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Baseline–Endline Report

Reaching the Unreached (RtU)
through Open and Distance
Learning (ODL) in Bangladesh,
India and Pakistan



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Reaching the Unreached (RtU) through
Open and Distance Learning (ODL) in Bangladesh,
India and Pakistan

Funded by:



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Department of Foreign Affairs and Trade

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The Commonwealth of Learning (COL) is an intergovernmental organisation created by the Commonwealth Heads of Government to encourage the development and sharing of open learning and distance education knowledge, resources and technologies.

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ACRONYMS AND ABBREVIATIONS

CEFM	Child, early and forced marriage (CEFM)
COL	Commonwealth of Learning
CoP	Community of Practice
DFAT	Department of Foreign Affairs and Trade, Australia
MDF	Mann Deshi Foundation, India
M&E	Monitoring & Evaluation
ODL	Open and Distance Learning
PMF	Performance Measurement Framework
RtU	Reaching the Unreached
SPARC	Society for the Protection of the Rights of the Child, Pakistan
SSS	Shidhulai Swanirvar Sangstha, Bangladesh

EXECUTIVE SUMMARY

This report documents the baseline–endline study by the GIRLS Inspire team’s Reaching the Unreached project to examine the implications of skills training and education for women’s and girls’ empowerment and sustainable livelihoods in Bangladesh, India and Pakistan.

It is based on data collected from quarterly reports mirrored against the project outcomes, meeting reports and surveys from March 2016 to March 2017. The quarterly and meeting reports documented the activities undertaken to provide training for unreached women and girls in the selected countries. While the actual training was offered exclusively to women and girls, the reports and surveys also captured the input of men and boys in terms of their participation in various community events and as staff members of the partner organisations.

The first section provides an overview of the study’s objectives and data collection methods, with the objectives section focusing on women’s and girls’ empowerment and sustainable livelihoods, the two lenses through which the project’s success was assessed. The methods section explains where and how the data were collected, the sampling methods and the data analysis process.

The second section provides an overview of the profile of the women and girls who participated in the study in

terms of dropping out of school, age when married and access to economic opportunities.

The sections focusing on the two main lenses of the report — Empowering Women and Girls and Achieving Sustainable Livelihoods for Women and Girls — compare the baseline and endline data relating to women’s and girls’ empowerment and sustainable livelihoods.

Empowering Women and Girls highlights three key areas that affect women’s and girls’ ability to make strategic life choices: employment opportunity, education and decision making. However, empowerment does not happen in isolation. Therefore, the second part of this section includes the regression analyses undertaken to understand the variables that play a role in women’s and girls’ aspirations for education and employment.

Achieving Sustainable Livelihoods for women and girls discusses how the RtU project enhanced sustainable livelihoods through capability and asset enhancement using a combination of frequency observations between baseline and endline results and regression analyses.

All the results are summarised in the final section, which also contains policy recommendations.

Summary of the Findings

Access and Barriers to Education: The top three reasons for women and girls dropping out of school are poverty, child marriage and being prohibited by their families from attending school.

Empowering Women and Girls: A woman’s or girl’s desire for tertiary education correlates with her final level of schooling. The data suggest that with every grade increase in a woman’s or girl’s level of education, her desire for tertiary education also increases. The results highlight the importance of keeping girls in school, not only so that they complete their schooling but also so that they become and remain empowered in preparation for future and ongoing economic participation.

The women’s and girls’ endline responses to questions about economic leadership and their newly acquired employment-enhancing skills suggest that the more skills women and girls feel they have, the more encouraged they feel to pursue employment. Learning skills that have value in the labour market correlates with a woman’s or girl’s desire for tertiary education. Therefore, having access to initiatives such as career counselling, CV writing and internships will boost women’s and girls’ confidence and motivation to take the next step.

A significant finding from the regression data is women’s and girls’ perception of their ability to participate in family decision making. It was concluded that as women and

girls feel more confident about having a voice in the family, they feel more desire to pursue tertiary education. This result signals the importance of providing women and girls with the tools to give them a voice in the household, which in turn empowers them for continued economic participation.

Achieving Sustainable Livelihoods for Women and Girls: When women and girls feel less able to access family support and health resources, they are less likely to feel confident about their ability to participate in economic activities, which strongly suggests the importance of a holistic approach to women's and girls' sustainable livelihoods — including establishing and maintaining support networks for women and girls to help with family- and health-related issues.

At baseline, 92.1 per cent of the employers who participated in the study indicated that their businesses had opportunities for skilled positions for both women and

men. However, 90.9 per cent of the women and girls reported not being in employment at baseline. These findings suggest that while economic opportunities are available, they are not being accessed by women and girls.

At baseline, only 33.7 per cent of the community members who participated in the study rated the community's support for women's and girls' education to be good to very good. However, at this point, 92.1 per cent of the community members believed that education and skills training are important for women and girls to find employment. This suggests that while the community members understand the importance of education, the community tends to withhold support for women's and girls' education. These findings suggest that community awareness work on the importance of women's and girls' education is required.

Key Achievements from Baseline to Endline

Empowering Women and Girls: At baseline, only 36.7 per cent and 23.6 per cent of the surveyed community members felt that the role of women and girls in decision making in the family and the community, respectively, were good and very good. At endline, this had increased to 94.5 per cent and 93.1 per cent respectively.

Only 19 per cent of the women and girls in the survey expressed their ability to make decisions about their health to be good or very good at baseline. At endline, this had risen to 97 per cent.

Achieving Sustainable Livelihoods for Women and Girls: At baseline, only 33.7 per cent of the community members surveyed rated the community's support for women's and girls' education as good to very good. At

endline, the respondents overwhelmingly rated their community's support as good or very good at 97.9 per cent.

Only 39.8 per cent of community members reported at baseline that the learning resources available to women and girls in their community were gender-sensitive, which included facilities being safe for women and girls in terms of distance from their homes and having acceptable ablution facilities. At endline, community members reported the prevalence of gender-sensitive learning resources at 93.8 per cent. At baseline, 28 per cent of the women and girls reported that they did not feel safe walking home from the learning facilities in their community. At endline, 98 per cent reported feeling safe in this context.

REACHING THE UNREACHED PROJECT

Reaching the Unreached (RtU) through Open and Distance Learning (ODL) in Bangladesh, India and Pakistan was funded by the Australian Government's Department of Foreign Affairs and Trade (DFAT) and facilitated by the Commonwealth of Learning's (COL) GIRLS Inspire initiative. The project's aim was to provide educational opportunities to women and girls who had either never attended school or dropped out due to barriers such as child, early and forced marriage (CEFM), distance to school, cultural barriers, security concerns and cost of schooling.

In communities throughout Bangladesh, India and Pakistan, 25,284 women and girls completed life skills and vocational skills training, with 4,724 of the participants successfully moving into income-generating activities after their training. After the project's completion in April 2017, a final report containing all the data was submitted to DFAT Australia. It is available to read on [COL's website](#).

BASELINE-ENDLINE STUDY OBJECTIVES

In line with one of COL's long-term outcomes, improved sustainable livelihoods, the baseline-endline study of the RtU project aims to measure the progress made towards the Ultimate Outcome in the GIRLS Inspire's Logic Model: "improved sustainable livelihoods for disadvantaged women and girls in priority communities in rural areas of selected countries."

To examine the extent to which the RtU project has achieved this, the baseline-endline study looked specifically at the women's and girls' empowerment levels and sustainable livelihoods.

Women's Empowerment

COL's *Measuring Empowerment Toolkit* refers to Naila Kabeer's "easy to interpret" definition of empowerment: "the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them" (Kabeer, 1999, p. 437). It is an accurate reflection of COL's efforts to empower women and girls.

In our baseline-endline study, therefore, we will explore whether women's and girls' perceptions of choices, ability and decision making were enhanced through participation in the project.

Sustainable Livelihoods

COL’s *Reviewing Initiative Performance Frameworks* document outlines its corporate definitions and describes sustainable livelihoods on page 5 as follows:

A livelihood is sustainable when it can cope with and recover from the stresses and shocks and maintain or enhance its capabilities and assets both now and in the future without undermining the natural resource base (Chambers & Conway). Sustainable livelihoods is a systemic and adaptive approach that links issues of poverty reduction, sustainability and empowerment (UNDP).

The Department for International Development (1999) defines a livelihood as comprising “the capabilities, assets (including both material and social resources) and activities required for a means of living” (Section 1, p. 1).

This baseline–endline study explores the extent to which the project contributed to creating and improving women’s and girls’ sustainable livelihoods by looking at how participation affected participants’ capabilities, assets and activities.

METHODS

Setting

The overall target of the project was to reach 20,000 women and girls in three countries – Bangladesh (64 villages in the Pabna and Natore Districts of the Rajshahi Division), India (150 villages in the Satara district of Maharashtra) and Pakistan (37 communities in Hyderabad, Multan, Rawalpindi and Peshawar) – in one year and to gather not only their perspectives but also those of the local communities and prospective employers. The four key stakeholder groups are found in Figure 1 below.

The communities were selected to participate in the project according to the prevalence of school dropout rates among women and girls and of child marriage rates. In addition, the communities in Bangladesh were selected because of their vulnerability to limited road access in monsoon season; in India, because of dropout rates arising from migration, poverty and long distances to school; and in Pakistan, where female labour participation is low.



Figure 1: Key stakeholder groups

Instrument Design and Data Collection

COL commissioned an external consultant, Salasan Consulting, to develop baseline surveys (referred to in the study as tools) for each of the four stakeholder groups in line with GIRLS Inspire's Logic Model. The four tools were then refined in consultation with the in-country partners to ensure cultural sensitivity, adapted to the local context and translated into Bengali (Bangladesh), Marathi (India) and Urdu (Pakistan) prior to data collection. The endline tools mirrored the baseline tools, with some additions to ask specifically about the project's impact. Both the baseline and endline surveys primarily gathered quantitative data through close-ended questions, with some open-ended questions.

The baseline surveys were conducted as soon as the women and girls registered in the project, and the endline surveys were generally conducted between one and three months after the project activities were completed.

Standardisation procedures for data collection were implemented at both baseline and endline points to ensure the validity and reliability of the data, with a Web-based data collection platform being used not only for standardisation but also for efficiency. FluidSurvey was used initially, but because the company subsequently shut down its operations, Survey Gizmo was used for the last quarter of data collection. Both platforms were chosen for their capabilities for offline data collection, mobile device compatibility and multiple-language hosting. These features allowed data collectors to access the data collection tools on a mobile device (phone or tablet), even in areas with no Internet connection. The data they collected in the field could be uploaded once they had connectivity.

The GIRLS Inspire team provided support to the data collectors in terms of explaining terminology, how to communicate with participants to elicit relevant responses to the survey and how to navigate the survey process if, for example, they had to skip a question. It was not always possible to anticipate how the platforms would respond should a user make a mistake by, for example, using a wrong tab. However, we collected the user queries and provided guidance to help the users have a positive and productive experience.

The data collector had to include their name with each survey response so that administrators could easily query

specific survey responses if necessary. All the responses were then streamlined into one repository, regardless of the project locations or language used. For both the FluidSurvey and the Survey Gizmo platforms, user roles were assigned to data collectors to allow them to conduct the surveys and collect responses. However, to protect participants' privacy, access to the uploaded responses was restricted to COL administrators. To triangulate the data, the partner organisations reported quarterly on the status of their baseline and endline data collection, and password-protected copies of data received were verified against the partners' data systems.

Monitoring & Evaluation (M&E) Focal Points (FPs) were appointed in each country to act as champions and to create a data-driven culture within their organisations. They received monthly and on-demand training from GIRLS Inspire on M&E concepts and data collection procedures. Resources were provided to clarify and define terms used in the survey tools (e.g. gender-sensitive, social rights, etc.). Thereafter, the FPs were responsible for using standardised training resources to cascade the skills they had acquired to the appointed field data collectors.

Field data collectors were recruited based on their ability to speak the local language and to establish connections with the survey respondents. When male data collectors were in the field, they were often accompanied by female data collectors so that women and girls felt at ease and parents would allow their daughters to speak to the men through the female data collector. Training was also provided to ensure the data were collected in an ethical way. To safeguard the women and girls and minimise social desirability bias, field data collectors were instructed to emphasise the anonymity and confidentiality of the surveys, and to conduct the surveys in an environment in which the respondents felt safe. Each baseline and endline tool opened with the purpose of the study and an explanation that participation was voluntary and responses would remain confidential. Consent forms for guardians of girls under the age of 18 were also provided.

Sampling

The study collected data from a random sample of the women and girls who participated in the project and lived in the selected areas. With an acceptable margin of error of 5 per cent among the target population of 20,000 women and girls, the recommended sample size of 377 women and girls¹ was increased in order to allow for possible attrition. An effort was made to survey the same group of respondents at baseline and endline. In the end, 755 of the women and girls were able to complete the study and were interviewed at both baseline and endline points.

Community members such as religious leaders, parents, men and boys were selected based on their influence on women's and girls' lives. Prospective employers were

selected based on their economic contribution to the community and the employment prospects they offered for women and girls. They included, but were not restricted to, small to medium-sized businesses that employ local members of the community. For the organisational surveys, the three partner organisations were asked to interview GIRLS Inspire project members (e.g. field staff, community facilitators) to gauge how the project was building the partners' capacity for gender-sensitive, contextualised learning for women and girls. For these three key stakeholders, an effort was made to interview the same respondents at baseline and endline points, although this was not always possible (see page 19).

Table 1 presents a summary of the responses received.

Table 1: Summary of Baseline and Endline Surveys Conducted (count)

		No. of respondents who completed the study out of the total respondents	No. of community members	No. of organisational staff	No of prospective employers
Bangladesh	Baseline	336/348	60	6	12
	Endline	336/336	64	6	12
India	Baseline	209/238	63	12	30
	Endline	209/253	49	5	25
Pakistan	Baseline	210/253	43	7	22
	Endline	210/236	35	8	22
Total	Baseline	755/839	166	25	64
	Endline	755/825	148	19	59

Analysis

For quantitative data, responses from each tool were downloaded into a Microsoft Excel format from the Web-based platform and cleaned, and then analysed using SPSS.

To reliably compare findings from the women's and girls' data, those who did not complete a survey at either baseline or endline were excluded from the analysis. For the

other three groups (community members, employers and organisational staff), analyses were conducted in groups as it was not possible to assess whether the same participants were sampled at both baseline and endline points.

Analysis through frequency observations was primarily used to measure baseline and endline differences and this informs most of the discussion of the results.

¹ raosoft.com/samplesize.html

However, multiple regression analyses were also conducted to analyse the factors that impact women’s and girls’ empowerment and sustainable livelihoods. To conduct the multiple regression analyses:

- Interval/ratio, rank, binary and categorical variables and the transformations required by each were identified. Transformations included creating new variables with their own formats and labels.
- For variables that measure the same feature at two time points (i.e. baseline and endline), differences were calculated to measure movement between the baseline and endline points.
- For categorical variables, dummy variables were created as required.

A significance level (α) of 0.05 is normally used to judge whether the results are statistically significant, but other commonly used levels are 0.01 and 0.10. In this analysis, 0.10 was chosen to reduce the risk of a difference being missed.

For qualitative data, Google Translate was used to translate information into English as needed; these machine translations were supplemented where necessary and cross-checked for accuracy through partner consultations.

The questions used in the survey tools at baseline and endline points, the frequency tables discussed in this report and the regression methodology and outputs are available [here](#). The full URL is available in the Resources section on page 22.

BASELINE–ENDLINE STUDY RESULTS

1. Profile of the Women and Girls

The Reaching the Unreached project focussed on communities and villages where women and girls have low rates of economic participation. Women and girls who have dropped out of school, never attended school, or were married as children or at risk of marrying as children were encouraged to register in the project. Figure 2 breaks down the country of origin and age group of the 755 respondents (by percentage).

1.1 Dropping Out of School

The study confirmed that school dropout rates among the women and girls are significant: 94 per cent of respondents reported having attended some primary school, 64 per cent reported having attended some secondary school and 7 per cent reported never having attended any school at all. Of those who responded about their schooling level, most (19 per cent) indicated that they had completed 8th Grade, followed by 5th Grade at 17 per cent.²

The reasons for dropping out of school were cultural and socioeconomic, or a combination of both. However, in all three countries, poverty emerged as the primary reason for dropping out of or never having attended school

² Breakdown of school grades: Bangladesh: Classes 1-5 = Primary School, Classes 6-12 = Secondary School; India: Classes 1-5 = Primary School, Classes 6-8 = Middle School, Classes 9-12 = Secondary School; Pakistan: Grades 1-5 = Primary School, Grades 6-8 = Middle School, Grades 9-12 = Secondary School.

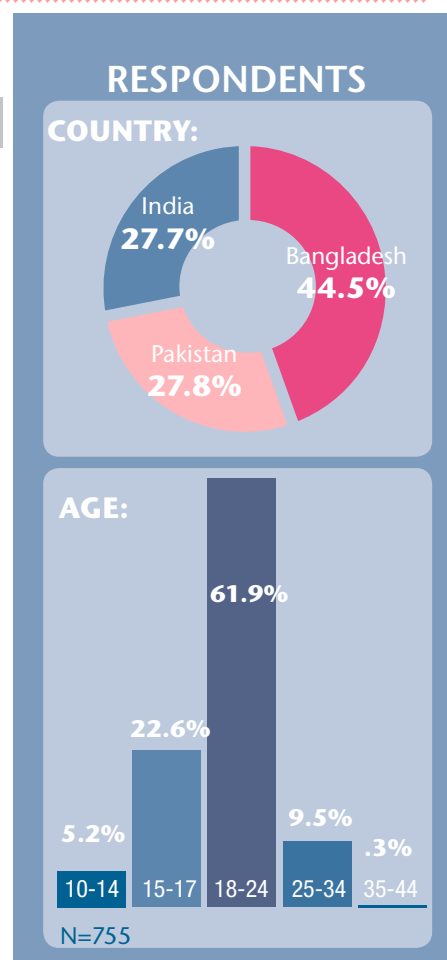
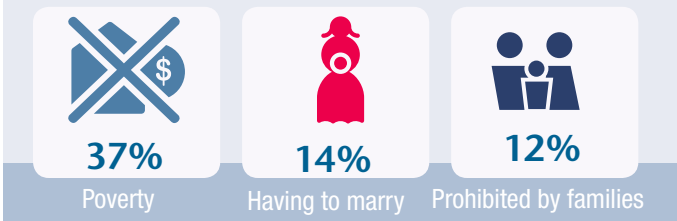


Figure 2: Women’s and girls’ country of origin and age group

Figure 3: Reasons for dropping out of or never attending school



(37 per cent overall), followed by having to marry (14 per cent) and being prohibited by their families from attending school (12 per cent). See Figure 3 above.

Other than these top three reasons, in Bangladesh, 18 per cent of respondents reported a family crisis — often a death

or an illness in the family — being another reason they dropped out. In India, 9 per cent of respondents indicated failing subjects in school as another reason. In Pakistan, 9 per cent of respondents indicated that they simply had no interest in education. Other reasons included the lack of a school in the village or the school being too far from home, having to work, falling ill, failing subjects, having to leave their village because their families migrated for work, not being allowed to attend because of cultural reasons, and having to take on domestic responsibilities. There was some overlap between these reasons, with respondents generally citing more than one of them as why they had dropped out.

1.2 Child Marriage

Getting married was the second-most reported reason for dropping out of school. While only 14 per cent of respondents cited it as why they had dropped out of school, 49 per cent of all the women and girls surveyed were married. Among the three countries, Bangladesh had the most married respondents (64 per cent), followed by India (50 per cent) and then Pakistan (22 per cent).

When asked about their age at marriage, 72 per cent reported being married before the age of 18. While the mean age at marriage was 16.7 years old, two of the girls (0.6 per cent) reported being married by age 11.

Overall, 363 respondents provided their age at marriage. Table 2 presents a breakdown by country of those who were married as children (17 and under) and those who were married at 18 and older based on those responses.

Table 2: Summary of Age at Marriage by Country

	Bangladesh	India	Pakistan	Total
Married at 17 or under	85%	52%	54%	72%
Married at 18 or over	15%	48%	46%	28%
	100%	100%	100%	100%

N = 363

1.3 Lack of Economic Opportunity

Women and girls in the areas where Reaching the Unreached project work typically have few opportunities to generate their own income. This leaves them dependent on their family and/or husband for economic security. At

the beginning of their GIRLS Inspire training, 90.9% of the respondents were not employed in any way, which may suggest that employment opportunities were not readily available to women and girls in the areas in the study.

2. Empowering Women and Girls

GIRLS Inspire worked within the framework of empowerment for project development and management. This baseline–endline study examines how the RtU project has contributed to increasing the participants' ability to make strategic life choices. The ability to make strategic life

choices was broken down into three key areas of women's and girls' lives: employment, education and decision making.

2.1 Three Key Areas of Women's and Girls' Strategic Life Choices

2.1.1: Employment

Increasing women's and girls' desire and opportunity for employment was a targeted outcome of this project. Overall, the baseline–endline surveys show a growth for women and girls in the programme in relation to their perceptions of choice and confidence regarding employment.

Their aspirations for employment were strong at both baseline and endline. At endline (see Figure 4), 58 per cent of the women and girls wished to be employed, 34 per cent wanted to be self-employed and the remaining 8 per cent aspired to neither.

The women and girls also experienced an increased perception of choice in regards to their capacity to find employment. At baseline, when asked if they currently had the skills or capacity to find employment, 90.2 per cent of the respondents stated no. At the endline, this trend had reversed, with 82.1 per cent of the respondents saying that the training had provided them with the skills or capacity they needed to find employment.

Overall, the project provided the women and girls with increased confidence to pursue employment and increased their feeling that they had choices in this matter.

Desire for Employment at Endline

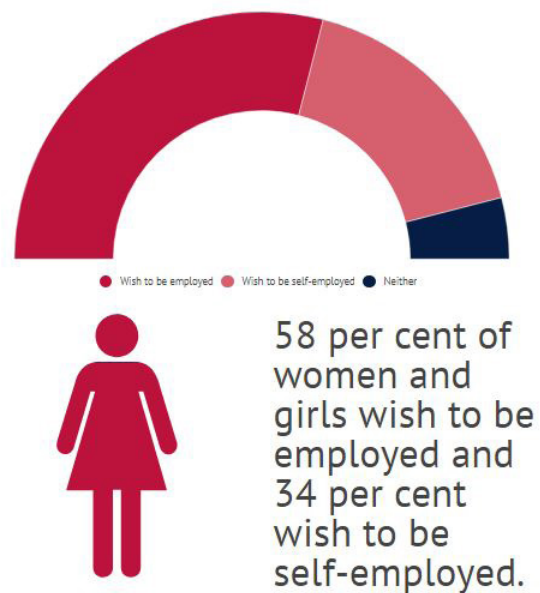


Figure 4: Women's and girls' employment aspirations at endline

2.1.2: Education

The RtU project sought to bring education to unreached women and girls, and specifically encouraged them to begin, or continue, learning new skills outside of formal education paths.

The vast majority of the women and girls in this project had some experience with formal education, although, as noted above, secondary school attainment rates were only 64 per cent. At baseline, 94 per cent of the respondents

had not completed any vocational training or skills training courses, yet a majority of the respondents at both baseline and endline felt education was a prerequisite for finding employment (94 per cent at baseline and 99 per cent at endline).

At endline, 82 per cent of the women and girls indicated a desire for tertiary education, a 5 per cent increase from 77 per cent at baseline.

2.1.3: Decision Making

A. Personal decision making

The ability to make decisions in the home, whether as a member of a family or as an individual, is a strong indicator of empowerment. The RtU project made considerable efforts to raise awareness among the women and girls about the choices available to them and to develop their confidence in making decisions based on these choices. Life skills training was taken by every woman and girl who registered in the project, with modules on health and hygiene, financial literacy and entrepreneurship, social rights awareness, and employment opportunities and linkages being offered. Overall, respondents showed an

increased awareness of the importance of taking the time to weigh up their options and make considered choices after participating in the RtU project.

“Before the training I was dependent on my family, now I am taking decisions myself regarding food and clothing.”

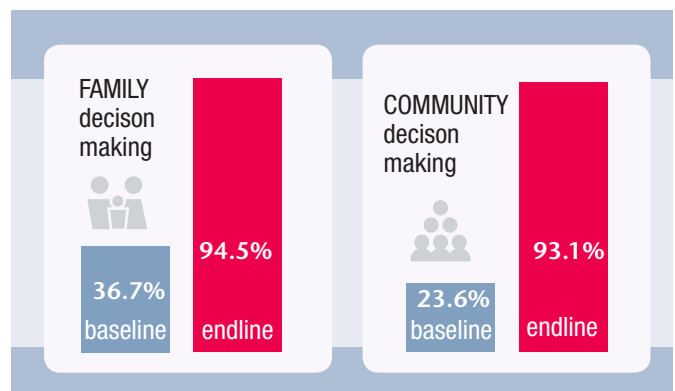
— Endline open-ended response from an RtU project participant.

B. Family and community decision making

At baseline, only 23 per cent of the respondents felt somewhat to very empowered when asked to rate their ability to participate in family decision making. At endline, we asked what impact the training had had on their ability to do so: 41 per cent reported some impact, and 55 per cent reported a significant impact.

Community perceptions about women’s and girls’ decision making in the family and in the community — that is, that women and girls can make any decision in these contexts that men can make — also showed an increase. At baseline, only 36.7 and 23.6 per cent of the community members surveyed felt that the role of women and girls in decision making in the family and the community, respectively, were good and very good.

Figure 5: Community perceptions about women’s and girls’ decision making as “good” or “very good”.



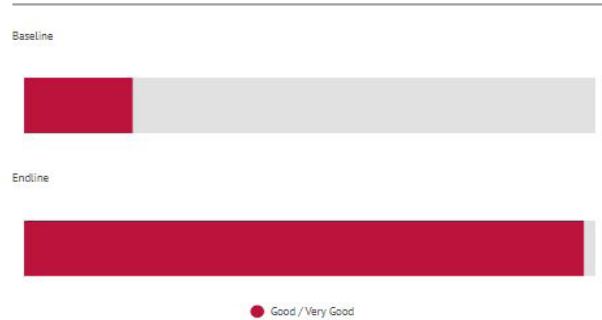
At endline, this had increased significantly to 94.5 and 93.1 per cent respectively. See Figure 5 above.

C. Health-related decision making

In terms of health-related decision making, at baseline, only 19 per cent of the women and girls described their ability to make decisions about their health as good or very good. At endline, this had jumped to 98 per cent (see Figure 6).

When asked about how the training had changed their understanding of their health in terms of accessing health information and making health-related decisions, the women and girls responded that they received useful information about hygiene and cleanliness, precautions to take during pregnancy to keep both the mother and developing baby safe and healthy, diet and exercise, and the government health services that are available. The quotes below are some of the open-ended responses to this question.

Women's and Girls' Ability to Make Decisions about Health



98 per cent of women and girls expressed their ability to make decisions about their health to be good or very good at endline.

Figure 6: Women's and girls' perception of their ability to make decisions about their health from baseline to endline

How did the training change your understanding of your health in terms of your ability to access health information and make health decisions?

"I can take my own decision to go to the hospital."

"Now I use boiled water for drinking regularly and wash food properly and very carefully before cooking it."

"Now I feel that I am more confident and I can take decisions about my health related matters."

"I learned about illness and prevention of dengue and malaria to avoid diseases."

"I have learned about taking basic care of myself and my family's health and to keep a hygienic atmosphere in my home."

D. Decision making based on knowledge of social rights

The RtU training also included teaching the women and girls in each country about their social rights, as it was felt that such knowledge would increase their ability to make safe and informed decisions for themselves. At baseline, only 16 per cent of the women and girls felt that they had a good to very good understanding of their social rights. At endline, 41 per cent reported that the RtU project

training had had some impact on their understanding of their social rights, while another 58 per cent indicated that it had had a significant impact on their understanding of their social rights.

2.2 Building Blocks to Increase Empowerment

Women’s and girls’ empowerment is a series of interconnected building blocks. Offering women and girls a holistic understanding of their rights and capabilities through training helps marginalised women and girls work towards

empowerment. Regression analyses were conducted to understand the building blocks that have a relationship with women’s and girls’ aspirations for education and employment.

2.2.1 Building Blocks for Aspirations for Tertiary Education

An examination of the women’s and girls’ aspirations for tertiary education reveals that this variable is influenced by degrees of empowerment. A stepwise regression was used to test baseline–endline changes in aspiration over

a variety of variables. The regression was found to be significant, $F(7,646)$, $p < 0.10$, $R^2 = 0.369$, with the statistically significant predictors found in Table 3 (below).

Table 3: Statistically Significant Predictors in Stepwise Regression (Dependent variable: Women’s and girls’ desire for tertiary education from baseline to endline)

Independent Variable	B, Unstandardised coefficients	P-value
(1) Did the training provide you with a skill or capacity that will help you find employment?	0.652	.000
(2) Do you think you need education or skills training to find a job? (Baseline–endline)	.960	.000
(3) Girls’ perception of their access to economic opportunities (Baseline–endline)	-.252	.000
(4) Final level of schooling	.056	.000
(5) How would you rate your access to health? (Baseline–endline)	-.194	.000
(6) Do you aspire to be employed or self-employed? (Baseline–endline)	-3.23	.002
(7) How would you describe your ability to participate in family decision making? (Baseline–endline)	.072	.040

N= 755

(All variables in this subsection refer to the information in Table 3.)

Several relationships emerge from this information. The women’s and girls’ increased understanding of their skills and capacity (Variable 1) was statistically significant, which indicates that as women and girls feel more confident about their skills and capacity, their desire for tertiary education increases.

Perceptions about needing skills to find employment (Variable 2) also show a positive relationship with tertiary education aspirations, with the analysis confirming that as the women’s and girls’ perception that education is necessary for employment shifts between baseline and endline, they aspire more to tertiary education.

The respondents were also asked about their perception of the economic opportunities available to them (Variable 3),

with the analysis showing that, from baseline to endline, the fewer opportunities women and girls feel are available, the less likely they are to aspire to tertiary education.

Women’s and girls’ level of school completion (Variable 4) was also statistically significant, and indicates that with every grade increase in the level of education, the desire for tertiary education also increases. These results highlight the importance of keeping girls in school, not only for school completion but also to maintain the momentum to pursue further studies.

2.2.2 Building Blocks for Employment Aspirations

A stepwise regression was also used to test baseline–endline changes in employment aspirations among the respondents, and the variables that have a relationship with this change. The regression was found to be signifi-

Another significant finding from the regression is the women’s and girls’ perception of their ability to participate in family decision making (Variable 7). The results suggest that as the women and girls feel more confident about having a voice in the family from baseline to endline, the more they want to pursue tertiary education. This result signals the importance of providing women and girls with the tools they need to have a voice in the household.

cant, $F(3,647)$, $p < 0.10$, $R^2 = 0.111$, with the significant predictors presented in Table 4.

Table 4: Statistically Significant Predictors in Stepwise

Regression (Dependent variable: Women’s and girls’ employment aspirations from baseline to endline)

Variable	B, Unstandardised coefficients	P-value
(1) Desire for tertiary education (Baseline–endline)	-.049	.000
(2) Perceptions at endline of ability to take economic leadership	.130	.000
(3) Perceptions at endline of the project’s provision of skills to help find employment	-.167	.000

(All variables in this subsection refer to the information in Table 4.)

These regression results reveal a statistically significant relationship between a woman’s or girl’s aspiration for employment and her desire for tertiary education, suggesting that the less motivated she is about tertiary education (Variable 1), the less she aspires to finding employment.

The women’s and girls’ endline responses to questions about how they perceive their ability to take on economic leadership positions (Variable 2) have a relationship with their aspirations for employment, suggesting that the more women and girls feel confident about their economic leadership skills, the more encouraged they are to pursue employment.

3. Achieving Sustainable Livelihoods for Women and Girls

In addition to measuring the impact on women's and girls' empowerment, the baseline–endline study also aimed to understand how the RtU project helped women and girls in attaining sustainable livelihoods.

The Department for International Development (1999) defines a livelihood as “the capabilities, assets (including both material and social resources) and activities required for a means of living” (Section 1, p. 1). The Commonwealth

of Learning, citing Chambers and Conway, considers that “a livelihood is sustainable when it can cope with and recover from the stresses and shocks and maintain or enhance its capabilities and assets both now and in the future.”

This section explores how the RtU project was able to enhance sustainable livelihoods by first enhancing 1) capabilities and 2) assets.

3.1 Capability Enhancement

Overall, indicators on the women's and girls' economic capabilities show that their economic potential increased upon completion of the RtU project. At baseline, 75.8 per cent of the women and girls rated their access to economic opportunities as very poor or poor. The training sought to address this through activities such as vocational skills training, job fairs, career counselling, CV writing workshops, internships, microloans and employment placements. At endline, 95.9 per cent of the women and girls reported that the training had had some or a significant impact on their access to economic opportunities.

At baseline, 71.6 per cent of the respondents stated that their ability to seek and find work was very poor or poor. At endline, 57.4 per cent reported that the training had had some impact and 40.8 per cent reported that it had had a significant impact. Moreover, 97.3 per cent of the

women and girls also reported at endline that the training had had some to significant impact on their ability to take on economic leadership roles, while 98 per cent indicated their readiness to enter into employment.

Community members' responses also confirmed observations about women's and girls' initial low levels of economic activity. At baseline, only 32 per cent rated women's and girls' employment opportunities as good or very good; this increased to 89.1 per cent at endline. Moreover, at baseline, 73.2 per cent of the community respondents indicated that only a minority of women and girls in their community had any form of employment; at endline, 26.7 per cent indicated that 26-50 per cent of women and girls were employed, while another 37.7 per cent of the community members who responded indicated that 51-75 per cent were employed.

3.1.1 Encouraging Economic Leadership

The RtU project sought to give training and social skills development in order to develop economic capabilities for women and girls. It was believed that giving women and girls holistic training, including in life skills and social rights, would build a foundation for economic leadership skills.

A stepwise regression was run to test changes in respondents' attitudes towards economic leadership roles across a variety of variables. The regression was found to be significant, $F(8, 639)$, $p < 0.10$, $R^2 = 0.199$, with the statistically significant predictors presented in Table 5.

Table 5: Statistically Significant Predictors in Stepwise Regression (Dependent variable: Women’s and girls’ perception of their ability to take economic leadership at endline)

Variable	B, Unstandardised coefficients	P-value
(1) Access to economic opportunities (Baseline–endline)	0.181	.000
(2) Do you think you need education or skills training to find a job? (Endline)	.366	.000
(3) Aspirations for employment (Baseline–endline)	.276	.000
(4) Family support (Baseline–endline)	-0.43	.000
(5) Ability to access health resources (Baseline–endline)	-0.52	.013
(6) Family decision making (Baseline–endline)	0.38	.052
(7) Ability to access education to find a job (Baseline–endline)	-.132	.022
(8) Final level of schooling	0.14	.028

N=755

(All variables in this subsection refer to the information in Table 5.)

These regression results reveal that as the women and girls feel more able to access economic opportunities (Variable 1), there is an increase in their perception of their ability to take on economic leadership roles. Moreover, as they place more value on education or skills training in terms of finding a job (Variable 2), their perception of their ability to take on economic leadership roles also increases. These results suggest that the project’s awareness-raising activities on the importance of education and employment opportunities available were critical to the women’s and girls’ confidence about their potential economic participation.

Other findings reveal that as the women and girls feel less able to access family support (Variable 4) and health resources (Variable 5), their perception of their ability to take on economic leadership roles decreases, which strongly suggests the importance of a holistic approach to developing women’s and girls’ sustainable livelihoods. Such a holistic approach would include, for example, establishing support networks for the women and girls to help them with family and health matters. (See 3.2, Asset Enhancement.)

3.2 Asset Enhancement

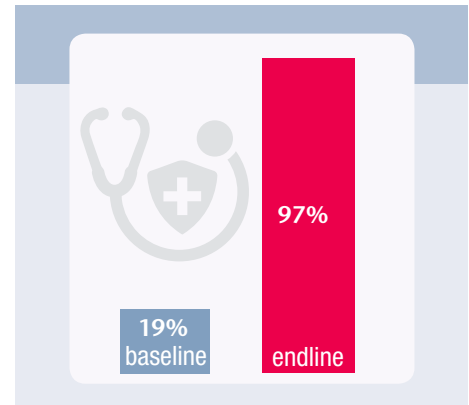
The RtU project placed considerable emphasis on developing women’s and girls’ knowledge of and access to social and material resources through life skills training and community-based awareness raising and relationship-

building activities. The women, girls and community members were surveyed about their perceptions of several crucial aspects of a sustainable livelihood.

3.2.1 Health Resources

The baseline–endline analysis revealed that the life skills training programme of the RtU project, which included discussion about health information and resources available in the community, proved valuable for the women and girls. Health resources were explained to respondents as being information about health and hygiene, hospital or clinic accessibility, etc. At baseline, only 19 per cent of the women and girls indicated that their access to health resources was good or very good; at endline, this had increased to 97 per cent (see Figure 7). This change was attributed to the women and girls not only having learned where to access such resources, but also taking the initiative to use them.

Figure 7: Girls’ perception of their access to health resources as “good” or “very good”



3.2.2 Social Resources

The social resources available to women and girls for sustainable livelihoods can serve as catalysts for positive change. The support of key members in a woman’s or girl’s network (e.g. her parents, community members, husband and religious leaders) creates an enabling environment where she can participate freely in economic opportunities. The RtU project focussed heavily on conducting community events and meetings that aimed to develop positive relationships with key community members while raising awareness about the importance of women’s and girls’ education.

Women’s and girls’ perceptions of family support for their education fundamentally influence their aspirations. The women and girls were asked how much their families supported their going to school or undertaking training. At baseline, 56 per cent of respondents felt that their families were somewhat to very supportive. At endline, levels of family support appeared to be much stronger, with 80 per cent of the women and girls responding that their families are somewhat and very supportive.

The baseline–endline surveys conducted among community members yielded similar results. At baseline, only 33.7 per cent of the community members surveyed rated the community’s support for women’s and girls’ education to be good to very good. At endline, 97.9 per cent of respondents reported that their community’s support is good to very good.

However, at baseline, 92.1 per cent of the community members stated that they believed that education and skills training are important for women and girls to find employment. This sits in stark contrast to the community’s level of support for women’s and girls’ education at baseline. While the survey responses did not proffer definitive explanations

for this discrepancy, extant knowledge and other data would suggest that logistical reasons – for example, distance from schools – or religious beliefs hindered the theoretical support being translated into actual support. Other possibilities are sociocultural norms related to gender roles and the economic situation of the constituency. This is in line with the top three reasons why women and girls drop out of school: poverty, child marriage and being prohibited by their families from attending school.

There was also a slight increase in the number of community members who believed that support groups for women and girls were available, from 24.8 per cent at baseline to 66.5 per cent at endline. The quotes from community respondents at the endline point (see below) illustrate the change in the communities’ attitudes towards women’s and girls’ economic participation, and their motivation to continue raising awareness and advocating for support to benefit women and girls.

“Women and girls are encouraged by their families now.”

“The project formed human rights groups that were involved in advocacy and awareness raising efforts to encourage women and girls’ education in our village.”

“Project developed grassroots rights activists and skills instructors in the village.”

— A sample of community members’ responses at endline when asked about advocacy efforts for women and girls.

3.2.3 Educational Resources

The project sought to both establish and develop safe and useful resources and learning facilities for women and girls in the countries studied. Accessible, safe, hygienic environments are essential for ensuring women and girls receive education and for encouraging community and family support for their attendance.

The baseline shows that initially the women and girls did not feel particularly secure in their communities' learning environments. At baseline, they were asked several questions about the gender sensitivity and safety of the facilities of a learning organisation in or near their community. The response rates of the women and girls in the study to these baseline questions varied between 37 and 40 per cent across the three participating countries (with the response rate being dictated by the number of participants

who had knowledge or experience of such facilities). At endline, they were asked similar questions – but this time they had to evaluate the facilities provided by the RtU project. For the endline questions, the response rate was at least 98 per cent, with the increased response rate being due to the increased number of participants in a learning environment. Table 6 summarises the women's and girls' assessments of the learning facilities available to them. There are significant increases in their perception of how safe they are with their teachers and when walking home from school or skills training.

The study used COL's definition of gender sensitivity, which means sensitivity to the different needs and experiences of male and female users of a programme.

Table 6: Women's and Girls' Perspectives on the Safety and Gender-Sensitivity of Learning Organisation Facilities (per cent)

Responses of "Yes" to the following:	Baseline %	Endline %
Were toilets available?	54	53
Were ablution facilities (including washing facilities for hygiene) available?	26	52
Did you feel safe with the teachers?	40	99
Did you feel safe walking between home and the organisation?	28	98
Was clean drinking water available?	60	99

The perspectives of organisational staff members on the safety and gender sensitivity of their learning facilities for women and girls were also gathered. At baseline, only 52 per cent of staff members considered that their learning facilities were within reasonable walking distance from the homes of the women and girls. An improvement was seen at endline, with 94.7 per cent of respondents answering yes to this question. The efforts made by the project to bring learning to the women's and girls' communities and villages – specifically the boat schools in Bangladesh, the mobile learning centres in Pakistan and the mobile business schools in India – made a significant contribution in this respect. Improvements were also seen in the ablution

facilities provided for the women and girls, which was important from a hygiene perspective.

In looking at the community members' perspectives, similar results emerged about the gender-sensitivity of learning opportunities available for women and girls. At baseline, only 39.8 per cent of the community members reported that the learning resources available to women and girls in their community were gender-sensitive. This had increased at endline to 93.8 per cent.

3.2.4 Economic Resources

The RtU project sought to engage with local employers through internship and employment placements and also organised job fairs for the women and girls in order to connect them with employment opportunities. Employers in the communities were interviewed to elicit their thoughts on the opportunities available for women and girls. The majority of these employers were business owners (67.2 per cent); the others indicated a variety of job titles, including, but not limited to, business manager, director or coordinator, teacher and beautician.

At baseline, 92.1 per cent of the employers indicated that there were skilled positions available in their business for both women and men (see Table 7). This had increased slightly to 94.8 per cent at endline. These findings suggest that while economic opportunities are available, they are not being accessed by women and girls.

Table 7: Employers’ Perspectives: Are there opportunities for applicants for skilled positions in your organisation? (per cent)

	Bangladesh		India		Pakistan		Total	
	Baseline	Endline	Baseline	Endline	Baseline	Endline	Baseline	Endline
Yes	100	100	96.7	92	81	95.2	92.1	94.8
No	0	0	3.3	8	19	4.8	7.9	5.2

The employers listed literacy, numeracy, communication, computer, financial, teaching, sewing, beautician, dress designing, cooking and mobile phone repair skills among those that they required of women and girls.

When asked at endline if they had employed women and girls from the RtU project for skilled positions, 62.7 per cent of the respondents said yes. The number of women and girls from the project that they employed ranged between one and 25, with the majority (24 per cent), employing two women or girls from the RtU project and the mean being 4.48 women or girls.

In addition to employment opportunities, other economic resources such as information and communication technologies (ICTs) that will allow women and girls to participate in income-generating opportunities is a key focus of the RtU project. The baseline–endline study allowed us to assess which devices are available to women and girls, and how these devices influence their economic participation.

At baseline, 25 per cent of the women and girls reported owning a mobile phone. The results were consistent across the three countries, with 24.1, 23.7 and 24.8 per cent of girls in Bangladesh, India and Pakistan, respectively, reporting that they owned one. They were also asked about their ownership of or access to other devices (e.g. laptops, computers or tablets), but the results reveal that access to these was minimal for the women and girls.

Of the few women and girls who do have access to any of these devices, at both baseline and endline the majority used it to speak to friends and family (see Table 8). At endline, 9.1 per cent of those who responded indicated that they use it to look for work, 6.8 per cent use it for business or work and 2 per cent use it for school.

However small, these results reveal an opportunity for women’s and girls’ additional access to economic participation by, for example, giving them the option to establish an online business.

Table 8: Access to ICTs: If you are able to access (own or have permission to use) a device, what do you use it for? (per cent)

	Bangladesh		India		Pakistan		Total	
	Baseline	Endline	Baseline	Endline	Baseline	Endline	Baseline	Endline
Read articles	0	0	0	0	4.1	4.7	1.5	1.8
Talk to friends, family	100	100	82.7	38.9	68.5	47.2	86.2	73.1
School	0	0	1.9	0	5.4	5.1	2.2	2
Social media	0	0	0	2.8	11.6	11.8	4.1	4.8
Business and work	0	0	1	43.1	7.9	5.5	2.9	6.8
Look for a job*	-	0	-	1.4	-	23.2	-	9.1
Other	0	0	14.4	13.9	2.5	2.4	3.1	2.4
	100	100	100	100	100	100	100	100

Baseline N=622; Endline N=598

*This option was added at endline

3.2.5 Financial Resources

Connecting the women and girls to financial resources was a key activity of the RtU project. Through the project, many women and girls who previously had no or limited access to formal financial platforms saw a reversal of their

situation. Many of the women and girls in Bangladesh made significant financial gains, and 99.7% of the participants in Bangladesh opened a bank account after their training (see Table 9).

Table 9: Bank Account Ownership by Country at Baseline and Endline (per cent)

	Bangladesh		India		Pakistan		Total	
	Baseline	Endline	Baseline	Endline	Baseline	Endline	Baseline	Endline
No, I do not own a bank account	99.7	.3	74.2	58.9	97.1	93.2	91.9	42.2
Yes, but I do not manage this account	0	0	12	5.3	1.9	1.4	3.8	1.9
Yes, I manage this account myself	.3	0	13.9	23.4	1	1.4	4.2	6.9
Yes, I opened it after the training*	-	99.7	-	12.4	-	3.9	-	49.1
	100	100	100	100	100	100	100	100

Baseline N=755; Endline N=752

*This response option was added at endline.

A stepwise regression was used to test baseline–endline changes in the women’s and girls’ bank account ownership or management. It increases positively from not having a bank account, to having a bank account but not managing it, to having a bank account and managing

it, to opening a bank account after the project. The regression was found to be significant, $F(12, 538)$, $p < 0.10$, $R^2 = 0.602$. See Table 10 for the statistically significant variables.

Table 10: Statistically Significant Predictors in Stepwise Regression (Dependent variable: Women’s and girls’ change in behaviour around bank account ownership from baseline to endline)

Variable	B, Unstandardised coefficients	P-value
(1) Are you employed? (Baseline–endline)	.578	.000
(2) Endline impact on personal health (Baseline–endline)	-1.630	.000
(3) Aspiration for employment (Baseline–endline)	.767	.000
(4) SocFacebookDV	-1.84	.003
(5) SocSkypeDV	.667	.000
(6) Endline impact on employment readiness	.464	.000
(7) Endline impact on access to health resources	.413	.000
(8) Ability to find work (Baseline–endline)	-.337	.000
(9) Access to economic opportunity (Baseline–endline)	.287	.000
(10) UseSchool (DV)	-.434	.002
(11) SocEmailDV	-.227	.006
(12) Project prepared you to find employment (Baseline–endline)	-.243	.009

N= 755

(All variables in this subsection refer to the information in Table 10.)

Predictably, a woman’s or girl’s employment status (Variable 1) is statistically significant in this context, suggesting that if she is employed or self-employed, she is more likely to own and manage a bank account.

Several variables show a negative relationship with a woman’s or girl’s behaviour in this context. For example, if she feels less of a positive impact on her personal health (Variable 2) from the training, there is a decrease in her behaviours around a bank account, meaning she is less

likely to own one or, if she does own one, she is less likely to manage it. Other variables include the use of email (Variable 11) and Facebook (Variable 4), and the results suggest that if she did not use either of these, her likelihood of owning and managing a bank account is reduced.

Conversely, aspiring to employment or self-employment (Variable 3), and perceiving the training as having had a positive impact on her employment readiness (Variable 6) and access to health resources (Variable 7) all indicate a higher likelihood of a woman or girl owning and managing her own bank account.

DISCUSSION AND POLICY RECOMMENDATIONS

The Reaching the Unreached (RtU) project of the GIRLS Inspire programme was developed to address the barriers that women and girls in the target populations in the three participating countries face in accessing educational opportunities. This baseline–endline study confirms that women and girls in Bangladesh, India and Pakistan continue to be locked out of educational opportunities due to poverty and child marriage, as well as cultural reasons that result in a lack of family support.

The RtU project saw 25,284 women and girls successfully complete both life skills and vocational skills training, with 4,724 of them subsequently moving into income-generating activities such as employment or self-employment. At endline, women and girls from all three countries reported in responses to open-ended questions that aside from the vocational and life skills they learned, they also acquired soft skills such as self-confidence and social skills. The quote on the right encapsulates the participants’ newly acquired confidence and their realisation that they have a right to participate in economic activities.

This study has several limitations. First, a control group was not used, which means changes from baseline to endline could be due to factors outside the control of the RtU project. These could include, but not be limited to, existing and other interventions in the communities, changes in local policies or extreme weather conditions, to name but three possibilities. It is recommended that, when scaling up this project, a randomised control design be included to improve the internal validity of the data and establish stronger correlations between the role played by the project and the baseline–endline changes observed.

To apply the lessons learned in the first three months of data collection, the tools were also restructured to improve efficiencies in conducting the surveys. Some questions were restructured as close-ended questions, and others as 4-point scales (from 5-point scales) to exclude the Neutral option where necessary.

Due to the short duration of the project (one year), the endline responses were collected after the intervention was implemented, which limits the observances of

“Females also have rights to work such as [how men] work to earn. It is basic right of a woman that they raise their voice for their rights and also discuss with family members.”

— Endline open-ended response from an RtU project participant.

long-term change in the women’s and girls’ lives. Moreover, due to the circumstances of the participants, some participants whose baseline surveys were collected could not be traced at endline (although we acknowledge that this would have been a bigger problem had the endline responses been solicited later). This was due to local factors such as labour migration and parents and husbands changing their minds about the women’s and girls’ participation in the project. Moreover, while intensive community-building efforts were employed to build trust among community members, some field data collectors were met with suspicion while asking survey questions, especially when new technologies, such as mobile devices, were used for data collection.

In a similar vein, because the analyses of responses from community members, employers and organisational staff were conducted in groups, we could not confirm that the same participants were sampled at both baseline and endline points.

Finally, this study limited its focus to major patterns aligned with the themes of empowerment and sustainable livelihoods. Readers are encouraged to consult the online resource available [here](#) for the frequency tables derived from the data collected.

A notable finding throughout the study is the importance of community-based initiatives to support women’s and girls’ empowerment and sustainable livelihoods. At baseline, it was found that although many community members believed that education and skills training are important for women and girls to find employment, their

support for women's and girls' education was low. This discrepancy signals a problematic, deep-rooted issue whereby women and girls are systematically denied schooling opportunities. A significant improvement was seen at endline, with the communities overwhelmingly indicating their support for women's and girls' education.

Policy discussions would benefit from evaluating how community-based efforts can be optimised, sustained and scaled up in support of women's and girls' empowerment and sustainable livelihoods. One option is to improve infrastructure and support systems for women and girls to counteract family-based barriers (e.g. being expected to look after the home and relatives, including children, instead of working or going to school) to employment and education.

The study also revealed a discrepancy between the availability of employment opportunities and women's and girls' access to such opportunities. Employers who took part in the study indicated that their businesses had vacant positions, while the women and girls reported low employment rates despite a desire to work. This suggests that initiatives focusing on women's and girls' empowerment can take advantage of existing economic landscapes and design projects that solidify labour market linkages through activities such as job fairs, career counselling, internships, microloans and employment placements.

To achieve sustainable connections with the labour market, policy discussions would benefit from assessing how to make employment opportunities and resources available and accessible to women and girls as well as men and boys. One option could be to offer flexible working arrangements to encourage and accommodate women and girls, whose traditional role is that of homemaker and mother in most of the targeted communities.

The regression analyses examined the variables that contribute to women's and girls' perceptions of and aspirations for economic participation. These analyses revealed

that women's and girls' perceptions of their access to health resources, their confidence in their skills and capacity, and their family's open support for their education all help create a positive outlook among women and girls in the context of their desire to participate in the job market.

These findings suggest that initiatives for women's and girls' empowerment require a holistic approach that addresses taking responsibility for one's own health, developing support structures to circumvent physical and emotional isolation, and capacity and confidence building for long-term, sustainable change in women's and girls' lives. Women and men have different needs and aspirations, and one approach that could contribute to long-term change would be a dynamic gender-sensitisation strategy. It is recommended that this project be scaled up to develop a critical mass in the community and among the women and girls that will sustain the investment and changes in the community and lead to a total transformation of those cultures and their traditions that essentially function as barriers to women's and girls' access to opportunities.

The findings from this baseline–endline study confirmed the various manifestations of disempowerment that women and girls face — on a personal, household and community level — but it also revealed promising and actionable insights that could help shape future initiatives for women and girls. Community perceptions, labour-market connections and holistic capacity-building frameworks could serve as catalysts of positive change for women's and girls' empowerment and sustainable livelihoods. Finally, the study documents the changes that took place in the various project communities. One person's contribution may seem negligible in the face of the challenges faced by the women and girls, but the collective efforts of everyone involved and the changes those efforts inspired show that the challenges are not insurmountable. This in turn highlights the importance of an integrated localised monitoring and evaluation strategy.

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RESOURCES

- GIRLS Inspire Reaching the Unreached Final Report to DFAT Australia: <http://oasis.col.org/handle/11599/2757>
- GIRLS Inspire Reaching the Unreached Baseline-Endline Report - Supplementary Resource:
<http://girlsinspire.org/wp-content/uploads/2017/11/RtUBaselineEndlineAttachment.pdf>

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