



**Adolescent Girls' and Young Women's
Economic Empowerment in Kenya,
Mozambique, and Tanzania: Context,
Indicators, and Challenges**

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Summary

Adolescent girls and young women (AGYW) are an important social and economic demographic. Ensuring their social, economic, and physical well-being is critical to promoting gender equality and sustainable development. However, across Africa, AGYW confront a variety of challenges, including limited access to education, poverty, insufficient access to healthcare, high unemployment, and sociocultural norms that limit their ability to thrive. This report highlights the current context, trends, and concerns surrounding the economic empowerment of AGYW in Kenya, Mozambique, and Tanzania. It presents the sociocultural and policy context, as well as important challenges to economic and social empowerment for AGYW in those countries. All three countries have no shortage of policy and programmatic initiatives aimed at improving the conditions of AGYW. Despite these efforts, millions of AGYW in these countries remain excluded, underprivileged, and unable to access basic social, educational, and health services. Changing this reality for AGYW will require more targeted efforts to implement existing policy and programmatic initiatives. There is also an urgent need for innovative programs that work directly with the most vulnerable AGYW to overcome the factors that contribute to their economic marginalization and provide them with the resources, networks, and skills to advance, become economically independent, and enjoy better living conditions. Research is essential for understanding the challenges of current initiatives and providing evidence to guide new policies and solutions.

Acronyms

AFDB	African Development Bank
AGYW	Adolescent Girls and Young Women
GBV	Gender-based Violence
DHS	Demographic and Health Survey
FGM	Female Genital Mutilation
MoH	Ministry of Health
MoHCDGEC	Ministry of Health, Community Development, Gender, Elderly and Children
NBS	National Bureau of Statistics
SRH	Sexual and Reproductive Health
UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Fund

Introduction

Focusing on Kenya, Mozambique, and Tanzania, this report highlights current trends and issues related to the economic empowerment of AGYW, defined as individuals aged

10-24
years

Worldwide, adolescent girls and young women (AGYW) are a critical social and economic group. Their economic empowerment and well-being are key for advancing gender equality and sustainable development (Tanui-Too, 2021). However, across Africa, AGYW face multiple challenges, including limited access to schooling, poverty, inadequate access to health services, significant unemployment, and sociocultural norms that limit their capacity to thrive (Chakravarty et al., 2017). Addressing these challenges is key to improving AGYW's socioeconomic well-being and empowerment and guaranteeing broader societal development.

Focusing on Kenya, Mozambique, and Tanzania, this report highlights current trends and issues related to the economic empowerment of AGYW, defined as individuals aged 10 to 24 years. The three countries, while unique, have a few similar sociopolitical and economic characteristics. Kenya, located in East Africa, has a rapidly rising economy, a diversified culture, a large youthful population, and immense promising growth opportunities. Tanzania, also located in East Africa, is known for its great cultural diversity, large population of young people, immense natural resources, and tremendous economic growth potential. Mozambique is a southeastern African country with a large youth population, and a diversified and complex socioeconomic environment.

Specifically, this report presents evidence in these three countries on the:



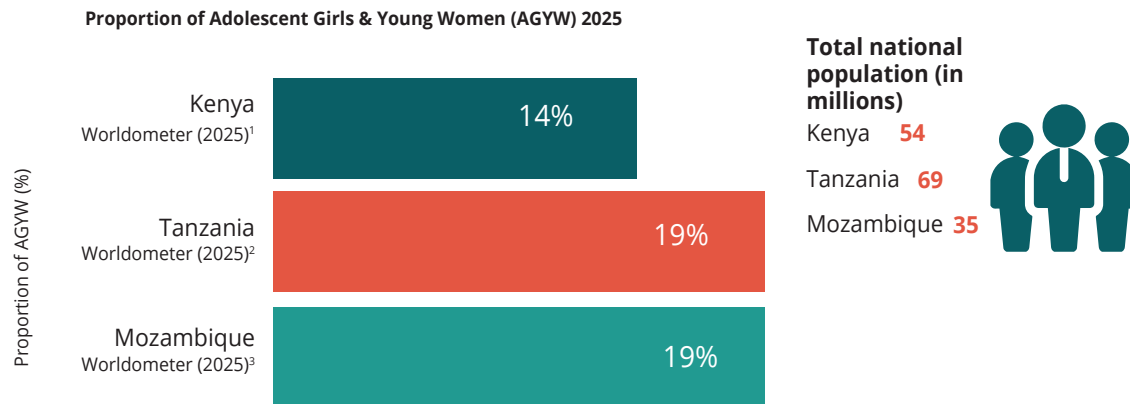


The distribution of women and girls aged 10 to 24 differs across urban and rural areas in the countries. Up to 60 percent of the AGYW in the three countries reside in rural areas. A sizable proportion of urban AGYW in the countries also live in disadvantaged informal settlements. Access to education, healthcare, and employment is often limited in these rural and disadvantaged urban communities.

Methodology

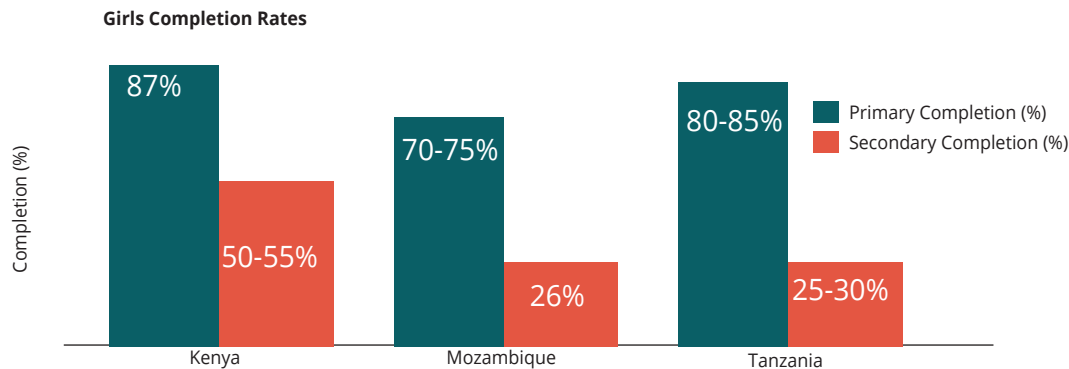
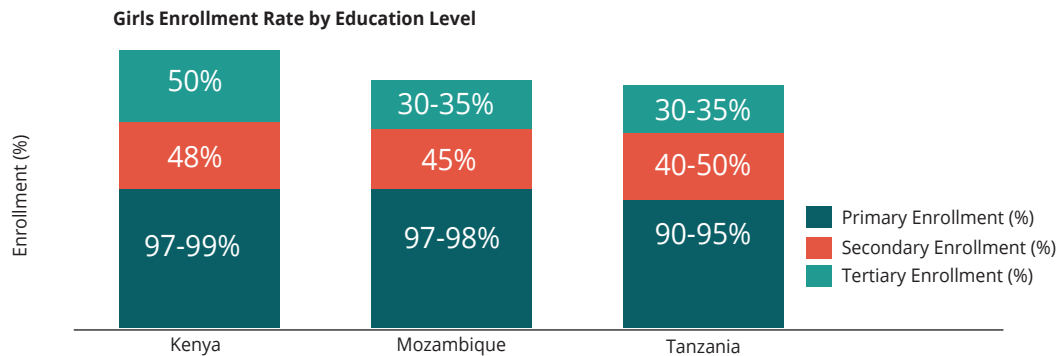
This document is based on desk research and evidence search conducted between August 2024 and January 2025. Given time and resource constraints, as well as our own limited proficiency in several languages, we only focused our search on English and Portuguese language materials. The search was implemented on multiple literature databases (including African Journals Online, Africa-Wide Information, Web of Science, Art Google Scholar, JSTOR, Academic Search Ultimate, and PsycINFO, ERIC, PubMed) as well as the websites of relevant ministries and agencies in the three countries. We also searched the websites of global organizations like the World Bank, UNICEF, United Nations Population Fund (UNFPA), and African Development Bank (AFDB). Search terms included young people, girls, adolescent mothers, AGYW, socioeconomic empowerment, Kenya, Mozambique, and Tanzania.

Population of AGYW in the study countries



1. <https://www.worldometers.info/world-population/kenya-population/>
2. <https://www.worldometers.info/world-population/tanzania-population/>
3. <https://www.worldometers.info/world-population/mozambique-population/>

AGYW in Kenya, Mozambique, and Tanzania: Selected education indicators*



*Data are from multiple sources including the Tanzania Education Sector Performance Report, The Kenya National Examinations Council, Mozambique Demographic and Health Survey, Tanzania Demographic and Health Survey, Kenya Demographic and Health Survey, World Bank, UNESCO, journal papers, and technical reports.

In all three countries, the ability of girls and young women to complete primary and secondary schooling is impacted by issues including child marriage, early pregnancies, teenage motherhood, household poverty, and socio-economic and cultural barriers. Key obstacles to young women's enrollment and completion of tertiary education include limited access to scholarships, low performance in secondary school, marriage, inadequate financial assistance, a lack of mentorship programs, and socioeconomic and cultural barriers. In general, girls in urban areas of these countries have better completion rates at all educational levels, higher enrollment rates, and lower drop-out rates than their rural counterparts (Chankseliani, 2008; Iddy, 2018; Mollel & Chong, 2017; Muthoka, 2021; Mwakio, 2017; Roby et al., 2009; Yatich & Pere, 2017).

AGYW health and well-being in the three countries: Selected indicators

Selected AGYW health and well-being indicators in Kenya

Prevalence (%) of teenage pregnancy among girls aged 15-19 years

15%
UNFPA (2023)⁴

% of girls aged 15-19 who have begun childbearing

15%

UNFPA (2023)⁵

% of girls marrying or entering a union before age 18

12.5%

Kenya National Bureau of Statistics, Kenya Demographic and Health Survey (DHS) (2022)⁶

Adolescent fertility rate (births per 1,000 in women aged 15-19)

57.3%

World Bank (2022)⁷

Maternal mortality ratio (maternal deaths per 100,000)

355

UNFPA (2023)⁸

% of women in Kenya who have experienced physical violence since age 15

34%

Kenya DHS (2022)¹³

HIV prevalence in young women aged 20-24 (%)

3.4%

National Syndemic Disease Control Council (2024)^{11,12}

Female share of new HIV infections occurring among adolescents aged 15-24 years (%)

78%

UNFPA (2023)⁹

% of adolescent girls (aged 15-19) who use modern contraception

43.8%

KNBS et al. (2024)⁹

Prevalence (%) of childhood violence among 18-24-year-old females

45.9%

Ministry of Labour and Social Protection of Kenya, Department of Children's Services (2019)¹⁴

% of adolescent girls aged 18-24 years reporting sexual violence in the past 12 months

14.4%

Ministry of Labour and Social Protection of Kenya, Department of Children's Services (2019)¹⁵

% of 13-17-year-old females who had ever had sex reporting their sexual debut as pressured or physically forced

33.7%

Ministry of Labour and Social Protection of Kenya, Department of Children's Services (2019)¹⁶

% of stunted children under the age of five

18%

Nutrition International in Kenya (2023)¹⁸

% of women aged 13-17 reporting sexual violence in the last one year

13.5%

Ministry of Labour and Social Protection of Kenya, Department of Children's Services (2019)¹⁷

4. <https://kenya.unfpa.org/en>
5. *ibid.*
6. <https://dhsprogram.com/pubs/pdf/PR143/PR143.pdf>
7. <https://genderdata.worldbank.org/en/indicator/sp-ado-tfrt>
8. <https://kenya.unfpa.org/en>
9. <https://ncpd.go.ke/wp-content/uploads/2024/08/Situation-Analysis-of-Kenyan-Adolescent-Report.pdf>
10. <https://kenya.unfpa.org/en/enhancing-adolescent-sexual-reproductive-health-kenya>
11. <https://analytics.nsdc.go.ke/estimates/KMoT%20Report%20-%20November-2024.pdf>
12. Kenya Demographic and Health Survey 2022. Key Indicators Report, Kenya National Bureau of Statistics, Ministry of Health Nairobi, Kenya, the DHS Program ICF Rockville, Maryland, USA.
13. Kenya Demographic and Health Survey - 2022 - Kenya National Bureau of Statistics
14. <https://cdn.togetherforgirls.org/assets/files/Kenya-VACS-Report-2020.pdf>
15. *ibid.*
16. *ibid.*
17. <https://cdn.togetherforgirls.org/assets/files/Kenya-VACS-Report-2020.pdf>
18. <https://www.nutritionintl.org/wp-content/uploads/2023/02/Kenya-Country-Brief-Feb-2023-Digital.pdf>





Selected AGYW health and well-being indicators in Mozambique

% of girls who have already given birth before age 18

57%

Save the Children (2019)¹⁹

% of women aged 20-24 married before age 18

48%

Nhampoca JM, Maritz J (2022)²⁰

% of women aged 20-24 years who had given birth before age 18.

40%

UNICEF (2022)²¹

Adolescent fertility rate (births per 1,000 in girls aged 15-19)

155

World Bank (2022)²²

Maternal mortality ratio (maternal deaths per 100,000)

223

WHO (2023)²³

% of adolescent girls (aged 15-19) who use modern contraception

14%

FP2030 (2021)²⁴

HIV prevalence in females aged 15-24

6.5%

World Bank (2023)²⁵

Proportion of women aged 15-49 reporting physical or sexual violence from a partner in the last one year

30%

De Schacht et al. (2023)²⁶

Proportion of stunted children under the age of five

31.3%

Gebrehana, et al. (2025)²⁹

Prevalence of anemia among girls aged 15-19

54.4%

Gebrehana, et al. (2025)²⁸

Proportion of women aged 18-24 who had experienced sexual violence before turning 18

15.3

Republic of Mozambique Ministry of Gender, Child and Social Action, Ministry of Health (2019)²⁷

19. https://resourcecentre.savethechildren.net/sites/default/files/documents/en_moz_child_marriage_aw-low-res.pdf
20. Early marriage and adolescent pregnancy in Mozambique. *Afr J Reprod Health*. 2022 Mar;26(3):114-123. doi: 10.29063/ajrh2022v26i3.13. PMID: 37585118.
21. <https://data.unicef.org/country/moz>
22. <https://data.worldbank.org/indicator/SP.ADO.TFRT>
23. <https://www.afro.who.int/countries/mozambique/news/mozambique-driving-down-maternal-mortality>
24. Family Planning 2030 | FP2030
25. <https://genderdata.worldbank.org/en/indicator/sh-hiv-1524-zs>
26. <https://www.tandfonline.com/doi/full/10.1080/09540121.2022.2067313>
27. <https://ins.gov.mz/wp-content/uploads/2022/06/Final-Report-of-Mozambique-Violence-against-Children-Survey-VACS-2019.pdf>
28. <https://www.frontiersin.org/journals/public-health/articles/10.3389/fpubh.2025.1502177/full>
29. Spatial heterogeneity and predictors of stunting among under five children in Mozambique: a geographically weighted regression. *Front Public Health*. 2024 Dec 18;12:1502018. doi: 10.3389/fpubh.2024.1502018. PMID: 39744381; PMCID: PMC11688635

Selected AGYW health and well-being indicators in Tanzania

% of girls aged 15-19 in the country who have begun childbearing

16%

DHS and Malaria Indicator Survey (2022)³⁰

% of women aged 20-24 married before age 18

29.1%

UN Women (2024)³¹

% of women aged 20-24 giving birth before age 18

28%

UNICEF 2024³²

% of adolescent women aged 15-19 ever pregnant

22%

DHS and Malaria Indicator Survey (2022)³³

HIV prevalence in women and girls aged 15-24

2.7%

Tanzania HIV/AIDS and Malaria Indicator Survey (THMISO 2013)³⁷

% of adolescent girls (aged 15-19) who use modern contraception

36%

DHS and Malaria Indicator Survey (2022)³⁶

Maternal mortality ratio (maternal deaths per 100,000 live births)

104

Tanzania DHS and Malaria Indicator Survey (2022)³⁵

Adolescent fertility rate (births per 1,000 in women aged 15-19)

114

World Bank (2022)³⁴

HIV prevalence in girls aged 15-19

1.3%

National AIDS Control Programme (2019)³⁸

HIV prevalence in young women aged 20-24

4.4%

National AIDS Control Programme (2019)³⁹

% women aged 15-49 reporting physical violence from a partner in their lifetime

444

MoHCDGEC, MoH, NBS, & ICF (2016)⁴⁰

% of adolescent girls aged 13-17 reporting sexual violence

29%

UNICEF Tanzania et al. (2011)⁴¹

Anemia prevalence among adolescent girls

45%

Yusufu et al. (2023)⁴²

% of births among women aged 15-19 not attended by skilled birth attendants

33%

Kimario et al. (2020)⁴³

% stunted children under the age of five

31.8%

Global Nutrition Report (2022)⁴⁴

30. <https://dhsprogram.com/pubs/pdf/SR282/SR282.pdf>
31. <https://data.unwomen.org/country/united-republic-of-tanzania>
32. https://data.unicef.org/wp-content/uploads/cp/maternal-newborn-health/maternal-and-newborn-health_TZA.pdf
33. <https://dhsprogram.com/pubs/pdf/SR282/SR282.pdf>
34. https://resourcecentre.savethechildren.net/sites/default/files/documents/en_moz_child_marriage_awareness.pdf
35. https://www.nbs.go.tz/uploads/statistics/documents/sw-1705490100-MMR_English.pdf
36. <https://dhsprogram.com/pubs/pdf/SR282/SR282.pdf>
37. NBS | Tanzania HIV/AIDS and Malaria Indicator Survey (THMIS)
38. National Guidelines for the Management of HIV and AIDS-April 2019 --National Aids Control Programme
39. Ibid.
40. Ministry of Health, Community Development, Gender, Elderly and Children (MoHCDGEC) [Tanzania], Ministry of Health (MoH) [Zanzibar], National Bureau of Statistics (NBS), Office of the Chief Government Statistician (OCGS), & ICF. Tanzania Demographic and Health Survey and Malaria Indicator Survey (TDHS-MIS) 2015-16. Dar es Salaam, Tanzania, and Rockville, Maryland: MoHCDGEC, MoH, NBS, OCGS, and ICF; 2016
41. Violence Against Children in Tanzania. (2011). Findings from a national survey, 2009: Summary report on the prevalence of sexual, physical and emotional violence, context of sexual violence, and health and behavioral consequences of violence experienced in childhood. Dar es Salaam: United Nations Children's Fund Tanzania, Division of Violence Prevention, National Center for Injury Prevention and Control, Centers for Disease Control and Prevention, and Muhimbili University of Health and Allied Sciences (2011).
42. <https://pubmed.ncbi.nlm.nih.gov/articles/PMC10508009/>
43. Kimario FF, Festo C, Shabani J, Mrisho M (2020). Determinants of Home Delivery among Women Aged 15-24 Years in Tanzania. *Int J MCH AIDS*. 2020;9(2):191-199. doi: 10.21106/ijma.361. Epub 2020 Apr 23. PMID: 32431962; PMCID: PMC7226705.
44. <https://globalnutritionreport.org/resources/nutrition-profiles/africa/eastern-africa/united-republic-tanzania/>



AGYW in Kenya, Mozambique, and Tanzania face several challenges related to sexual and reproductive health (SRH) and access to healthcare. Mental health problems are also prevalent and frequently aggravated by socioeconomic pressures, gender-based violence, and limited access to education and career prospects among AGYW. The COVID-19 epidemic exacerbated mental health challenges among AGYW in these countries. However, mental health services are generally underdeveloped and there is a shortage of mental health experts in the countries (Benavente & Matine, 2007; Matasha et al., 1998; Mbeba et al., 2012; Muchanga et al., 2024; Mutea et al., 2020; Ngilangwa et al., 2016; Wang et al., 2023; Wilson et al., 2020). AGYW in Kenya, Mozambique, and Tanzania and also endure high rates of sexual violence, both inside and outside of their families. Many of them do not report such assault due to stigma, social taboos, and a lack of support structures (Abdallah, 2021; Undie, 2021). In all three countries, AGYW generally experience limited access to SRH care services and information. This leads to adverse SRH outcomes such as unwanted pregnancy and sexually transmitted infections, including HIV (Matasha et al., 1998; Mutea et al., 2020; Ngilangwa et al., 2016). Furthermore, in all three countries, malnutrition is widespread among children in low-income households, particularly those headed by women, and presents as wasting, stunting, underweight, and other diet-related noncommunicable diseases in children (Chen et al., 2025; Owuor et al., 2024; Salvucci, 2016).

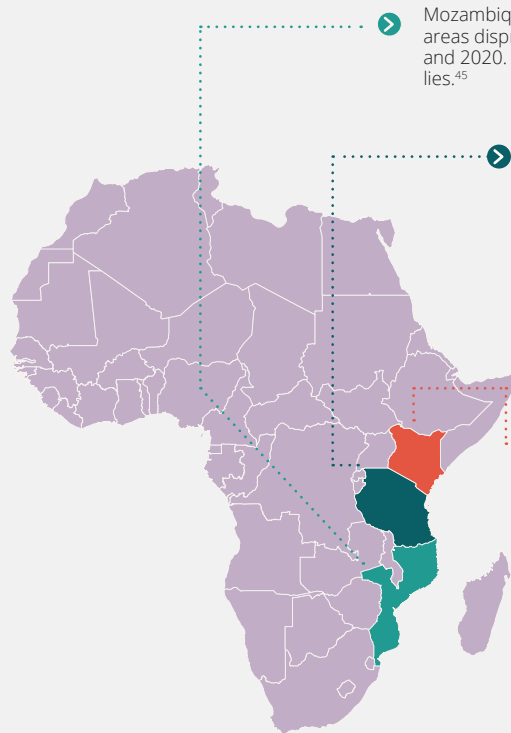
Mental health services are generally underdeveloped and there is a shortage of educated mental health experts in the countries (Benavente & Matine, 2007; Matasha et al., 1998; Mbeba et al., 2012; Muchanga et al., 2024; Mutea et al., 2020)

2020

Socio-economic conditions of AGYW in the three countries

Gender inequality as well as traditional gender norms and expectations, further limit opportunities for young women in Kenya, Mozambique, and Tanzania (Banks, 2016; Chakravarty et al., 2017)

In Kenya, Mozambique, and Tanzania, AGYW are disproportionately affected by poverty and experience high levels of unemployment, and young women generally experience higher unemployment rates than young men. Many AGYW work in informal sectors like agriculture, domestic contexts, and small-scale companies. In the countries, young women struggle to find permanent employment due to a lack of formal career prospects and restricted access to finances or entrepreneurship skills. Many young women have limited access to capital, markets, and networks, limiting their capacity to expand their businesses. Gender inequality as well as traditional gender norms and expectations, further limit opportunities for young women in Kenya, Mozambique, and Tanzania (Banks, 2016; Chakravarty et al., 2017; Haji, 2015; Hope Sr, 2012; Ngum & Livingstone, 2021; Owino et al., 2016).



➤ Mozambique has one of Southern Africa's highest poverty rates. Over half of its population lives below the national poverty level, with rural areas disproportionately affected. The national poverty rate surged from 48.4 percent to 62.8 percent between 2014 and 2015 and 2019 and 2020. By 2021, the number of poor people increased from 13.1 million to 18.9 million, partly reflecting the impact of COVID-19 on families.⁴⁵

➤ Tanzania's poverty rate is 27.1 percent (UNCTAD, 2025) while Kenya's is 36 percent (Cowling, 2024). In both countries, many AGYW live in rural areas, which have significantly higher poverty rates. Female youth unemployment exceeds that of male youth in all three countries. Young women in Tanzania have a labor force participation rate of roughly 66.1 percent⁴⁶. According to the World Bank, female youth unemployment in Tanzania is approximately 25 percent, far higher than their male counterparts⁴⁷. In Mozambique, youth unemployment rates exhibit notable gender disparities. As of 2023, the overall youth unemployment rate (ages 15-24) was approximately 7.58 percent, a slight decrease from 7.7 percent in 2022.⁴⁸ However, when disaggregated by gender, the unemployment rate for young women (ages 15-24) stood at 9.7 percent in 2024, while for young men in the same age bracket, it was 7.1 percent.⁴⁹

➤ According to the 2019 Population and Housing Census, approximately 38.9 percent of Kenyan youth aged 18 to 34 were unemployed. While specific recent statistics for female youth unemployment are limited, reports suggest that young women face higher unemployment rates compared to their male counterparts. For instance, ILO (2023) highlights that female youth unemployment in Kenya is approximately 22 percent, and that this is notably higher than the overall youth unemployment rate.⁴⁰

AGYW in study countries are overrepresented in low-wage, informal jobs, particularly in agriculture, household work, and small-scale retail. The high rates of informal and vulnerable employment are partly driven by factors such as limited access to formal education, skills training, and economic opportunities. In many cases, youth end up in low-paying jobs in agriculture, retail, or informal services, which lack stable conditions and employment security. According to the AFDB (2023), over 95 percent of youth employment in Kenya and Mozambique is informal and vulnerable and often involves part-time, seasonal, and low-wage occupations with poor earnings, minimal benefits, no social protection, and limited chances for long-term career progression,⁵¹ AGYW in the three countries also face gender-based discrimination in the job market, hiring prejudices (especially in historically male-dominated industries such as construction, engineering, and technology), income disparities, and limited leadership opportunities (Banks, 2016; Ngum & Livingstone, 2021; Owino et al., 2016).

45. <https://databank.worldbank.org/source/world-development-indicators>

46. <https://www.ceicdata.com/en/tanzania/employment-and-unemployment/tz-unemployment-national-estimate-youth-male--of-male-labour-force-aged-15-24>

47. *ibid.*

48. Global Economy, 2024. https://www.theglobaleconomy.com/Mozambique/youth_unemployment/

49. <https://www.undp.org/mozambique/blog/youth-employment-outcome-portfolio-intent>.

50. <https://weehub.uonbi.ac.ke/sites/default/files/2024-07/Final%20Technical%20Report-23.06.2024%20%28mhw%29.pdf>

51. <https://idev.afdb.org/sites/default/files/documents/files/jfYA%20Strategy%20Mid-Term%20Evaluation%20Summary%20Report.pdf>,

Policy and programmatic context of AGYW economic empowerment in Kenya, Mozambique, and Tanzania

Over the past two decades, all three countries have introduced a variety of laws, policies, and programs aimed at increasing the well-being and empowerment of adolescent girls and young women. The tables below highlight a few of these.

Table 1: Policy and programmatic context of AGYW economic empowerment in Kenya

Policy and Program Name	Key Provisions	Challenges
The Constitution of Kenya (2010) ⁵²	Right to equality, education, work and fair labor practices, social and economic rights protection from harmful practices, and freedom from discrimination	Implementation gaps and funding challenges
Basic Education Act (2013) ⁵³	<p>Stipulates universal access to education for all children, including adolescent girls (free primary and secondary education)</p> <p>Emphasizes gender equality in educational opportunities</p> <p>Prohibits discrimination based on sex, pregnancy status, and other factors</p> <p>Mandates schools to provide sexual harassment and abuse-free environments</p>	<p>Early pregnancies</p> <p>Cultural attitudes that prioritize boys' education</p> <p>Hidden cost of education to poor households</p> <p>Stigmatization of pregnant girls</p>

52. https://www.parliament.go.ke/sites/default/files/2023-03/The_Constitution_of_Kenya_2010.pdf

53. https://www.parliament.go.ke/sites/default/files/2017-05/BasicEducationActNo_14of2013.pdf

Policy and Program Name	Key Provisions	Challenges
The National Policy on Gender and Development (2019) ⁵⁴	<p>Mainstreams gender issues in national development processes and all areas of public life</p> <p>Promotes the empowerment of adolescent girls and young women through improved access to education, economic opportunities, and healthcare</p> <p>Emphasizes the need to eliminate gender-based violence (GBV) and gender-based discrimination</p> <p>Seeks to enhance the participation of women and girls in economic, social, and political spheres</p> <p>Provides for AGYW's access to skills development, job training, and financial inclusion initiatives</p> <p>Emphasizes the need for the social protection of girls and women, including support for education, maternal health services, and protection from violence</p> <p>Includes specific provisions to reduce the number of adolescent girls who are excluded from the formal economy due to early pregnancy, marriage, and limited educational opportunities</p>	<p>Persistent contravening cultural and societal norms</p> <p>Poor implementation of relevant programs at the local levels</p> <p>Insufficient funding</p>
Kenya National Adolescent Sexual and Reproductive Health Policy (2015) ⁵⁵	<p>Developed to address the SRH needs of adolescents, recognizing the unique challenges faced by young people, particularly girls</p> <p>Provides comprehensive SRH education to adolescents</p> <p>Seeks to reduce teenage pregnancies and early marriages</p> <p>Supports the strengthening of health systems to provide accessible and youth-friendly services</p>	<p>Cultural resistance to comprehensive sex education and insufficient access to youth-friendly healthcare services</p> <p>Financial constraints</p>

54. <http://www.parliament.go.ke/sites/default/files/2020-11/NATIONAL-POLICY-ON-GENDER-AND-DEVELOPMENT.pdf>

55. <https://tciurbanhealth.org/wp-content/uploads/2018/03/Ministry-of-Health-ASRH-POLICY-2015.pdf>

Policy and Program Name	Key Provisions	Challenges
National Policy for Prevention and Response to Gender Based Violence (2014)⁵⁶ and the Prohibition of Female Genital Mutilation (FGM) Act (2011)⁵⁷	<p>Significant steps to combat GBV and harmful traditional practices such as female genital mutilation (FGM). Both instruments:</p> <p>Offer a comprehensive framework for preventing and responding to all forms of GBV</p> <p>Make it illegal to perform or facilitate FGM</p> <p>Call for the provision of support services to survivors of violence, including counseling, medical care, and legal aid</p> <p>Task government with creating awareness campaigns to change attitudes toward GBV and FGM and to enforce relevant laws</p>	<p>Implementation remains inconsistent</p> <p>Persistence of traditional beliefs and practices</p>
The Social Protection Policy (2023)⁵⁸	<p>Seeks to address the vulnerability of young women, particularly those in low-income households</p> <p>Includes cash transfer programs and other support measures targeted at vulnerable adolescent girls and young women</p> <p>Provides financial assistance to households with school-age children to ensure that girls remain in school</p> <p>Focuses on prevention of child labor and other harmful practices that affect adolescent girls</p> <p>Includes social safety nets to assist young women, especially in rural areas, to access education, healthcare, and employment opportunities</p>	<p>Insufficient funding and county government commitment</p> <p>Corruption</p>
Kenya National Action Plan 2020-2024⁵⁹	<p>Outlines strategic measures to address issues affecting women, including AGYW, particularly in the context of peace and security</p> <p>Recommends the involvement of women at all decision-making levels</p> <p>Provides for safeguarding women, girls, and other vulnerable groups from all forms of conflict and violence</p>	<p>Lack of grassroots ownership</p>

56. <https://www.gender.go.ke/sites/default/files/publications/National-Policy-on-prevention-and-Response-to-GBV.pdf>

57. https://kenyalaw.org/kl/fileadmin/pdfdownloads/Acts/ProhibitionofFemaleGenitalMutilationAct_No32of2011.pdf

58. <https://www.socialprotection.go.ke/sites/default/files/Downloads/KENYA%20SOCIAL%20PROTECTION%20POLICY.pdf>

59. <https://www.un.org/shestandsforpeace/sites/www.un.org.shestandsforpeace/files/kenya-2nd-1325-national-action-plan-knapii-2020-2024.pdf>

Policy and Program Name	Key Provisions	Challenges
Education Plus Initiative (2021-2025) ⁶⁰	A collaborative effort by UNAIDS, UNESCO, UNFPA, UNICEF, UN Women, and the Government of Kenya, aims to empower AGYW by ensuring access to quality education and addressing factors contributing to HIV infections	Cultural norms and practices Insufficient funding and resources
Menstrual Hygiene Management Policy 2019-2030 ⁶¹	Addresses myths, taboos, and stigma by providing comprehensive information on menstruation to women, girls, men, and boys. Seeks to ensure that women and girls have access to safe and hygienic menstrual products, services, and facilities	Deep-rooted cultural beliefs and stigma Lack of adequate sanitation facilities, especially in rural areas Cost of menstrual hygiene products
National Policy for the Eradication of Female Genital Mutilation (2019) ⁶²	Aligns national laws with international conventions to strengthen legal measures against FGM Supports public education programs to raise awareness about the dangers of FGM and promote behavioral change Makes provisions for support services, including medical and psychological assistance, to FGM survivors Encourages research to understand the prevalence of FGM and monitor the effectiveness of eradication efforts	Weak enforcement of legislation

Other relevant policies and initiatives in Kenya include the Kenya Vision 2030 Strategy, the National Youth Policy (2007), the Women Enterprise Fund (2007), the Uwezo Fund (2013), the Economic Stimulus Programme (2009), the Kenya Micro and Small Enterprise (MSE) Policy (2012), the Youth Enterprise Development Fund (2006), the Adolescent Sexual and Reproductive Health Policy (2015), and the Kenya Health Policy (2014-2030).

60. https://www.unaids.org/sites/default/files/media_asset/FAQsEducationPlusJuly12021_en.pdf

61. <https://healtheducationresources.unesco.org/library/documents/menstrual-hygiene-management-policy-2019-2030>

62. <https://www.gender.go.ke/sites/default/files/publications/NATIONAL-POLICY-FOR-THE-ERADICATION-OF-FEMALE-GENITAL-MUTILATION-.pdf>

Table 2: Policy and programmatic context of AGYW economic empowerment in Mozambique

Policy and Program Name	Key Provisions	Challenges
The Constitution of the Republic of Mozambique of 1990 (revised in 2004 and 2018) ⁶³	Respect for and guarantee of fundamental human rights and freedoms, economic, social, and cultural rights, rights to education, healthcare, work, and social security Affirms the equality of all citizens and explicitly promotes gender equality and the elimination of discrimination based on sex, race, or social origin	Political fragility, poverty, inequality, economic crisis, corruption, and governance
Gender Policy and Implementation Strategy (2018) ⁶⁴	Established to promote gender equality and the empowerment of women, including adolescent girls Supports gender equality in all spheres of life, such as the family, education, and the labor market Aims to eliminate GBV, early marriages, and harmful practices, with specific attention to the needs of adolescent girls Seeks to improve girls' access to education, health services, and economic opportunities Encourages the participation of women and girls in decision-making processes at all levels	Implementation and financial challenges Persistent traditional gender roles and patriarchal norms
National Plan for the Advancement of Women 2018-2024 (Plano Nacional para o Avanço da Mulher 2018-2024) ⁶⁵	Serves as national roadmap for promoting women's rights and gender equality Focuses on women's education, health, economic empowerment, and political participation and the systemic barriers hindering gender equality	Implementation challenges Persistent traditional gender roles and patriarchal norms

63. https://www.constituteproject.org/constitution/Mozambique_200764. <https://www.ophenta.org.mz/wp-content/uploads/2017/03/POLITICA-DE-GENERO-e-Estrategia-Implementacao-APROVADA-CM-11.09.2018ooo.pdf>65. <https://policyvault.africa/policy/resolucao-n-21-2019-aprova-o-plano-nacional-para-o-avanco-da-mulher-2018-2024/>

Policy and Program Name	Key Provisions	Challenges
The National Education System Law (Lei do Sistema Nacional de Educação, 2018) Law⁶⁶	<p>Provides the legal framework for the education sector and for quality education for children</p> <p>Emphasizes the elimination of gender disparities in education and the promotion of educational opportunities for girls</p> <p>Guarantees free and compulsory primary education for all children, with a strong focus on ensuring that girls are not left behind</p> <p>Calls for the elimination of school dropout rates due to factors like pregnancy, early marriage, and financial difficulties</p> <p>Encourages schools to create environments that are free from sexual harassment and discrimination</p> <p>Promotes the participation of girls in secondary and higher education through scholarships and other support programs</p>	<p>Cultural norms</p> <p>High early pregnancy rate</p> <p>Hidden cost of education to poor households</p>
National School Health Strategy for Adolescents and Young People 2019-2029 (Estratégia de Saúde Escolar e dos Adolescentes e Jovens 2019-2029)⁶⁷	<p>Offers strategy for the integration of SRH education into school curricula, aiming to equip young people with knowledge about their bodies, rights, and health choices</p> <p>Ensures that young women have confidential and supportive environments for contraception and access to other health services near home</p> <p>Promotes the provision of menstrual hygiene products and education to reduce absenteeism among young women, ensuring they can fully participate in their education</p> <p>Includes measures to create safe school environments to address GBV</p>	<p>Cultural norms</p> <p>Weak mechanisms for supporting young people in community and school settings</p> <p>Teen pregnancy, early marriage, and domestic responsibilities</p>

66. <https://www.mined.gov.mz/assets/docs/lei-do-sistema-nacional-de-educacao.pdf>

67. <https://www.scribd.com/document/489615896/MISAU-Estrategia-saude-escolar>

Policy and Program Name	Key Provisions	Challenges
The National Sexual and Reproductive Health Policy (2011) ⁶⁸	<p>Designed to address the SRH needs of AGYW</p> <p>Promotes comprehensive SRH education for adolescents, focusing on early pregnancies and sexually transmitted infections, including HIV</p> <p>Aims to increase access to SRH and rights services</p>	<p>Access to healthcare and information remains limited due to sociocultural and other barriers</p>
The Law on Domestic Violence Practiced Against Women (Lei 29/2009 of 29 September) (Lei sobre a Violência Doméstica Praticada Contra a Mulher 29/2009 de 29 de Setembro) ⁶⁹	<p>Aims to address GBV, child marriage, and other forms of abuse that affect women and girls</p> <p>Defines and criminalizes various forms of domestic violence, including physical, emotional, and sexual violence</p> <p>Provides legal protection for survivors of violence, including access to shelters, counseling, and legal assistance</p> <p>Emphasizes education and awareness-raising campaigns to change societal attitudes toward violence against women and girls</p> <p>Stipulates the creation of national and local support systems for victims of domestic violence, including young women</p>	<p>Weak enforcement</p> <p>Cultural resistance to reporting violence</p>
National Plan on Prevention of and Combatting Domestic Gender Based Violence (Plano Nacional de Prevenção e Combate à Violência Baseada no Genero, 2018-2021) ⁷⁰	<p>Outlines Mozambique's commitment to eliminating GBV through prevention, protection, and support services</p> <p>Supports legal reforms, capacity building, public awareness campaigns, and the provision of comprehensive services for survivors</p>	<p>Weak Enforcement</p> <p>Cultural resistance to reporting violence</p>

68. <https://www.ophenta.org.mz/wp-content/uploads/2017/03/Politica-Nacional-de-Saude-Sexual-e-Reprodutiva-2011.pdf>

69. https://www.wlsa.org.mz/wp-content/uploads/2014/11/Lei_VD_2009.pdf

70. <https://archive.gazettes.africa/archive/mz/2018/mz-government-gazette-series-i-dated-2018-10-22-no-205.pdf>

Policy and Program Name	Key Provisions	Challenges
Law on Prevention and Combatting of Premature Unions (Law No. 19/2019) (Lei de Prevenção e Combate as Uniões Prematuras 19/2019) ⁷¹	<p>Sets the minimum legal age for marriage at 18 years without exceptions, criminalizing early marriage and representing significant legal advancement in protecting children's rights and aligning with international human rights standards</p> <p>Outlines penalties for those facilitating or entering child marriages</p>	<p>Weak enforcement</p> <p>Cultural resistance to reporting child marriage and widespread poverty</p>
The National Strategy for the Prevention and Combat of Child Marriage (2016-2019) ⁷²	<p>Part of broader national commitment to ending child marriage by 2030</p> <p>Aims to increase awareness about the harmful effects of child marriage on girls' health, education, and future opportunities</p> <p>Encourages the development of community-based interventions to change social norms around early marriage</p> <p>Calls for the enforcement of the legal minimum marriage age of 18, and legal support for girls at risk of child marriage</p>	<p>Deeply ingrained cultural practices and widespread poverty</p> <p>Weak enforcement</p>
The National Basic Social Protection Strategy 2016-2024 (Estratégia Nacional de Segurança Social Básica 2016-2024) ⁷³	<p>Aims to reduce poverty and improve the livelihoods of vulnerable populations, including adolescent girls and young women</p> <p>Offers financial assistance to vulnerable households to keep girls and young women in school and avoid early marriage</p> <p>Promotes the economic empowerment of young women through access to vocational training, microfinance, and income-generating activities</p> <p>Supports young women in rural areas who face additional barriers to education and employment opportunities</p>	<p>Weak implementation and persistence of cultural and social barriers</p>

71. <https://www.unicef.org/mozambique/media/1991/file/Lei%20de%20Preven%C3%A7%C3%A3o%20e%20Combate%20as%20Uni%C3%B5es%20Prematuras%20em%20Mo%C3%A7ambique.pdf>

72. <https://www.unicef.org/media/111386/file/Child-marriage-country-profile-Mozambique-2021.pdf>

73. <https://www.unicef.org/mozambique/sites/unicef.org.mozambique/files/2019-04/Estrategia-Nacional-de-Seguranca-Basica.pdf>

Policy and Program Name	Key Provisions	Challenges
The National Employment Policy (2017) ⁷⁴	<p>Aims to reduce unemployment and underemployment, particularly among youth</p> <p>Provides for youth entrepreneurship and self-employment programs</p> <p>Supports and labor market integration of young women</p>	<p>Women's limited access to resources, networks, and education</p>
The National Strategy for the Economic Empowerment of Women (2019-2023) ⁷⁵	<p>Seeks to increase the economic participation of women, with particular emphasis on marginalized groups, including young women</p> <p>Promises access to credit and financial services, skills development, business support services, and legal and policy reforms to ensure equal economic opportunities for women on inheritance, land rights, and property ownership</p>	<p>Persistence of cultural barriers to women's empowerment</p> <p>Financial challenges related to implementation</p>
Employment and Vocational Training Strategy (EEFP 2006-2015) ⁷⁶	<p>Aims to equip young people, including adolescent girls and young women, with the employment skills</p> <p>Includes vocational training, entrepreneurship development, job creation, and placement programs</p>	<p>Limited resources and harsh business environment for women</p>
The National Strategy on Financial Inclusion 2016-2022 (Estratégia Nacional de Inclusão Financeira 2016-2022) ⁷⁷	<p>Designed to promote financial inclusion and economic empowerment for marginalized groups, including young women</p> <p>Focuses on increasing young women's access to microcredit and improved financial literacy</p>	<p>Limited collateral and lack of information about available financial services</p>

Other relevant policies and initiatives in Mozambique include the National Strategy for the Prevention of and Fight against HIV and AIDS (2021-2025), the National Policy for Gender Equality (2012), and the National Child Protection Policy (2017).

74. https://webapps.ilo.org/static/english/emplab/download/nep/mozambique/mozambique_national_employment_policy_2016.pdf

75. <https://africa.cgtn.com/mozambique-launches-national-program-for-women-empowerment/>

76. <https://openjicareport.jica.go.jp/pdf/1000046359.pdf>

77. https://www.bancomoc.mz/media/yyunp0ov/_pt_396_estrat%C3%A9gia-nacional-de-inclus-o-financeira-portugu%C3%AAs.pdf

Table 3: Policy and programmatic context of AGYW economic empowerment in Tanzania

Policy and Program Name	Key Provisions	Challenges
The Constitution of Tanzania (1977)⁷⁸	Respect for and guarantee of fundamental human rights and freedoms, economic, social, and cultural rights, rights to education, healthcare, work, and social security	Unchecked presidential powers, political impunity, and the skewed political arrangement between Tanzania and Zanzibar
The National Gender and Development Policy (2008)⁷⁹	<p>Guiding policy framework for gender equality and women's empowerment across various sectors</p> <p>Provides for gender equality in economic activities</p> <p>Seeks to improve women's access to productive resources such as land, credit, and technology</p> <p>Promises skills training and entrepreneurship support for women</p>	Persistence of traditional gender beliefs and attitudes
The National Employment Policy (2008)⁸⁰	<p>Focused on promoting sustainable and decent employment for all citizens, including youth</p> <p>Provides for youth employment initiatives, vocational training and skills development, entrepreneurship programs and job market integration</p>	Limited access to credit, Inadequate skills training, and societal barriers
The Microfinance Policy (2017)⁸¹	<p>Designed to promote financial inclusion and economic opportunities for marginalized groups</p> <p>Focuses on improving access to credit and financial literacy for young women</p> <p>Promises support for women's businesses</p>	<p>Women's lack of collateral</p> <p>Women's limited business experience and financial literacy</p>

78. <https://rsf.org/sites/default/files/constitution.pdf>79. https://natlex.ilo.org/dyn/natlex2/r/natlex/fe/details?p3_isn=9411780. <https://www.kazi.go.tz/uploads/documents/en-1672389267-SERA%20YA%20AJIRA%202008.pdf>81. <https://www.mof.go.tz/uploads/documents/en-1676633421-MICROFINANCE%20Policy%20-%20Fedha%20English.pdf>

Policy and Program Name	Key Provisions	Challenges
The Tanzania Women's Bank Initiative (2007) ⁸²	<p>State-owned bank designed to provide financial services to women, particularly those who face barriers to accessing credit from commercial banks</p> <p>Facilitates women's access to loans, savings, and other financial services tailored to the needs of women entrepreneurs, including young women</p> <p>Offers capacity building and training to help women improve their business management skills</p>	<p>Limited financial resources by the bank</p> <p>Low levels of financial literacy</p> <p>Limited presence in rural areas</p>
The Agricultural Sector Development Strategy (2001) ⁸³	<p>Aims to increase agricultural productivity, rural incomes, and economic opportunities for young women in the agricultural sector</p> <p>Emphasizes increasing women's land access, agricultural inputs, and technology</p> <p>Promises women's training in modern agricultural techniques</p> <p>Seeks to facilitate young women's agricultural cooperatives and access to markets</p>	<p>Persistent male dominance of land ownership, national economic constraints, traditional land ownership systems</p>
The Productive Social Safety Net II Programme (2020-2023) ⁸⁴	<p>Aims to reduce poverty and support vulnerable populations, including young women</p> <p>Offers cash transfer programs, access to social services, vocational training to help young women's economic opportunities</p>	<p>Implementation challenges</p> <p>Limited national resources to deliver promises</p>
Third Five-Year Development Plan 2021/22-2025/26 ⁸⁵	<p>Overall national framework for sustainable economic transformation and human development, focusing on increasing production, productivity, and incomes</p> <p>Aims at accelerating the creation of decent formal sector jobs in line with the country's aspirations</p>	<p>Persistence of sociocultural norms that restrict women's economic participation</p> <p>National economic challenges and dependence on aid</p>

82. <https://cfi.co/awards/front/2018/tanzania-womens-bank-twb-best-social-impact-bank-tanzania-2018/>

83. <http://www.tzonline.org/pdf/agriculturalsectordevelopmentstrategy.pdf>

84. <https://socialprotection.org/fr/discover/programmes/productive-social-safety-net-ssn-programme-ii-also-known-tanzania-social-action>

85. <https://tanzania.un.org/sites/default/files/2022-11/UNSDCF%202022-2027%20%28Small%29.pdf>

Policy and Program Name	Key Provisions	Challenges
Tanzania Commission for AIDS (TACAIDS) Strategic Plan 2021/22-2025/26⁸⁶	<p>Focuses on reducing new HIV infections among AGYW</p> <p>Seeks to strengthen demand for HIV prevention services and increase the capacity of service providers to use rights-based local engagement and feedback processes</p>	Gender inequality, poverty, and sexual and gender-based violence.
Tanzania Development Vision 2025⁸⁷	<p>Recognizes gender equality and the empowerment of women as critical for socioeconomic and political development</p> <p>Envisions an educated society with gender equity as foundations for economic growth</p>	Gendered barriers to assets and higher unemployment, high rates of gender-based violence
National Youth Development Policy 2007⁸⁸	<p>Calls for the prioritization of the needs of young people, including AGYW</p> <p>Seeks to create an enabling environment for youth empowerment and employment opportunities</p> <p>Emphasizes equal access to education and vocational training for female youth</p>	<p>Cultural bias and gender norms</p> <p>Limited access to finance for youth entrepreneurs</p> <p>Lack of collateral or support</p>
National Economic Empowerment Policy 2004⁸⁹	<p>Offers a broad framework to increase participation in the economy</p> <p>Focuses on youth and women as a target for support</p>	<p>Limited access to capital among women</p> <p>Limited knowledge and experience among women, and inadequate education and training opportunities</p>

86. https://www.tacaids.go.tz/uploads/documents/en-1667048257-TACAIDS%20STRATEGIC%20PLAN%202021_22-2025_26.pdf

87. <https://faolex.fao.org/docs/pdf/tan154578.pdf>

88. https://media.tanzlii.org/media/legislation/325071/source_file/29df1e0c719ecb31/tz-act-2004-16-publication-document.pdf

89. *ibid.*

Policy and Program Name	Key Provisions	Challenges
National Strategy for Gender Development 2008 ⁹⁰	<p>Operationalizes the 2000 gender policy with concrete strategies</p> <p>Outlines specific gender equality goals across sectors (education, health, employment) and provides guidance for implementing agencies</p> <p>Urges review of Tanzania's legal system to recognize women's rights and for amendments to laws that impede women's and girls' economic participation</p>	<p>Weak coordination and accountability</p> <p>A lack of clear ownership among ministries and insufficient funding</p>
National Financial Inclusion Framework (2018-2022 to 2023-2028) ⁹¹	<p>Offers a framework for women's financial inclusion</p> <p>Supports and pledges financial literacy programs targeting young women, integration of women entrepreneurs into credit guarantee schemes; works with banks to design youth-friendly loan products</p>	Limited access to collateral and financial history among women
Education and Training Policy (2014) ⁹²	<p>Focuses on expanding AGYW access to schooling</p> <p>Emphasizes gender equality and parity in education</p> <p>Lifts the ban on pregnant students and young mothers returning to public schools</p>	<p>Early marriage, pregnancy, and poverty</p> <p>Stigma among young mothers re-entering school, lack of childcare services, hostility from some school officials</p>
National Plan of Action to End Violence Against Women and Children (2017-2022) ⁹³	<p>Offers a multi-sectoral plan for addressing barriers that harm adolescent girls and young women</p> <p>Sets out strategies to prevent and respond to violence</p> <p>Emphasizes keeping girls in school as a protection measure; calls for life-skills education, safe school programs, and re-entry policies for teen mothers</p> <p>Emphasizes the need for economic empowerment of vulnerable young women through vocational training for survivors of violence</p>	<p>Deep-rooted social norms, child marriage, and cultural tolerance for domestic violence</p> <p>Weak linkage to economic empowerment programs for young sexual and GBV survivors</p>

Other policy and programmatic initiatives relevant to AGYW's economic empowerment and well-being in Tanzania are the National Health Policy (2017), the National Adolescent Health Strategy (2018-2022), the National Strategy to End Child Marriage (2018-2022), and the Tanzania HIV/AIDS Policy (2001).

90. <https://faolex.fao.org/docs/pdf/tan149147.pdf>

91. <https://www.fsd.or.tz/wp-content/uploads/2019/01/National-Financial-Inclusion-Framework-NFIF-2018-2022.pdf>

92. <https://www.moe.go.tz/sw/miongozo-nyaraka/rasimu-sera-mitaala>

93. <https://www.unicef.org/tanzania/reports/national-plan-action-end-violence-against-women-and-children-tanzania-20178-20212>

Summary and Conclusion

AGYW form an important social and demographic group in Kenya, Mozambique, and Tanzania and are key to the socioeconomic and health development of these countries. However, in all three settings, AGYW are among the most vulnerable social groups and encounter a variety of socioeconomic and health challenges that undermine their well-being and ability to contribute to development efforts. Attention to their challenges is crucial for tackling the myriad developmental issues confronting these countries and creating a future in which no one falls behind. In all three nations, there is no shortage of policy and programmatic initiatives aimed at improving the conditions of AGYW. These efforts notwithstanding, millions of AGYW remain marginalized, poor, and without access to basic social, educational, health, and other services.

Changing the lived realities for AGYW in these and other countries with similar contexts requires more targeted efforts to implement existing policy and programmatic efforts. There is also the urgent need for innovative programs that work directly with the most vulnerable AGYW to assist them in overcoming the drivers of their economic marginalization and equip them with the resources, networks, and skills to advance, become economically independent, and enjoy improved livelihoods. Research is key to understanding the challenges of operationalizing existing initiatives and policies as well as furnishing evidence to guide new policies and interventions.

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