INCLUDING SOCIAL AND HEALTH COMPONENTS IN ECONOMIC STRENGTHENING PROGRAMS FOR VULNERABLE ADOLESCENT GIRLS TO MITIGATE AGAINST ADVERSE RISKS

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Global Perspectives on Adolescent Health and Economic Strengthening
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In Sub-Saharan Africa, health behaviors are often influenced by economic needs and capabilities.

- Economic strengthening programs have had positive health outcomes.
- Social, human and economic assets are important for girls as they make the transition to adulthood.
Asset Building Framework

Social + Health + Economic Assets
- girls need all three

Assets are a store of value

ASSETS $\rightarrow$ REDUCE VULNERABILITY
ASSETS $\rightarrow$ EXPAND OPPORTUNITIES
Safe and Smart Savings Products for Vulnerable Girls in Kenya & Uganda

- Funded by NIKE Foundation
- Based on Safe Spaces Model to build girls social, human and economic assets
- **Groups** of 20-25 girls, ages 10-19 (two segments of groups)
- Girls within groups open individual **savings accounts**
- Weekly meetings in **safe place** provided by FI
- **Mentors** above age of 18 in each group facilitate group meetings and deliver financial education and **health** training
- Parents meetings & fun days
- Benefits: ID, homebank, t-shirt, friends
Methodology

Quantitative

• Baseline and endline surveys in Uganda
• Natural experiment
• 1064 matched cases – 451 “group” girls; 300 “no-group” girls; 313 comparison group
• Analysis method – multi-variate logistic fixed-effects models

Qualitative

• Focus groups
  • Age 10-14 – (n=89)
  • Age 15-19 – (n=81)
• Stratified purposive sample.
• Content analysis using MAXQDA software.
Demographic Characteristics

- No sig. dif. between Group & No Group girls
- Comparison group (group/no group v. comp):
  - Younger (52%/47% v. 60% are 10-14)
  - Fewer in school (88%/90% v. 85%)
  - Lower SES (75%/76% v. 65% have electricity)
  - Fewer Muslims (40%/41% v. 25% are Muslim)
INCREASED RISKS & VULNERABILITY
No-Group girls more likely to experience sexual harassment

<table>
<thead>
<tr>
<th>Difference in Difference</th>
<th>Group</th>
<th>No-Group</th>
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<tbody>
<tr>
<td></td>
<td>OR</td>
<td>[95% CI]</td>
</tr>
<tr>
<td>Touched indecently in last 6 months (^b)</td>
<td>1.801</td>
<td>0.814 – 3.989</td>
</tr>
<tr>
<td>Is teased by people of the opposite sex (^a)</td>
<td>1.300</td>
<td>0.766– 2.203</td>
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Models control for age, religion, school status, years of schooling and socioeconomic status

***p < .001; **p < .01; *p < .05; †<0.10
Harassment from boys

- Some people may beat us e.g. step brothers may see you saving and he is not. So he may ask you for money if you refuse he may even beat you up. Ugandan girls, 10-14, UFT, Kalarwe.

- When he [my brother] sees that I am putting there the money, he starts pushing me and beats me and tell me to give him the money; that it is his. When I report him to mother and get the money from him, he says that I stole it, it was his. Ugandan girl age 10-14, Katwe.
Risky behaviors to access money

• Yeah, because if I do not have money, for example me, I am not saying that it is true, but I am giving an example. When I do not have money and I have told my parent and he does not have money and I need to save, I have to go and find some sugar daddy there, I tell him to give me some money and then after I give him a kiss for appreciation. UG girls, 15-19, UFT, Kitintale.

• For the problem is that we are grown up girls, when we are pressurized in saving, we end up going to sugar daddies. Ugandan Girl, age 15-19, Kitintale.
REDUCED RISKS & VULNERABILITY
Improvements in Economic Assets for both Group and No-Group girls

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<td></td>
<td>OR</td>
<td>[95% CI]</td>
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<tr>
<td>Has a plan for saving money</td>
<td></td>
<td>1.470</td>
<td>0.937 − 2.307</td>
</tr>
<tr>
<td>Has a budget</td>
<td></td>
<td>2.318**</td>
<td>1.441 − 3.729</td>
</tr>
<tr>
<td>Can correctly name two reasons for saving money</td>
<td></td>
<td>1.104</td>
<td>0.657 − 1.856</td>
</tr>
<tr>
<td>Has saved any money in the last six months</td>
<td></td>
<td>2.125**</td>
<td>1.336 − 3.381</td>
</tr>
<tr>
<td>Saved using informal method only</td>
<td></td>
<td>0.006***</td>
<td>0.001 − 0.050</td>
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Models control for age, religion, school status, years of schooling and socioeconomic status

***p < .001; **p < .01; *p < .05; †<0.10
Less dependant on men

- Personally I joined because at times I can be having a problem and my mother might not be having money at the time then I can be able to help myself out instead of seeking help from a boy who will later you ask for his money you don’t have it at the end of it all he might resort to raping you instead. Ugandan girl, age 10-14, Katwe.

- Boys can’t step on me. They know I can’t ask anything from them I can get whatever I want from my money. Ugandan girl, ages 15-19, Katwe.
Empowered to refuse sexual advances

• What attracted me is that saving is very helpful because it minimizes chances of boys taking advantage of us in the disguise of giving us money thus protect us from acquiring HIV especially from those who come with such intentions. Ugandan girl, age 10-14, Katwe.

• Now they fear me, in most cases what takes us more to these boys is money, now when they see that I have my own money they will not come to me telling me that I will give you 1000 because I will tell them that I have it, don’t even bother. Ugandan girl, age 15-19, Lugazi.
Improvement in social assets/RH knowledge from baseline to endline associated with less experience of sexual harassment

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<td><strong>Has someone to borrow money from if needed money urgently</strong></td>
<td>0.480*</td>
<td>0.242 – 0.951</td>
</tr>
<tr>
<td><strong>Knows HIV can be transmitted through sexual intercourse</strong></td>
<td>0.345*</td>
<td>0.121 – 0.980</td>
</tr>
<tr>
<td><strong>Has had an HIV test</strong></td>
<td>0.500*</td>
<td>0.259 – 0.968</td>
</tr>
<tr>
<td><strong>Knows a contraceptive method</strong></td>
<td>0.353*</td>
<td>0.151 – 0.824</td>
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Outcome = experience of sexual harassment

Models control for age and years of schooling

***p < .001; **p < .01; *p < .05; †<0.10
Conclusion

• Girls with economic assets are more economically independent and less likely to rely on men for money to meet their daily needs.
• Economic strengthening programs can increase the risk of exploitation and harassment for girls.
• Increasing social and health assets while fostering economic independence can mitigate against these risks.
Program Expansion

- Expansion in Kenya to four new cites (Nakuru, Kisumu, Thika and Kariobangi)
- Study to understand effects of economic assets on sexual behavior and exploitation
- AGEP program in Zambia – randomized cluster design
- AGI-K program in Kenya – randomized cluster design
Thank You

- Julie Bayiga – Population Council
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- FINCA-Uganda
- Finance Trust Bank
- Nike Foundation
- Financial Education Fund
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