

Redefining Decent Work for Marginalised Adolescent Girls and Young Women:

Cross-Country Insights from Goal Accelerator





Goal Accelerator is an employability programme funded by the [Standard Chartered Foundation](#). The Standard Chartered Foundation employability programmes mainly support women, but also people with disabilities, in accessing decent jobs.

Research conducted with Goal Accelerator partners.



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Executive Summary

For AGYW, decent work is as much about ***dignity, safety, and autonomy*** as it is about income.

Research Overview

Funded by Standard Chartered Foundation, Goal Accelerator (GA) is a sport-powered, gender-responsive programme that equips marginalised adolescent girls and young women (AGYW) with the skills, confidence, and networks to enter and sustain decent work. Operating in Malaysia, Mauritius, Pakistan, Sri Lanka and the United Kingdom (UK), GA combines transferable skills and financial literacy with pathways into waged employment and self-employment. The programme addresses the enablers that shape AGYW's work choices – safety, mobility, care responsibilities, and social protection – creating the conditions for lasting economic resilience.

GA operates in labour markets where most marginalised AGYW do not hold formal, full-time jobs. Instead, they work in informal, short-term, or self-employed arrangements that might not be fully

captured by conventional decent work frameworks. This study set out to re-centre their lived experiences, clarifying what “decent” means in practice in their contexts and how programmes and partners can better measure and support it.

The research combined desk analysis of wages, labour structures, and workplace protections with over 30 key informant interviews involving coaches, employers, sector specialists, other external stakeholders, and AGYW themselves. The five countries represent diverse income levels and labour market conditions. Findings were assessed against ILO decent work dimensions and stress-tested with GA's Ready to Learn, Earn, and Lead programme phases. While not nationally representative, the data provides robust comparative insights with strong relevance for GA's strategy and for the wider field.

Self-employment is often a compromise, not a free choice – a way to reconcile care and income, frequently at the expense of stability and growth.

Key Findings

Across contexts, AGYW consistently judged the quality of work through six dimensions: living income, safety and dignity, stability and predictability, social protection, compatibility with care responsibilities, and confidence to progress. These insights stand out from the research:

1

Living income matters more than legal minimums.

Statutory wages fall well short of living standards. In Sri Lanka, the minimum wage is only one quarter of the living wage; in Pakistan, informally employed women often earn as little as PKR 6,500 (USD 22.81) per month. Even in high-income settings like the UK, young women earn significantly less than their male peers. Sufficiency, not compliance, is the real test.

2

Self-employment is often a compromise, not only a choice.

For many marginalised young women, starting a business reflects the need to escape unsafe or rigid jobs rather than a clear growth aspiration. This makes self-employment valuable as a pathway to dignity and flexibility, but it also means programmes should support small, growth-oriented enterprises differently for example, through tailored access to capital, markets, and business mentorship, while continuing to strengthen formal employment so it becomes a viable option.

3

Safety and mobility are non-negotiable.

Harassment in workplaces and on public transport is pervasive, pushing many women toward home-based self-employment to avoid regular commuting, though mobility remains a barrier to business growth (reaching suppliers or markets). In Sri Lanka, 90% report harassment during commutes¹. In the UK, two-thirds of young women experience harassment at work. In Pakistan and Sri Lanka, restrictions are not only structural but social: families often veto jobs that require late hours, commuting beyond the neighbourhood, or public-facing roles, effectively constraining AGYW's range of options. Legal frameworks alone are inadequate without safe transport, trusted grievance mechanisms, and cultural change.

1. UNFPA Press Release. Available at: <https://www.unfpa.org/press/unfpa-and-cheer-luv-join-forces-against-sexual-harassment-public-transport-sri-lanka>

4

Stability means predictability, not only paperwork.

Contracts do not guarantee security. In Malaysia, rigid shifts undermine caregivers; in the UK, zero-hours contracts leave young women without dependable earnings. Conversely, some turn to informal or self-employment for flexibility and dignity despite volatile pay. What matters is advance notice, guaranteed hours, and timely wages.

5

Care responsibilities define participation.

Across all five countries, unpaid care is the decisive constraint. In Sri Lanka, 87% of women over age 10 perform unpaid care, with two-thirds reporting it prevents them from working². In Malaysia and Mauritius, lack of childcare pushes women into part-time work or self-employment. Household expectations and family approval also mediate whether young women can take up or sustain opportunities. In Mauritius, some participants reported that they could only pursue entrepreneurship once relatives agreed it was appropriate.

6

Confidence enables progression but is fragile.

Confidence gained through training and mentoring allows women to negotiate, speak up, and aspire but can collapse when income, care, safety, or gatekeeper approval remain unresolved.

Implications for Programming

The research illustrates why interventions that focus only on access – skills training, employer linkages, or enterprise grants – may struggle to deliver durable results. For AGYW, entry is not the challenge; persistence and progression are.

Based on these findings, several key implications emerge for programme design and measurement:

- ✦ **Success must be redefined.** Counting jobs or business registrations risks masking precarious conditions. Impact should be measured by whether work provides sufficiency, predictability, safety, and compatibility with care.
 - ✦ **Access levers require enabling conditions.** Skills, networks, and employer opportunities only stick when paired with enablers such as living-income orientation, safe transport, social protection, childcare, and voice.
 - ✦ **Context matters.** The barriers differ by country: safety and mobility in Sri Lanka and Pakistan; rigid hours and childcare in Malaysia; dignity and trauma-aware enterprise support in Mauritius; casualisation and childcare poverty traps in the UK.
-

2 UN Sri Lanka, *Addressing the gender gap in unpaid care work*, 2023.

✦ ✦ **Balancing global standards and local realities.** Global decent work indicators remain essential for comparability across programmes and funders, but they can obscure the realities of marginalised AGYW when applied rigidly. For example, formal contracts may meet international benchmarks on paper but still leave women in zero-hours or underpaid jobs. The research suggests a dual approach:

- ▶ **Prioritise compliance** where statutory protections are clear and enforceable (e.g. working-hour limits, social insurance entitlements).
- ▶ **Prioritise contextual relevance** where gaps are widest (e.g. mobility safety in Pakistan, childcare affordability in the UK, trauma-aware enterprise support in Mauritius).

This approach allows partners to report against global metrics while also demonstrating how programmes are responsive to lived realities that determine whether work is genuinely sustainable.

Recommendations

The research highlights several key considerations for funders and implementers aiming to support decent work for marginalised AGYW:

- ✦ ✦ **Redefine success beyond access.** Impact isn't just about whether young women enter a job or register a business, but whether those opportunities offer dignity, sufficiency, predictability, and choice. This means tracking progress against living-income benchmarks and retention in work, not just placement or compliance.
- ✦ ✦ **Differentiate entrepreneurship pathways.** Many young women pursue self-employment as a survival strategy rather than a growth opportunity. Programmes should support necessity-driven enterprises with income stability (through measures such as stipends in the startup phase, revolving funds, access to emergency grants), protection, and pathways back into waged work, while offering capital and market access to those pursuing growth.
- ✦ ✦ **Pair access with enablers.** Skills and employer connections are more likely to lead to sustained work when complemented with enablers such as safe mobility, childcare, social protection and grievance mechanisms. These elements are often essential, not just optional.
- ✦ ✦ **Invest in a holistic approach.** Elements like income, safety, stability, care, protection, and confidence are deeply connected – gains in one area often depend on support in others. Supporting integrated models, rather than siloed programmes, can help ensure lasting impact.

- ✦ ✦ **Tailor to context.** While [pillars of decent work](#) are universal, the most pressing barriers vary by context. In some places mobility and safety are critical, in others, rigid schedules and lack of childcare present major challenges. Understanding and responding to these context-specific constraints is key to designing solutions that work for marginalised young women.
- ✦ ✦ **Engage families and gatekeepers.** Household expectations often determine whether young women can take up or persist in work. Programmes should involve families as allies through sensitisation, male allyship, and shared-benefit narratives. Measuring shifts in community attitudes should be considered as part of impact.

Conclusion

This GA research underscores that decent work for marginalised AGYW is defined by lived outcomes rather than legal categories. Young women consistently trade off income for flexibility, contracts for dignity, and stability for autonomy; choices that reveal the gaps in current frameworks. For funders, this means backing holistic, context-specific approaches and aligning incentives to durability and progression. For implementers, it means designing interventions that embed safety, care, protection, and confidence as standard. For GA, it means refining indicators to reflect both global standards and lived realities.

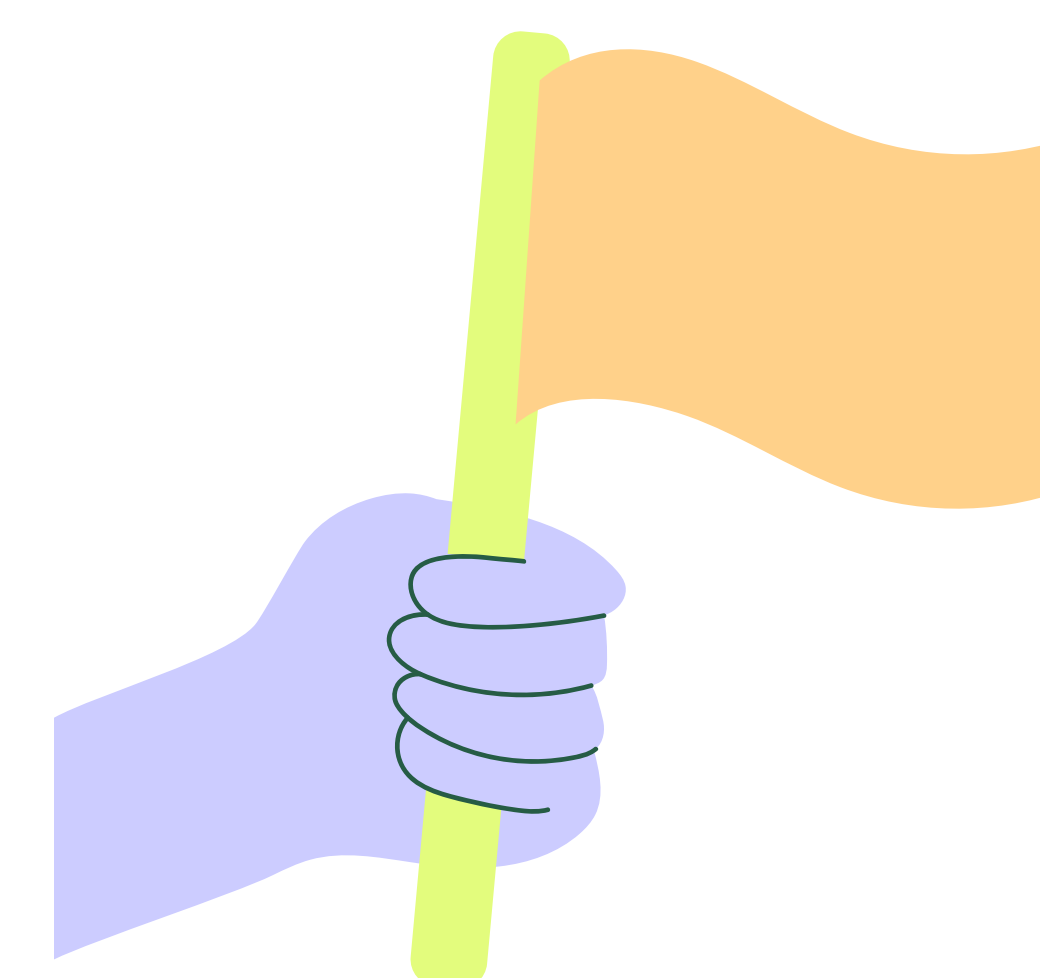
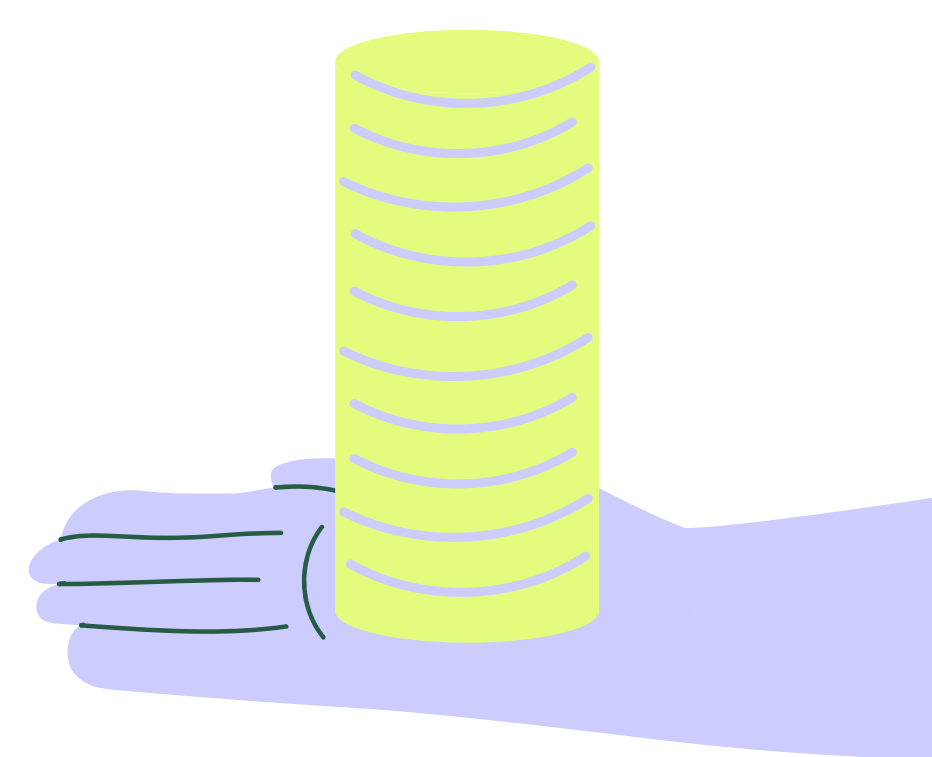
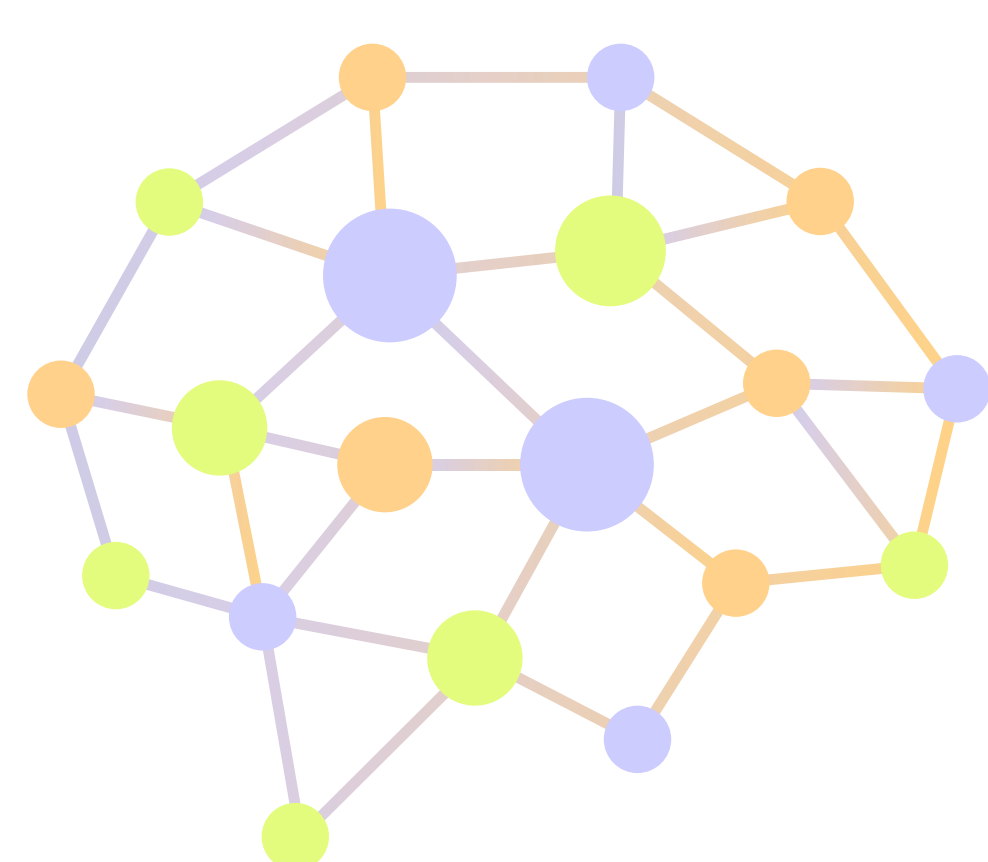
When these shifts are made, programmes will not only place young women into work but enable them to sustain and thrive in it on their own terms.

The Research Brief

Introduction

[Goal Accelerator](#) (GA) is an evolution of the long-standing [Goal Programme](#), designed as a sport-powered, gender-responsive initiative to strengthen the economic resilience of marginalised adolescent girls and young women (AGYW). It provides a structured pathway into decent work that recognises the specific barriers AGYW face in accessing, sustaining, and progressing in the labour market. Sports and play are embedded as core delivery methodologies, creating safe, participatory spaces where young women build confidence, leadership, and resilience; strengthen their mental well-being; form supportive peer networks; and develop work-relevant skills.

The programme is built around three interconnected phases:



Ready to Learn

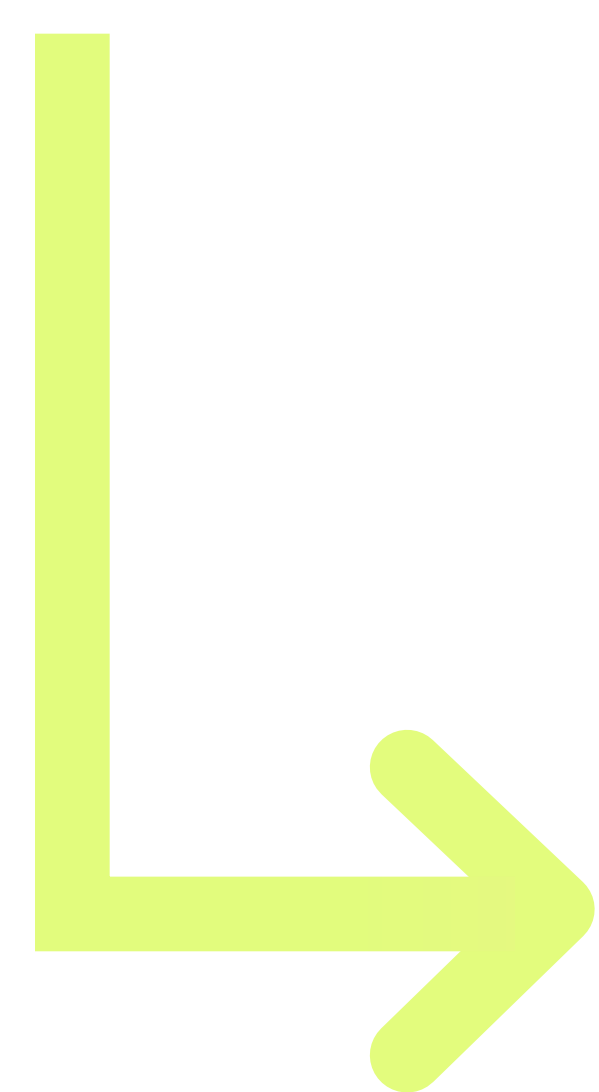
Advanced life skills, business basics, digital literacy, and structured sports and play-based learning that supports wellbeing and social connection.

Ready to Earn

Financial literacy, career-focused preparation, job shadowing, enterprise incubation, and pathways into either waged employment or self-employment.

Ready to Lead

An optional alumnae track where graduates act as role models, mentors, and advocates, building a network that sustains impact over time.



This enables participants to actively practice teamwork, communication, decision-making, and leadership – capabilities that underpin employability and self-employment.

GA is implemented across Malaysia, Mauritius, Pakistan, Sri Lanka and the UK by local partners³ who adapt the model to local realities while maintaining a shared framework. The programme goes beyond job placement or enterprise registration: it integrates enablers such as safe mobility, care solutions, voice and influence, and social protection, recognising that AGYW's work trajectories are shaped as much by social norms and safety as by skills or opportunity.

Through this approach, GA redefines success. It is not only about access to jobs or business start-ups but about creating the conditions for marginalised AGYW to secure and sustain decent work, supported by strong social connections, positive mental health and a sense of belonging, and to exercise agency over their income and career decisions, and contribute to resilient households and communities.

About this Research

GA operates in labour markets where many AGYW work informally, at home, or in short-hours and temporary roles. Traditional decent-work frameworks often assume formal, full-time employment and therefore miss the conditions that actually determine whether work is viable for young women. This research recentres their lived experience to clarify what counts as decent in practice and to guide programming and measurement that reflect reality. Our research found that across Malaysia, Mauritius, Pakistan, Sri Lanka and the UK, young women consistently judge work by six tests: income that reaches a living standard, freedom from harassment and a safe commute, predictable schedules and clear terms, access to social protection, arrangements that fit with care responsibilities, and confidence as a credible path to progress.

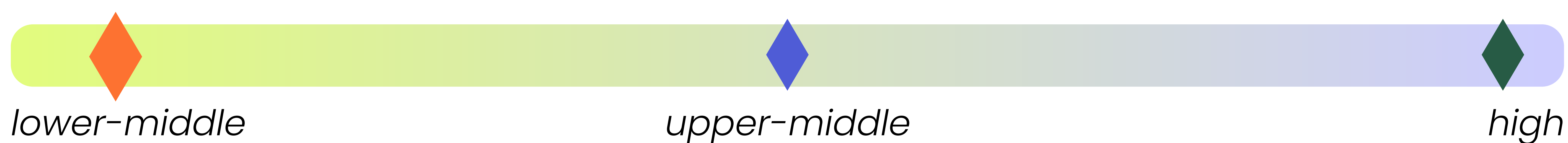
Research Methodology & Scope

The research adopted a mixed-methods approach combining desk research with qualitative fieldwork to explore how AGYW in five diverse contexts define and experience decent work.

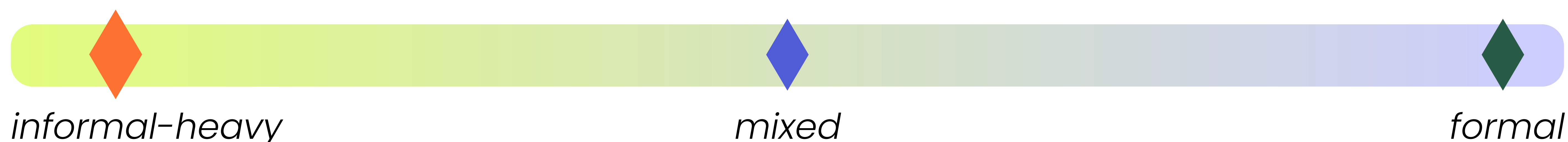
- ✦ **Desk research:** A review of labour market data, national policies, wage frameworks, and social protection systems provided a contextual baseline for each country. This highlighted structural constraints, including the gap between statutory and living wages, occupational segregation, and childcare burdens.
- ✦ **Key Informant Interviews (KIIs):** Conducted with GA staff and coaches, AGYW participants, employer partners, labour rights organisations and organisations working on economic resilience work capturing lived experiences, work trajectories and locally grounded definitions of 'decent work'.

The study covered five countries chosen to span income levels and labour structures:

Income level



Type of labor



◆ **Sri Lanka and Pakistan:** lower-middle-income, informal-heavy economies with substantial home-based and seasonal work;

◆ **Malaysia and Mauritius:** upper-middle-income economies with a mixed formal and informal profile and expanding services sectors;

◆ **UK:** high-income, largely formal labour market with stronger statutory protections, yet persistent precarity for young workers.

A comparative lens was applied to the findings to highlight both commonalities and differences across contexts. Analysis was aligned with GA's Ready to Learn, Earn and Lead programme phases and stress-tested against ILO decent work dimensions. Insights are organised around six interconnected pillars. These build on Standard Chartered's MEL framework for decent work, adapted and extended based on what AGYW's own accounts of decent work emphasized across the five countries: (1) Income Adequacy, (2) Safety, Dignity, and Freedom, including mobility, (3) Security and Stability, covering predictable hours and clear terms, (4) Social Protection, (5) Care Responsibilities, and (6) Confidence, Agency, and Progression. While each pillar is examined individually, the findings show they are deeply interconnected – gains in one area often depend on support in others.

Limitations – While this research draws on both desk review and key informant interviews to provide robust, multi-source insights, certain limitations remain. These include:

✦ **Sample Size** – The research drew on a relatively small number of KIIs, many of which were connected to the programme, introducing the potential for programme-aligned bias. This risk was mitigated through triangulation of data sources and consensus checks across interviews.

✦ **Interpretative Comparisons** – Cross-country comparisons in this research are interpretative rather than quantitative. The study prioritised qualitative depth and contextual understanding over standardised measurement across locations.

Despite these limitations, the findings offer a strong evidence base to guide GA strategy and metrics, with the possibility to deepen quantification where feasible and relevant in the future.

The Challenge: Why Current Frameworks Can Fall Short

Conventional measures of decent work often use minimum wage compliance, formal contracts, and statutory benefits as proxies for quality. The research shows these proxies are insufficient for marginalised AGYW, who are often:

- ✦ Paid irregularly or below statutory minima while facing living-wage gaps
- ✦ Exposed to harassment and mobility risks with limited grievance routes
- ✦ Working without contracts or social security, especially in self-employment and home-based work
- ✦ Balancing care burdens that make rigid schedules unworkable
- ✦ Experiencing benefit cliffs in formal settings and income volatility in self-employment

This study bridges that gap by aiming to centre AGYW priorities and translating them into context-fit indicators that capture irregular earnings, safety and mobility, portable protections (in form of social protections not tied to a single employer) for the self-employed, schedule predictability, and material gains linked to confidence and skills. Interventions that deliver access without changing these conditions may struggle to achieve sustainable results.

High-Level Analysis: Six Pillars

This section examines each of the six pillars in turn — income adequacy, safety and dignity, security and stability, social protection, care responsibilities, and confidence, agency, and progression.



1 Income Adequacy



“Working, but still not making enough.”

Young women define a sufficient income as one that reliably covers food, shelter, clothing, and education, yet across all markets, statutory minimum wages fall short of living-wage benchmarks. This gap drives in-work poverty, pushing young women into multiple jobs or self-employment, where earnings can be volatile. Gender pay gaps compound the problem, ranging from 7% in the UK to over 30% in Pakistan’s informal sector⁴, with the widest disparities in informal and self-employment. In Pakistan, women in informal self-employment earn 2.3 times less than men⁵, while in Sri Lanka many informal workers earn below 21,000 LKR per month. Beyond these structural gaps, young women’s understanding of what constitutes a ‘sufficient’ income is itself uneven – shaped by limited information about legal wage standards, constrained labour market options, and social norms that normalise low pay. As one participant in Pakistan reflected, “if the work is the same, the salary should be the same for both men and women,” highlighting how low expectations and limited information normalise equal and insufficient pay.

Formal jobs offer predictable hours but rarely provide sufficient income, while self-employment brings autonomy and dignity, yet often starts below a living wage and takes time to stabilise. Part-time roles in the UK and Mauritius further limit income adequacy, and in the UK, women of colour and young women with disabilities are disproportionately concentrated in insecure, low-paid sectors such as retail and hospitality. In Malaysia and Mauritius, new entrepreneurs report long delays before earnings become reliable. In Sri Lanka, this instability carries additional

“If the work is the same, the salary should be the same for both men and women.”

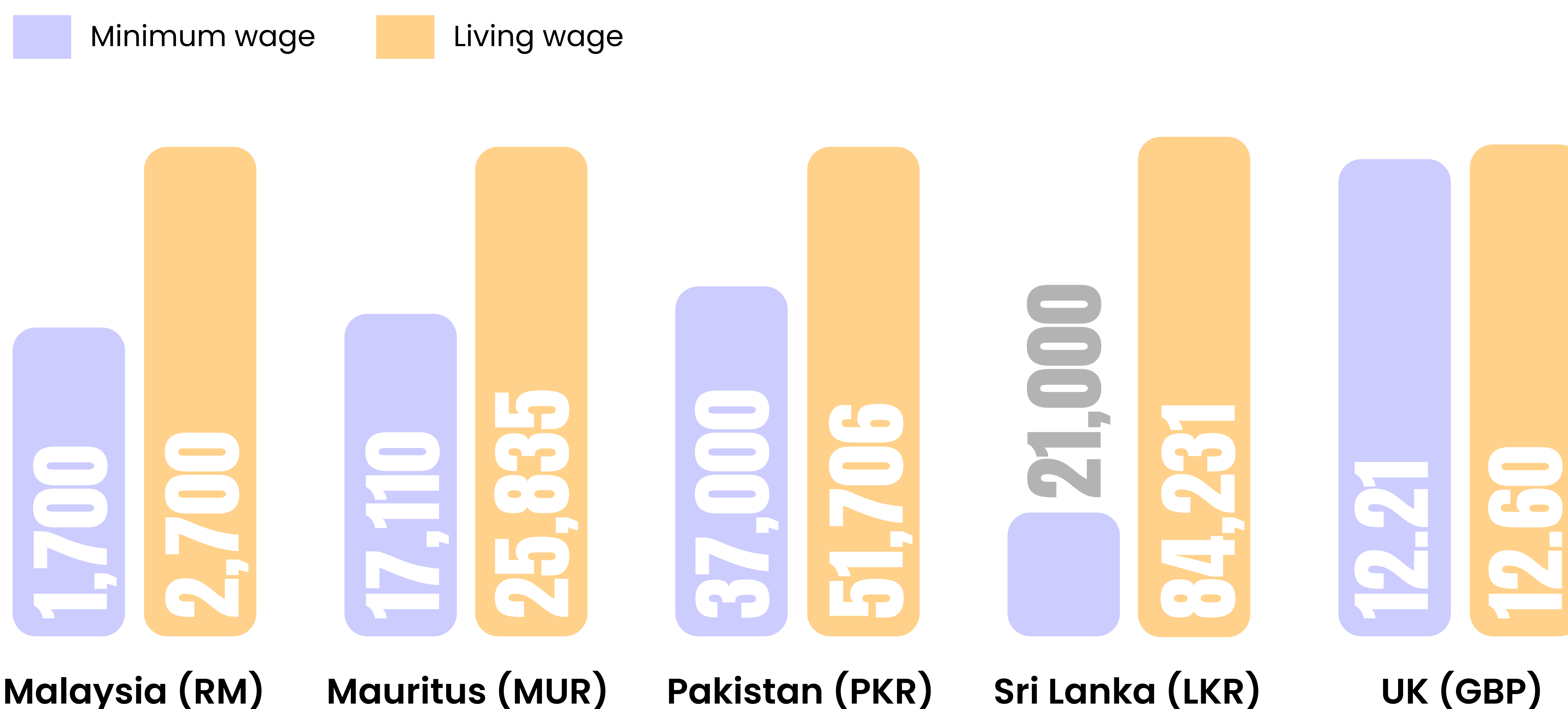
– GA Participant, Pakistan

risk: young women reported that if businesses failed to reach a living wage within the first year, families often pressured them to leave work altogether.

Across contexts, AGYW describes the daily strain of “working but still not making enough” – a reality that erodes dignity, fuels exhaustion, and constrains life choices.

4 Estimates vary by country and measurement approach. The gender pay gap is 6.9% among full-time employees in the UK ([Office for National Statistics, 2025](#)); 20.4% in Mauritius ([UNDP, 2025](#)); approximately 27% in Sri Lanka based on analysis of official labour force data ([ILO Statistical Review, 2024](#)); and around 25–30% in Pakistan, widening to 35–40% in informal and low-paid sectors ([ILO, 2025](#)). In Malaysia, women’s total annual income is approximately lower than men’s, while the wage-only gap is substantially smaller ([Department of Statistics Malaysia, 2024](#)).

5 World Bank (2022). *Pakistan human capital review*. Washington, DC: World Bank. <https://documents1.worldbank.org/curated/en/099061923220017839/pdf/P1756260f476ca0e9083b901ebc66ced-dec.pdf>



Country Specifics

- ✦ **Malaysia:** Minimum RM 1,700 vs RM 2,700 urban living wage for a single adult and RM 6,500 for a couple with children. “AGYW in formal jobs often earn predictable monthly wages, but these remain below the living wage benchmark” (KRI 2024).
- ✦ **Mauritius:** Minimum MUR 17,110 vs MUR 25,835 living wage. “Wages are often set at the national minimum... significantly below the calculated living wage” (Anker 2024; UN Women 2023).
- ✦ **Pakistan:** Minimum PKR 37,000 vs living wage PKR 51,706. “Informally wage-employed women... only earn PKR 6,500 per month. Many girls accept wages much less than the minimum.” Women in informal work earn on average 2.3 times less than men (Pakistan Human Capital Review 2022).
- ✦ **Sri Lanka:** Minimum LKR 21,000 vs urban living wage LKR 84,231. “Over one-third of working women are in the informal sector, where wages are low... frequently earn less than the minimum wage” (World Bank 2020).
- ✦ **UK:** Minimum £12.21 vs Real Living Wage £12.60 nationally and £13.85 in London. Among young women specifically, the gap is far wider than the national average: those aged 18–21 earn 32.8% less than male peers, often in low-paid, insecure work (Young Women’s Trust 2025) – compared with a 6.9% gap for all full-time employees nationally (ONS 2025).

Across all contexts, young women spoke about wanting “sufficient” or “enough” income, yet what this meant, and whether it felt attainable, varied sharply. In Pakistan, many young women had little reference for what a decent or legal wage should be, accepting way below even statutory minimums. In Sri Lanka, the

wide gap between minimum and living wages made sufficiency a moving target, with families more willing to support young women's entrepreneurship only if it generated a livable income within a reasonably short time, typically within the first year. In Malaysia and Mauritius, predictable monthly wages in formal employment were valued, but rarely translated into living standards. Even in the UK, where labour protections are stronger, young women—particularly those in part-time, low-paid sectors—continued to earn substantially less than male peers.

The consistent message across settings was that legal minimums and formal employment status rarely translate into real economic security. Instead, young women navigate a combination of low wage floors, delayed income stability, limited wage awareness, and gendered social pressures—leaving many “working, but still not making enough.”

2 Safety, Dignity, and Freedom

90% young women report harassment on public transport
Sri Lanka (UNFPA)

63% young women report workplace harassment in 2023
UK (TUC 2023)

87% women aged 10+ perform unpaid care work
Sri Lanka (UN Sri Lanka 2023)

childcare can consume up to **2/3** of a young woman's salary
UK (Young Women Trust & Women's Budget Group, 2020)

40% young women offered zero-hours contracts
UK

“Self-employment reduced the risk of harassment from colleagues or supervisors, but it exposed me to public scrutiny and customer disrespect that was just as degrading but harder to report.”

– GA Participant, UK

Safety is central to dignity and decent work, defined by freedom from sexual, verbal, and psychological harassment, as well as psychological safety. Yet harassment and discrimination are pervasive across countries, with weak enforcement and limited recourse. For many young women, particularly those in informal and vulnerable employment, safety is not self-evident. Coaches and trainers

reported that some young women must first be taught what respectful and safe work environments look like, what behaviours are unacceptable, and that harassment is neither normal nor inevitable in the workplace.

In Pakistan and Sri Lanka, mobility itself is unsafe – 90% of young women in Sri Lanka report harassment on public transport⁶. This shapes their choice of sector and location, while home-based workers in informal industries such as garment-making and other piece rate work remain excluded from labour protections. In these contexts, harassment does not merely degrade job quality; it actively pushes many young women to opt out of formal employment altogether, narrowing their economic choices before work even begins.

In Malaysia and Mauritius, anti-harassment laws exist but are undermined by weak enforcement and workplace cultures that discourage reporting, especially in male-dominated sectors. In the UK, harassment and discrimination is widespread in retail, hospitality, education, and care – sectors where AGYW are concentrated – with 63% of young women reporting workplace harassment in 2023⁷. In higher-income contexts such as the UK, harassment persists not because legal protections are absent, but because precarious contracts and variable hours deter reporting; many young women fear losing shifts, income, or future opportunities if they raise complaints. As one UK participant put it: “Self-employment reduced the risk of harassment from colleagues or supervisors, but it exposed me to public scrutiny and customer disrespect that was just as degrading but harder to report.”

Self-employment is often chosen as a ‘safer’ alternative, offering escape from hostile supervisors and discriminatory workplaces, but it shifts risks rather than removes them. Without institutional grievance channels, young women remain vulnerable to customer disrespect, while home-based entrepreneurs must also rely on supportive families to ensure safe working environments. Across all markets, AGYW stresses that safety is not only about protection from harassment but also about psychological security, dignity, and the freedom to plan their futures without fear.

⁶ UNFPA Sri Lanka, *Does She Travel Safe? Report on Sexual Harassment in Public Transportation in Sri Lanka* (2018).

⁷ Trades Union Congress (2023, May 10). <https://www.tuc.org.uk/news/two-three-young-women-have-experienced-sexual-harassment-bullying-or-verbal-abuse-work>

Country Specifics

- ✦ **Malaysia:** “Formal jobs are covered under laws... but enforcement is weak” and self-employed AGYW lack protection from clients.
- ✦ **Mauritius:** “AGYW often face systemic discrimination... related to their physical appearance.” Some turn to self-employment after workplace humiliation.
- ✦ **Pakistan:** Women face vulnerable employment... exposing them to ‘discrimination, marginalisation, and physical and sexual abuse’ (JIWS 2023). Coaches reported that “many young women have no concept of safe environments” and that they must be taught what constitutes decent work (GA Coach, Pakistan).
- ✦ **Sri Lanka:** “Sexual harassment is very common... 90% of women [experience it] on public buses and trains” (UNFPA 2018).
- ✦ **UK:** “Decent work means... safety and being heard.” Yet 63 per cent of young women report workplace harassment (YWT 2025).

Across contexts, safety emerged as both universal and deeply contextual—not only shaping job quality but determining whether and how young women participate in work at all. In lower- and middle-income settings, unsafe mobility, informal employment, and limited awareness of labour rights combine to normalise harassment and push many young women out of formal labour markets entirely. In higher-income contexts, stronger laws coexist with precarious employment arrangements that silence reporting and leave harassment unchecked.

While self-employment is often framed by young women as an escape from unsafe workplaces, it rarely guarantees protection. Instead, it replaces institutional risks with exposure to public scrutiny, customer abuse, and family dependence—risks that are harder to report and address.

Across all settings, the consistent message was clear: safety is not simply a workplace condition, but a prerequisite for dignity, participation, and future planning. Without effective enforcement, awareness of rights, and protection across both formal and informal work, many young women remain trapped in a cycle of unsafe choices—working around risk rather than free from it.

3 Security and Stability

Stability enables planning. It means regular hours, predictable schedules, on-time pay, and enforceable terms. Yet across contexts, instability remains and young women face trade-offs. In Sri Lanka and Pakistan, informal and seasonal work dominate with unregulated hours, few contracts and little recourse for non-payment. In Malaysia, rigid, inflexible shift schedules – rather than unpredictable hours – make it hard for caregivers to balance work and family responsibilities. In Mauritius, contracts exist but do not guarantee adequate pay. In the UK, zero-hours contracts and last-minute rostering erode stability and undermine predictability even in formal roles. For many young women, instability is not simply endured but actively chosen when it offers dignity, caregiving compatibility, or autonomy unavailable in ostensibly “stable” jobs.

For AGYW, stability is essential to sustain formal work and plan life choices. When absent, it leads to exhaustion and even exits from formal work. Formal jobs can provide protections but are often precarious or rigid, while self-employment offers dignity and flexibility, often vital for caregivers, but with volatile incomes and blurred work-life boundaries. Across contexts, instability takes distinct forms: income volatility in informal and seasonal work; rigidity in formal jobs that clash with care responsibilities; and contractual arrangements that offer formality without real predictability. The common thread is that income security and flexibility rarely align, forcing AGYW to compromise between them.

Country Specifics

- ✦ **Sri Lanka:** “In informal sector jobs, people are pushed to work without breaks, often with no time for breastfeeding, lunch, or even personal care” (Advocata 2022). Home-based workers face peaks and off seasons (ILO 2021).
- ✦ **Pakistan:** AGYW average about 34 weekly hours, with many unpaid family workers (that is, working in a family business or farm without pay) who lack any stability.
- ✦ **Malaysia:** “Long hours and inflexible time-in time-out systems make balancing caregiving and personal needs hard. Part-time or flexible options are rare” (KRI 2024).
- ✦ **Mauritius:** A young mother left a contracted call-centre job, described as safe but underpaid and inflexible, for self-employment that provided dignity and caregiving flexibility despite income volatility (KII JAM Coach 2025).

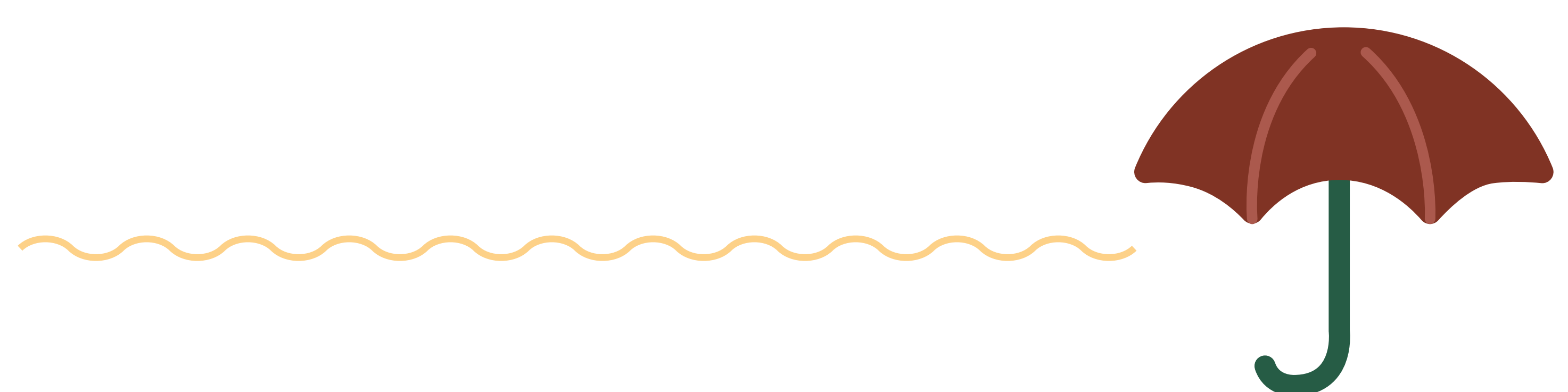
✦ ✦ **UK:** “Young women in part-time, shift-based, or temporary roles... face irregular schedules, limited guaranteed hours, and unpredictable earnings” (Brewer, Cominetti, & Jenkins, 2025). About 40 per cent of young women report being offered zero-hours contracts (Young Women’s Trust, 2024).

Across contexts, the evidence challenges the assumption that formalisation guarantees stability. In Mauritius and the UK, young women described contracted jobs that were stable on paper but insecure or unsustainable in practice, underscoring that predictability depends not only on contracts but on pay adequacy, flexibility, and enforceability. A coach in Mauritius described one such case: “the job was formal and safe, but underpaid and too rigid for childcare, so the participant chose self-employment despite the instability.”

Taken together, instability emerged not as a single condition but as a set of trade-offs that young women actively navigate. Where volatility dominates, women endure intense work periods followed by unpaid downtime; where rigidity prevails, predictable hours become incompatible with care; and where formality lacks substance, contracts offer little real security. In this context, exits from formal work and transitions into self-employment are often rational responses to misaligned systems rather than signs of failure.

“The job was formal and safe, but underpaid and too rigid for childcare, so the participant chose self-employment despite the instability.”

4 Social Protection



Social protection is critical to resilience, yet access for AGYW is highly uneven. In Pakistan and Sri Lanka, the majority of young women work informally and remain almost entirely excluded from schemes such as pensions, sick leave, or maternity benefits. Even within Sri Lanka’s otherwise robust welfare system, provisions in the Employees’ Provident Fund⁸ (EPF) Act allows women to withdraw savings if they leave employment soon after marriage – a clause that removes the financial disincentive to leaving work after marriage – a design choice that, as per this research, may unintentionally nudge women toward exiting rather

8 In Sri Lanka, EPF (Employees’ Provident Fund) and ETF (Employees’ Trust Fund) are mandatory retirement and social security schemes for employees. EPF is a joint contribution from the employer and employee for retirement, while an ETF is a solely employer-funded benefit for broader social security needs.

than staying employed. In Malaysia, uptake of EPF and the Social Security Organisation (SOCSO) remains low due to irregular incomes, lack of awareness, and affordability issues, while in Mauritius, voluntary schemes for the self-employed are available but underused. Across these contexts, social protection systems are poorly aligned with the informal, irregular, and self-employed work that defines many young women's livelihoods.

The UK and Mauritius offer stronger safety nets for those in salaried roles, but protections collapse in insecure positions or self-employment. In the UK, young women on zero-hours contracts or in retail, hospitality, and care often have no guaranteed sick pay or leave, while self-employed AGYW in beauty, caregiving, or gig work face complete exclusion. Benefit cliffs further distort incentives, as small income increases can trigger disproportionate losses in housing, childcare, or welfare support – making income growth feel risky rather than protective.

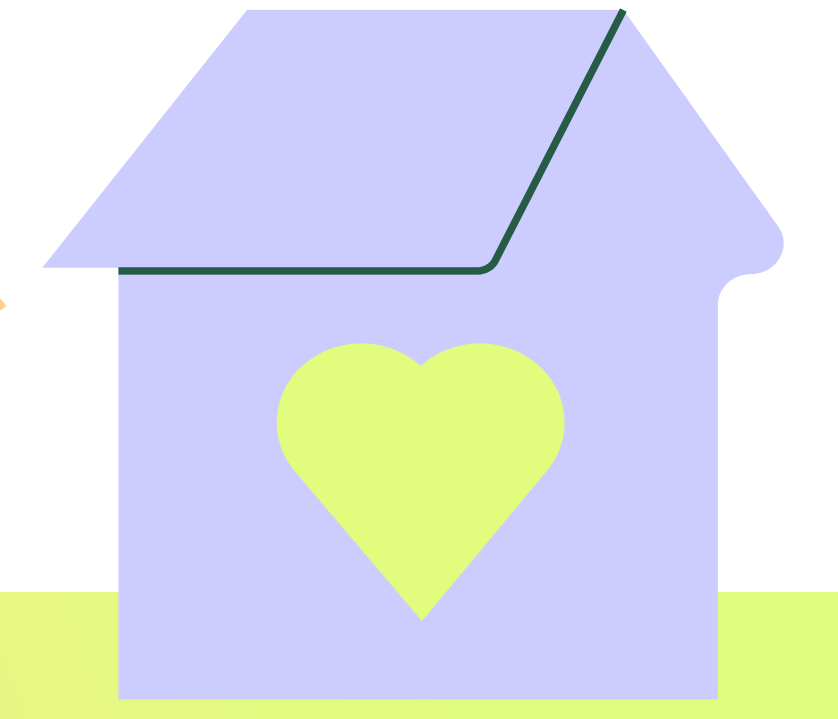
Across all contexts, self-employed young women emphasise the absence of maternity leave, sick pay, or pensions, often describing how earnings are channelled into immediate care for cervical issues rather than long-term protection. Faced with irregular incomes and uncertain returns from voluntary schemes, many young women prioritise reinvesting scarce earnings into their businesses or households over contributions to social insurance they may never access.

Country Specifics

- ✦ **Malaysia:** “Self-employed AGYW are often excluded from social protections... increasing vulnerability to economic shocks” (KRI 2020). AGYW prefer reinvesting over social security schemes (KII WOMEN:girls).
- ✦ **Mauritius:** “AGYW who are self-employed are also typically excluded from formal social security nets” (UN Women 2023).
- ✦ **Pakistan:** “Own-account workers... are categorised under vulnerable employment... excluded from the scope” (ILO 2023). An estimated 57 per cent are unpaid family workers (JIWS 2023).
- ✦ **Sri Lanka:** “Informal economy workers... receive few protections” (WB 2020) and only a minority of young women access pensions (KII SERVE).
- ✦ **UK:** “Self-employed AGYW... often earn enough... but with no guaranteed base income” (YWT 2025). Benefit cliffs make small raises risky.

Taken together, social protection consistently failed to match the realities of AGYW's work. In lower- and middle-income contexts, exclusion from contributory schemes leaves informal and unpaid workers unprotected against shocks. In higher-income settings, stronger statutory systems coexist with insecure contracts and benefit cliffs that penalise income growth. Across settings, these misalignments shape behaviour—discouraging formal participation, delaying savings, and reinforcing reliance on short-term coping strategies over long-term security.

5 Care Responsibilities



Unpaid care is the single most decisive factor shaping whether and how young women work – pushing many into self-employment as a survival strategy, not a choice.

Unpaid care is a defining constraint on AGYW's work trajectories, shaping entry, persistence, and progression across all countries. The disproportionate burden of childcare and domestic duties limits participation in full-time or formal jobs, pushing many toward part-time roles or self-employment for flexibility but often at the cost of income growth and stability. In Pakistan and Sri Lanka, strict social norms tie women's roles to family duties, with very high shares in unpaid work and restrictions on post-marriage employment. In Malaysia and Mauritius, high childcare costs and limited facilities slow formal participation and enterprise growth. In the UK, childcare can consume up to two-thirds of a young woman's salary, making full-time work unviable, particularly for women of colour and those with health challenges (Young Women Trust & Young Women's Budget Group, 2020).

Across contexts, unpaid care consistently emerged as the most decisive factor shaping whether and how young women engage in paid work. Across settings, AGYW described self-employment as the only way to “make care and income fit together,” offering flexibility and autonomy but also bringing stress, fragmented hours, and curtailed ambitions. A participant in Sri Lanka explained that in formal employment she “felt restricted, like I was in a box,” which highlights why flexibility outweighs income security.

While often framed as empowering, self-employment frequently functions as a survival strategy to reconcile care and income, rather than a pathway to progression or business scaling. The result is a persistent care-work trade-off: dignity and autonomy are gained, but income growth, career progression or business scaling are constrained.

“I felt restricted, like I was in a box.”
– GA Participant, Sri Lanka

Country Specifics

- ✦ **Sri Lanka:** “The high burden of unpaid care work on women... limits their entry into formal employment and into entrepreneurship” (KII SERVE). About 87 per cent of girls and women over the age of 10 do unpaid care, with roughly two-thirds reporting they cannot work as a result (UN Sri Lanka 2023).
- ✦ **Pakistan:** “Most Pakistani women do not articulate a clear understanding of work-life balance” (Community, Work and Family 2024, KII interviewee reflections), reflecting how domestic duties crowd out paid work.
- ✦ **Malaysia:** “The high cost and limited availability of childcare... keep many AGYW, particularly married women, out of the workforce.” Self-employed AGYW limit hours for care, reducing growth (KII Interviewee reflections 2025).
- ✦ **Mauritius:** “Lack of childcare support may cause stress and disrupt work life balance” (KII, GA Coach Mauritius).
- ✦ **UK:** Long commutes, rigid shifts, and lack of leave complicate caregiving (Women’s Work 2023); childcare can consume a very large share of low wages.

The burden of unpaid care emerged as the binding constraint shaping participation across contexts. In Sri Lanka and Pakistan, high care burdens and restrictive norms mean many women never enter or quickly exit paid work after marriage. In Malaysia and Mauritius, the absence of affordable childcare pushes women into part-time work or entrepreneurship. In the UK, high childcare costs make full-time employment financially irrational for many young women, even where jobs are formally available.

Across contexts, women’s responses – downshifting hours, turning to self-employment, or exiting formal work – are best understood as rational adaptations or as a compromise to integrate care and income. Yet this often means exhaustion and limited growth and long-term security, a survival strategy rather than a pathway to empowerment.

“In my own business, I feel free and in control... I feel liberated and have more control over my time and life.”

– GA Participant, Sri Lanka

6 Confidence, Agency, and Progression



Confidence unlocks progression – but it cannot compensate for unsafe conditions, low pay, or rigid work. It needs the other pillars to hold.

Confidence is both an entry point and an outcome. It enables pay negotiation, boundary setting, and progression planning. In the GA programme, it is understood as a young woman's sense of competence and agency at work – believing in her skills, making decisions, and aspiring to grow. In practice, confidence enables concrete behaviours—negotiating wages, using digital tools, speaking publicly, and planning next steps—that shape job quality and mobility. As one participant in Pakistan explained, “I feel more confident now in negotiating salaries, attending workshops, and even asking my family members to share in the care work burden.”

Coaching, mentoring and structured programmes consistently build confidence, while discrimination, limited exposure, and past traumas erode it. In Pakistan, digital literacy and basic skills training shifted aspirations; in Sri Lanka, participants moved from fearing public speaking to pitching their businesses; in Mauritius, GA gave women the confidence to launch their micro-enterprises; and in the UK, confidence is linked to being heard and to seeing a path to grow. Many young women enter work with fragile confidence shaped by low literacy, restrictive norms, and limited exposure, making confidence-building a critical entry point rather than a “soft” add-on.

Confidence matters, but it cannot stand alone. As one Malaysian participant explained, her ideal job is one where she is “free to perform duties without feeling uncomfortable or intimidated by the opposite sex.”

Such reflections underscore that confidence is durable only when matched with structural enablers – living income, safety, enforceable terms, and childcare. Without these, confidence gains can be short-lived or difficult to sustain.

Her ideal job? One where she is “free to perform duties without feeling uncomfortable or intimidated by the opposite sex.”

– GA Participant, Malaysia

Country Highlights

- ✦ **Malaysia:** “One participant joined the programme seeking a safe space... Her ideal job is one where she is free to perform duties without feeling uncomfortable” (GA Participant).
- ✦ **Mauritius:** “GA programme gave me confidence to launch myself into self-employment” and equipped her with skills and tools to start her own natural haircare boutique (GA Participant).
- ✦ **Sri Lanka:** “In my own business, I feel free and in control... I feel liberated and have more control over my time and life” (GA Participant).
- ✦ **UK:** “Decent work means feeling comfortable, passionate, and included in a respectful community” (GA Participant).

Across contexts, confidence emerged as fragile at entry but transformative when nurtured through exposure, mentoring, and practice. Programmes that build confidence unlock participation and progression by enabling concrete behaviours—

negotiation, communication, and leadership. However, confidence alone cannot compensate for unsafe environments, inadequate pay, or rigid work arrangements. Where structural conditions are misaligned, gains in confidence are harder to sustain. One trainer in Pakistan described a participant who “didn’t even know how to turn on a laptop” and later became a project coordinator, illustrating how confidence, when paired with skills and opportunity, can translate into real mobility.

In conclusion, AGYW across five countries aspire to the same foundations of decent work, but they navigate them through trade-offs that expose how fragile these foundations are. They take lower pay for flexibility, choose home-based work for safety, abandon contracts for dignity, and turn to self-employment not always as an opportunity but often as an escape. These lived compromises highlight where funders and programmes must intervene: raising wages to living standards, embedding safety in both work and mobility, addressing care burdens as a central constraint, and extending protections to the informal and self-employed.

“I feel more confident now in negotiating salaries, attending workshops, and even asking my family members to share in the care work burden.”

– GA Participant, Pakistan

What does this mean for decent work initiatives?

The synthesis of research across five countries shows that decent work for AGYW cannot be reduced to job placement or compliance with statutory minimums. The ILO definition and the GA's current indicators provide an important foundation, yet lived realities call for adaptation. From our research, what counts as "decent" is defined not by formality or contracts but by whether young women experience sufficiency, safety, predictability, care compatibility, and progression in practice.

Counting "entries into decent jobs or self-employment" risks masking precarious conditions. In Sri Lanka, the minimum wage is LKR 21,000 while the urban living wage is LKR 84,231 – a 300 per cent shortfall. In Pakistan, women in informal roles earn 2.3 times less than men, and many accept pay far below the statutory minimum, sometimes as little as PKR 6,500 per month. In the UK, about 40 per cent of young women report being offered zero-hours contracts (Young Women's Trust, 2024): formal on paper, unstable in reality.

A Mauritian mother illustrates this disconnect well. She left a contracted call-centre job described as safe and stable because it was underpaid and inflexible. Self-employment gave her dignity and control, but with volatile earnings. For her, "a positive impact because of GA participation meant autonomy, not a contract". This example underscores a wider truth: impact can be more meaningful when it reflects women's own experiences of sufficiency, security, and genuine choice – not just formal status or programme placement.

Recommendations

The findings from across five countries suggest a clear reflection point: positive impact may be less about whether adolescent girls and young women enter a job or register a business, and more about whether those opportunities bring dignity, sufficiency, predictability, and choice. This invites both Women Win, the implementing partners and funders to explore how indicators, investments, and programmes might evolve to better reflect these realities.

Internal: Refine GA Indicators

GA follows Standard Chartered's decent work metrics, which are based on ILO standards. These provide an important foundation. At the same time, GA has been co-designed with AGYW and informed by the [Building Blocks approach](#), which allows us to test how these global standards land in practice. The five-country decent work research suggests several refinements that could make GA's indicators more responsive to lived realities. These are not replacements for existing measures but are complementary to these, strengthening the story of impact:

From minimum wage to a living income orientation. Statutory wages often cover only a fraction of real costs. Minimum wage compliance therefore signals too little about adequacy. While ILO wage indicators remain essential, they could be complemented by using living wage as a directional benchmark. This would not set an unrealistic hard target but rather capture whether incomes are moving closer to sufficiency and resilience.

Care as a distinct indicator. Unpaid care emerged as the decisive barrier shaping women's ability to work in all five countries. Established decent work frameworks – including the ILO-based standards GA reports against – typically treat care as a cross-cutting theme rather than a standalone measure, which risks underestimating its weight. Our research reinforces the case for tracking it directly, consistent with GA's own six-pillar analysis: whether care prevents AGYW from sustaining work, and whether childcare or flexibility solutions are in place.

Confidence as a measurable enabler. Across contexts, confidence was transformative, but it remains invisible in most monitoring systems. Indicators could capture confidence both at entry and over time, recognising it as an outcome in its own right and a precondition for progression.

Taking stability/security into account. Participation alone does not signal success if jobs collapse under the weight of rigid shifts, long commutes, or health strain. Our research shows that young women define decent work partly by whether it is sustainable for their wider lives. Indicators could therefore include retention in roles 12 to 18 months later and whether participants report balance across work, care, and wellbeing.

The Building Blocks for Economic Empowerment framework – developed by ICRW and partners (Dalberg, Oak Foundation, and Witter Ventures) – applies an equity and rights-based lens to ensure employment systems reach women and girls fairly. Its eight building blocks are: safe and equitable employment; education and training; access to economic resources; voice; freedom from violence; freedom of movement; reproductive health and family formation; and social protection and childcare. Together they serve as diagnostic and accountability tools that surface systemic barriers – such as unpaid care, unsafe mobility, and high childcare costs – so that decent work becomes genuinely safe, equitable, and sustainable.

Recognising informal and self-employment realities. Many current metrics privilege formal contracts, yet self-employment and informal work are the dominant pathways for AGYW in Sri Lanka, Pakistan, Mauritius, and even parts of the UK. Indicators should therefore capture predictability, protections, and dignity across employment and self-employment alike, including whether women have access to insurance, income stabilisation mechanisms, or grievance mechanisms.

Taken together, these refinements would allow GA to demonstrate its impact in alignment with global standards while also shaping the wider decent work field with evidence-based measures that reflect how marginalised AGYW themselves define quality work.

External: Recommendations for Funders and Implementers

Expand what counts as success. Counting job entries or business start-ups risks rewarding formality without quality. In the UK, young women described being tied to casualised contracts that offered legal recognition but no dependable hours. In Sri Lanka, statutory wages cover only a fraction of the actual cost of living, meaning even compliant jobs keep families in poverty. Programmes should aim to move toward outcomes aligned with living-income benchmarks where feasible, while also tracking key aspects of job predictability, such as advance scheduling, timely pay, access to grievance mechanisms, and care support. True success lies not only in formal contracts, but in creating conditions that sustain women's participation, security, and wellbeing over time.

Adopt an ecosystem lens. The research demonstrates that decent work for AGYW requires coordination across multiple interconnected elements: safe transport systems, responsive childcare providers, employers with flexible scheduling, families supportive of women's work, and social protection that extends to informal workers. Funders and implementers should map these ecosystem relationships in each context, identifying where weak links undermine otherwise strong programming and fostering collaboration between stakeholders who may not traditionally work together.

Recognise the different motivations behind self-employment. The research shows that many AGYW turn to self-employment not out of aspiration, but as a response to unsafe, underpaid, or inflexible formal jobs. These survivalist businesses may offer dignity and autonomy, but they rarely lead to stable or sufficient income.

- ✦ This suggests the value of tailoring support to the type of self-employment:
- ✦ Where self-employment is driven by necessity, it may be helpful to focus on tools that promote income stability, such as pooled insurance, trauma-aware coaching, and, where requested, pathways back into decent employment;

For those pursuing growth-oriented entrepreneurship, support might include capital, market access, and scaling opportunities.

Pair access levers with enablers that remove barriers. Skills, networks, and employer links are vital, but not enough on their own when structural barriers remain. Training without safe transport, jobs without childcare, or micro-grants without tools to manage income volatility often fall short of enabling lasting change. This research reinforces the [Building Blocks](#) – a distinct framework from the six pillars above – and GA’s co-design process, showing that eight enablers help turn access into sustained participation: living income, safety, mobility, stability tools, social protection, care solutions, reproductive health, and voice. Making these core features of programming, rather than optional extras, can lead to more sustainable outcomes.

Tailor priorities to context. While the pillars of decent work are universal, the most significant barriers to achieving them can vary widely by context. Rather than applying one-size-fits-all models, it’s important to assess which structural obstacles are most urgent in a given setting, whether related to safety, mobility, care, income stability, or other factors. Funders and implementers alike can strengthen impact by investing in locally grounded needs assessments and using those insights to tailor priorities and programme design.

Shift incentives toward sustainability, not access alone. Indicators and funding cycles often privilege quick wins such as placements, enrolments, or enterprise registrations. This brief shows those are less reliable predictors of whether young women will remain in work, grow their income, or progress. Funders could consider measures such as retention in work over 12 to 18 months, earnings growth relative to living standards, uptake of childcare solutions, or effective use of grievance mechanisms. This not only better reflects positive impact but also aligns with young women’s own definitions of decent work.

Strengthen the demand side, not just the supply side. While skills development is important, addressing demand-side factors, such as employer agreements for advance shift notice, accessible grievance mechanisms, safe transport aligned with work hours, and childcare services that match sector needs, can make decent work more attainable. Funders might consider supporting these kinds of partnerships and encouraging employer practices that create more supportive and sustainable work environments.

Engage families and community gatekeepers as enablers. Across all five countries, household expectations and family approval determined whether young women could enter, persist, or progress in work. Training and enterprise opportunities often collapsed when families vetoed late hours, long commutes, or public-facing roles. Programmes therefore need to engage gatekeepers as allies:

- ✦ Provide family sensitisation and community dialogues to shift norms around mobility, income control, and care distribution.
- ✦ Build narratives that show families the shared benefits of women's income, such as paying school fees or reducing household debt.
- ✦ Include male allyship efforts, particularly with fathers, brothers, and partners who often control resources and mobility.
- ✦ Track changes in family and community attitudes alongside AGYW outcomes to capture both individual and relational progress.

Conclusion

This research makes clear that decent work for AGYW cannot be defined only by job placements, signed contracts, or business registrations. Across Malaysia, Mauritius, Pakistan, Sri Lanka, and the UK, what truly matters is whether work provides dignity, sufficiency, safety, and meaningful opportunities for growth. Success should be measured not just by access but by whether young women can sustain employment, increase their income, and progress on their own terms. Achieving these calls for rebalancing investments toward the enablers that transform access into lasting participation, tailored to specific contexts.

For funders, this means supporting comprehensive, ecosystem-based approaches that are adaptive and long-term. For implementers, it involves designing interventions that address the full range of barriers, rather than isolated solutions. For GA, it means continuing to collaborate closely with marginalised AGYW to refine indicators that capture both global standards and lived realities. When these shifts take root, the outcome is more than jobs or enterprises – it's the opportunity for marginalised young women to enter, sustain, and thrive in decent work as the norm, not the exception.

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