placed in jobs.¹²⁹ Samasource, also in Kenya, worked with program delivery centres to increase the number of women in the workforce, with a target of over 50 percent female recruits. Consequently, the proportion of female "agents" (participants hired by Samasource) in Samasource centres increased from 40 percent in 2012 to 50.1 percent in 2014.¹³⁰ The evaluation of the Linkages for

Livelihood Security and Economic Development (LINKS) program in Sierra Leone¹³¹ found that the program targets of over 50 percent of youth and 50 percent of women were achieved, with 67 percent of participants women and 58 percent youth.

ChildFund's Zambia Nurse and Life Skills Training Program (ZNLTP) is the only program examined that sought to recruit more young men into a traditionally female-dominated area, aiming to boost male enrollment specifically in the nursing and health care industry. The target was at least 10 percent enrollment of suitably gualified male applicants for every intake of new students.¹³² According to interviews with project staff, the program has now exceeded these targets and has 40 percent male trainees. Recruitment has largely involved raising awareness about the program through television, radio, and newspaper advertising that explicitly reached out to both women and men. As the majority of the participants interviewed for the evaluation found out about the program through family

and friends or the public nursing schools, ZNLTP has also initiated an outreach program whereby staff visit communities to encourage young men to apply, explaining that nursing is not a "feminine career" but a "humanist career." Of the 11 schools participating in the program, eight have male trainers, who act as male nurse role models.

One of Swisscontact's U-LEARN's initial objectives was to achieve a 50:50 balance of young women and young men among its participants, although the program did not undertake a thorough gender analysis to explore how to be more gender responsive. Despite this objective, U-LEARN initially had fewer female participants. In investigating the reasons for this, it was found that a high proportion of young women in the target age group were mothers, whose care and domestic responsibilities prevented their attendance at the training, even if they had a significant economic need. In response to this barrier, the U-LEARN team in Uganda created the Young Mothers component with relevant content for this group, as well as flexible hours to help them more easily attend the training. The Young Mothers component was designed as a pilot, and only when positive outcomes for young women and families were noted was it expanded within Uganda, with the model slightly adapted to the needs of local young people. Based on this, gender parity in the participation of young men and young women was achieved, and the model was expanded to U-LEARN in Tanzania, where it initially focused on second-chance education and school exam opportunities. As so few young mothers found they had enough time for this, the approach in Tanzania was later adjusted to more closely resemble the program in Uganda, focusing on the technical and soft skills young mothers needed to work in businesses or jobs that are more accessible given their constraints.

SYLP aimed for equal levels of participation among young women and men, but succeeded in enrolling only 41 percent young women.

Specifically, young women were underrepresented in the vocational and technical training-focused stream (at 37 percent) but were on a par with men in the entrepreneurship skills stream. The evaluation suggests that the lower participation of young women overall may have been because of the more male-oriented training skills offered and because of gender discrimination in both labour markets and training placements.

While Harambee Youth Employment Accelerator in South Africa does not actively recruit a larger share of young women, women tend to selfselect into the program, motivated by the need to support their children (about 50 percent of female applicants have children) and their wider household. Harambee estimates that 63 percent of all placements it makes are for young women. If employers Harambee is working with request a specific proportion of female to male candidates — in order to ensure a diverse workforce, for example — Harambee will have a recruitment guota.

The evaluation for the Anzisha Prize reports a lower likelihood of participation of young women, and suggests that this may be based on a lack of tailored support for female applicants and female entrepreneurs. While the program holds informal sessions at girls' schools and encourages young women to apply, at the time of the evaluation it was receiving relatively low numbers of female applicants and awarding prizes to low numbers of young women. The need for female-targeted measures that address low self-esteem and confidence among young women was noted by some female applicants and project staff in the evaluation. Based on this assessment, the Anzisha Prize now has tailored information campaigns for young women, and some supportive actions are planned to encourage the participation of women entrepreneurs.

SNV's Opportunities for Youth Employment (OYE) project in Mozambique, Rwanda, and Tanzania has an explicit target of 40 percent of women participants in its groups. Different issues have made reaching this target challenging, and the mid-term review¹³³ noted that output targets for young women were behind those of their male counterparts. Challenges include cultural norms in some areas of operation that build barriers to young women who want to join the workforce, young women's more extensive family obligations, and obstacles specific to particular sectors. For example, recruiting young women for training and employment in the biogas sector has been challenging due to the requirement of some masonry experience, which is uncommon among young women. Additionally, some aspects of biogas work, including job placements and marketing, can require travel. Biogas work itself is also often considered unsuitable for women.

To overcome these barriers, SNV has analyzed gender constraints, mapped sector-specific opportunities accessible to young women, and more proactively recruited young women. It has done this through several measures: engaging with parents and community leaders to emphasize the potential economic benefits of young women and young men's participation; supporting young women's inclusion in aspects of biogas work more easily combined with domestic responsibilities, as well as in more easily accessible sectors such as solar energy, improved cookstoves, poultry, and horticulture; promoting young women's active participation in cooperatives in leadership and administration; and supporting local implementing partners in their efforts to recruit and support young women.

In its Kenya work, STRYDE has found that despite the gender balance in enrollment, more young men drop out of the training program than young women. TechnoServe staff hypothesized that young women are more likely to stick with the course because they are more resilient, and because they find most training components to be very practical and applicable to their daily lives. Staff also felt that because vulnerable young women (especially young mothers) have more limited opportunities outside the program, when they are given a chance, they are more likely to embrace and take advantage of it. Young men may feel they have other options.

While there has not yet been rigorous data collection on the effects of STRYDE 2's gender component, TechnoServe staff suggested that several aspects contributed to the program's gender-balanced program participation. Sitting in mixed classes that promote equal participation allows young men and young women to share a common space on an equal footing. While primary schools may be mixed, there is generally no active promotion of girls' participation, and gender dynamics at school tend to be discriminatory against girls.

Interacting with women and seeing them participate in class, present their ideas, and win some of the program's business plan contests has led young men to realize that women can have good ideas and be effective in business.

The program also promotes women's participation in business plan competitions, which several women have won, and program facilitators are 50 percent men and 50 percent women, so both young men and young women can see positive female role models.

Interacting with women and seeing them participate in class, present their ideas, and win some of the program's business plan contests has led young men to realize that women can have good ideas and be effective in business.

Both YiA's mid-term review¹³⁴ and an earlier study of the program¹³⁵ found that in some countries, young women were frequently ignored in class, with facilitators giving preference to young men who were more comfortable speaking up and participating. This inhibited young women and affected their performance. As a response, YiA staff have worked with facilitators to raise awareness of the need to promote equal participation and to actively encourage young women's participation. This has had positive outcomes.

The organization of Neqdar's program in Egypt is also designed to promote the recruitment and retention of young women, doing so through women-only spaces, the use of female promoters/mentors, and outreach to families.¹³⁶ Gender equity in enrollment and retention is also likely promoted by perceptions of gender equity in the economic opportunities that may follow. In the case of Samasource, according to the evaluation, interviewees felt the program did not discriminate based on gender, and 97 percent responded positively to the existence of equal career progression opportunities for men and women. Only 1.5 percent felt there were better opportunities for men within the organization.¹³⁷

Promotion of nonstereotypical careers

Equalizing recruitment and retention often requires attempts to attract young people to livelihoods in which they are underrepresented, such as young men to nursing or young women to construction. Around one quarter of the programs examined have either encouraged young people to consider non-stereotypical trades or consciously made a variety of training options available to both young men and women. As well as the use of posters, mentoring, and verbal communication to encourage young people to consider non-stereotypical trades, many programs also organize exposure visits that might change young people's aspirations, and encourage facilitators to act as role models to trainees.

For example, in Uganda, the YiA program staff and partners from technical training institutes have developed a partnership whereby they each actively sensitize participating youth about being able to do any business or job they choose, not only those typically linked to their own gender. As such, young men can decide to train in hospitality and young women in auto mechanics, if they want to. YiA has also tried to expose students to role models of different genders and in different careers.

Fundación Paraguaya in Tanzania actively encourages young women and young men to defy gender norms and pursue various sectors of interest. The Learn, Earn and Save Year 4 study¹³⁸



Irene and other electrical trainees attend CAP Youth Empowerment Institute in Kenya.

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highlights staff members' perception of the need to address gender norms affecting both males and females, and argues that boys should be encouraged to take on traditionally female roles. The study shares an example of young women in a technical secondary school supported by Fundación Paraguaya who challenged gender norms by raising complaints when they were not offered a practical training opportunity in a traditionally male-dominated activity (roofing). Similarly, the Anzisha Prize has adopted a recommendation from its 2014 evaluation139 that its advocacy should feature successful young female entrepreneurs as role models, boosting female applicants and prospective female candidates' attitudes towards entrepreneurship. This is because entrepreneurship has been traditionally maledominated in Africa, and the program receives many more applications from young men. It is working actively to recruit more young female

entrepreneurs, although there was no evaluation evidence available at the time of writing about whether the role model strategy has worked.

Swisscontact's U-LEARN in Tanzania offered training in electrical installation and masonry that some young women took up, although one research interviewee said she had wanted to do electrical installation training but could not find a trainer willing to take her on. However, in the handful of instances young women chose traditionally "masculine" occupations, these women were noted by interview respondents - particularly program staff - as having both a very strong character and parental support in their choice. In Uganda, U-LEARN also offered training in all trades to both young men and young women, and found somewhat less gender stereotyping of trades.140 However, the longitudinal study also noted that some men perceived girls with technical training in stereotypically masculine areas as unmarriageable.141

Implementation partners in International Youth Foundation's Egypt@Work project attempted to address gender-segregated roles by encouraging female participants to work in traditionally male-dominated vocations such as electronics repair, but the evaluation noted that such actions were not systematic.¹⁴² That said, the evaluation observed the positive impact of earnings on women who were not traditionally earners for the family at all. Catholic Relief Services' (CRS) Orphans and Vulnerable Children (OVC) program in Rwanda made training in trades such as car repair available to adolescent girls. The evaluation of Ishaka in Burundi notes that the program enabled girls to learn new skills and find employment in new areas, including masonry, auto mechanics, computer science, culinary arts, sewing, and hairstyling. Some of these were trades previously reserved for boys, though the evaluation does not specify the numbers involved in non-traditional fields.143



Participating in the OYE program has helped Francisca develop her marketing skills and expand her spice business in Tanzania.

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As noted above, SNV has faced challenges enrolling and supporting young women in the biogas sector. One of SNV Rwanda's champions is a woman who has constructed 200 biogas systems and employed over 100 masons. She has since become a positive role model for other women to join the sector. The project has also supported biogas work through a cooperative model that allows for flexible working time and diversification of activities.

In the case of STRYDE 2, staff received basic gender training before starting to implement the We Can Fly component, which is specifically designed to change gendered perceptions of roles and capacities among program participants. Project staff have seen some positive changes in the ways young women and men understand and respond to gendered stereotypes that result in job segregation. An example that highlights this is in STRYDE's aftercare activities, which now have men involved in baking - an activity that men rarely did before. As one male participant said, "I used to think baking was only for women, but I no longer do." Similarly, one of the female participants has started a car washing business.

Even where training in stereotypically maledominated activities is available, young women do not necessarily take up these opportunities, or are unable to work in these areas after graduating. In SYLP, far fewer girls than boys took the Training and Placement course. This could be because it offers more stereotypically male-oriented skills, which often led to worse employment outcomes for girls because they face discrimination in the job market.¹⁴⁴ Young women interviewed from the STRYDE 2 program noted that they generally needed their husband's permission for certain jobs. This was due to a belief among many men and in the community that if a woman works, she will become "big-headed" or participate in prostitution, or that if she earns money she will undermine her husband's authority.

In CRS's OVC program in Rwanda, while many adolescent girls decided to train in traditionally female-dominated trades such as sewing and handicrafts, thus creating a de facto girls-only safe space, a few chose more male-dominated skills, such as carpentry, construction, and mechanics. Although female trainees in male-dominated skills areas did not report any discrimination or stigma during the actual training, evaluation of the OVC program in Rwanda¹⁴⁵ found they did face challenges securing a clientele after completing their courses. They also encountered stigma when engaging in their chosen business, as a result of gender biases in the wider community.

Likewise, in Kenya, young women involved in CAP YEI reported challenges finding jobs in non-traditional fields,¹⁴⁶ while the study of U-LEARN¹⁴⁷ notes that, in both Tanzania and Uganda, women who had opened their own enterprise or sought employment in the formal or informal sector often had to deal with unwanted attention. At times this included sexual harassment. Other women also faced stigma and discrimination, either because they were working in male-dominated areas or because their business activities defied gender norms in other ways; for example, being a woman alone in a public space late in the evening.¹⁴⁸ Indeed, some young women trainees changed their plans as a result. For instance, one young woman graduate of a Fundación Paraguaya-supported program who had taken a training course in masonry subsequently decided to become a trainer herself, opting to teach

other young women masonry skills rather than continue trying to find work in the sector, which she found too male-dominated.¹⁴⁹

Morris, et al.'s study¹⁵⁰ of U-LEARN concludes that young women in Tanzania working in male-dominated areas were often simply desperate for income as opposed to boundarybreaking. Young men reported not wanting to marry young women working in non-traditional areas. In Uganda, trainees working in nonstereotypical trades reported fewer difficulties of this kind, and argued that young people with good technical skills were quickly accepted by employers regardless of gender. Morris, et al. also found evidence of young male program graduates in Uganda working in stereotypically female areas, such as hairdressing, as a result of this training.

Young women encountered stigma when engaging in their chosen business, as a result of gender biases in the wider community.

ChildFund's ZNLTP was implemented in a context of strongly entrenched views about gender roles that influence career choices. Based on the program's evaluation¹⁵¹ and interviews with staff, the program has made positive contributions to reshaping behaviours and attitudes specifically with respect to gendered perceptions about nursing as a female-only profession. Increased male enrollment was deliberately encouraged, supporting breaking down barriers linked to job segregation.

Changing the social context that funnels young men and women into gender-segregated livelihood choices requires concerted action on two fronts. The first relates to challenging norms about gender-appropriate occupations through showcasing real or fictional role models of women successfully engaging in stereotypically male occupations. This could involve visits from/to women who work in non-traditional activities, and media content featuring such women. However, changing norms is difficult, and a process that takes place over time. It is therefore rarely reported in evaluations, which typically assess program impact in the short term. Longitudinal studies, such as UMN's Learn, Earn and Save study, can better contribute to this type of medium-term analysis, although gender norm and behaviour change is hard to identify even here. For example, the cross-site report¹⁵² shows that, on a gender beliefs scale of how women and men viewed each other's abilities to earn, save, run a business, and so on, women consistently gave more positive responses about women, and men about men, even over time. (Only in a few cases in U-LEARN Tanzania did men's ratings about women change positively.) This reflects that both changing norms and measuring these changes accurately are difficult, and require medium- to long-term assessments that include quantitative and qualitative data.

Second, there is a need to ensure that maledominated sectors are safe places for young women to work. This could occur, for example, through awareness-raising and norm-changing programs on sexual harassment and violence, as well as by instituting sanctions against sexual harassment and violence in the workplace. Harambee was the only program analyzed that attempts to guarantee equal entry conditions to young men and women with the employers they work with. This includes ensuring that young women and young men receive the same initial pay rate from the same employer for the same position with the same contracts (although the evolution of salaries is outside of its control). Additionally, in general, Harambee will not place candidates in environments that have a reputation for being discriminatory. Its bridging managers also provide female candidates with advocacy and support on procedures and actions where sexual harassment does occur.

Single-sex programs and safe spaces

Fourteen out of the 31 reviewed programs were available only to adolescent girls and young women, held some women-/girls-only life skills sessions, or provided certain facilities (such as safe spaces) to women and girls only. These programs typically had a somewhat stronger empowerment focus than others examined in this review, and aimed to combat aendered economic inequalities through making training and resources available to young women. Many also featured elements identified in programs targeting both male and female youth, such as promoting training in non-gender-stereotypical livelihoods and employing female role models to encourage young women to expand their aspirations. For example, one of the programs identified targeted young men specifically: Action on Armed Violence (AoAV), a program for demobilized ex-combatants in Liberia.153

These programs achieved both economic and social empowerment impacts. For example, the evaluation of Economic Empowerment of Adolescent Girls (EPAG) in Liberia reported a small increase in young women's control over resources: the percentage of respondents who

reported having control over resources rose from 80 percent at baseline to 87 percent at midline.¹⁵⁴ The evaluation of Women's Income Generating Support (WINGS) found participants increased their monthly income by 66 percent compared with control group women, and their savings tripled during their time in the program.¹⁵⁵ Although there was only a slight increase in the proportion of Adolescent Girls' Initiative (AGI) participants in Rwanda who reported being paid for at least one of their income-generating activities (from 55 percent to 58 percent), the amounts earned increased significantly, as average cash incomes almost doubled.¹⁵⁶ Similarly, young women's earnings during the EPAG program in Liberia increased by 80 percent.157

There was also evidence of young women using stipends provided for transport or savings to supplement their livelihoods with small stock farming. For example, many adolescent girls and young women taking part in AGI in Rwanda used part of their stipend to purchase goats, sheep, or rabbits. This tripled livestock ownership over the course of the project, from 15 percent to 44 percent.¹⁵⁸ Vocational skills training in the Girls Empowerment Program in Lesotho helped participants finance their education through rearing livestock, as this was compatible with attending school.¹⁵⁹

The majority of the programs working exclusively with girls and young women aimed to support empowerment, including building selfconfidence, through female-only environments. These programs typically provided life skills as well as entrepreneurship and vocational training, and many made use of female promoters, who both acted as role models and provided specific training. In the Neqdar program in Egypt, these female promoters also conducted outreach activities with families who had concerns about their daughters'/wives'/daughters-inlaw's participation.¹⁶⁰ This set of activities was effective in boosting entrepreneurship and employment among participant women¹⁶¹ and in changing attitudes towards women's engagement in economic activity outside the household.

The evaluation of Ishaka in Burundi argues that organizing adolescent girls into single-sex solidarity groups provided girls and women with a safe space where they were able to openly discuss their concerns. As a result, participants were better able to communicate and interact with others. This, along with saving money together and learning about sexual and reproductive health and human rights, contributed to increased self-esteem and sense of security. The life skills training component led girls to step forward to resolve conflicts among themselves, within families, and in the community. It also contributed to increased respect shown towards girls. Girls and young women were increasingly part of a "network" and built friendships – contrasting with previous reports of social isolation, especially among rural girls and young women.¹⁶² The evaluation of Ishaka also found reduced reported engagement in transactional sex.¹⁶³ a finding common to several other evaluations.164

Other social and economic empowerment programs, such as Tap and Reposition Youth (TRY) and Empowerment and Livelihood for Adolescents (ELA), also have a strong emphasis on building social connections, as well as on practising communication skills to aid in negotiation with families and the wider world. The evaluation of ELA in Uganda found statistically significant evidence of girls' and young women's empowerment, such as reported reductions in unwanted sex, teen pregnancy, and early marriage.¹⁶⁵ Evaluations of these, and others such as Neqdar, report increased self-confidence in communication skills, though few studies give specific examples of graduates using these skills in work or business contexts.

Some programs have identified and taken measures to address particular vulnerabilities. For example, AGI in Rwanda recognized it would be working with potentially vulnerable young women, who might be exposed to new risks from trainers. To combat this potential risk, it created safe spaces to ensure a girl-friendly and comfortable environment, as well as to help facilitate learning and socializing. "Girls' Rooms" were introduced in each vocational training centre, stocked with female hygiene products and staffed by female attendants.¹⁶⁶ The evaluation does not report on how much these spaces were used.

Likewise, STRYDE 2's response to gender challenges identified in the STRYDE 1 review included the development of "safe spaces" for young women, where they can ask specific questions or talk freely. The women can then come back to share their thoughts and discussions with the mixed group, allowing all participants to see things from a different perspective. In Uganda, these sessions are also held outside of the usual class time, on days when the program organizes health sessions. YiA in Egypt also gives classes in locations considered safe by girls and the community; as in Negdar, outreach involves female facilitators convincing parents of the value of the program, and single-sex classes addressing concerns about mixed-group participation among more

conservative families. There is some anecdotal evidence from staff in Egypt of a slight delay in early marriage among program participants. This positive response was linked partly to the experience of and learning from other adolescent girls' programming in the country.

In Uganda and Tanzania, U-LEARN's flagship gender-responsive approach is the creation of Young Mothers' Groups. This component was designed to address earlier difficulties with recruitment and retention. Staff noted that adolescent mothers were somewhat stigmatized by their communities and families, so they made sure they felt comfortable and "normalized" their experiences within Young Mothers' Groups. The evaluation of the Young Mothers' Groups found that they were appreciated by those who attended them, but that some young women trainees with children attending mixed-sex groups felt it was more beneficial to interact with a broader cross section of people. The evaluation recommended making the choice more widely available to meet the different needs and preferences of different individuals. Indeed, there were some suggestions by Swisscontact staff in Tanzania that separating groups of young mothers from other groups of youth could risk stigmatizing them. While this perception was not corroborated in discussions with young participants, the program recently started integrating young mothers into regular youth groups, with positive results. In fact, one observation was that, in mixed groups, young women without children looked up to young mothers, who were more careful with their money due to their increased responsibilities. As a result, savings groups depended more on the contributions of the young mothers.

Tap and Reposition Youth (TRY) Savings and Microcredit for Adolescent Girls Program, which worked with young women living in poverty in the slums of Nairobi and provided life skills and entrepreneurship training and savings groups, led to increased savings, improved financial management, and access to finance and other assets. In addition, the evaluation found some clear changes in participants' views between baseline and endline (after up to 2.5 years of participation in the program). For example, at endline, 86 percent of TRY participants believed marriage was not the only option available to an unschooled girl (a 5.9 percentage point increase from the baseline), and 51.8 percent did not believe having a husband was necessary to be happy (a 4.9 percentage point increase from the baseline).167

Few of the evaluations explicitly discussed whether single-sex training had added value. The evaluation of GET Ahead was one of the few studies to explore this issue and reported mixed views: while some young women (and trainers) felt it would be useful to include young men, to encourage them to see things from women's point of view, the majority of young women felt training in a single-sex environment was preferable.¹⁶⁸ Gash's¹⁶⁹ analysis of the AIM project in Mali found that young people expressed mixed views on the relevance of single-sex versus mixed groups. Mixed-gender groups asserted that gender was not a problem in group cohesion, yet single-sex groups asserted they would not want to be part of a mixedgender group. In both group set-ups, young women were encouraged to be members of the management committee.

Life skills training

Explicitly gender-focused components

Four programs (AGI, ELA, EPAG, YMP) formally provided gender-focused life skills training. This covered issues such as sexual and reproductive health, and gendered legal rights (concerning issues such as violence against women and girls, and marriage laws). The evaluation of ELA in Uganda found that participants considered sessions on gender rights particularly useful.¹⁷⁰

Although gender training was not initially built into the Youth Microfinance Project's (YMP) curriculum, young participants in Sierra Leone specifically asked for it to be a focus in their life skills sessions. Possibly as a result, the Sierra Leone project witnessed more positive changes compared with Niger and Senegal in terms of young people's perceptions of gender roles in household decision-making.¹⁷¹ Further, YMP's evaluation stresses that the village savings and loans group approach promoted economic self-reliance among young women and girls, and helped them reduce their vulnerability and enhance their economic status through the purchase of productive assets and their greater knowledge and confidence around financial matters.¹⁷² That said, facilitating gender-focused discussions is often challenging due to prevailing norms. Evidence from YMP also indicates that in all three countries - including Sierra Leone, where gender sensitization training had taken place – participants reported that attempts to have open discussions on gender or reproductive health generated substantial opposition within the youth groups. In Niger, resistance from male members in mixed groups was so great that the activity was replaced with a discussion on the rights of young people, conducted in front of elders to limit any debate on gender equality.

Although life skills are not formally integrated into U-LEARN's technical/vocational training curricula (they are in the separate life skills curricula), the evaluation of U-LEARN in Tanzania observes that some trainers proactively integrated training in communication skills and assertiveness into their programs. For example, a young woman running training courses for young people aiming to work in the hotel and hospitality trade reported that she provided training on how to handle sexual harassment, something many graduates encounter in that industry.¹⁷³ Further, in the case of U-LEARN's Young Mothers' Groups, some modules relevant to young mothers had been added to life skills training, such as nutrition, child care, child protection, and family planning. U-LEARN attracted young mothers by emphasizing the value for them of acquiring skills that would enable them to take care of themselves and their family. Initially, the focus was not on empowerment per se but rather on supporting them to get ahead. As the program evolved, however, it was clearer that the life skills component could contribute to young women's financial and social power, as it gave them some independence and the ability to take care of themselves and their children.

As a result of its mid-term review, YiA planned to strengthen the sexual and reproductive health component of its life skills program. This included the involvement of specialized partners to address the issue more systematically, particularly to help respond to the problem of adolescent pregnancy. Girls generally do not receive any information on family planning at school or at home; in fact, according to one focus group discussion with participants' mothers in Uganda, they do not talk to their daughters about family planning out of fear it would encourage them to have sex. Many of these girls are already sexually active and many of them also have children; thus, this addition to the program is important to help youth better plan for their futures.

Empowerment through broader life skills training

As well as gender equality-focused life skills training, there is clear evidence from both Mastercard Foundation-supported programs and other youth livelihoods programs that more general life skills training has contributed to enhanced self-confidence and negotiating skills and enabled participants to manage their time better, all of which underpins effectiveness in entrepreneurship and livelihoods. Participants in several programs also argued that the technical knowledge and skills they had learned in vocational and business management training contributed to their greater self-confidence and effectiveness.

The young women participants of STRYDE 2 interviewed found the time management skills they learned to be particularly helpful in organizing and achieving the multiple activities they needed to complete in a day. STRYDE has also helped improve young women's selfconfidence, particularly among those with low levels of self-esteem. Participants also highlighted that learning about managing income and expenditure had been useful in the running of their small business. Importantly, program participants (both young men and young women, but more frequently young women) mentioned the value of learning to save. They can use their savings to reinvest in their business to help make it grow. Communication skills were also perceived as useful to improve negotiating capacity (especially among men), but in general, confidence and assertiveness were particularly important for women, who mostly started from a lower baseline.

Girls participating in YiA in Uganda recognized that the program had given them important skills that had encouraged them to feel more equal to boys and able to work alongside them. They had gained confidence in speaking to boys and interacting with them during training sessions, something they were not used to doing out of a sexualized context. This increase in confidence also applied to married young women, who felt better able to communicate and negotiate with their husbands. Two married young women even said their husbands had become so supportive after seeing positive results from their businesses that they were now helping them with child care. Despite this, young women said they were still often harassed by their male peers in class, though they were used to this behaviour. This suggests that some negative gender behaviours are pervasive, despite the new knowledge boys have gained. However, girls' and young women's newly found confidence through the program means they now feel more comfortable refusing boys' approaches.

In the case of U-LEARN, evidence suggests that participants (particularly female participants) gained confidence, learned some new skills, made new social connections, and had some opportunities for income generation.¹⁷⁴ There have been some clearly successful examples, such as two young mothers who were together in the life skills training group and went together for training with a local tailor. They later set up their own small tailoring business as they continued to work for their trainer. In order to help them obtain capital to buy their own sewing machine, the tailor gave them scraps of fabric, which they have used to make clothes for children. Both young women said the life skills training had helped them think creatively about how they might achieve their aims.

The year five report for Fundación Paraguaya notes that it supported youth by emphasizing to them the need to problem-solve when faced with challenges, by helping youth increase their confidence, and by challenging gender constraints through encouraging young women to reach their goals in the face of barriers. Participants tied these positive outcomes to their ability to reach employment, entrepreneurial, and education goals. Some of the analysis, beyond highlighting confidence, illustrates how some youth have challenged gender norms in their communities, in part as a result of their participation in the program.¹⁷⁵

The evaluation of the Digital Opportunity Trust (DOT) project in Kenya and Rwanda found that both young men and young women reported increased confidence in their own technical abilities and skills, a more positive attitude towards life, greater self-esteem, and an ability to communicate with a more economically and socially diverse group of people than before.¹⁷⁶ They attributed these changes to the life skills, work-readiness, vocational, and entrepreneurial training they had received. These changes were particularly impressive considering that employment opportunities were still scarce and many participants continued to face great difficulty accessing finance to open up their own business.177

According to program staff, ZNLTP has introduced a time-management component to its training to teach students — particularly young women — how to balance their work, domestic responsibilities, and study time so they can continue to perform well in school while seeing to their other responsibilities. There is no indication, however, of whether this life skills training promotes gender equality around work/home responsibilities, for instance to encourage men's support in the home with domestic work when women are working outside. Harambee Youth Employment Accelerator's training has a specific component to build self-confidence and leadership, emphasizing that past experience should not hold a person back from future professional objectives. This is important because many applicants have been refused a job many times before, yet need to continue looking for opportunities with a positive attitude. While Harambee has not conducted systematic research or assessments of gendered outcomes, program staff noted that this component might be attractive for young women in particular, as they are more likely to experience exclusion from the labour market, and, as Harambee data show, are typically less confident than men in their ability to find a job.

Child care and flexibility in training provision

Although only two examined programs have offered formal child care, and another is in the process of setting up such a provision, other programs have aimed to help young women participate by making it easier to attend training with young children or through flexibility in timing.

EPAG in Liberia offered free child care at every site.¹⁷⁸ This proved crucial in meeting a local gender-specific need, as two thirds of participants across the treatment and control groups were mothers with primary responsibility for young children.¹⁷⁹ Although the evaluation does not link child-care provision to specific outcomes, it argues that it contributed to the overall positive outcomes (a 10 percentage point increase in graduates with jobs, and a 20 percentage point increase in graduates running their own businesses). Without child care, many young women might not have been able to complete the skills training, create their own business, or find formal work. Further, many saw the skills learned in EPAG as a stepping stone, and many were keen to return to school to pursue higher goals, mentioning medicine and politics as possible future career paths.¹⁸⁰ Interestingly, the evaluation of AGI in Rwanda, which used a similar model, notes that child-care facilities were recorded as either not available or not used by the trainees at most of the training centres examined.¹⁸¹ This suggests that the importance of child-care provision is likely to be contextspecific and should not be assumed.

Samasource works towards gender equity by using a flexible working structure to enable the participation of women with children and family commitments.¹⁸² One of the barriers facing about half of the female workers was their lack of access to child-care arrangements, or their inability to pay child-care costs until the end of the month. Samasource responded to the challenge by partnering with an organization to provide upgraded day care centres subsidized by Samasource. At the time of writing, this approach was still at an early stage, so its impact and reach is not yet measurable.

Without child care, many young women might not have been able to complete the skills training, create their own business, or find formal work. Three other programs have aimed to help parents of young children manage child care and training or work, through flexible timing or the creation of environments where young children were welcome. Recognizing that child care is a problem for about 40 percent of trainees, Harambee Youth Employment Accelerator in South Africa allows women to reschedule arrangements for assessments and some of the sessions if they have child-care issues. The program also has psychologists to give psychosocial support to youth; in the case of women, this often includes counselling on family and child issues. If women are pregnant when they sign up, they can defer entry into the program to a later date when they can attend the training. The impact of such support on women's performance in the program is not currently reported. However, staff reported that the results of a tracer analysis conducted with 608 candidates in 2014 noted that among candidates with children, 19 percent of young women said their child-care arrangements had changed since their engagement with Harambee, primarily because now that they had started working, they themselves could afford to pay someone to provide child care.

U-LEARN's Young Mothers' Groups in Tanzania and Uganda addressed an important genderbased barrier through the recruitment of young mothers into dedicated learning and savings groups. These groups combined vocational training with practical learning about child nutrition, care, and other related areas.¹⁸³ As discussed above, both these and mixed groups are valued for a range of reasons. The program made specific adaptations to ensure young mothers could bring their children to training sessions, and guided them to choose occupational areas that could be integrated with their care responsibilities and mobility restrictions. Staff explained that the timing of sessions and their scheduling were adjusted to consider the increased care responsibilities and limited mobility of these young women. This was in response to parents' complaints that young women were kept out too late at the training. The program's second phase plans to take this further, addressing gendered occupational choice and how to open up better opportunities for young women with child-care responsibilities.

While some young mothers interviewed for the evaluation had successfully increased their income through tailoring, hairdressing, and trading in sodas and sweets, according to other research with participants and community members, the program has had mixed results. Several female participants said their success in terms of moving towards self-employment had been limited, and young women tend to be working in lower-income sectors.¹⁸⁴ The year five longitudinal report for U-LEARN notes that young women continue to face sexual harassment, have limited time to devote to work and learning due to family duties, and face restrictions on land ownership. Yet some U-LEARN trainees - particularly those with very limited opportunities prior to the program - said they had seen the training bring about positive changes. According to the "UMN Year 4 study of U-LEARN,"185 for example, young mothers had not reported in the past year any significant difference in earning, learning, or saving in comparison to other female youth. Nearly all young mothers were currently working, and the only one not working was in a training

program to enhance her tailoring skills. Some young mothers described how stable earnings were helping them to send their own children to school.

Swisscontact Uganda staff explained that U-LEARN has made an effort to "equalize" young men and women, offering them similar opportunities and allowing both groups to tap into their social and technical skills. Some resulting changes include young mothers being able to negotiate child-care responsibilities with their partners and family members, largely thanks to the increased self-confidence gained through the program. Young mothers have also been noted to seek more guidance from female trainers. U-LEARN has also negotiated more flexible working hours for young mothers from private-sector employers collaborating with the program, and the entrepreneurs who deliver the entrepreneurship training have agreed to adapt schedules to accommodate young mothers, having witnessed their potential.

Other programs have adopted flexible timing to address the potential conflict between attending training and domestic responsibilities. STRYDE 2 in Rwanda and Uganda allows women to attend class with their babies or young children and leave the classroom to tend to them if needed. In Kenya, TechnoServe provides a caregiver for children outside the meetings to avoid interruptions for the young mothers. This also improves women's attendance at sessions, allowing them to meet the minimum course attendance they need to graduate,¹⁸⁶ as does making sure training is provided in activities that can be integrated with domestic responsibilities, such as poultry-rearing in SNV's OYE in Mozambique, Tanzania, and Rwanda.¹⁸⁷

Several evaluations flag the need for childcare services in their recommendations. For instance, in the evaluation of GET Ahead, many of the women interviewed mentioned the absence of day care facilities in rural Kenya as a major barrier to program attendance.¹⁸⁸ Indeed, the evaluation highlights that the GET Ahead training could be expanded to discuss the balance of domestic and business activities. It also suggests that women could consider opening a day care centre in their community, or establishing a cooperative of businesswomen who take turns to look after the children.

The mid-term review of YiA in Malawi¹⁸⁹ flagged a lack of gender-responsiveness around childcare issues. There were no attempts to provide child care, even though most female participants had two children, on average. Also, if girls were found to be pregnant or nursing at the time of selection, they were placed on a waiting list instead of being enrolled. If they dropped out after becoming pregnant, they were not encouraged to return until after delivery. However, since the mid-term review, all YiA programs¹⁹⁰ now allow young mothers to bring their children to training. Program staff said that this sometimes affected young mothers' performance, as they did not concentrate as well in class. Staff interviewed in Uganda also indicated that girls sometimes did not perform as well during training because of their childcare duties.



Trainees in the Zambian Nurse and Life Skills Training program. INTERSECT FOR MASTERCARD FOUNDATION



Supporting livelihoods activities that can accommodate domestic responsibilities

Instead of (or in addition to) offering child care or flexible training schedules, some youth livelihoods programs choose to approach gender-responsive programming by helping young women engage in livelihoods activities that can be carried out at or close to home. For example, as described above, OYE's biogas program in Rwanda mapped the different areas for employment (plumbing, marketing, sales, etc.) and identified the areas young women would find easiest to engage in. Additionally, the improved cookstoves sector has proven attractive to young women, particularly as this subsector requires less travel than others such as biogas and solar energy. About 90 percent of production is local and generated by women's cooperatives. Young women in this sector appreciate the possibility of being able to work locally and have flexible schedules that leave room for their domestic and child-care duties, while they organize themselves to complete production. Men are more involved in delivery, installation, and marketing, which require more mobility. Since the mid-term evaluation, OYE has extended the process of market opportunity identification. It is looking at the agricultural and renewable energy-related economic activities that young women are undertaking to explore how to make them more profitable through, for example, better connections to markets.

As mentioned, U-LEARN has adapted its Young Mothers' component to give participants opportunities to engage in work, including small businesses, that they can do from or close to home as they care for family. Young mothers have performed well, with some evidence of them being more effective and more focused, including improved access to services and enhanced time management. While not ideal in terms of income earning potential or transforming gender roles, home-based work can give young mothers a viable option for making a living and can be considered a useful stepping stone to other opportunities.

Since it is typically harder for women to find work, they tend to take more advantage of the course and find a way to attend so that they can graduate.

Implementation of the first phase of STRYDE was challenged by young women's child-care and domestic responsibilities, which they needed to complete before attending classes and meetings, or leave training early to attend to other tasks such as cooking dinner. Men did not have these time restrictions. The program's response during the second phase has been to adopt more flexible schedules. At the beginning of the training, participants agree on days and times when they can participate; these schedules usually try to accommodate women's time constraints. This is an important arrangement, as one program graduation requirement is at least 80 percent attendance. Since it is typically harder for women to find work, they tend to take more advantage of the course and find a way to attend so that they can graduate. Young men often find work before training concludes, so are more prone to not completing the course.

Subsidized transport/fees/ stipends

Training and transport subsidies are primarily considered pro-poor measures, with positive impacts on both young men and young women living in poverty. However, they can also help promote gender equality where they help young people overcome gender-related barriers to participation in skills training. These barriers may include gender biases in household budgets that prioritize one group's access to training over that of another (often young men over young women, though this should not always be assumed to be the case)¹⁹¹ or allow safer travel to training or work (again, primarily benefitting young women). Given the mobility restrictions and time poverty young women often experience as they balance multiple activities, transport support can play an important role. For example, in CRS's program in Rwanda, girls chose vocational skills based on what was available close to their home, and many had to walk long distances because they could not afford transport.¹⁹²

Our review found seven examples of programs that provided transport or training subsidies. Harambee Youth Employment Accelerator in South Africa provides subsidized transport stipends for female candidates attending its bridging programs. The GET Ahead program in Kenya provided a transport allowance for young women trainees (this was a women-only program) to attend a five-day training event. Participants all agreed that this allowance played an important role in helping them access the program – a statement supported by the fact that 95 percent of women attended all five days of training. GET Ahead also tried to make sure women made it home after training in time to see to any household responsibilities.¹⁹³ Many women did note, however, despite appreciating the allowance, that the amount was sometimes

not enough to cover all their transport costs. In addition, some women got in trouble with their families when there were not enough vehicles, meaning they arrived home late from training.¹⁹⁴ Overall, the evaluation suggests that the transport stipend helped young women attend training. In turn, this enhanced their entrepreneurship skills and the success of their businesses.

Transport subsidies were also mentioned as a positive feature of SYLP,¹⁹⁵ enabling more economically disadvantaged young people to participate. The evaluation does not cover this, but it is a possibility that, in the insecure contexts the program operated within, transport subsidies made it possible for young people to access training more safely and may have contributed to the high rates of young women's participation. Negdar and AGI also provided, respectively, subsidized transport and transport stipends. In the case of Neqdar, this helped with convincing family members that young women's travel to city-based training (where training could not be provided at the village level) would be safe. In AGI, it also meant that young women could afford to take public transport to/from training, which reduced their vulnerability to violence while travelling.196

Four programs (AGI, EPAG, KYEP, TEVETA) provided stipends to offset lost earnings while engaging in training programs. None of the evaluations discuss in depth the impact of these stipends, although the evaluation of AGI goes into some detail about how some participants invested stipends in developing businesses, or in making sure they could dress appropriately for work. The evaluation of the Technical, Entrepreneurship and Vocational Education and Training Authority (TEVETA) Apprenticeship Program in Malawi indicates that the stipends were insufficient (and that women trainees were less likely to receive informal food or financial assistance from trainers), which may have contributed to women's lower levels of program completion and livelihood outcomes.¹⁹⁷

Action to promote gender norm change among participants, in the community or workplace

In three of the programs examined, there was clear evidence of efforts to change gender norms in the wider community. Ishaka in Burundi undertook drama, broadcast radio messages, and recruited and trained men as change agents intended to increase family support for girls' socioeconomic activities, acceptance of girls' access to and control over their own resources, and commitment to meeting girls' needs. An additional goal was to change traditional views of marriage. Qualitative evidence suggests this led to a re-evaluation of gender power roles and relations.¹⁹⁸

U-LEARN in Tanzania aimed to address stigma and negative perceptions of young women's participation through community-based sensitization. The program team talked to spouses and families to ensure young women in particular could continue in the program. While this was not part of the staff's mandate, it showed their commitment to supporting the young women. Parents were often disinterested in the program at the start, especially for young women, but became supportive after outreach activities and when they started to see results in the form of their daughters' access to livelihood opportunities.

In STRYDE 2, a common barrier faced by young women in Kenya and Uganda was a lack of support from their parents or husbands to attend. As a result, TechnoServe teams in both countries spoke to these stakeholders as part of the program's initial mobilization. It also promoted the participation of young husbands and wives where relevant, with positive results, as in Uganda. Additionally, as in the case of U-LEARN, and in recognition of husbands' or fathers' reluctance for young women to travel for work-related training, program mobilizers visited young women's homes to explain the program and to encourage their support (essentially, to obtain their "permission"). Sometimes, mobilizers also encouraged young women's participation by seeking the support of female local government councillors.

STRYDE's We Can Fly curriculum is a twohour module for program participants that discusses gender roles; namely, the importance of promoting gender equality in paid work and domestic activities, and how to break stereotypes around traditional gender roles. The module is relatively short and is highly dependent on its facilitators, who receive only a short period of training to deliver it. However, considering how profoundly many of these discriminatory gender attitudes are entrenched, the program participants interviewed particularly young men - spoke positively about what they had learned, and even attributed some attitudinal changes to the module. For example, one young man in Uganda said he now sometimes supported his wife at home, explaining that while she breastfed he could cook or help collect firewood, something he would not have done before. Several program respondents also explained that We Can Fly improved communication between spouses, which promoted collaboration at work on the family farm or in small businesses.

However, the evidence concerning the relationship between livelihoods programming and empowerment, gender-based violence, and early marriage is mixed. The evaluation of WINGS in Uganda found that the level of physical and emotional abuse suffered

by young women in their relationships had not altered, despite the fact they felt freer to express themselves and considered their relationships to have become healthier. In the meantime, many participants reported spouses exerting increased control over their earnings and mobility. They also reported jealousy and resentment from neighbours and established traders in their communities, though this was somewhat mitigated by the development of rotating savings and credit associations in program communities.¹⁹⁹ AGI in Rwanda had also led to increases in the reporting of gender-based violence, with a larger proportion of adolescent girls reporting that they had experienced sexual harassment at least once in their lifetime - from 25 percent to 43 percent. This may reflect girls and young women feeling more knowledgeable and empowered to communicate on matters regarding sexual violence.²⁰⁰ There is also mixed evidence concerning marriage patterns, with one study finding that young women participating in savings groups or having had vocational training were more attractive marriage partners, and therefore might be pressured into early unions.²⁰¹

Boosting organizational commitment to gender equality

Organizational commitment to promoting gender equality is a crucial element in making gender-responsive interventions sustainable. This is critical at all levels, from program managers to staff implementing actions on the ground, and should include a robust understanding of how gender dynamics, contextual realities, and discriminatory gender norms can affect reach and impact. Organizational commitment to gender equality should thus translate into gender sensitization and training. It can also include: drawing on gender advisors where they exist; recruiting staff with commitment to and knowledge of gender equality; and recruiting women to promote gender parity and a diversity of perspectives, and who can act as role models.

Individual staff - often women - frequently take up the challenge of promoting genderresponsive approaches within projects and organizations, whether or not they are gender specialists or have received substantial gender training themselves. Within SNV Rwanda, particular staff have taken up the responsibility of promoting the organization's gendersensitive approach within the OYE project, as well as promoting participation in decisionmaking processes by female staff from implementing agencies. Within Swisscontact Uganda, the Country Director developed and championed the Young Mothers' Group approach within U-LEARN, and the team has developed its awareness of gender challenges and responsiveness through experimentation and implementation. At the district level in Uganda, gender development officers (usually female) and community facilitators contributed positively, as they are also a source of support for young women when they seek ways to provide more equitable opportunities. TechnoServe has a "gender champion" to train facilitators, participants, and others. In Kenya, this role is filled by a man; this is so that men can see that "gender" is not a female-specific agenda but one that is beneficial for all, and that both men and women need to understand the benefits of supporting each other.

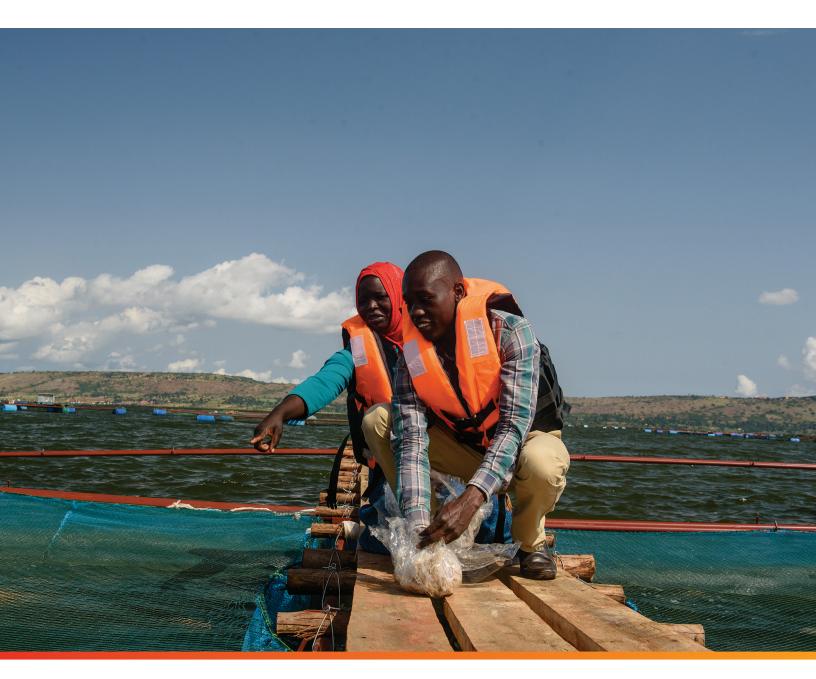
In response to findings from the mid-term review and earlier program management concerns, YiA undertook a gender assessment in each of its implementation countries. As of early 2017, building on work carried out by a range of thematic advisors and management staff, the regional gender advisor — a post created partly in response to the review's findings — was working with each country to develop gender action plans. Gender-responsive programming can have more positive results on gender equality in participation and performance, and therefore on opportunities.

These are either standalone or integrated into existing implementation plans, depending on the nature of the issues at hand. The advisor's support is also intended to include gender training and sensitization for staff. The work done in each country will then feed into a gender strategy for the whole program. There is also a plan to have gender focal points in each country, who can then follow up on their respective countries' gender equality action plans. The gender advisor has drawn on good practices from other Save the Children programming and other organizations to inform the approach to planning and support.

Organizational commitment to boosting gender responsiveness is also demonstrated by Harambee Youth Employment Accelerator, whose "bridging managers" — the program staff closest to participants — are mostly women from a similar background to participants. They provide training and play the role of the first manager and mentor, hand-holding participants through the process. The program recognizes that female trainers are better able to empathize with and provide relevant support to women. The assignment of more female bridging managers was a deliberate strategy, given the large number of female participants.

For several other programs, while specific organizational commitments are not reported, evaluations and studies make explicit recommendations about the need for them to put measures in place that will enable staff and partners to become more gender-responsive. For example, longitudinal research on the CAP YEI project highlights the importance of genderresponsive implementation, and of recruiting and retaining more women at the management level of CAP YEI itself. This is because although enrollment is at parity, with over 50 percent being young women, employment and enterprise development outcomes are stronger among young men. As such, it is recognized that staffing, programming, and alumni support specifically targeted at women may be needed in future phases.²⁰²





Cage fish farmers David and Neima feed tilapia in Uganda as part of U-LEARN II.

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Conclusions

Overall, programs promoting youth livelihood opportunities in Africa are a welcome response to a context that sees poor educational performance, high unemployment, and few formal-sector opportunities.

Gender-specific responses are not found in all programs, but those that are not specifically gender-responsive can still have an important effect on both young women and young men, given the dearth of opportunities available to them. Still, based on the limited gender analysis available in this sector, gender-responsive programming can have more positive results on gender equality in participation and performance, and therefore on opportunities. Results could be beneficial for both young men and young women, but especially for the latter, who face more challenges in accessing labour markets, micro-enterprise opportunities, and programs geared at enhancing their livelihoods.

It is crucial to acknowledge that, despite positive efforts to promote robust youth livelihoods programs that respond to the specific needs of young women and young men, without economic transformation to open up new opportunities for formal employment, livelihoods will remain very constrained.

KEY GENDER-RELATED BARRIERS

The key barriers emerging from our analysis relate to differences in types of education and skills development, domestic and care responsibilities, access to key resources for effective entrepreneurship, gendered labour market segregation, mobility constraints, self-confidence and self-esteem, safety and violence, and specific barriers facing young men. These include the social pressures associated with being the main income-earners, and discrimination based on the perception that young, unemployed men are engaged in illegal activities. Discriminatory gender norms underpin all of these.

Gender disparities in education and skills stem from persistent inequalities in access to education in most Sub-Saharan African countries, where girls are underrepresented at all levels. There are also lower labour force participation rates among young women, which limit their acquisition of functional workplace skills and often marginalize them into lowerpaid, lower-quality jobs. Young men, generally regarded as the main income earners, also face important pressures resulting from weak labour market opportunities and limited options for self-employment. This can result in a loss of self-confidence and exposure to negative peer pressure, which can lead to conflict, substance abuse, and criminal activities, and undermine their ability to get married and progress in adult life.

Early marriage and pregnancy also contribute to girls' lower rates of school completion and labour force participation: after attending school, family reasons were the second most important contributing factor for young women not engaged in economic activity. That said, young women in Sub-Saharan Africa do have the highest rate of labour force participation as compared to young women in any other world region.²⁰³ Family and domestic responsibilities affect the hours worked and the kinds of work young women take up, particularly in the informal sector.

Gender disparities in education and skills stem from persistent inequalities in access to education in most Sub-Saharan African countries, where girls are underrepresented at all levels.

The vast majority of Sub-Saharan Africa's working young people are concentrated in the informal sector. This reflects the existing economic context and the skills levels and family constraints highlighted above, but also the difficulty in accessing key resources required for business development, such as finance and assets like land and technology. As discussed, young women are disproportionately disadvantaged when it comes to skills, social constraints, and access to resources. In contexts where young women's mobility is restricted (by norms that dictate that good daughters or wives should not be out in public spaces independently), this can further limit their access to business customers, to knowledge about potential markets, and to the wider environment - all things that can help young people develop more innovative and growth-oriented business ideas.

The wider context of social norms also plays a key role in the gendered reality of livelihoods for African youth. Gender segregation in the labour market creates a dynamic whereby young women and young men view certain sectors as more (or less) suitable for them. For young women, these are typically less profitable sectors — often those they see as more compatible with their family responsibilities, such as agricultural production, trade/retail, and hospitality. A smaller proportion of young women are engaged in more lucrative sectors such as construction and technologyrelated businesses. A growing body of evidence is emerging on the impact of gendered forms of insecurity on young people's livelihoods. Both male and female informal sector workers are at risk of harassment: young men in public spaces face assumptions that they are likely to engage in criminal behaviour, while young women are at greater risk of sexual harassment. Studies from East and West Africa point to the significance of sexual harassment as an obstacle for young women, who are deterred from applying for formal-sector jobs due to the expectation of needing to provide sexual favours to obtain or keep such jobs.

The importance of psychosocial well-being as a foundation for effective economic activity is also under-discussed in the program and evaluation literature, but clearly underpins some of the more empowerment-oriented activities.

A growing body of evidence is emerging on the impact of gendered forms of insecurity on young people's livelihoods.

SUCCESSFUL ELEMENTS AND LESSONS LEARNED

Based on this exploration of examples from the Mastercard Foundation's Youth Livelihoods portfolio, along with other relevant evaluations, important lessons about good practice can be identified. These lessons can be divided into two categories: (1) program responses with positive results; and (2) broader lessons to ensure that gender responsiveness is a feature of the design of youth livelihoods programs.

Program responses with positive results

Table 4 identifies the positive gender responses to the different programs adopted, the gender barrier they sought to address, how they succeeded, and if they are replicable. This can be a useful synthesis for planners.



TABLE 4: GENDER-RESPONSIVE PROGRAM FEATURES

Identified gender barrier	Gender responsive features	Result	Replicability
Mostly young women, but also sometimes young men, do not apply to participate in the program, as a result of gender biases against entry, lack of family support, lower educational levels, or other competing time demands (typically care and domestic work). Once in the program, young women may then drop out as a result of domestic demands or security risks, while young men might feel pressure to earn an income.	Quotas for equal participation of young men and young women, usually achieved through active recruitment, communication campaigns, community sensitization, household visits, and conversations with parents/husbands. Then sustained by creating positive conditions in the program that respond to both young men's and young women's needs.	Active recruitment using information about barriers inhibiting entry is shown to work in most programs, although in some cases, gender bias within specific sectors resulted in slower responses. Once recruited, young men and young women may require specific adaptations (discussed below) to be able to remain in the program despite conflicting time and resource demands.	Active recruitment is a relatively simple measure that program staff can replicate, using contextual information about the concerns leading to non-enrollment and launching individual or community- level sensitization campaigns that enable gender-equal recruitment.
Young women in particular lack confidence, assertiveness, knowledge about sexual and reproductive health, and so on. This limits their ability to identify and pursue sustainable livelihood options.	Curriculum adaptations including gender-specific life skills training (such as sexual and reproductive health, marriage decision- making, confidence-building), and broader life skills such as time management, budgeting, etc.	Programs showed evidence of addressing some of the challenges facing young women in particular by teaching these soft skills, which can help boost confidence to start a business or work, manage reproductive decisions to avoid early pregnancy, use time for competing work demands (including domestic responsibilities alongside training and income generation), etc.	Some form of life skills component was found in most of the gender- sensitive programs. If the most successful elements of different programs are identified, structured, and adapted to contexts where they work, they can then be replicated by integrating them into broader training curricula.
Child-care responsibilities weigh heavily on young mothers, limiting the time they have available for participating in work or training.	Child-care support options: either bringing the child to training sessions or providing a crèche or babysitter during classes.	Most programs that had some form of child-care support in place (mostly allowing women to bring their child to class) saw a positive impact on young women's attendance. (Although in some cases, program staff noted it was a distraction, with negative effects on performance.)	If the program is well resourced, the option of providing a babysitter for children is a better option to allow participants to fully focus on the course. In the absence of resources, allowing women to bring their child is an easily replicated option, though trainers need to be sensitized. A few programs have also started sensitizing young fathers about the importance of sharing child care with their working wives. Progress on changing attitudes on this front is slow, but efforts should be extended to other programs as it is a more sustainable way to achieve gender equality in work and care work, beyond child-care provision to support young mothers only.
Competing domestic and care responsibilities of young women, plus they are less likely to attend courses in the evening given limited mobility (social restrictions) and security concerns.	Flexible training schedules.	When training schedules could be accommodated to times/ days when most male and female participants could attend, a positive effect on enrollment and attendance could be seen.	If trainers and facilities are flexible, these schedules can be easily accommodated.

Identified gender barrier	Gender responsive features	Result	Replicability
Job segregation is quite prevalent — both in the career choices made by individuals, and in terms of pressures from society to work in "feminine" or "masculine" trades, according to sex. This limits available work or business options and can set young women on pathways to a lower income over their life course.	Challenging gender-based job segregation through community and individual sensitization and work with potential employers/ trainers.	Where active promotion of job equality was in place, some positive achievements were seen. However, entrenched gender biases mean this is not an easy challenge to address. In most programs, work or businesses were still quite gendered, with one or two cases of young men or women who had bucked the trend — with positive results in most cases (possible role models in the future).	This strategy requires efforts and energy by staff that the program may not have, so the more feasible option might be to support employability or entrepreneurship in chosen sectors. It can be replicated, but with more targeted actions. Complementary actions should include making the workplace more secure, inclusive, and gender-sensitive.
Young women have limited mobility, mainly due to social constraints.	Supporting business or employment activities that can be done from the home compound, or close to home.	Although income-earning that can be done from home tends to generate less income than activities outside the home, it is still a good option for young women who had no good alternatives beforehand. They can still grow their business, within certain limits. Nevertheless, future programs and evaluations need to look also at whether these initiatives perpetuate limited mobility for women and exacerbate gender norms and roles around women's work, or if they change them.	The replicability of this depends on the sector: it is easier to support in the case of small businesses, and less easy in the case of employment opportunities. It is also important to balance the desirability of developing very localized businesses with the reality of doing so, given that markets may not exist in the vicinity of homes or the transport of goods may be limited, restricting the potential for business development in these cases. ICT may facilitate home-based work, but similar care needs to be taken as with other home- based activities in terms of pay, conditions, and isolation. ²⁰⁴
Young men and women may not be able to see themselves as successful businessmen or women, or working in certain sectors.	Role modelling.	A few programs brought role models so young people could see that they themselves had potential in certain sectors. This was used to break gender job stereotypes but also for mentoring to improve performance in the sector of choice.	This is not a difficult or costly strategy to replicate, as long as relevant role models can be identified and engaged.
Imbalance in gender roles, inequitable gender participation in paid work versus domestic work.	Sensitization on gender equality in paid work and domestic roles, and on the importance of collaboration between men and women in the household.	Few programs tackled this issue actively, as it is difficult to transform social norms and not all programs saw it as a priority. Those programs that tried had mixed results, with some progress on awareness of the importance of sharing tasks, some isolated examples of men supporting in the domestic realm, and many more positive examples of men supporting women in business or employment endeavours. Still, gender roles seem to be very entrenched and difficult to modify in a significant way.	Sensitization on gender balance of roles is worth including in all training curricula, although, without a very specific effort to transform roles, it is unlikely to have a major impact, particularly on men becoming more supportive at home.

Identified gender barrier	Gender-responsive features	Result	Replicability
Lack of self-confidence among young women and their traditional exclusion means they are not inclined to participate or interact with men in "professional" contexts.	Promote equitable treatment in classrooms and active participation of both men and women in training sessions to increase confidence and the ability to communicate with the opposite sex, and raise awareness of the professional capacities and potential of both young women and men.	Where mixed classes actively encouraged the participation of women and gave them the opportunity to showcase their skills and understanding of issues, there were positive transformations for both young women and men. Young women graduated with better communication and negotiation skills, and more confidence to set up a business or apply for work. Young men saw potential in women they had not seen before, increasing their trust in women's ability to participate in the workforce.	This is easily replicable where programs include training, and if there are no extreme social constraints that bar mixed-sex groups. It requires good sensitization/training of facilitators to promote equal participation and encourage both sexes to participate in public speaking, presentations, and other related activities.
In different contexts, and depending on the nature of the specific programs, there may be groups of young men or women who face specific gender-related barriers and require specific support to be able to participate.	Providing special support for particular groups of young people who are excluded (young mothers, young men involved in substance abuse).	This type of tailored support was not common and results are mixed, depending on the approach used for integration and the extent of the barrier.	These targeted interventions can be more costly and demand specific monetary and human resources, so are less easy to replicate. However, where the contextual analysis identifies particularly excluded groups that are highly limited by clear gendered barriers, these interventions should be considered.
Labour markets tend to discriminate against women who enter them, giving them lower pay and poorer working conditions. Sexual harassment against women is also common, limiting women's career progression and/or causing them to feel pressure in unsafe environments, which restricts their performance and threatens their job stability.	Promotion of equal contracts/ conditions upon job entry, and the reduction of sexual harassment in the workplace.	With respect to sexual harassment, some programs actively include discussions of such risks (and how to manage them) in their life skills training. The aim is to better prepare and equip women to deflect sexual harassment in the workplace.	This is mainly applicable to programs promoting entry into formal-sector jobs, although sometimes partners can have an influence on employers in the informal sector, too. While equal contracts and conditions can be negotiated on entry, progress once within a company is not in programmatic hands. Fighting sexual harassment has two sides: on the one hand, working to empower women to fight against it, which can be done by including specific training on this as part of life skills; on the other hand, working with employers and staff, which, while crucial, is perhaps also more difficult to replicate.
Young women lack confidence as entrepreneurs and typically have less support than young men to become entrepreneurs.	Encouragement of young female entrepreneurs with particular talent.	Programs with business plan competitions that actively support the equal representation of young men and young women can build the confidence of young women to start and grow enterprises.	This approach is relatively easy to replicate through active encouragement by staff and identification of opportunities for young female entrepreneurs, encouraging their equal representation in program activities. Some additional support may be required in some cases, but it should not be too resource-intensive.

Broader lessons to promote gender responsiveness in programming

In addition to specific program responses with positive gender impacts, it is important to draw broader lessons about how these approaches can be more systematically and effectively included, and how the knowledge generated from them can feed into future, more successful planning that is gender-responsive and can increase opportunities for all young people.

Include gender analysis and gender-disaggregated data as a requirement from the outset

There is insufficient research and evaluation of the gender dimensions of youth livelihoods. This is based on the extensive review of the literature conducted for this study, as well as analysis of documentation from the Mastercard Foundation's Youth Livelihoods portfolio. Specific knowledge gaps include the relative impact of different program activities and specific gender-responsive features, and information about gender-responsive programs that meet the challenges facing young men. A more focused effort is needed to make sure that gender-disaggregated data are generated, contextual gender analyses are conducted, and the gender responsiveness of programs is assessed to strengthen the evidence base in this field, leading to better program design.

Monitoring and evaluation has an important role to play here: where evaluations have a good gender analysis, they can identify problems that are inhibiting the participation or performance of certain groups of young people. Some programs do not collect or report genderdisaggregated data because their funders do not require this. Others are not required to do any gender analysis, so both programming and monitoring and evaluation are gender-blind. This is a problem that funding partners - including the Mastercard Foundation – can remedy by requiring the collection, analysis, and reporting of gender-disaggregated data, and, more importantly, supporting the use of this data to improve programming and implementation decisions. Further, additional gender questions need to be asked, gender norms identified and assessed, and a deeper understanding reached about gender-related outcomes across a number of variables beyond access to livelihood opportunities and income. This may include type and quality of work, and changes in attitudes and self-confidence, among others.

As analysis of programs has indicated, particularly of those programs implemented in more than one country, contextual gender analysis is important, as the likelihood and intensity of gendered barriers can change across countries and regions. Program design should be adapted to these contextual barriers so that interventions can respond in the most effective way possible. Although program features that are considered good practice may exist elsewhere, these will require adaptations to make them work in a particular setting.

Over the past two years, the Mastercard Foundation has moved towards requiring contextual gender analysis, genderdisaggregated data, and gender-sensitive evaluations. For this reason, it is expected that more gender-responsive reports and evaluations of its programs will be produced soon.

Ensure gender training is available to staff to improve program implementation

The level and currency of gender training and gender awareness among program management and implementing staff is mixed. This has an impact on awareness of gender issues, on people's capacity to think on their feet about gender-sensitive responses and adaptations, and on their ability to implement a program from training to recruitment - within consistent gender parameters. High-quality, genderresponsive program actions that have the ability to attract and retain more young people require adequate technical skills. The type of gender training, its depth, and the content it covers are vital when it comes to how gender programming is shaped, so funding partners like the Mastercard Foundation can maintain a minimum standard on gender training that can effectively inform programming efforts.

Share knowledge generated by programs about what and where gender responses work better

Once data and evaluation information on gender responses start to be more systematically collected, it may be useful to develop a practical web-based knowledge management system or a community of practice. This would enable organizations to easily access information about how other organizations have responded to gender challenges and the success rate of these responses. The information in this report can be used as a starting point for sharing what works, but more rigorous qualitative and quantitative data are required to support improved program planning and implementation.



Youth participants from the STRYDE program in Rwanda. INTERSECT FOR MASTERCARD FOUNDATION

END NOTES / CITATIONS

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- E.g. N. Goldin, *Toward solutions for youth employment* (2015 Baseline Report, S4YE, 2015).
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- S. Elder and S. Kring, Young and female a double strike? Gender analysis of school-to-work transition surveys in 32 developing countries (Toronto: Mastercard Foundation, 2016).
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- 22. For example, initial findings from the Youth Forward Initiative are not discussed. This initiative is working to improve the capacity of young people in Ghana and Uganda to get jobs, grow their businesses, and access finance to expand opportunities available to them ("Youth Forward Learning Partnership," ODI, accessed September 9, 2017, <u>https://www.odi.org/projects/2787-youth-forward-learning-partnership</u>).
- 23. J. Kluve, S. Puerto, D. Robalino, J. Romero, et al., *Interventions to improve the labour* market outcomes of youth: A systematic review of training, entrepreneurship promotion, employment services and subsidized employment interventions (Geneva: ILO, 2016).
- 24. One examined study identified health issues as a barrier affecting young people's livelihood development. Of all regions, Sub-Saharan Africa has the highest rates of young women being economically inactive as a result of poor health (3.7 percent of respondents; S. Elder and S. Kring, *Young and female a double strike? Gender analysis of school-to-work transition surveys in 32 developing countries* (Toronto: Mastercard Foundation, 2016)). Equivalent measures are not given for young men. Given that no other studies reviewed examine this issue further, and programs that attempted to address health barriers were not found (except in the broadest sense of preventative reproductive health education), gendered health barriers to youth livelihoods are not included in the theory of change or discussed further.
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- J. Arbache, E. Filipiak, and A. Kolev, "Why study gender disparities in Africa's labour markets?" *Gender disparities in Africa's labour market*. (Washington, DC: World Bank, 2010).
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- 37. ILO, Global employment trends for youth 2015 (Geneva: ILO, 2015), 34.
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- 40. J. Kew, Africa's young entrepreneurs unlocking the potential for a brighter future (Ottawa: IDRC, 2015). This analysis draws on a study of 20,000 young people in nine Sub-Saharan African countries (Angola, Botswana, Ghana, Malawi, Namibia, Nigeria, South Africa, Uganda, and Zambia) and interviews with 320 experts that form part of the periodic Global Entrepreneurship Monitor study.
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