

Research brief: Learnings from conducting market analyses for married adolescent girls in two countries

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Why a market analysis for married adolescent girls?

Globally, factors directly associated with pregnancy and childbirth remain a leading cause of death for girls aged 15-19. A pioneering project, funded by the Bill & Melinda Gates Foundation and implemented by CARE, is testing interventions aimed at delaying the timing of first birth among married adolescent girls in Bangladesh and Niger, countries with some of the highest adolescent birth rates in Asia and Africa¹.

In addition to improving access to family planning, CARE is supporting girls and their families by unlocking attractive alternative futures. A study in Bangladesh concluded that programs designed to increase contraceptive use to delay or limit childbirth would not succeed without concurrent changes in the opportunities available to women beyond childbearing.²

To facilitate such opportunities, CARE needed to understand the market systems and larger socio-economic shifts taking place in each country context, and if and how these systems and shifts could be harnessed as potential alternative futures to immediate childbearing for married adolescent girls.

Aside from the norm of marriage and childbirth before reaching adulthood, married adolescent girls across both contexts face a number of barriers to taking advantage of economic opportunities.

¹ United Nations Population Fund. Worlds Apart Accessed at <https://www.unfpa.org/swop>

² Gipson, J. D., and Hindin, M. J. 2007.

Major barriers facing young girls in pursuing alternative futures

- Very heavy household labor burden e.g. cleaning, fetching water and firewood for cooking
- Highly restricted mobility outside the home, especially for newly married girls
- Norms restricting the types of work deemed 'appropriate' for girls
- Lack of control over money earned
- Lack of economically empowered female role models, resulting in most girls in these communities being unable to envision 'alternative' futures
- Low levels of literacy and formal education among girls for a variety of reasons
- Limited financial literacy and business acumen
- Limited access to credit
- Lack of land ownership/access

Adapting the market analysis methodology

The research process, led by MarketShare Associates (MSA) and CARE staff, incorporated perspectives from academic researchers, development program implementers, target beneficiary populations and market actors through a three-step process:

1. Literature review to summarize existing information on key economic sub-sectors³ in the targeted geographic areas. This resulted in a 'long list' of potential sub-sectors for further investigation.
2. A participatory sub-sector analysis whereby CARE country teams and MSA collaboratively selected three to four priority sub-sectors to investigate further based on the following criteria:
 - a. Relevance: the extent to which married adolescent girls and women were already engaged in the sub-sector;
 - b. Opportunity: the sub-sector's rate of growth and potential for women and girls to earn decent incomes or build valuable skills within the sub-sector;
 - c. Feasibility: whether CARE would be able to facilitate change in the sub-sector, given its existing expertise and network



³ Market research and analysis is typically conducted at the level of a subsector, defined as a sub-category of economic activities that take place within a given sector. For example, within the agriculture sector there are many different specific crops (maize, rice, banana, for example) which can be categorized as subsectors.

3. Qualitative research focused on identifying and interviewing a variety of market actors to identify constraints, opportunities and preferences for married girls to access income generating and/or skill building opportunities across sub-sectors.

As with any market analysis, researchers paid attention to the formulation of research questions, the composition of research teams (i.e. mostly women) and the times and places in which interviews were conducted to ensure respondents, particularly girls, were comfortable expressing their opinions.

Researchers also made several adjustments to the ‘standard’ market assessment methodology to more deeply understand the roles girls could play in the identified sub-sectors. The main adaptation was an in-depth analysis of the lives of girls through interviews and focus group discussions with both married girls and those who influence them (husbands, mothers and mothers-in-law). This included understanding how much free time girls have, preferred jobs and life pathways, mobility constraints, and control over income. Researchers also examined the roles of (older) women within the selected sub-sectors because they represent the economic pathways available to adolescent girls and can either sanction or support girls’ life and livelihood choices.



A further adaptation was a focus on high-leverage entry points, or potential interventions that can significantly influence the behavior of an entire industry or area and actors within those. This is a key principle for all market systems development projects, but needed particular consideration in this work as most girls and women in the project areas were not concentrated in a single sub-sector. Even for sectors where girls are involved in higher numbers, the project could not assume that supporting the sector would automatically benefit girls (as larger or more powerful actors may accrue the benefits of sector growth), and again needed a strategic leverage point within the sector – such as women’s savings or producer groups.

Findings

Below are key findings from the market analyses, first in terms of cross-cutting opportunities to engage married girls and their influencers in envisioning and realizing alternative futures, and secondly within specific high-potential sub-sectors.

Broad opportunities

In spite of the barriers that married girls face in engaging in economic activities, the research uncovered a number of opportunities:



Older women and in some cases, unmarried girls, have greater physical mobility outside the home and therefore could be a bridge to creating new income-generating roles for married girls.



In some cases, poorer households can challenge norms because the need for income may override the desire to comply with prevailing norms of who does what types of work. For example, in landless households, girls often manage homestead agriculture.



Some successful female professionals and business leaders were identified who could serve as role models for girls.



Financial institutions are increasingly willing to finance women's groups and activities (that girls could engage in as well).



Though not coordinated, various government agencies provide some support (e.g. training or mentoring programs) to girls that can be leveraged.

Sector-specific learning

In Niger, from an initial longlist of eleven sub-sectors, three were selected for further investigation during fieldwork in the Zinder region: cowpeas, small ruminants (sheep and goats) and tailoring. The table below lists the key opportunities and constraints identified both at a higher sub-sector level and specifically in relation to women and girls. It then outlines the potential for intervention in each sub-sector. Livestock was ranked highly due to the sub-sectors growth potential and girls' existing roles within it, whereas cowpeas and tailoring were ranked less favorably, mainly due to limited growth potential of the sub-sector overall (see table 1).



Table 1: Key Constraints and Opportunities in Niger sub-sectors for women and girls

	COWPEAS	LIVESTOCK	TAILORING
Systemic Constraints	<ul style="list-style-type: none"> • Limited revenues from traditional processing activities • Weak demand for domestically-made value-added products • Competition from Nigerian imports • Variety of cowpeas for making awara⁴ is not locally grown 	<ul style="list-style-type: none"> • Rural producers and especially women and girls, seem to lack the specific knowledge set needed for livestock fattening • Roles aside from livestock rearing and milk production seem largely closed to women • Norm of selling women’s livestock in times of crisis • Poor access to animal feed/fodder, vet services and drugs in most rural areas 	<ul style="list-style-type: none"> • Unacceptable for female and male tailors to work in the same space, meaning that most existing tailors (men) cannot employ or mentor women • Women seen as less professional / competent than men in the industry • Prohibitive business start-up costs • Lack of verifiable growing demand for tailoring services, especially in rural areas • Strong competition from ready-to-wear imports from Nigeria
Pro-Poor Opportunities	<ul style="list-style-type: none"> • The existence of several female, village-level food retailers, traders and agro-dealers who could serve as role models for other women and girls • Complementarity of the cowpea crop to small livestock rearing (as its leaves are used in animal fodder) • Other market systems development programs in the area supporting women in cowpea processing / value-addition and marketing that could offer a model for intervention 	<ul style="list-style-type: none"> • MercyCorps’ pilot distribution of red goats under the habannaye⁵ system to adolescent girls • A few female traders, vets and the Private Veterinary Proximity Service (SVPP) model • Increasing willingness and development of tailored credit products by financial institutions to finance women’s activities in livestock production/fattening • Other programs that support women’s increased participation in livestock markets⁶ 	<ul style="list-style-type: none"> • Seen by girls and influencers as a desirable activity for girls and women • Existence of experienced training service providers that could be mobilized as sub-contractors or partners • Existence of a few successful female tailors who could serve as role models
Ranking for intervention	MEDIUM	HIGH	LOW

⁴ A processed cowpea product similar to tofu often made and sold by girls.

⁵ This is a traditional rotation whereby goats are transferred from the initial group of beneficiary girls to other waiting groups once the goats have reproduced.

⁶ This includes USAID programs such as REGIS-AG and REGIS-ER, as well NGOs such as MercyCorps and Pathfinder that have similar objectives to CARE’s programming.

In Bangladesh, MSA and CARE investigated the dairy, cotton crafts and the Technical and Vocational Education and Training (TVET) sub-sectors, with key findings outlined in the table below. Cotton craft production was ranked highly due to the strong growth of the sub-sector, the large number of girls already involved and the support for producer groups in the sub-sector. Dairy and TVET received lower rankings. For dairy, though girls’ involvement is high, the scale potential through supporting producer groups is less clear, local demand for processed dairy food products is low, and supporting input suppliers to reach girls is untested. For TVET, again though a significant impact can be had on the individual lives of students, there are several barriers that make this opportunity less scalable to a large number of girls, including: high attendance costs, low girl mobility, few attractive courses for girls and even fewer links to real opportunities post-graduation.

Table 2: Key Constraints and Opportunities in Bangladesh sub-sectors for women and girls

	Dairy	Cotton Crafts	TVET
Systemic Constraints	<ul style="list-style-type: none"> • Girls are currently limited to household production • Though incomes are higher than other roles, work can be unpleasant and there is limited access to peers or the market • Small increases to household production would not significantly increase girls’ economic and social capital • The local demand for processed dairy food products is low; fewer opportunities for girls 	<ul style="list-style-type: none"> • Girls lack the skills, networks and finance to set up their own producer groups and links to buyer • Wages are low in cotton craft production and there can be significant gaps between orders • Producers have little market power/ high reliance on buyers and small to medium sized enterprises (SMEs) • Can be significant time gaps between paid work 	<ul style="list-style-type: none"> • Families lacked information about TVET courses available in Kurigram • Few girls in TVET courses due to limited mobility and many courses not seen as appropriate • Few TVET providers are responding to market demand in course development or linking graduates to viable opportunities
Pro-poor Opportunities	<ul style="list-style-type: none"> • Most households manage 1-3 cows, with women and girls providing care • Growing national market demand for dairy products, including processed dairy products • Growing number of input retailers looking to expand their sales 	<ul style="list-style-type: none"> • Many girls are working as producers in the fast-growing cotton craft sub-sector • Producer groups can be empowering for girls, are supported by key influencers and preferred by buyers and input suppliers • Retailers of key materials for cotton craft production are currently operating in nearby Saidpur and Rangpur – and recognize a potential opportunity to sell to Kurigram 	<ul style="list-style-type: none"> • Desirable for girls and mothers – basis of better jobs and likely to help delay childbirth • Many TVET providers would like to increase female participation rates, whether for ethical or business reasons • Several small TVET providers in urban areas are beginning to develop short trainings in sectors where norms around the roles of women are opening up
Ranking for intervention	<i>MEDIUM</i>	<i>HIGH</i>	<i>MEDIUM</i>



Recommendations

A number of overarching recommendations emerged from the research to guide CARE and similar projects in facilitating married adolescent girls' economic opportunities as alternatives to immediate childbearing:

- 1) **Support women and girls to upgrade their roles within sub-sectors.** This could consist of:
 - a) An expansion approach supporting more women (and girls) to move into roles that women already commonly play in the sub-sector.
 - b) An upgrading approach supporting woman and girls to move into higher value (-added) activities within the sub-sector (e.g. processing or sales is generally more lucrative than production).

Upgrading allows for pushing gender role boundaries while expansion also helps ensure more vulnerable girls, who may be less able to take the risks associated with an upgraded role, are not left behind.

- 2) **Promote role models for girls.** When thinking about other potential jobs or income-generating activities they might like to engage in, girls struggled to think beyond the work they were already performing or what they saw other females in their community doing. Therefore, the project could establish role models for girls through promoting female business leaders. This could consist of:
 - a) Identifying and publicizing the journeys and stories of female business leaders and role models – ideally ones that also had a delayed first childbirth to articulate the link with their success in business.
 - b) Linking female business leaders to individual girls or groups of girls, such that adult women can act as mentors and provide girls with on-the-job training.

- 3) **Support market actors that could facilitate market connections for girls.** A good starting point for interventions can be to work with market actors that could help girls improve their market connections – e.g. helping TVET providers improve job placement services or cotton SMEs to improve distribution and supply chains. To maximize scale of impact, interventions could also explore which organizations ‘higher up’ in the value chain or sub-sector might be willing to invest in girls’ producer groups in order to improve quality and productivity, such as larger milk or livestock companies.
- 4) **Develop clear partnership selection criteria.** As one of the cornerstones of a market systems development approach is to collaborate with existing market actors, it will be critical to identify the organizations and companies that have the most potential to catalyze change in the system. This means going beyond those groups that are simply the easiest to locate or have the most experience working with donor-funded programs. One way to do this is to develop partnership selection criteria that considers partners’ influence within the sub-sector (i.e. if they can influence other similar market actors to adopt new approaches), their incentive (will) and their capacity (skill) to contribute to a desired systemic change. This will require thinking ‘outside the box’ in terms of potential partners: for example, many market systems development programs partner with both small local enterprises as well as large corporations that demonstrate motivation to increase or improve their relationships with the program’s target populations either as employees, suppliers or customers.
- 5) **Facilitate the development of financial products, platforms and money management programs tailored for adolescent girls with existing savings and credit platforms.** CARE could leverage its expertise and networks within financial inclusion to develop financial services that will allow girls to save, borrow for and invest in livelihood opportunities. This could include working with formal providers such as microfinance institutions or banks, as well as informal savings groups.
- 6) **Always consider ‘light-touch’ approaches first.** Programs often face the question of how much investment is enough to instigate a change process with enough momentum to continue without external donor support and after the lifetime of the project. The answer is always ‘it depends’ – but considering ‘lighter touch’ approaches (i.e. ones that require minimal direct financial investments) can help to minimize distorting the sub-sector and maximize sustainability.



Reflections on working with this population in the future

1) **Consider girls' existing unpaid care duties in intervention design.** Girls already bear an extremely heavy unpaid labor burden, including caring for family members and domestic duties such as cooking, cleaning, fetching water, etc. Any intervention that offers livelihood or skill-building opportunities will need to take into account girls' daily routines and household responsibilities. If an intervention is able to carefully design around unpaid care constraints (e.g. by providing childcare or locating activities close to girls' homes), this could help empower and widen the scope for girls and women to engage in more paid work. And participating in paid work, can in turn facilitate changes in the gendered division of labor and household decision-making. As research shows, in contexts across the world, that if women successfully upgrade their types of work within a market system, they are also better able to negotiate the time they spend on unpaid care work,⁷ with a more equal division of labor between the different members of the household.

2) **Do no harm and the role of education.** Most married adolescent girls have either not gone to school, or drop out at the time of marriage. To incentivize remaining or re-enrolling in school, interventions could explore the potential of schools or training institutions to offer economic skills training to girls, or serve as a platform for savings groups and financial literacy. This would also allow programs to ensure they are not supporting pathways that take girls out of school, but rather allow them the choice to study at the same time.

3) **Activities should account for differences between girls' circumstances.** Even within married adolescent girls, there is a wide spectrum of empowerment levels influenced by numerous factors (e.g. geographical location, household income, formal education levels of parents, religious beliefs, amount of time since marriage). Market research, intervention design, and monitoring and evaluation efforts need to keep this in mind, and carefully define what 'empowerment' might look like in different contexts, for different groups of girls and women that it is working with. This might require building out a range or spectrum of options that allow girls to move towards higher-value roles within sub-sectors, but also offer options to those who are more constrained.



This brief was written by Raksha Vasudevan and Ashley Aarons of MarketShare Associates, and reviewed by Lily Brent and Carolyn Grant of CARE.

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⁷ Markel, Erin and Emily Miller. SOBA Case Study. BEAM Exchange. 2015; Markel, Erin, et al. Unpaid care work. USAID. 2016.