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Researcher Perspectives on Microenterprise for Adolescent Girls

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A Global Profile of Adolescent Girls

- Unpaid work (productive, caregiving roles)
- Early marriage
- Invisible from public sphere
- No social networks or peer support systems
- Girls perceived as high risk for loans



The Importance of Giving Adolescent Girls Economic Opportunities

- Returns on the investment
 - Individual
 - Family
 - Community
- Health
- Benefits to children
- Self-confidence/self-efficacy



The Special Needs of Adolescent Girls



- Laws do not support their access to resources
- Community and social norms impede the enforcement of existing laws
- Limited mobility
- Limited skills
- Limited control over money they earn

Program Models Serving Adolescent Girls

- Traditional Model

- credit schemes
- income generating activities training

- Holistic Model (Traditional Model+)

- savings
- financial literacy
- life skills trainings
- safe spaces
- mentorship
- social capital building



Key Elements of Programs Committed to Girls

- Market segmentation
- Flexibility on terms / packages
- Mentorship and female role models
- Safe spaces / opportunity to engage with peers
- Training
- Linkages with the job market



What Still Needs to Happen?



- Create more non-traditional opportunities
- Reach out to the hardest-to-reach
- Protect opportunities to earn with savings accounts
- Inform and reaffirm the right of girls to their savings