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## **Building Assets Toolkit: Developing Positive Benchmarks for Adolescent Girls—Resource Manual**

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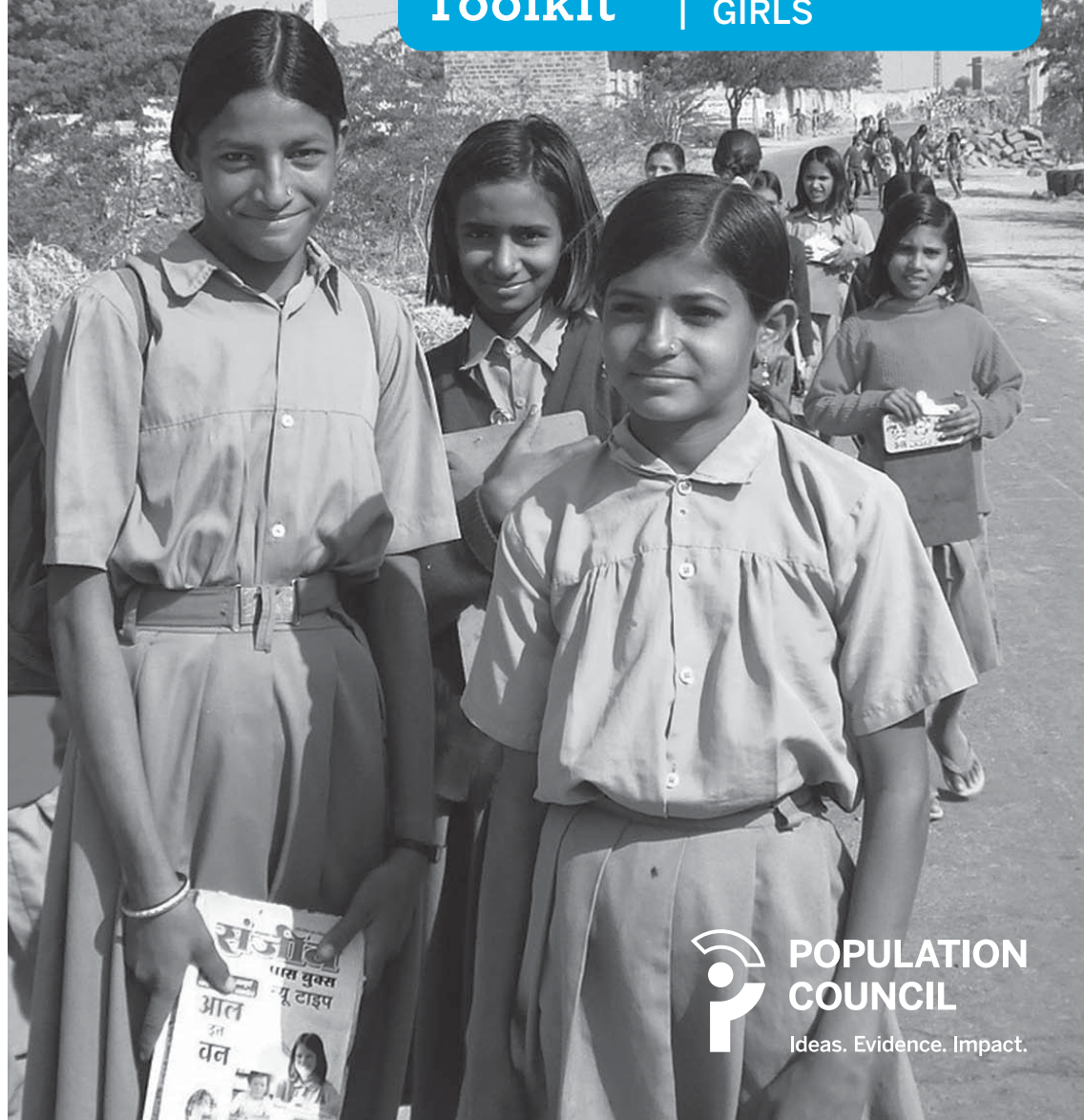
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# RESOURCE MANUAL

## Building Assets Toolkit

DEVELOPING  
POSITIVE  
BENCHMARKS  
FOR ADOLESCENT  
GIRLS



POPULATION  
COUNCIL

Ideas. Evidence. Impact.

The Population Council confronts critical health and development issues—from stopping the spread of HIV to improving reproductive health and ensuring that young people lead full and productive lives. Through biomedical, social science, and public health research in 50 countries, we work with our partners to deliver solutions that lead to more effective policies, programs, and technologies that improve lives around the world. Established in 1952 and headquartered in New York, the Council is a nongovernmental, nonprofit organization governed by an international board of trustees.

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## Acknowledgments

The Building Assets Toolkit was developed by Judith Bruce, Sarah Engebretsen, and Kimberly Glazer. It builds upon the foundational asset-building approach established by Judith Bruce and Jennefer Sebstad a decade ago (Population Council 2005). The approach has been refined by Karen Austrian and Veronica Torres, who have made significant contributions to the material as practitioners, trainers, and commentators. This toolkit has benefitted greatly from the participation of the adolescent girls themselves, whose authentic, field-based perspective shaped the approach, refreshed our understanding, influenced the style and sequencing of delivery, and contributed original, new assets. It has also benefitted from the insights of members of the Population Council's Adolescent Girls Learning Circle and from input from Meredith Gould, Ann Blanc, Virginia Kallianes, and Dana Smiles. A special thank you to Joyce Altman, Christina Tse, and Mike Vosika for the skillful editing and innovative design of this toolkit. Finally, our deepest thanks goes to the NoVo Foundation for making the delivery of real programs to real girls their priority and for recognizing the importance of field-centered tools.

## Building Meaningful Program Content

The development field has recently recognized the importance of working with adolescent girls to reach national and international development goals. As a result, implementing organizations are motivated to design programs for girls, but content may be adopted from material for other audiences and other contexts, be insufficiently specific, or be limited to health information without the enabling social, economic, and cognitive skills needed to secure girls' health and rights as well as wider social and economic opportunities.

An “asset-building exercise” is a thoughtful approach to building meaningful program content. It is designed to involve multiple stakeholders in determining what assets girls need in order to survive and thrive. When conducted using reliable data about girls (the proportion married by age 15, by 18, living apart from parents, in school, etc.), this activity allows you to think concretely about the most appropriate content for your target population (Bruce and Hallman 2008; Austrian and Ghati 2010; [designingforscale.popcouncil.org](http://designingforscale.popcouncil.org)). For example, you may be concerned about a high rate of adolescent pregnancy, because girls who have children at a young age often have poor outcomes and limited

access to resources. Also, in some settings, a substantial proportion of girls experience first sex that is forced, tricked, or a poverty-driven sexual exchange. So now the asset-building exercise can help you choose the best balance of related topics for programming, such as menstruation, pregnancy, social support, economic understanding, and negotiation skills to help girls apply the knowledge they gain to effectively protect themselves. *The asset-building exercise lays a foundation for concrete and meaningful content for specific segments of girls that will prepare them to better face the challenges of growing up.*

## **What Is an Asset and What Is the Asset-Building Approach?**

An asset is a store of value that is related to what a person can do or be (their “human stock”).<sup>1</sup> Assets can be categorized as human, social, economic, and cognitive, and include resources, knowledge, and skills that girls can draw upon to shape their lives and contend with emergencies on their own and others’ behalf. Assets can be either internal competencies (knowledge or skills that can’t be taken away)

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<sup>1</sup> This is a notion that has been advanced prominently by, among others, Amartya Sen.

or external resources (ID cards, property) that mediate risks for girls and help them succeed.

Most assets can have more than one purpose. For example, savings can be considered a financial asset that’s used to purchase things. Savings can also be a social asset when it’s drawn upon to contend with an emergency, providing a protection strategy and a safety net. When savings are used for a health emergency or for preventative care, it’s a health asset. Many assets are simultaneously health and social, or social and financial (Austrian and Muthengi 2014).<sup>2</sup>

## **A Focus on Assets Focuses on the Positive**

Many of the metrics by which girls are currently measured describe what girls “are not”: not pregnant, not HIV-affected, not exposed to sexual coercion, and so forth. These negative (and often rare) conditions do not

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<sup>2</sup> Findings from the Safe and Smart Savings study in Uganda indicate that having only a financial asset (in this case, a savings account) without social support increased girls’ economic assets but also increased the likelihood of their having been sexually touched and harassed by men. This suggests that economic asset-building on its own, without the protection afforded by strengthening social assets (including social networks) and reproductive health knowledge, can leave girls vulnerable.



define a positive path for girls, identify where girls should be to be “on track,” or assist us in program design. What critical-thinking skills will she need (or community resources must she access) to navigate predictable and often age-specific challenges? To be “on track,” where should a girl “be” by a certain age to be prepared for the next stage? What specific skills and knowledge does she need, and when (what times of years, and in what scenarios) does she need that knowledge, to function socially and survive economically in the world in which she lives?

In the simplest form of the asset-building exercise we often ask, “By what age should a girl”: know her birthday and the location of her birth certificate, know the legal age of marriage, know the name of the district in which she lives, have at least three female nonfamily friends with whom she meets regularly, have a savings goal and small incubator savings, or be able to communicate her preferences assertively? Assets are concrete and positive and can be arranged along a timeline, in specific contexts. They are not only positives but are often easily measured. For example, at Time 1, a girl does not know how to install a bed net, at Time 2 she does (and no one can take that knowledge away from her).

## **An Asset-Building Focus Takes into Account the Realities—the Data—and Also Girls’ Aspirations**

An asset-building approach is particularly important for programs intended to reach the poorest girls in the poorest communities based on sound evidence on the reality of their lives. If a high proportion of the girls in a given context will be single mothers at one point in their reproductive lifetime (Clark and Hamplovà 2013) and have children by age 20, we must build girls’ protective assets to help them stay in school and resist sexual pressures, and prepare them for decent livelihoods.

Assets can help girls manage the real risks in their lives, such as food scarcities that threaten their ability to go to school and their family’s food supply. To some extent these scarcities may be seasonal and predictable and pressure girls to participate in unsafe work or promote sexual exchanges for food. Teaching girls about the predictable seasonal food scarcity and helping them resolve these challenges are assets because they help girls see and manage their environment. They also help girls understand that they are not responsible for the conditions they face but can, in many cases, mitigate them. *We rely on the life*

*experience of girls and those who want to or aspire to work with them and to live in their communities, in combination with data, to craft a profile of essential “assets” or widely achievable benchmarks for girls. These assets or benchmarks are then turned into program content.*

In essence, building a girl’s asset profile is a process of envisioning what success looks like at different ages and in different places. Framed by local conditions and data, it is a strength-based approach that builds upon girls’ existing capabilities.

### **Girls Acquire Assets in Stages—Often Age-Related Stages**

Adolescent girls, including the poorest adolescent girls, have both rights and needs that evolve over time. The assets, skills, and knowledge needed to cope with these rights and needs also evolve. In the asset-building exercise, we *ask what the latest age is at which girls should have acquired a specific asset*, not only to protect that period of their life but also to lay the foundation for the next period.

In most settings in the world, and particularly in the poorest settings, girls need to be prepared to support themselves and their children, substantially or solely. All the skills needed to do so cannot be imparted to a ten-year old, however important life skills, interpersonal skills, and team building *can* be taught. A girl can feel herself a leader among her peers and that gives her confidence and interpersonal skills that will be valuable when she is ready—as older girls often are—for vocational or business training.

Girls do not progress in a straight line from vulnerable to less vulnerable, but rather there are fairly predictable life-cycle (and seasonal) points where their vulnerability is greater. Puberty, which biologically occurs around age 12 for girls and socially much earlier, is one of these moments of heightened vulnerability. Using life-cycle data as a starting point for developing program content reveals the moments when girls are first and/or are most likely to face life-path altering events. This includes being forced out of school and experiencing sexual coercion, forced pregnancy, child marriage, and underage and unsafe work (which can bring with it sexual abuse). This does not require anyone to become a data expert.

“Adolescent Data Guides”<sup>3</sup> offer a basic framework for anyone wishing to see when, in a given setting, girls start to drop out of school, experience pregnancy, and so forth. Program managers can begin with this information and combine it with their initial thinking in the asset-building exercise to better “see” transitions into vulnerability and look backward to decide when investments should be made to have the greatest impact moving forward (Engebretsen 2012a). For example, a program goal to reduce child marriage might be identified and the asset might be to ensure that a girl knows the legal age of marriage, as a starting point to reach the overall goal. Is this enough? Rights content is often too general and falls short of offering specific information about how to identify and manage common risk scenarios. What other assets might be needed to avoid child marriage? Having knowledge of the specific scenarios or seasons when girls tend to be married or circumcised and acquiring skills

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<sup>3</sup> *Adolescent Experience In-depth Guides* draw principally on data from the Demographic and Health Surveys to provide decisionmakers at all levels—from governments, nongovernmental organizations, and advocacy groups—with evidence on the situation of adolescent girls and boys and young women, from 10–24 years of age in more than 50 countries. [popcouncil.org/adolescentdataguides](http://popcouncil.org/adolescentdataguides)

that help girls assertively negotiate tradeoffs to early marriage within their family are protective assets for girls. This may include having a slightly older female mentor who a girl may confide in, for example, when an older man starts appearing at her home or when she hears a family discussion about taking her out of school (Bruce 2012).

### **Focusing Your Asset-Building Exercise**

The exercise is typically begun after you’ve made a few key program decisions, such as intervening in areas with the highest concentrations of girls who are at risk of the poorest outcomes (Engebretsen 2012b). For example, if you’ve decided to work in a district that has the highest rates of school dropout among girls by age 12 (15 percent) and where more than half the girls are married by age 15, you choose an appropriate segment of girls (i.e., 10–12-year olds who are either out of school or are at least two grades behind, and those who have been married as children). Now you need to build your program. Your goals are ambitious. In the course of your program cycle (three years on average), you likely cannot end child marriage, but you might be able to empower girls to resist earlier marriage and/or mitigate the



negative impact on girls who are already married (Erulkar and Muthengi 2008).

*The asset-building exercise offers a “refreshed take” on girls programming, which can engage stakeholders at different levels and with different viewpoints. Together, these views generate an evidence-based dialogue. The asset-building exercise asks stakeholders to answer important questions related to the situation of girls in their contexts including: What specific things should a girl know by age 12? What skills does a girl need to cope with the pressures she faces? What should a girl be able to do in response to challenges? The exercise should define short-term achievable goals at the girl-level, which are less broad than, for example, “move out of poverty” and less vague and negative than to simply ask girls “to avoid pregnancy.” The exercise engages program decision-makers, potential mentors, and the girls themselves in a fresh think-through of what they believe is essential and helps different stakeholders think about which assets can enhance girls’ ability to better navigate day-to-day challenges and opportunities and what program content might be most meaningful.*

## Getting the Most Out of the Exercise

### → Respect and challenge the program staff and policymakers

The prospective staff (including, in some cases, girl mentors) are key. They are the adult duty-bearers, but they are not the girls, and their responses may be fraught with biases. These biases may arise because some stakeholders may feel powerless to influence the high level of social risk that girls are exposed to in their communities or stakeholders may have covert negative feelings about the ability of girls to make their own life decisions. Furthermore, stakeholders often have not seen or thought about the data and what it means for girl programming. For example, if one in five girls aged 10–14 is living apart from parents and not in school, that is a very challenging situation and these girls are not served by conventional programs. In many cases, girls must negotiate their own safety, which requires that they have skills, safe meeting places, and can safely participate economically.

This exercise is a reality check for almost all audiences. It fosters concrete and careful planning—the stepwise approach a farmer would use when adopting a new crop. For example, a farmer would begin by collecting information, testing the soil, and selecting the crops for experimentation. This is an objective activity that encourages people to look past their potential biases. Everyone should express their ideas, but it’s important that non-evidence-based approaches—particularly ones that don’t match the girls’ realities—are filtered out.

## Getting the Most Out of the Exercise

### → Engage the girls

To see things from the girls' point of view, you can carry out the exercise with the girls in your community (or with girls in a similar community). You may want to provide a private space to do so. Ask girls what happens in their communities. What are the times of risk and challenge? What do they have the right to know? In Haiti, for example, girls aged 10–14 living in a displaced-persons camp after the 2010 earthquake thought it was important for girls to know by age 6 that they should not walk around the camp with the “sharp guys” who flirt with young girls. Be sure to observe where girls in different categories and ages place the cards. Does their timeline look different than what the program managers had prepared?

### → Use assets chosen to inform program content<sup>4</sup>

In a day (or less) you can develop a list of assets by segment (age, geography, marital status, or some mixture). They can be divided into 10–20 “core” assets (those that are critically important and you've decided must be included) and another grouping of “desirable” assets (those that are important as

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<sup>4</sup> More information on building programs based on identified assets is found in “Designing for Scale,” a web-based toolkit of videos, presentations, worksheets, and resources that outline step-by-step approaches for designing, implementing, and evaluating girls' programs. [designingforscale.popcouncil.org](http://designingforscale.popcouncil.org)

## Getting the Most Out of the Exercise

a “reach” goal). There is often (but not always) agreement on what these groupings should be. Nevertheless, when finished, you will have a sorted list of assets that can serve as the basis in developing your program's content.

### → Assess the materials needed to deliver assets

As you match the asset with potential material, you'll want to first take stock of existing materials. Some assets may already be covered by content that is written at the appropriate age and literacy level and is in need of minor adaptation, if any. The “It's All One Curriculum: Guidelines and Activities for a Unified Approach to Sexuality, Gender, HIV, and Human Rights Education,” developed by a network of non-governmental organizations, is an example of content that covers many important topics and has been used in various settings in several languages (available at [popcouncil.org/itsallone](http://popcouncil.org/itsallone)). Content related to other health assets, such as instructions on oral rehydration therapy and the use of bed nets, can be easily translated for use by girls.

Some other materials may require substantial adaptation by reading level, by language, or by context and example. Content that matches the literacy level of the audience is written at a level of reading that is not only consistent with the girls' and mentors' reading abilities, but with their levels of comfort with reading and delivering the material.

## Getting the Most Out of the Exercise

Material that is accessible by reading level to educated girls aged 15–19 may not be understood by girls aged 10–14 or by skilled mentors in some contexts. In addition, some populations may know how to read but are not accustomed to receiving information in the form of written text. In this case, visuals may be helpful. It is important, however, that the visuals accurately represent the information to be disseminated and are familiar to the audience. Mentors drawn from local communities will share some of the same reading challenges as the girls, which highlights the importance of reviewing the material with both girls and mentors prior to beginning the program.

Some material may need to be adapted by language, which may mean translating the text into a local language understood by the girls and also using familiar vocabulary. For example, program content in the Oromia region in Ethiopia may need to be translated into Oromiffa, the regional language, for Oromo girls to understand, although the national language of Ethiopia is Amharic. Program content may also need to include popular, local, or slang words that are better understood by girls than formal language.

In addition, some content may need to be adapted by context, which typically involves tailoring the scenarios outlined in each asset to the specific context of your program. The basic lessons of assets may apply to your

## Getting the Most Out of the Exercise

program's setting, but the specific examples will need to be tailored to the environment in which you are interested. For example, although child marriage exists in many contexts, the specific scenarios in which child marriage may be arranged will vary substantially by country (e.g. during festival or holiday seasons or by abductions on the road), and it is important that girls know the risky scenarios that pertain to their community.

Furthermore, corresponding content may not yet exist for some assets and will need to be fully developed as new material. You will need to develop this material, but it is not difficult. You can access this information easily. For example, you can find out the process of establishing a bank account by visiting the local financial center or you can visit the community center to identify where it is located and what activities are offered there. You do not need to hire a content specialist to design these materials. A simple description with safe exercises for girls such as visiting the community center as a group can be written out in clear language from the perspective of girls in your community. You can then test the material with girls to see how it is received and revise accordingly.

In both adapting material and developing new material, you will want to consider the short-term and longer-term planning and delivery mechanisms. Who will be delivering

## Getting the Most Out of the Exercise

the program content? Will a mentor always deliver the content or is some material appropriate for girls to deliver after learning from mentors, or is some material appropriate to be delivered peer-to-peer? For example, content about financial literacy may initially be delivered by skilled mentors and not be appropriate for immediate dissemination by girl leaders, but other assets may be delivered immediately peer-to-peer using games that girls can play together.

When creating content, it is also important to think ahead strategically regarding how to successfully plan and execute the material. This includes understanding that some assets may create new risks for girls, knowing how to protect the assets, and enabling girls to control them. For example, the asset related to girls having personal savings accounts at the local bank may need special protection. You may decide that it is better to keep this information from the general community, while other assets may be very appealing to share broadly. For example, you may want to deliver content in a more public setting that is related to showing girls how to install bed nets. The Program Planning Worksheet included in the toolkit will help you begin to think about what materials and resources are best to translate your core asset list into a material resource base for your program.

## RESOURCES AND HELPFUL INFORMATION ON SPECIFIC ASSETS

*We've gathered useful comments and resources for each asset, listed below. We recommend that you review the information pertaining to the assets you are using in your exercise to ensure that it is as productive as possible. References are provided within some asset descriptions to provide citation information about the material being discussed. When applicable, general resources of interest are listed below an item. The full citations for each are listed on page 64.*

*What is the latest age or stage that a girl should...*

### **1 Know the location of community rescue places**

For a girl to be safe, she must have a specific safety plan that includes knowing a place where she could go or refer someone to if there were a problem (such as an emergency or threat of violence).

### **2 Know the location of the nearest emergency health services and at least two conditions that require emergency attention**

Access to and knowledge of emergency health services not only increases the likelihood that a girl will survive major or minor health risks, but also builds the family's knowledge/awareness of health and wellness. Knowledge of where to go for emergency health services is vital. The specific conditions that require emergency attention should be drawn from the local context.

### **3 Have savings that can be accessed in case of a personal emergency or a household shortfall**

Experience has shown that girls need to have some emergency savings (and, ideally, money for longer-term goals such as schooling). Savings programs must build this into a girl's self-protection plan. Also, in many cases girls can model financial behavior that can help families address cash shortfalls.

**RESOURCE:** (Smith-Brake and Torres 2012)

### **4 Have a place to meet friends safely and privately at least once a week**

Around the time of puberty, girls often become isolated and lack access to same-sex peers. Friendship networks not only improve safety but also support positive behaviors (Hallman et al. 2014). Results from the Safe and Smart Savings program in Uganda show that girls who had savings accounts but little social support increased their economic assets but were more likely to have been touched in a sexual manner or harassed by men (Austrian and Muthengi 2014). Economic asset building on its own, without the protection that comes with social assets and reproductive health knowledge, can leave vulnerable girls at increased risk of sexual violence.

**RESOURCE:** (Hallman 2011)

### **5 Have a plan to visit the nearest bank or other financial service facility, with friends or a parent**

Access to financial services is as much a social as a financial skill. Knowing where to go and feeling comfortable going are extremely important. One option is to bring girls to financial centers in groups. Trips to the bank can be organized and timed explicitly with girls' and women's needs in mind; for example, in some places savings can be accessed at the post office, but there may only be a male postmaster and/or the office may be open during inconvenient hours (Austrian et al. 2012). It is also important that a girl's parents play a significant role in facilitating exposure to financial institutions through their own behavior.

### **6 Know where the nearest police station is and the kind of help the police can provide**

Police stations can be a source of help, but girls should know to ask for a female officer. If this is not possible or an alternative is desired, it may be more effective to seek a mentor (a guardian whose role as protector is formally recognized), a women's association, or other organization.

**RESOURCE:** (del Valle 2013 and 2014)

## **7 Know the signs of diarrhea in a child and how to treat it**

Evidence shows that the oldest girls in the family are often “junior mothers” responsible for the health of younger siblings. Having the knowledge to identify and treat illness is important for the health of the family, but it can also contribute to the health knowledge of the whole community.

## **8 Know where to get an HIV test**

It is crucial that girls not only know how HIV is transmitted but also the realities of their HIV risk, including knowing specifically where to get an HIV test. We have learned that it is best if the HIV testing place is nonstigmatizing and is located where other services are offered. Preliminary evidence from a program in Ethiopia suggests that girls are building their social capital and protective assets in ways that reduce their HIV risk and increase their prospects for a safe and productive life. These programs focus on girls at high risk, register them for a spectrum of services, and give girls vouchers for the care they seek (Erulkar 2013). This asset bridges knowledge about HIV and knowing the importance of testing.

## **9 Have the skills and confidence to create a budget and know how to track income and spending**

There are certainly different levels of numeracy, but even girls who are not in school use math in their daily life. Being able to create a budget is important for all girls, even though this might require a higher level of numeracy. The amount of money or resources is not important; girls with even the smallest resources can and should have a budget. For example, in the Safe and Smart Spaces program in Kenya and Uganda, more than two-thirds of the girls in the intervention sites had saved money in the six months prior to endline. Once learned, this important skill could be taught to other family members (such as a girl’s mother).

**RESOURCE: (Austrian and Muthengi 2013)**

## **10 Know to ask for a female authority if she is uncomfortable with a male**

This asset should be discussed with girls before they experience an emergency, including asking female mentors and others how best to stay safe in potentially dangerous situations. Being assertive enough to ask for what she needs in a public space shows self-confidence and reduces the likelihood that a girl will be in an uncomfortable situation where her basic rights under the law might be denied.



### **11 Have at least three female nonfamily friends**

To learn how to build trusting relationships with others, girls need a network of peers who have a shared experience and who can provide them with guidance and advice.

**RESOURCES:** (Hallman et al. 2014; Marcus 2014)

### **12 Have the personal documentation needed to access financial services**

Having documentation/identification that allows access to financial services (banks, savings accounts, loans) increases a girl's ability to establish a business and increases income for herself and possibly her family. IDs can be official or be provided by a program; any ID is better than none. As the Safe and Smart Savings program in Kenya and Uganda showed, the most vulnerable girls may be the ones without an ID, making them unable to access financial services. Financial institutions should be encouraged to ease age requirements for opening an account, to help marginalized girls.

**RESOURCE:** (Austrian et al. 2012)

### **13 Have the personal documentation needed to access health services**

In many countries, health cards are very specific. They can function broadly as personal identification. Some

programs register all girls at the local health center at the beginning of the program, which lets them know exactly where the health services are and affirms a specific pathway to them.

### **14 Have a slightly older female mentor she can turn to for advice when faced with challenges**

Having an older trusted female adult as a mentor helps girls navigate life experiences with a person who can provide knowledge that can impact future life choices. Our experience has shown that when people are asked to indicate their "core" assets, this asset is consistently at the top of the list.

### **15 Know how to play traditional games**

This asset is thought of as a foundation for girls who may not have been previously exposed to games and sports. In the *Ishraq* program in Egypt, for example, girls learned the basic elements of physical fitness through traditional games that they were familiar with and then moved on to individual and team sports, which also validated their "right to play" (Selim et al. 2013). Sporting activities provide a "cultural cover" to introduce the notion to girls and their communities that play and interaction with other girls are important skills.

**RESOURCE:** (Brady and Khan 2002)

## **16 Have a productive skill that earns money**

Building the foundation of a girl's eventual livelihood begins early. Financial knowledge and skills increase a girl's self-confidence and her ability to care for herself and her family. The legal age for full-time work is 15 (globally), but part-time safe work is permitted beforehand. Despite concerns that a girl's earning somehow distracts her from schooling, in some settings working increases girls' access to schooling because school-related costs can now be paid in cases where families were unable or unwilling to do so.

**RESOURCE: (Bandiera et al. 2014)**

## **17 Be able to use decisionmaking skills to differentiate safe and unsafe earning options**

Girls need to be able to differentiate types of work options and in doing so apply key skills needed in a range of situations. Many girls are economically active at a young age and should begin to think about the relationship between economic activity and safety. In most places, girls seeking a nontraditional occupation will have to devise ways of negotiating (often with older males) safely. This asset is also particularly useful as a means to counter trafficking, as girls may begin work that they think is safe (or more desperately believe is their only option) but instead find they are being recruited into trafficking. Parents sometimes

play a role inadvertently or intentionally in trafficking. It is important to have frank conversations with girls about the plausibility of this scenario, their need to defend themselves, the concept of work safety, and how to avoid situations that may lead to entrapment.

## **18 Know the specifics of menstruation and how to safely and cleanly manage it**

Many girls do not learn about menstruation until after it begins because of limited access to resources and information about menstrual management or because of social taboos surrounding the topic. Girls in Cambodia, Ethiopia, Ghana, and Tanzania reported feeling frightened and nervous when they first began to menstruate because they thought they were sick or dying and were embarrassed because of the negative attitudes and cultural norms surrounding menstruation (Sommer et al. 2014). The challenges faced include inadequate water, sanitation, and disposal facilities to manage menses with privacy and dignity, and insufficient guidance in school and within families to help girls feel confident attending school or participating socially while menstruating. Providing girls with information early will help them manage their first menstruation (in school, family, and community settings) and gain important knowledge about reproductive health.

**19 Know when to wash hands and how to do it properly in daily life and in the context of infectious disease outbreaks**

Washing hands is very important for preventing infection and is a skill that girls can teach other girls and younger siblings. During infectious disease outbreaks (cholera and Ebola are examples), there may be even more demanding hygienic and disease-containment practices that girls (and everyone) should know.

**20 Be aware of daily and seasonal demands on her time and know how to budget her time**

In many developing countries, girls who are employed work more hours in a day than do boys, regardless of schooling status (Population Council 2005). A girl's awareness about the constraints on her time is a first step to control. Pressures to rearrange or give up her program time may not arise at the outset of the program, but over time families may get impatient for the "return." At that point, it is important that the poorest girls in the poorest communities are supported in negotiating the flexibility necessary to continue to participate. In some cases, intercession by mentors will be necessary.

**RESOURCE: (Assaad and Bruce 1997)**

**21 Know about female genital mutilation (how and when it is done, how to help someone threatened by it, and that it is illegal)**

Although illegal in many countries, female genital mutilation (FGM) is still widespread. Not only is FGM a violent act, it also increases the likelihood that girls may experience multiple health complications or even death. Because girls undergo the procedure before the legal age of consent, it is a violation of basic human rights—a cultural practice that contributes to disempowerment. Girls must be educated early about FGM as it is often sprung on them without warning and is increasingly pushed to younger ages.

**RESOURCE: (UNICEF Innocenti Research Centre 2008)**

**22 Use negotiation, specific knowledge of risk scenarios, and problem-solving skills to avoid harmful traditions (like FGM) common in her community**

While information about rights can be important, girls need to be able to recognize risk early and to have the skills to navigate these situations. Girls will need someone to turn to within or outside the family. Sharing strategies in a girl-only space is highly supportive.

**RESOURCE: (Bruce 2012)**

### **23 Have someone to borrow money from in an emergency**

Girls should have an easy and accessible way of getting the funds needed to survive (or relocate in a crisis situation). Having someone to borrow money from in an emergency is a good baseline measure of empowerment, but it varies dramatically by age and gender. When a girl reports that she has such a relationship, it may indicate that she has built trusting relationships with adults and a social network of peers or mentors. For extremely isolated girls (for example, those aged 8–15 living on their own in the urban slums of Addis Ababa as domestic workers), arguments about money can often arise and girls out in the streets are often approached by abusers. Emergency savings can be a protective shield for these girls. Exchanges of sex for gifts and money—some sanctioned silently by their own families—lead to high-risk scenarios for girls.

### **24 Know the teachers' code of behavior (including not asking students for special favors or inviting them to their homes)**

Children, and especially girls, are subject to harassment and abuse in schools, even (and sometimes especially) by teachers who wield tremendous power. Teachers' codes of behavior are sometimes developed by schools, but often are not widely known or posted. Girls need to know specifically what behaviors

are not allowed (such as pressuring girls to be alone with them, withholding grades, etc.). Knowing what is “legal” and appropriate behavior from a teacher is an important part of a safety program.

**RESOURCES:** (EqualityNow n.d.: 10–13; Brady et al. 2010)

### **25 Identify someone to go to for help in case of abuse at school and know where to report abuse**

Girls need strategies they can use so they can go to school safely. These strategies may involve notifying a trusted teacher, but if the student feels uncomfortable with school staff, she should be encouraged to involve parents and other adults in the community. A project in Zambia that worked to increase awareness of the prevalence of sexual abuse showed that reports of sexual abuse increased after the project began.

**RESOURCE:** (EqualityNow n.d.: 10–13)

### **26 Know where to go to get basic medicines and have the money necessary to purchase them**

This asset will be context-specific (could focus on anti-diarrheals in certain settings, for example) and community health workers, health stations, or possibly mentors could be providers. Girls' programs could possibly provide a distribution base for some medications, and emergency contraception might be included. If a girl experiences forced and/or unprotected sex,

she is often without guidance or money, a situation that puts her own and her family's safety at risk. A meeting space like those provided by safe spaces programs would be ideal for seeking help and receiving reliable advice and medication. Girls will need to have money on hand to purchase the medications.

### **27 Have a safe place to spend the night away from home, if needed**

For many girls, hazardous conditions arrive abruptly. Thus it is vital that they are prepared with a safety plan, one that includes a safe place to spend the night away from home. Population Council research in Ethiopia found that many girls in domestic service faced physical challenges when they asked for their salary and were thrown out of the home (Erulkar et al. 2004). They almost immediately faced harassment and pressure to exchange sex for money or a place to live.

### **28 Know signs of danger during pregnancy and labor, and where to go for help**

Not only do girls face the dangers of unwanted and early pregnancy, but they are often responsible for helping others in a similar situation (like their mothers or friends). Girls must have detailed information about pregnancy complications that might arise, and the location of the nearest health center. This knowledge can be passed on from girls to their entire community.

### **29 Know the name of the district in which she lives**

Girls' worlds shrink dramatically and measurably during puberty, and their sense of place and participation in any government entity may disappear entirely (Chong et al. 2006; del Valle 2013; Hallman et al. 2014). A girl who knows the name of the district where she lives is one step closer to being able to access entitlements and participate in a government structure. Long-term engagement and voice requires connecting individual girls and groups of community-based girls to community development and other authorities.

**RESOURCE:** (del Valle 2013)

### **30 Have the ability to tell her parents that what they want her to do is illegal**

Based on feedback from girls' groups, we find this asset to not only be particularly important to girls but also a core indicator of empowerment. Many of the gravest human rights abuses against girls (e.g., FGM or child marriage) happen at the hands and under the authority of parents, so it is vital that girls know the scenarios of risk, any cultural codes, and feel empowered to speak up.

### **31 Know the seasonal risks and stresses on her family's livelihood/income**

The risks to a family's livelihood are often cyclical; i.e., they have a pattern. Informing girls of the patterns helps them anticipate a situation and understand they

are not responsible for it, even though girls are often asked to mitigate or solve the issue. Understanding seasonal risks can give girls a greater sense of control and improve their ability to protect themselves and their families (i.e., by anticipating the rainy season, helping their mothers implement a budgeting plan, developing other sources of income, saving for school fees, etc.). Relying on makeshift strategies such as exchanging sex for money or gifts is often dangerous. For girls in emergency settings, it is even more important to recognize these patterns (Population Council 2013), because any remaining family members (usually mothers) are under extreme stress and girls often act as guardians and planners of the family's future.

**RESOURCE: (EDC 2012)**

### **32 Have short-term financial goals and a plan to meet them**

Setting short-term goals helps girls select specific and realistic tasks to achieve, gives girls pride, and enables them to practice decisionmaking, time management, and problem solving. Short-term goals also help girls to differentiate between things they “need” and things they “want,” to know what things cost, and to improve savings skills (Smith-Brake and Torres 2012; Austrian and Muthengi 2013). For a girl, “short-term” can mean just a week and just a small amount of savings.

### **33 Have long-term financial goals and a plan to meet them**

Longer-term savings goals can be as short as one or two years into the future (for a 14-year-old girl, one year is a significant portion of her life). This asset helps girls save up for a future need, such as educational expenses, or to buy something important to help start a business, versus simply having funds on hand for the daily stressors that put girls at risk. In a successful program in South Africa (*Siyakha Nentsha*), girls increased their interactions with financial institutions and a larger number of girls than boys opened up savings accounts with long-term goals in mind (Hallman and Roca 2011).

### **34 Have considered carefully what skills she would need to engage in earning activities that she enjoys**

Girls are often encouraged to work in a particular field based on limited options and gender norms that dictate what is appropriate for them. Encouraging them to think about what inspires them not only increases their self-esteem and sense of empowerment but also encourages them to choose a career path they are committed to and one in which they can be successful. The term “job” commonly refers to formal employment; girls more typically engage in flexible earning activities, and in general girls will not stick to one earning activity at a time.

**RESOURCE: (Population Council and ICRW 2000)**



### **35 Know the minimum number of school years to which she's entitled**

A girl should know the minimum number of school years that are mandated by the government and by what age she will complete school. In most places, girls are expected to start attending school at the latest by age 6 and continue until at least age 14. Secondary school options for girls may require traveling and may bring considerable risk. Because girls drop out of school at a younger age than boys, the longer girls can stay in school and develop cognitively, emotionally, and socially, the better their positive life trajectory will be.

**RESOURCES:** (Lloyd 2009 and 2012)

### **36 Have the negotiation and problem-solving skills to assert her preference for staying in school**

Girls in the “12+ Program” in Rwanda are developing the skills to negotiate remaining in school. While it is important that girls understand the importance of education, it is even more crucial that they have the skills necessary to negotiate staying in school, close to their families or others in their community. Schooling helps girls learn to assert themselves in situations where abuse can occur. For example, girls in the “12+ Program” demonstrated an improved confidence in stopping men from inappropriately touching them.

### **37 Understand the biological basics of sexuality and reproduction**

Understanding the biological basics of sexuality and reproduction is crucial to a girl's healthy development. To remove some of the shame and stigma associated with talking about reproduction and sexuality, the discussion needs to take place in a culturally appropriate way so that the content is not shunned by the community or dismissed entirely.

**RESOURCE:** (It's All One Curriculum 2009, [popcouncil.org/itsallone](http://popcouncil.org/itsallone))

### **38 Be able to describe something unique or special about herself and identify a skill that she can teach others**

This asset is not only about increasing self-esteem but also about seeing oneself as having something to offer others. It is a foundation for friendship and also for participation in social change and government structures.

### **39 Know how to distinguish between a required expense and one that can be postponed**

This is a key issue of financial literacy—what does one need and what does one want? Knowing the difference is a developmental step for adolescents and affects their understanding of “saving” (UNICEF 2002). This valuable exercise helps girls see that one does not need

everything that one wants. Parents and girls in a pilot financial literacy project in Haiti confirm that this asset is a valuable skill (Smith-Brake and Torres 2012).

#### **40 Know the advantages and disadvantages of two to three savings options**

When considering multiple savings options, ask these questions: Can a girl access her savings in case of an emergency? Is the savings option safe? How liquid is the savings? (Some girls may save using livestock.) Girls may consider using more than one type of savings mechanism for different purposes.

#### **41 Know how HIV is transmitted, how to prevent it, where to be tested, and that there are treatment options**

Knowledge about HIV does not translate easily into self-protection. For example, over 90 percent of girls in South Africa know a great deal about HIV, but in some places the young female to young male infection ratio exceeds 5:1. Specific skills regarding prevention and testing are crucial. Girls who have participated in sexual health and HIV skill-building are more informed about how this disease is transmitted and can make healthier choices in regard to birth control.

**RESOURCES:** (Bruce and Hallman 2008; Bruce et al. 2012)

#### **42 Know the legal age of work and basic approved conditions**

The legal age of full-time work around the world, according to the International Labor Organization, is 15. Part-time work is legal before that age, provided that it is safe and doesn't interfere with schooling. The International Labor Organization uses the term "decent work" that maintains your basic dignity and is age appropriate. Dangerous work is not allowed at any age—part-time or full-time.

**RESOURCE:** (Population Council and ICRW 2000)

#### **43 Know the signs and dangers of drug and alcohol dependence, and where to seek help for herself or someone else**

In many countries, drug and alcohol dependence has become an increasing problem across the economic spectrum (WHO 2004). Girls who have been subjected to terrible sexual problems may turn to street drugs. A boyfriend or husband's use of alcohol or drugs is implicated strongly in violence against girls and women. Many girls have limited knowledge of the signs of addiction and the consequences of alcohol and drug use. Arming adolescent girls with knowledge about alcohol and drug use and their dangers is critical in reducing dependence on them.

#### **44 Have a place with sufficient light to read for three hours per week**

Reading provides time for reflection, improves communication skills, and may even contribute to healing for those who are traumatized. Reading well also takes practice. There is evidence that suggests girls lose their reading skills more rapidly than boys; whether this is due to lack of opportunity to practice, lack of a social space in which to read, or lack of access to reading material is unclear (Soler-Hampejsek et al. 2013 and 2014). However, without practice, reading skills and being comfortable reading will suffer.

#### **45 Know the legal voting age, where to register, and where to vote**

This asset may not be easy for girls to obtain, but it is a good “reach” goal. Voting is not only a right but an important experience for females to begin to join society (the public space) and formal governance structures. Some countries, like India, have created specific community-based governance structures in which a minimum proportion of females must be in leadership positions (Chattopadhyay and Duflo 2004; Agarwal 2008 and 2010). This does not solve the problem, but high levels of voting and more guaranteed positions for females can help with the allocation of resources to girls and women.

#### **46 Know what the community council does, when it meets, and some of the official leaders**

Formal channels of access to community decisionmaking bodies are needed in order to make improvements for girls. Engaging the idea of “community contracts” that involve community councils is an important step in working with the formal governance system (e.g., improving safety by installing streetlights and including female playground monitors). Examples of successful community engagement are found in a review of programmatic evidence from Egypt, Ethiopia, Guatemala, Kenya, South Africa, and Uganda.

**RESOURCE:** (Sewall-Menon and Bruce 2012)

#### **47 Know whom to ask/where to ask for help if she or someone she knows is a victim of violence**

Before tackling this topic, it may be necessary to first discuss the meaning of violence. Often, once violence is defined, the category grows. Specific instances of violence can then be discussed and scenarios developed (such as “If you’ve been raped, how can you avoid being raped again?” or “Who can you go to if you feel that the justice system in your community is unfair?”). The Adolescent Girls Legal Defense Fund’s summary of recent cases (Equality Now n.d.) indicates that without specific intervention by advocates, many girls are retraumatized by the very system meant to protect them.

#### **48 Know that violence isn't just stranger violence—it often occurs in families**

Of reported sexual assaults worldwide, 36–62 percent are committed against girls aged 15 or younger; many are committed within families regardless of region or culture (UNICEF 2000). Girls need to know that sexual and other forms of violence can happen at home and that they can seek help from mentors or other trusted nonfamily adults.

RESOURCE: (CDC 2009; UNICEF 2014)

#### **49 Know basic self-defense and ways to attract help**

Knowing which basic self-defense skills are effective (and in which settings) is important. Sometimes whistles work, although in Haiti they can be simply ignored, so attracting help may require a special, context-specific signal. Programs should provide girls with specific physical moves (in addition to screaming) that can help them attract attention when needed (Sinclair et al. 2013). Refer to Brady et al. (2010) for more information on girls' perceptions of violence at school, in the community, and at home.

RESOURCE: (Brady et al. 2010)

#### **50 Know what abuse is and the difference between a “good touch” and a “bad touch”**

Girls are often targets of sexual abuse and violence, which can start off casually and at a young age. Abuse-prevention training usually focuses on helping children understand the difference between good and bad touches and going with their “gut”—meaning to be in tune with how they are

feeling when someone touches them. Violence is frequently perpetrated by relatives (in family settings) or by duty-bearers (in settings such as schools and religious institutions). In a study in Zambia, girls were asked indirectly about this, and almost half said they knew someone who was being abused by a family member (Brady et al. 2010).

#### **51 Know when she is hungry and have the courage to tell someone safe that she feels hungry**

Many girls accept hunger as a natural condition, and then decide to fix it in some informal, risky way, such as exchanging sex for food or money.

#### **52 Know how to obtain/raise a few key foods she needs to eat**

In the “12+ Program” in Rwanda, girls learn about key foods they need to eat in order to stay healthy during puberty. Girls who participated in the program indicated that they are able to help their parents decide what foods to buy to help them stay healthy.

#### **53 Know that adolescent girls need more food than younger girls (specifically more protein)**

In many societies, myths are used to justify depriving girls of food, in some cases saying they do not need protein. Girls must know that they need protein, that adolescent girls need more than younger girls, and that, overall, girls need more than boys. Boys and girls both suffer from anemia, but girls experience it more often and with graver consequences. The “12+ Program” in Rwanda promoted kitchen gardens to grow items containing protein.

**54 Be able to read a sentence in her native language**

This is the standard test used to discern basic literacy (Lloyd 2009). In many developing countries, and especially in Africa, even girls who have been in school for many years may not be able to easily read a sentence in their language. This lack of literacy skills has major implications for their future and also for the types of materials that are appropriate for both the mentors (who may themselves be uncomfortable with reading) and the girls.

**55 Know how to describe/express a problem to someone in authority, such as a local official**

What happens to a girl is often a result of her age and gender (and is not her “fault”). Having the confidence to report a problem or ask for what she needs in a public space increases the likelihood that she will receive assistance. Some techniques like mapping, working with other girls, and knowing the community can help increase her confidence in addressing an authority figure.

**56 Have a government ID (such as one that would be necessary for voting)**

Government IDs are often available, but getting one may require accessing places where girls cannot go. In the *Ishraq* program in Egypt, a high proportion of girls reported that even though their families had their birth certificate, they did not know their own age (Population Council 2006). It is important to know how to get an ID and why IDs are so important for voting, opening a savings account, and protecting against underage marriage.

**57 Know about government programs and/or entitlements for which she/her family may be eligible and how to get them**

Building girls’ protective assets involves not only acquiring and perfecting skills but also connecting girls to resources, entitlements, and community leaders. The *Siyakha Nentsha* program in South Africa increased adolescents’ knowledge and ability to obtain condoms, social grant opportunities, government IDs, etc. (Hallman and Roca 2011). This program demonstrated that girls were more aware of government entitlements than boys, as many girls had responsibilities caring for younger children. Girls need to have their own spaces in the community and to know how to access existing programs.

**58 Know that child marriage is associated with poor health, poverty, and divorce (and that divorce carries social and economic risks)**

Girls, their parents, and program planners need to know that child marriage is unstable by design (due to much older partners) and limits a girl’s access to education and a decent livelihood. In the Rakai study of HIV risk (Nalugoda et al. 2014), girls who had been in and out of marriages by age 20 had five times the HIV risk of those who married later. Girls married younger have a higher lifetime risk of being a single parent, according to analyses done in 15 countries (Clark and Hamplovà 2013).

### **59 Be able to assertively and respectfully navigate safe and healthy choices with regard to marriage**

Programs that address child marriage often focus more on the concepts and dangers of child marriage than on the strategies girls need to be able to make healthy choices for themselves. When groups of girls are able to learn these strategies and assert themselves, rates of early marriage can be reduced (Bruce 2007). It is vital that girls have a safe space where they can discuss the realities of early marriage with each other and older mentors.

**RESOURCE:** (Bruce 2012)

### **60 Know the location of a community center, the activities offered there, and how to participate**

It is important that girls know that there are existing community spaces to which they have rights, and in which there are activities conducted that could benefit them and decisions made that could affect them.

### **61 Know the location and hours of girl-only spaces**

It is important that girls know the benefits of girl-only spaces and, if available, that they know where and how to access them. Most communities have limited access to such spaces: In 2007, an evaluation in Kenya found that only 25 percent of the 93,000 girls living in the Kibera slum of Nairobi reported that there was a place in the community, outside of their house or a friend's house, where they felt safe to meet with same-

sex friends, while 58 percent of boys reported having such a space (Erulkar and Matheka 2007). The value of a place where girls could meet was affirmed in the evaluation of *Biruh Tesfa*—a program now reaching more than 60,000 extremely isolated girls in Ethiopia. One-third of all the girls living in the program communities participated in the program, and 43 percent had heard about the program. Moreover, a surprising number (20 percent) of those in the control group also had heard of the program. Creating girl-only spaces within youth programs, which often are not only underutilized but disproportionately benefit older male populations, is critical. In some settings, girl-only spaces may be wrestled from facilities and programs, which have become male dominated, by creating specific segregated places that have girl-only hours posted.

**RESOURCES:** (Erulkar et al. 2011; Erulkar et al. 2013)

### **62 Know what to say and what not to say to someone who has been a victim of a violent crime**

The first response to someone who has been the victim of a violent crime is important: it may increase or reduce stigma and safety and determine whether the victim seeks help. In some settings, a high proportion of girls will be subject to violence, and when those around them don't know what to say, everyone feels powerless. Knowing what to do in a particular setting may differ, but this issue needs to be discussed with girls.



### **63 Know her own body parts and the body parts of the opposite sex**

This is obviously basic knowledge but it is also a way of neutralizing embarrassment if done simply and straightforwardly in a single-sex group. A valuable source from the Population Council on sexuality education is listed below.

**RESOURCE:** (It's All One Curriculum 2009, [popcouncil.org/itsallone](http://popcouncil.org/itsallone))

### **64 Know the time of day/week when she is likely to face more risks at home, at school, on the street**

Safety is not a constant. Sometimes you are safer if someone is home, sometimes if someone is not at home. There are cultural patterns: Sundays may be more peaceful and safe, and market days may be more risky. Or certain streets are more dangerous than others. Mapping and writing down these risks helps girls manage them and perhaps develop ideas for changes they would like to see (e.g., female monitors on sports fields, more street lighting at night, safer paths to school). The safety scan tool in Austrian and Ghati (2010) provides a helpful starting point in learning about girls' safety.

**RESOURCES:** (Austrian and Ghati 2010; Hallman et al. 2014)

### **65 Know when and where it is safe enough to go out alone (or when groups are safer)**

Knowing when to go out alone varies by day, by season, and by purpose of visit. There is both a spatial and a time dimension (Hallman et al. 2014). When this information is shared and made objective, girls understand they are not responsible for, but must manage, threats in their environment. Clarifying the patterns and giving girls explicit knowledge about predictable patterns of risk helps them avoid risks without missing out on important opportunities (Bruce 2012). In a study of girls' protective strategies in Zambia, over 80 percent of girls reported that to stay safe they stayed home (Brady et al. 2010). This can be avoided by providing context-specific information—which times of year, which festivals, which places carry risks for girls and what actions they can take to avoid them.

### **66 Know her right to determine and communicate the number of children she wants and the timing of births**

This asset is a matter of law in most countries. Family planning is legal and methods are offered through government-supported programs. This right extends to people regardless of their religious background. Girls may have the impression that it is somehow illegal or not promoted. For information on integrating rights with sexuality education, please see resource below.

**RESOURCE:** (It's All One Curriculum 2009, [popcouncil.org/itsallone](http://popcouncil.org/itsallone))

### **67 Know about sex trafficking and other forms of forced sex (e.g., persuasion, blackmail), and where to get help**

Trafficking has a broad definition that includes any deception or forced use to gain control of a girl for exploitative work, including but not limited to sexual exploitation. A high proportion of girls who end up in the sex trade were recruited as adolescents forcibly and by deception. In many settings, there are times when such recruitment is more likely to occur (e.g., at festivals), and specific stories and scenarios are common (e.g., a “good job in the city”). Among some groups, there is a custom of girls being expected to exchange sex for gifts and money by a certain age. Many cultures deny the level of violence to which girls are subjected and also deny the role the duty bearers (parents and others who should be protecting girls) play in sex trafficking, which makes it exceedingly difficult to address or to challenge.

### **68 Know the helpline number to register any violence or to get help**

Helplines located in areas where there is regular cellular service have served as a valuable resource for women and girls in reporting domestic violence and all forms of violence. Both domestically and internationally, helplines are an important way to build awareness within a community about the dangers of domestic violence and where one can get help when in need. The helpline num-

ber, when available, should be posted and advertised everywhere and especially in local communities. When developing girls’ identification cards, it may be useful to put the number of the helpline on the back. This asset is contextual, as some settings may not have a helpline.

### **69 Know not to accept any food or drinks from strangers**

In some environments offering food to hungry girls is a form of exploitation. If in a certain setting hunger is such a palpable concern, it needs to be stressed as a risk factor, combined with a strategy to get food from a safe place, in a safe way. Food scarcity is also linked to girls’ safety as times of food scarcity bring additional risks for girls (including exchanging sex for food or money), which increases the importance of this asset.

### **70 Know that polygamy is illegal**

In countries where polygamy is practiced and illegal, girls should be aware of its legal status and the problems associated with it such as large age differentials between partners and increased risk of having to support one’s children on one’s own. Girls living in areas where polygamy is practiced need to know what they can do to avoid becoming involved in a polygamous relationship. A high concentration of child brides is often found where polygamy is practiced (although there are exceptions, such as in Ethiopia where child marriage is common but polygamy is not).

### **71 Know that she has the same rights as her brother**

Girls should know that they have the same human rights as their brothers. This understanding is important for both boys and girls to have. In a recent study of gender norms in India, boys with more equitable views of gender said they had been raised with the same agency, voice, and rights as their sisters (Jejeebhoy et al. 2013). When researchers with the *Ishraq* program for girls in Egypt found that many participants believed that “a girl should always obey both younger and other brothers” and that some brothers disapproved of the program, a brother’s program was developed that focused on issues relating to their sisters but also to some degree those relating to the boys themselves (Selim et al. 2013).

### **72 Have a plan to keep up her skills (reading and numeracy) during school holidays**

Recent research has shown that girls may achieve the same or higher reading levels than boys, but lose literacy and numeracy skills more rapidly than boys when they leave school (Soler-Hampejsek et al. 2013 and 2014). School breaks are times when girls’ retention needs to be supported as girls may be subject to more arduous chores or risks, such as child marriage, during these periods. Having a plan to keep up skills and providing regularly scheduled meetings for girls is both protective of their safety and maintains important skills that are linked over the long term to

their well-being. Program content should help girls consistently practice their numeracy and literacy skills and provide them with examples of ways to use these skills in day-to-day activities at home.

### **73 Know how to identify a safe water source (or if in doubt to get help testing it)**

Girls are often tasked with finding and transporting water (both for drinking and other purposes). Identifying a safe water source is important to protect themselves and their families. During the cholera outbreak in Haiti, partners in the Haiti Adolescent Girls Network provided information to girls’ groups on securing safe water sources and knowing the signs of cholera (including severe diarrhea) (Nieradka 2013). In some parts of the world, such as in South Asia, there are also concerns about arsenic in the water. Knowing about water contamination, waterborne infections, and whom to ask for help in testing water is important for girls.

### **74 Know how malaria is contracted and how to install and maintain a bed net**

Malaria is found in many parts of the world and has particularly bad consequences for women during pregnancy. It also can undermine a girl’s ability to attend and succeed in school. Installing and maintaining bed nets is an effective way to reduce the spread of malaria, but resources are required to do so. One possibility is to distribute bed nets via girls’ groups that can check

regularly to ensure that they are being used correctly. Including girls in the delivery of health campaigns is a way of both helping girls to protect their communities and raise their personal agency and profiles within those communities.

**RESOURCES:** (Catino 2012; K4Health 2014)

### **75 Feel that she is as intelligent as other people**

This is an interesting measure as it often discriminates not only between boys and girls at baseline but among distinct groups of girls as well. Domestic servants in Ethiopia, for example, felt less confidence about their intelligence than did other poor girls. However, programs can intervene. Results from the Population Council's work in Ethiopia indicated that many girls "felt more intelligent" just by participating in the program, even though this outcome wasn't a direct focus of the program (Erulkar and Muthengi 2008; Erulkar et al. 2010). Girls felt more capable and validated by the presence of other girls.

### **76 Have a ration card**

During an emergency, it is important that girls have access to a ration card (a voucher needed to collect food), but the cards are often held by someone else (who may withhold access to the rations). It is worth exploring how girls' ration cards can be kept safely for them.

### **77 Know safe times/routes to water sources and places to gather firewood, including during emergencies**

Improving safety (especially during an emergency) is something that authorities are often unable to do. Therefore girls need to have plans. For example, when water is scarce, girls will need to walk farther to get it and will likely be pulled out of school to do so. Water sources are often established in the first week of a crisis, without any consideration of where girls live. This creates a very regular (and well-known) path of risk for girls. Mapping the community and discussing collective and individual safety measures is critical (Women's Refugee Commission 2012).

### **78 Know someone who can help with translation (to major official languages), as needed**

Speaking only an ethnic language and not a majority/official language can cause certain segments of the population (often the poor) to be excluded. Identifying mentors who can help girls learn the official language will improve girls' livelihoods—and girls in turn can provide support to their families (in filling out forms, translating). Mentors may, in addition to knowing some of the official majority language, have English-language training. This can incentivize participation in girls' groups and mentoring as well as open new doors.

### **79 Have a safety plan and be able to name three safety risks faced while going about daily life**

Girls need to understand that they often need to manage some level of risk to get new opportunities (Bruce 2012). In a study in Zambia, 86 percent of girls said that they “stay home” when asked what they do to manage their safety risk (Brady et al. 2010). Girls should be encouraged to accept new opportunities safely. We can prepare girls by building their protective assets and we can work with the community to make explicit commitments to safer pathways (Austrian and Ghati 2010; del Valle 2013).

### **80 Know the names of trained people in the community who can be relied upon to protect girls (the guardians)**

There are not always people in the community who protect girls, unless it is explicitly planned. Current work on community contracts seeks to identify guardians who, following girls’ analysis of their safety and the creation of maps to chart it, are the people girls can safely approach and who keep accounts of the community’s progress on certain goals (Sewall-Menon and Bruce 2012).

### **81 Stand up for herself and her friends when insulted**

When a girl is assertive and expresses her legitimate rights and needs she is able to stand proud. Her ability to stand up for herself and her friends in general, and also specifically when they are being insulted, means she is expressing empathy for her peers and also be-

lieves that her worth is important. This act is essential in making and keeping friends.

### **82 Know how STIs, including HIV, can be prevented and their consequences (including infertility)**

Knowledge of HIV is a standard measure of program accomplishment. Despite this widespread focus on HIV, non-HIV STIs are far more common, and many girls do not know that these infections can affect fertility. For example, in a study by Brady and Doumbia (2002), girls were asked which of the following would be the worst outcome: getting pregnant when you do not want to, not getting pregnant when you want to, or getting an STI. Many interviewees thought the inability to get pregnant would be the worst consequence, and most did not know there was any relationship between STIs and fertility.

**RESOURCE:** (It’s All One Curriculum 2009, [popcouncil.org/itsallone](http://popcouncil.org/itsallone))

### **83 Know where to obtain condoms and contraceptives and where to obtain advice and instructions**

The best services for girls are those that are multidimensional. For example, the health vouchers used in the *Biruh Tesfa* program in Ethiopia identify a whole range of conditions and services that can be obtained, of which contraception is only one (Erulkar et al. 2013). It is believed that offering a multitude of services strengthens their acceptability.

**RESOURCE:** (It’s All One Curriculum 2009, [popcouncil.org/itsallone](http://popcouncil.org/itsallone))

#### **84 Know local health promoters and community-based health activities**

Not only is this knowledge useful for a girl's own well-being, but it connects girls to larger networks and allows the community to view girls as agents of change (as investments, not costs). Many of the conditions around which health services are organized are selective of adolescent girls but currently do not effectively reach them. In Ethiopia, married adolescent girls aged 15–19 and young women aged 20–24 are about half as likely to get a visit from a community health worker than a woman over the age of 35 with unmet need (Erulkar et al. 2013). By connecting girls and health workers, you are setting up an important relationship because you are helping health workers “see” girls they previously did not see.

#### **85 Be able to present an argument to a group of peers and elders**

Building up a girl's confidence and communication skills is important. Public-speaking skills help girls share ideas with others with ease and improve prospects for future employment. The *Abriendo Oportunidades* program in Guatemala is an example of girl mentors and girls being supported as they present the results of the “safe-scaping plan” as well as a definition of their needs (del Valle 2013).

#### **86 Obtain parental approval to work and access safe opportunities**

Increasing the amount of time and space available for girls to take advantage of opportunities is essential in helping girls transition to a happy and productive adulthood. Many parents restrict girls on the assumption that it protects them. The word “protection” is used regularly as a way to limit opportunities rather than to support girls so that they can seize opportunities. Girls may benefit from explicit discussions about the difference between safe and unsafe work and discussions that outline strategies for accessing safe initial incubator work. If girls would like to sell goods to expand their livelihood skills, they will need a good plan as well as the support and understanding of their parents.

**RESOURCES:** (del Valle 2013; Girl Hub 2014)

#### **87 Regularly practice reading and numeracy skills with the media available and in daily-life situations**

Critically reading print media and practicing numeracy and literacy skills as they pertain to daily life are vital skills for girls. In a program in Haiti, boys and girls who reported being literate were asked whether they read newspapers or magazines. Boys were much more likely to say “yes,” even though girls had the same skills. It is important to increase girls' confidence by encouraging them to not only read news stories but



also to critique how girls and other groups are represented in the media.

**RESOURCE:** ([fracturedatlas.org](http://fracturedatlas.org) 2015).

### **88 Know how to read diagrams or maps**

This is a key cognitive and visual skill. In several girls' programs, girls not only read diagrams and maps but also help map their communities (Kenworthy, Hallman, and Diers 2008). It is a great exercise and empowering in terms of giving them a sense of the community in which they live and a role within it.

### **89 Know how to write a simple letter requesting something**

Writing a letter is not only good practice for developing cognitive skills but another important asset in a girl's arsenal. Letter writing improves a girl's ability to access and control resources and is on the International Labour Organisation's list of core skills.

### **90 Know how to write and send text messages and use mobile media to secure safety and access to resources**

The value of social media to a girl depends on her age and the availability of technology in her community. If supported properly, social media can be an inclusion and safety mechanism and should be valued in relation to other goals—safety, securing resources, remaining informed, and so forth.

### **91 Know how to fill out forms**

Girls' access is often limited because even though they are literate they are not familiar with how to fill out forms. In a longitudinal study conducted in Malawi, boys and girls who had equal levels of literacy were found to have different levels of knowledge about filling out forms, with girls being less comfortable with the process (Soler-Hampejsek et al. 2013 and 2014). It would be useful to present girls with simple registration forms (for health services, among others) and make sure that they understand what the forms represent and how to fill them out properly.

### **92 Know basic math (fractions, decimals, and percentages) and how to calculate simple costs**

Numeracy is a vital livelihood skill. Recent research in Malawi found that adolescent girls drop out of school or transition from school to work at a higher rate than boys, and they quickly lose both literacy and numeracy skills (Soler-Hampejsek et al. 2013 and 2014; Population Council 2014). Girls need to be prepared to be economically responsible for themselves, and likely for their children. Nonformal education that promotes financial literacy (often provided in girl-only spaces) is an important alternative in closing the gender gap in numeracy outcomes (Lloyd 2009).

### **93 Listen to the radio and watch television to get information**

Girls' access to radio and television is often limited, especially if they are married or in domestic service. Listening to the radio requires both having a radio and having social permission to listen. Radio and television can provide useful programming, but many media and communications programs assume a level of access that is substantially higher than what is found (Erulkar et al. 2004). It is important to determine which segments of girls do not have access and cannot benefit from radio and television.

### **94 Be able to express feelings and notify a friend or trusted adult of a problem at school or at home**

Girls cannot address serious issues on their own without the help of a trusted adult. Having a trusted adult or friend they can share their feelings and problems with helps them solve issues more effectively. Also, having someone who will listen to them enables girls to feel like they are not alone and that their feelings matter.

**RESOURCES:** (Jones and Bouffard 2012; casel.org)

### **95 Use effective communication and listening skills (listen with empathy and patience; speak assertively not aggressively)**

Communication skills are important for building healthy relationships and learning from and working

well with others. Good listening and communication skills prepare girls for school, future employment, and relating to peers. Practicing communication with patience, empathy, and assertion helps them communicate with respect and care.

**RESOURCES:** (Jones and Bouffard 2012; casel.org)

### **96 Have the ability to de-escalate a conflict situation experienced among friends and classmates**

Girls will need skills in conflict resolution so that they can de-escalate conflicts with friends and peers. Solving problems requires skill building in how to work through conflict and choose mutually agreeable solutions. Being able to resolve conflicts with friends and classmates will help girls sustain healthy friendships.

**RESOURCES:** (Jones and Bouffard 2012; casel.org)

### **97 Manage anger when in stressful situations**

Managing anger and being able to regulate emotions is critical to creating and maintaining emotional health. When we get angry it is often difficult to manage our emotions and we need techniques that help us (Aber et al. 2003). Girls would benefit from being able to manage their emotions and anger in stressful situations, because keeping calm helps them address the stress more easily.

**98 Feel like she can say “no” to her friends if they are pressuring her to do something she doesn’t think is right**

Adolescence is a difficult time for girls. They are influenced greatly by their peers and are often not able to tell their friends “no” when pressured to do something. Being able to resist peer pressure is vital, because girls can be convinced to do things that can harm them (e.g., drugs, stealing).

**RESOURCE:** (It’s All One Curriculum 2009, [popcouncil.org/itsallone](http://popcouncil.org/itsallone))

**99 Know the symptoms of infectious diseases, how to isolate an individual, and where to seek help**

During the Ebola crisis, there was a need to spread accurate information to a large population quickly. It is important for girls to know how to isolate individuals in such an epidemic, including family members whom they are accustomed to touching and caring for in times of need. Some information can be delivered via the radio, but it is important to develop specific and additional channels of communication that are trusted and can reach a wider audience so that girls and others can take quick action and avoid infection while helping an infected person get the care they need.

**RESOURCE:** (Bah 2014)

**100 Know that many diseases are sexually transmissible (from both symptomatic and asymptomatic individuals) and some remain so even after recovery**

As the Ebola crisis was evolving, the Sierra Leone government forced a shutdown of programs not directly related to the disease. This cut off important communication at the time of greatest need for information about Ebola and specific skills on how to minimize the risk of contracting it. In a setting where a high proportion of the girls report sexual relations at young ages and 85 percent report age differences of ten years or more with the initiating “partner” (Population Council 2010), awareness of the sexual dimension of infection is especially vital. In response, the Sierra Leone Adolescent Girls Network (SALONE)—an organization sponsoring community-based girls’ clubs—has prioritized communication to girls about these risks more generally. *It’s All One Curriculum* addresses different ways of talking to a potential sex partner about health and safety.

**RESOURCES:** (It’s All One Curriculum 2009, [popcouncil.org/itsallone](http://popcouncil.org/itsallone); Bah and Bruce 2014)

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The Building Assets Toolkit is an approach for developing programs for specific segments of girls that will prepare them to better face the challenges of growing up. It will help you understand the needs of the girls in your community; engage stakeholders at different levels and with different viewpoints; and build concrete and meaningful programming for adolescent girls.

We invite you to send feedback and stories of how you use the Building Assets Toolkit. **Email: [publications@popcouncil.org](mailto:publications@popcouncil.org).**

