

LIBERIA ECONOMIC EMPOWERMENT OF ADOLESCENT GIRLS PROJECT (EPAG) BASELINE SURVEY SUMMARY REPORT

This report summarizes the findings from a baseline survey conducted in July 2010 for the impact evaluation of the Economic Empowerment of Adolescent Girls (EPAG) project in Liberia.¹ Data collected during the baseline survey provide a comprehensive socioeconomic profile of the 2008 young women who applied for and met the eligibility requirements for the EPAG program in June/July 2010. The objectives of this report are to:

- i. **Demonstrate that the randomized assignment of applicants into two training cohorts did indeed establish statistically comparable "treatment" and "control" groups, for the purpose of evaluating the impact of the program.** In order to attribute changes in outcomes to the impact of the program, it must be shown that the two groups were statistically “the same” before the program began.
- ii. **Benchmark the baseline socioeconomic characteristics of EPAG applicants against other national-level data on women of a similar age cohort.** The aim here is to provide a sense of the profile of young women served by the EPAG in comparison to the average young woman in Liberia. Understanding how the pilot applicants compare to other young women in Liberia can help to assess the appropriateness of this program as a scalable policy instrument for serving more young women in the country.

ABOUT THE LIBERIA EPAG PROJECT

EPAG was launched in 2008 as part of the World Bank’s Adolescent Girls Initiative (AGI) and is implemented by the Government of Liberia with financial support from the Nike Foundation and the Government of Denmark. The Liberian Ministry of Gender & Development (MoGD) leads EPAG implementation and coordination with a team of service providers.² The goal is to provide 2500 young Liberian women with livelihood and life skills training and facilitate their transition to productive work.

The program consists of six-months of classroom training followed by six-months of placement and support (including micro-enterprise advisory services and internship and job placement assistance). Girls are trained in business development skills (BDS)³ and or job skills (JS)⁴ targeted to sectors with

¹ This report is not exhaustive: upon completion of the survey, a thorough report was prepared to document the frequency of responses to each question on the survey instruments. The current report summarizes and updates that original report, which is available upon request.

² Trainings were conducted by four service providers: (The Community Empowerment Program (CEP), the Liberia Entrepreneurial & Economic Development (LEED), International Rescue Committee (IRC) and American Refugee Committee (ARC).

³ BDS includes training in entrepreneurship principles, market analysis, business management, customer service, money management, and record-keeping.

⁴ When possible, the participant's track preference was honored; however, there was excess demand for the JS track so many participants were placed into BDS.

high demand for workers.⁵ In Round 1, 65% of trainees received Business Development Skills Training (BDS) and 35% were trained in Job Skills (JS). All JS trainees also receive training in entrepreneurship skills. All participants receive life skills training specifically designed for Liberian girls. In addition, trainees receive small stipends contingent upon classroom attendance and are assisted in opening savings accounts at local banks. Girls who complete the training are awarded a small bonus (\$20 USD). Several additional innovative design features are outlined in Box 1.

EPAG was originally targeted to young women who were:

- i) between age 16 and 24;
- ii) possessed basic literacy and numeracy skills;
- iii) not in school (although night school was okay); and
- iv) living in one of nine target communities in and around Monrovia.⁶

These eligibility criteria stemmed from the project's objective to reach young women at an early enough age to alter the trajectory of their working years, to focus on girls who already had the basic literacy and numeracy skills needed to succeed in the labor market, and to avoid incentivizing anyone to drop out of school. However recruitment—particularly for younger girls who were both not in school and literate—proved challenging and the age limit was raised to 27.

Box 1: Innovative Design Features of EPAG

EPAG is designed around girls' needs: service providers hold morning and afternoon sessions to accommodate participants' busy schedules; trainings are held in the communities where the girls reside; and every site offers free childcare.

Participation is incentivized creatively through attendance prizes, contests, business plan competitions, etc.

Girls receive support throughout the program from volunteer EPAG coaches who are based in the classrooms, as well as through peer groups of EPAG girls.

The M&E framework includes frequent and unannounced visits to ensure that service providers maintain a high-quality learning environment.

Performance bonuses are awarded to training providers that successfully place their graduates in jobs or micro-enterprises.

Because of the novelty of a youth vocational program targeting young women exclusively, and because of EPAG's innovative design, the program's funders invested in a rigorous impact evaluation from the very beginning. The objective of the impact evaluation is to document the positive (and negative) impacts of the program on both the participants and their households.

RESEARCH DESIGN AND DATA

Community mobilization campaigns began in September 2009 and trainee recruitment took place from December 2009 through January 2010 in all nine target communities. A total of 2,106 eligible girls and young women were identified and recruited. Of the 2,106 girls recruited for the project, 2,005 girls responded to the baseline survey (a response rate of 95.2%).

The EPAG impact evaluation employs a randomized pipeline research design in which recruits were randomly assigned to receive training in either Round 1 (March 2010 to February 2011) or Round 2 (July 2011 to June 2012). Impact is defined as the change in outcomes between the time the program starts and six months after the classroom training ends, as compared to a statistically similar control group (the Round 2 trainees). This control group is used to establish a "counterfactual"—a

⁵ 1) hospitality, 2) professional cleaning / waste management, 3) office / computer skills, 4) professional house and office painting, 5) security guard services, and 6) professional driving.

⁶ Bassa Community, Battery Factory, Bentol, Doe Community, New Kru Town, Old Road, Red Light, and West Point in Montserrado County and Kakata in Margibi County.

reasonable approximation of *what would have happened* to the Round 1 trainees had they not entered the program.⁷ 1273 girls were randomly selected to begin training in Round 1 (the treatment group).

The purpose of the baseline survey is twofold: (i) to benchmark the socioeconomic status of each study participant as a measure of comparison against the midline and endline survey data; and (ii) to investigate the *validity* of the treatment and control groups, confirming that there are no, or few⁸, statistically significant differences in observable characteristics between the treatment and control groups.

Two instruments were developed for the EPAG baseline survey: one for the young women who were eligible for the program, and one for the head of the household in which she resided.⁹ Baseline data was collected on variables that could potentially change as a result of program participation. A variety of variables were measured in order to investigate the hypothesis that this investment in young women would improve, not only their employment and earnings, but also non-economic outcomes and the economic situation of their families.¹⁰ Data was also collected on time-invariant characteristics, such as ethnic group or childhood experiences, that are likely to influence a respondent's socioeconomic status regardless of program participation.

Data was collected in face-to-face interviews in each respondent's home.¹¹ On average, it took 1 hour 52 minutes to administer the individual questionnaire and 1 hour 24 minutes to survey the household. Respondents were assured of the confidentiality of their responses, and that they were free to stop at any time. A total of 44 enumerators and five supervisors conducted the survey between January 25 and April 1, 2010. Enumerators filled out paper questionnaires by hand which were transferred to a centralized office for data entry. Data entry was conducted by trained clerks using CS-PRO software, and data analysis was conducted using SPSS and Stata.

KEY BASELINE SURVEY FINDINGS AND BENCHMARKING WITH NATIONAL DATASETS

A. Characteristics of AGI Households

Looking across several household-level characteristics, the baseline shows that AGI households in the treatment group are similar to control group households (see Table 1). The only statistically significant difference between the two groups is in their access a flush toilet. 52.6% of control group households had a private flush toilet or access to a public one, versus 45.8% of the treatment group households.

Along other household characteristics examined, the control and treatment households are similar to each other and they are also similar to the average household in Liberia. In both the treatment and control groups, more than 60% lived in permanent housing, but less than 40% of households owned their homes. Less than 2% of households have a tap inside their house for drinking water. The majority of respondents used a public tap or hand-pump for a source of drinking water. The national figures show similar housing situations across the country. Only about 4% of households in Liberia have piped drinking water inside the house.

⁷ For more in-depth information about the research design of impact evaluations, a list of resources can be found...

⁸ With a large number of indicators there are invariably a few variables in which statistically significant differences are observed. (insert reference here)

⁹ If the young woman lived alone or headed her own household, she was asked to respond to both instruments.

¹⁰ The full survey instruments (for young women and household heads) are available upon request.

¹¹ Informed consent was sought before each interview.

Table 1: AGI Household Demographics

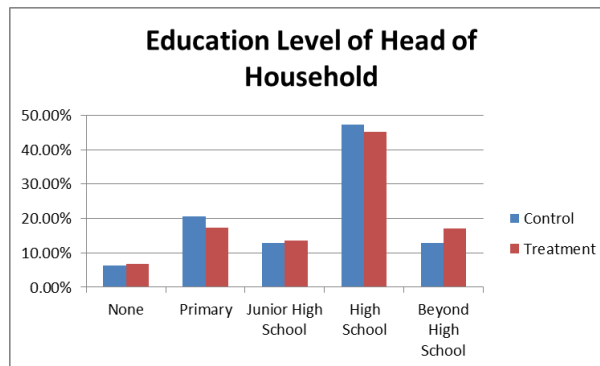
Head of Household Characteristics					
	Control	Treatment	Difference	P Value	Observations
Percentage Male	60.52%	59.19%	1.300	0.556	1973
Age					
Under 18	0.42%	0.18%	0.200	0.335	1813
18-24	15.98%	14.65%	1.300	0.44	1813
25-39	48.09%	50.72%	-2.600	0.274	1813
Over 40	35.50%	34.45%	1.100	0.646	1813
Housing Characteristics					
	Control	Treatment	Difference	P Value	Observations
Primary Source of Household Drinking Water					
Public Tap	25.16%	21.97%	3.200	0.1024296	1969
Hand Pump	36.04%	34.25%	1.800	0.4155874	1969
Has Access to a Private or Public Flush Toilet ⁺	52.62%	45.78%	6.8	0.003**	1972
Household Owns Their House	37.65%	38.05%	-0.4	0.858	1974
Type of Housing					
Permanent	61.46%	64.49%	-3	0.404	747
Semi-Permanent	19.10%	18.74%	0.4	0.903	747
Temporary	19.10%	16.56%	2.5	0.375	747
Does Not Know	0.35%	0.22%	0.1	0.74	747
Community					
	Control	Treatment	Difference	P Value	Observations
West Point	5.23%	11.33%	-6.100	0.000***	1974
Battery Factory	9.28%	9.76%	-0.500	0.725	1974
New Kru Town	13.07%	9.93%	3.100	0.030*	1974
Doe Community	13.07%	10.67%	2.400	0.105	1974
Bassa Community	8.50%	10.50%	-2.000	0.143	1974
Red Light	21.96%	15.38%	6.600	0.000***	1974
Old Road	16.34%	10.01%	6.300	0.000***	1974
Bentol	5.23%	6.04%	-0.800	0.451	1974
Kakata	7.32%	16.38%	-9.100	0.000***	1974
* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level; +Includes households with private flush toilets in their homes or access to public flush toilets					

There were no statistically significant differences between households of the treatment and control groups regarding ownership of assets. 27.9% of surveyed households owned land. Of those households, about 88% had the deed to the land. Among other assets surveyed, the most commonly owned were televisions (22.5% of households) and generators (20.5% of households).

Table 2: Household Land Ownership

	Control	Treatment	Difference	P Value	Observations
Owens Land	27.45%	28.12%	-0.700	0.746	1974
Has Deed to Land	88.10%	88.53%	-0.400	0.878	550
Has Certificate for Land	4.76%	5.29%	-0.500	0.783	550
Has no Certificate/Deed	6.19%	3.82%	2.400	0.205	550
Does Not Know	0.95%	2.35%	-1.400	0.233	550

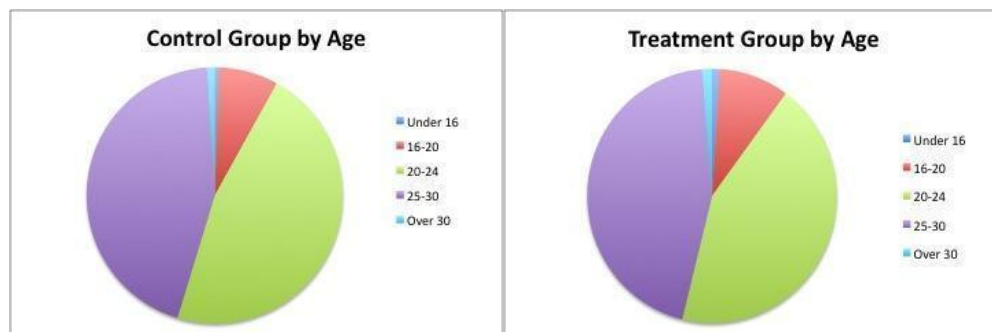
The treatment and control groups were fairly balanced regarding the educational status of the head of household. Overall, heads of households are educated; more than 60% of heads in both treatment and control groups had completed high school or beyond. Only a small percentage of heads of household in both the treatment and control groups (less than 7%) had not completed primary school.



B. Characteristics of AGI Respondents

Age

Nearly 90% of AGI respondents were between the ages of 20 and 30 at the time of the survey in 2010.¹² Approximately half (46.7%) of the girls were between the ages of 20 and 24 years old. As shown in the charts below, the data for all age ranges is proportionally similar between the treatment and control groups.



Marriage

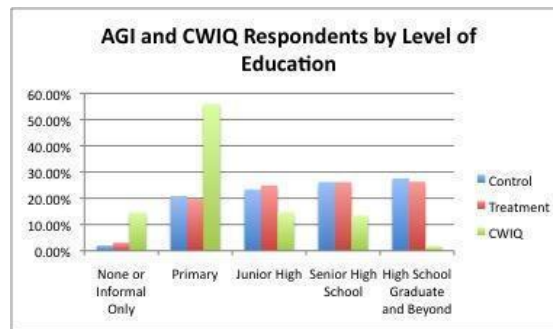
¹² Although the program targeted only 16-27 year olds, such targeting is seldom perfect and programs typically find that some of their participants fall outside the targeted age range.

The majority (64.0%) of survey respondents reported that they had never been married. 5.5% reported that they were currently married and 29.5% said that they were co-habiting with their partners. There are only small variations between the AGI treatment and control groups in all marital status categories. The marriage profile of the AGI survey respondents is similar to the national averages reported in the 2007 *Demographic and Health Survey* (DHS). According to the DHS 79.7% girls age 15 to 19 are unmarried, whereas about 82% of the AGI survey respondents 15 to 19 were unmarried.



Education

The treatment and control groups are balanced, with only slight percentage point differences in educational attainment. About 26% of AGI respondents had some high school education, and another 26% had graduated high school or beyond. Only a small number of respondents in both the treatment and control groups had no primary school education (less than 3% of respondents reported having no formal schooling). AGI respondents are more educated than average for Liberia; a total of 14.5% CWIQ respondents had had no formal education.



Despite the fact that the majority of respondents had completed junior high school, most still had trouble answering questions regarding financial decisions. About 66% of respondents had never prepared a written financial plan. When asked to name services or products available at a bank, more than 30% could not answer or responded “Do not know”.

Table 3: Financial Knowledge

What Do You Need To Know To Create a Written Plan for Household Spending?					
	Control	Treatment	Difference	P Value	Observations
Income	58.25%	52.68%	5.600	0.015*	2008
Expenditures	9.15%	11.61%	-2.500	0.082	2008
Savings	13.02%	13.80%	-0.800	0.617	2008

Other (specify)	0.13%	0.16%	0.000	0.85	2008
Do not know/not certain	19.46%	21.75%	-2.300	0.218	2008
Do you Keep Written Records of Your Personal Money?					
	Control	Treatment	Difference	P Value	Observations
Yes	29.90%	30.60%	-0.700	0.738	2008
No	66.49%	66.56%	-0.100	0.977	2008
Don't Know	3.61%	2.84%	0.800	0.337	2008
Have You Ever Prepared a Financial Plan?					
	Control	Treatment	Difference	P Value	Observations
Yes	31.83%	30.93%	0.900	0.67	2008
No	64.82%	65.75%	-0.900	0.671	2008
Don't Know	3.35%	3.33%	0.000	0.978	2008
Please Name Bank Services or Products Available					
	Control	Treatment	Difference	P Value	Observations
Can't Name Any	6.96%	10.06%	-3.100	0.017*	2008
Savings Account	61.21%	58.60%	2.600	0.246	2008
Checking Account	2.32%	2.76%	-0.400	0.546	2008
Money Transfer	2.71%	3.17%	-0.500	0.556	2008
Bank Cheque	0.13%	0.49%	-0.400	0.185	2008
Loan	2.19%	2.11%	0.100	0.904	2008
Other	0.00%	0.08%	-0.100	0.428	2008
Do Not Know	24.48%	22.73%	1.800	0.365	2008
Can Correctly Name Three or More Bank Services	22.16%	20.21%	2.00	0.295	2008
Suppose you put 100 LDs in the bank with an interest rate of 10%. If you withdraw all of the money after one year, how much money will you have?					
	Control	Treatment	Difference	P Value	Observations
110 LD	34.92%	35.15%	-0.200	0.919	2008
120 LD	16.24%	16.07%	0.200	0.922	2008
Do Not Know	48.84%	48.78%	0.100	0.98	2008
* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level					

Economic Activity

With no statistical difference between treatment and control groups, less than 40% of AGI survey respondents were involved in income generating activities at the baseline. While low in an absolute sense, this figure is relatively high for Liberia; the 2007 national average was 19.1%.¹³ The earnings of the survey respondents are reported in two ways: conditional (equal to the average earnings among only those respondents who report non-zero earnings) and unconditional (the average earnings of the entire survey population). As expected, the average monthly earnings of those engaged in income generating activities was considerably higher than the survey population on a whole.

¹³ CWIQ Data.

Table 4: Economic Activity

	Control	Treatment	Difference	P Value	Observations
Respondents by Engagement in Income Generating Activities	37.63%	38.56%	-0.900	0.678	2008
Monthly Earnings Unconditional of IGA (LD)	2,603.95	3,276.93	-672.977	0.205	2008
Monthly Earnings Conditional on Engagement in IGA	6,920.08	8,499.31	-1579.227	0.231	767
Do You Currently Have Savings?	33.76%	35.06%	-1.300	0.55	2008
Average Savings by Location (Conditional on Savings, LD)					
Home Savings	633.05	1,030.45	-397.40	0.193	630
Bank Savings	1,339.65	1,458.85	-119.20	0.866	638
Credit Group Savings	932.77	1,257.51	-324.75	0.633	639
Susu Savings	1,595.51	2,083.22	-487.71	0.392	659

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level

It follows that current involvement in formal businesses was also very low. Only 9.15% of the girls in the control group and 8.04% in the treatment group responded that they worked as part of a formal business. However, of those that were involved in a business a majority owned that business. The type of business included mostly buying and selling goods (59.9%), sales of own agricultural products (21.1%), and manufacturing/ processing of goods (10.2%). Only a small proportion of formal businesses were located in a fixed business facility.

Table 5: Percentage of Respondents by Current Business Involvement**Are You Involved in Any Business?**

	Control	Treatment	Difference	P Value	Observations
Percent Answering Yes	9.15%	8.04%	1.100	0.383	2008

If Yes, What Type of Business?

Sales of Own Agricultural Products	21.43%	16.49%	4.900	0.421	167
Manufacturing	8.57%	9.28%	-0.700	0.876	167
Buying and Selling	48.57%	55.67%	-7.100	0.368	167
Services	8.57%	7.22%	1.400	0.749	167
Other	12.86%	11.34%	1.500	0.767	167

To What Extent to You Own the Business?

Full Ownership	76.06%	74.75%	1.300	0.846	170
Partial Ownership	9.86%	18.18%	-8.300	0.132	170
No Ownership	14.08%	7.07%	7.000	0.134	170

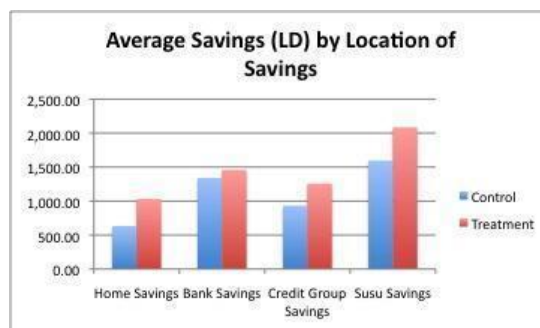
Location of Business

Fixed Business Locations	4.92%	10.00%	-5.100	0.260	151
From Home	18.03%	20.00%	-2.000	0.765	151
Market	29.51%	28.89%	0.600	0.935	151

Fixed Location on the Street	18.03%	25.56%	-7.500	0.281	151
Mobile Business	29.51%	15.56%	14.00	0.040*	151

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level

In addition to the low rate of participation in income generating activities, survey respondents reported low incidence of saving money. Only 33.76% in the control group and 35.06% in the treatment group said that they did save money for the future. Of those who did save, most placed that money in banks or Susu savings groups.¹⁴



Control over Money

A particular concern in girls' empowerment programs is that an increase in earnings does not always translate into control over those earnings. Fortunately, this does not seem to be a major challenge for the Liberian girls in the EPAG program. The vast majority of respondents (79.1% in the control group and 79.4% treatment group) reported they had some control over personal expenses. Many fewer girls (31.2% in the control and 30.0% in the treatment group) reported they had control over rent money. Those with income generating activities had a very high level of control over the money they earned from those activities (91.4% in the control group and 95.9% in the treatment group).

Table 6: Percentage of Respondents with Control over Spending for Themselves

	Control	Treatment	Difference	P Value	Observations
Personal Money	79.12%	79.38%	-0.300	0.889	2008
Food Money	73.45%	72.97%	0.500	0.812	2008
Medical Money	74.36%	75.32%	-1.000	0.626	2008
School Money	32.09%	31.33%	0.800	0.723	2008
Rent Money	31.19%	28.98%	2.200	0.292	2008
Leisure Money	48.45%	47.81%	0.600	0.778	2008
If You Participate, Do You Control the Money from Your Income Generating Activities?	91.41%	95.76%	-4.400	0.013*	763

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level

Ownership and Assets

¹⁴ Susu savings groups are informal groups with rotating disbursement of money among members. Susu collectors (usually male) collect a pre-decided sum of money from participants each pay period and deposit in the bank on behalf of the entire group. SOURCE: "Ghana - Informal Financial Services for Rural Women in the Northern Region" (IFAD, 2000), <http://www.ifad.org/gender/learning/sector/finance/41.htm>.

Asset ownership can be an indicator of wealth. For adolescent girls and young women, asset ownership may be a bargaining chip for them within the household or a source of source of insurance against risky lifestyles.¹⁵ Of the assets surveyed, mobile phones were the most commonly owned among respondents. 66.7% of the control group and 62.0% of the treatment group own a cell phone. Respondents also tended to own jewelry and furniture.

**Table 7: Respondents by Ownership of Assets
(Percentage Who Own Jointly or Alone
excluding "Don't Know")**

	Control	Treatment	Difference	P Value	Observations
Owens Cell Phone	66.71%	62.01%	4.700	0.033*	2007
Owens Electronics	25.64%	27.44%	-1.800	0.376	2004
Owens Jewelry	39.61%	38.42%	1.200	0.595	2006
Owens Furniture	40.98%	38.39%	2.600	0.248	2008
Owens Livestock	1.68%	2.03%	-0.400	0.574	2007
Owens Poultry	17.68%	18.99%	-1.300	0.46	2007
Owens Vehicle	1.55%	1.46%	0.100	0.878	2008
Owens Dwelling	18.45%	17.22%	1.200	0.482	2006
Owens Land	15.61%	15.10%	0.500	0.755	2007
Owens the Productive Implements to a Business	2.33%	2.37%	0.000	0.959	1997

* 10 percent significance level; ** 5 percent
significance level; ***1 percent significance level

Health and Risky Behaviors

There is very little reported risky behavior related to drugs or alcohol. Only .9% in the control group and 1.3% in the treatment group report that they had smoke cigarettes in the past year. A high percentage of girls (97.5%) reported being sexually active, most of whom reported having a regular partner. The average number of casual partners was low. While 40% of the respondents said they had used a form of contraception other than a condom, only 1.6% in the control group and 3.0% of the treatment group reported that they had ever used a condom. Compared to the national statistics from the DHS, women in the AGI survey reported sexual initiation slightly later in life than women in Liberia as a whole. The median age for first sexual experience in Liberia was 16.2 in 2007, and age 17 for AGI respondents in 2010.

Table 8: Respondents By Personal Behavior

	Control	Treatment	Difference	P Value	Observations
Have You Smoked Cigarettes in the Past Year?	0.90%	1.30%	-0.400	0.416	2008
If Yes, Do You Smoke Cigarettes Currently?	14.29%	25.00%	-10.700	0.587	23
Have You Drunken Alcohol in the Past Year?	11.98%	11.36%	0.600	0.672	2008
Have You Used Recreational Drugs in the Past Year?	0.39%	0.89%	-0.500	0.184	2008
If Yes, Have You Used Recreational Drugs in the Past	0.00%	27.27%	-27.300	0.345	14

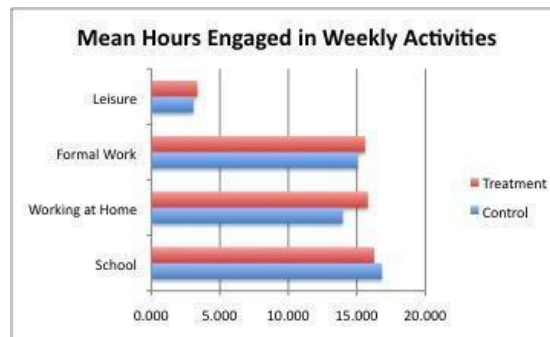
¹⁵ *Because I Am a Girl: Digital and Urban Frontiers 2010* (Plan, 2010), 11, <http://plan-international.org/girls/resources/digital-and-urban-frontiers-2010.php>.

Week?

* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level

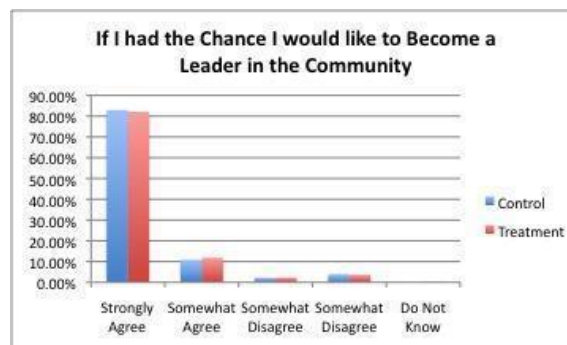
Time Use

Many females face a “double burden” of responsibility for unpaid domestic duties in addition to their work for money. As such, a risk is that an economic empowerment program for girls may excessively increase their total work burden. The survey seeks to understand the extent to which the AGI increases the likelihood that participants engage in paid work, and how that may or may not reduce their domestic duties. Respondents dedicated the most hours during the week to school. For those who listed school as a weekly activity, they averaged about 16 hours a week in both groups. The AGI respondents also allotted a substantial amount of time to working at home and formal work. About 98% of respondents did work at home during the week. The control group averaged 15.1 hours per week and the treatment group 15.6 hours per week engaged in formal work.



Self-Confidence

AGI participants responded positively to questions regarding their self-confidence and their comfort level in their community. There were only slight variations between treatment and control groups; the treatment group on average answered that they cared more about what others thought of their success. As the chart below shows, more than 80% of the girls in both the treatment and control groups stated that they would like to become a community leader. About 86% of the girls said they felt safe walking alone in their communities during the day, and about 70% of the girls strongly agreed with the statement “I have good friends in my community.”



Relationships and Family

Most respondents had living parents. Nearly 70% of respondents had children, and many were caring for children—their own and other people’s children. In addition, 8.3% of the respondents were

pregnant at the time of the survey¹⁶. The average desired number of children among survey respondents was 3.5. This is in line with the 2007 DHS report, which states that the desire of women in Liberia to have more children drops off dramatically after a woman has her third child.¹⁷

Table 9: Relationships and Family Situations					
	Control	Treatment	Difference	P Value	Observations
Number of Brothers and Sisters	6.131	6.048	0.083	0.581	2005
Is Your Father Living?	71.13%	68.59%	2.50	0.227	2008
Is Your Mother Living?	87.24%	85.88%	1.40	0.385	2008
Do you have Children living?	67.91%	70.45%	-2.50	0.229	2008
If Yes, How Many?	1.911	1.921	-0.01	0.42	2008
Are You Pregnant?	8.89%	7.87%	1.00	0.42	2008
Desired Number of Children	3.527	3.473	0.054	0.322	1990
Number of Children Currently Taking Care Of	1.20	1.17	0.026	0.653	1972
* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level					

Support and Social Networks

Mentorship was fairly common among the respondents. Approximately 63% in both groups answered that they had a mentor. However, the answers were fairly stratified regarding how often they discussed both community and business issues with others (see Table 10). Only 18.0% in the control group and 20.6% in the treatment group answered that there were other women in their community who engaged in the same income generating activities as themselves. These numbers suggest potential for strong networks to bolster economic empowerment, but a low level of engagement within those networks.

Table 10: Mentorship					
	Control	Treatment	Difference	P Value	Observations
Has a Mentor	63.66%	63.39%	0.300	0.904	2008
Do You Talk to Someone about Community Issues?					
Never	29.55%	29.83%	-0.300	0.916	1275
A Few Times	43.32%	42.13%	1.200	0.675	1275
At Least Monthly	12.55%	12.42%	0.100	0.945	1275
Most/All of the Time	11.34%	13.57%	-2.200	0.243	1275
Don't Know	3.24%	2.05%	1.200	0.186	1275
Are there Other Women Engaged in the Same Type of Business that you Look Up To?					
Percentage Yes	18.04%	20.62%	-2.600	0.157	2008

¹⁶ Twenty five respondents who were late in the pregnancy at the time of the survey were excluded from the randomization and automatically assigned to Round 2.

¹⁷ *Liberia Demographic and Health Survey 2007*, 92.

Over the Past Year Has Anyone
Spoken to You for Advice
About Business Matters?

Never	24.29%	27.56%	-3.300	0.482	394
A Few Times	35.71%	39.76%	-4.000	0.43	394
At Least Monthly	12.14%	9.06%	3.100	0.333	394
Most/All of the Time	23.57%	22.05%	1.500	0.73	394
Don't Know	4.29%	1.57%	2.700	0.102	394

* 10 percent significance level;

** 5 percent significance level;

***1 percent significance level



Wartime Experiences

The AGI targets post-conflict countries because these are settings in which young women have often missed their opportunity for formal schooling and are having to “catch-up” now that the conflict is over. However, lingering effects of the conflict (beyond the disrupted schooling) often affect labor market outcomes and performance in a job-training program. Psychological effects, lack of social cohesion, high crime rates, and lack of family support can all impact the success of training programs. For this reason, the survey explicitly sought to learn about the extent to which EPAG trainees were personally affected by conflict in the past.

AGI respondents had resided in their current homes for an average of eight years. In both the treatment and control groups, one quarter of respondents had only lived in those homes for two or fewer years. More than three-quarters of the trainees (in both groups) were displaced during the war, and almost all had experienced the fighting in their communities (74.2% treatment and 72.9% control). The wartime experiences of the AGI households match the national figures of the 2007 CWIQ survey, which reports that 79.6% of households were displaced during the war.¹⁸

Table 11: Respondents By Wartime Experiences

	Control	Treatment	Difference	P Value	Observations
Years at Residence	8.304	7.905	0.400	0.532	1988
Displaced During the War	77.58%	76.70%	0.900	0.651	2008
Experienced Fighting in Her Community	74.23%	72.89%	1.300	0.509	2008
Listed Being Orphaned As the Reason She Are Not In School	0.00%	3.23%	-3.200	0.558	42

¹⁸ Based on Author’s calculations using Liberia CWIQ Data 2007.

Listed Being Orphaned as the Reason She Left School	0.00%	0.34%	-0.300	0.165	1440
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* 10 percent significance level; ** 5 percent significance level; ***1 percent significance level

CONCLUSION

According to the findings from the baseline survey, the girls and young women in the targeted project communities face many socio-economic challenges. Land ownership is low, and only one-third of the households owned the homes in which they resided at the time of the survey. Ownership of assets is largely limited to necessities such as furniture. In most of these houses access to safe drinking water and sanitary human waste disposal systems is very limited.

Beyond the situation in their households, data indicate that the AGI respondents are economically vulnerable and are an appropriate target group for an economic empowerment intervention. While slightly more than a quarter have graduated high school, around 60% were not engaged in any income generation activities at the time of the survey. For those generating income, the main type was petty trade and the average unconditional monthly was about \$37 USD.¹⁹ Respondents had very limited financial knowledge and most (nearly two-thirds) have no savings and for those with savings, the amounts of their savings were very low. Girls reported having substantial control of money that they earned themselves, but much less control of some financial decisions—such as spending on school or rent—that have large implications for their well-being.

Baseline results do not show that the respondents are representative of adolescent girls and young women in Liberia overall. In part, this is due to the program’s recruitment strategy: 1) whereas the general population of adolescent girls and young women in Liberia are illiterate or have very low literacy, the participants recruited for this survey were required to meet a basic minimum literacy level; and 2) whereas the majority of adolescent girls and young women in Liberia reside in rural areas, the survey participants were residing in urban and peri-urban areas, where access to basic social services may be much more improved. Baseline results also show that the vast majority of AGI respondents are older than age 20 and 70% already have at least one child. It can be expected that the evaluation results will indicate the impact of the AGI intervention for relatively older, more educated girls with greater access to services, and that some program adjustments would need to be made in order to best serve younger and illiterate girls should the intervention be expanded or replicated.

¹⁹ 2604 Liberian Dollars assuming an exchange rate of 70 LD=1USD