

Running head: Girls' Economic Empowerment



**Utrecht University**

**Women Win: Study of a Holistic Approach to Girls' Empowerment**

Kerem Yalçın

6223850

YES 07 Thesis

Claire Garandau, Pauline Slot

### **Abstract**

Women's empowerment has become a central subject to international development, as many organizations focus on empowering adolescent girls and young women, especially through engagement in sports. Surprisingly, the enterprises of international development has limited connections with academic research, and seems to have developed its own body of literature. Women Win is a non-profit organization for the empowerment of girls through sports, that is funded by Standard Chartered Bank to disseminate their Goal Program across the globe. Standard Chartered makes investments for economic development in accordance with their framework of eight elements, which are enablers of economic empowerment for girls in developing countries. This study employed t-tests to assess program effectiveness and multiple regression tests to assess how improvement in these elements via the Goal Program predicted girls' economic empowerment, in order to test the effectiveness of a holistic approach to economic empowerment, where multiple aspects of girls' lives are targeted for improvement simultaneously. 4,610 adolescent girls from the ages of 12 to 18 (mean age = 14.09) were investigated. Results showed that empowerment in the domains of sexual and reproductive health and rights, role models and support networks, and gender-based violence were all positively related to each other, and they all positively predicted economic empowerment, confirming the effectiveness of a holistic approach. some of the reasons for the lack of collaboration between international development business and academic research from each other, and the ways through which these fields can work together are discussed.

*Keywords: development, empowerment, girls, women, holistic, intervention*

### **Women Win: Study of a Holistic Approach to Girls' Empowerment**

Women's empowerment has become a central topic in international development programs. It can be defined as women's access to health, safety, and education, as well as their representation in their social and political context (Duflo, 2012). Most empowerment programs focus on economic empowerment, presumably because it is attractive for multiple stakeholders, as it has relatively immediate implications for economic development. Opinions vary with regard to the relevance and effectiveness of endeavors for increasing women's empowerment. The opinions and perspectives from academic sources and international development organizations regarding the goals and efficiency of these endeavors are often confined within the literatures of their respective formulators, that is, they are not discussed between parties from different disciplines.

The lack of interaction between international development organizations that operate in developing countries, independent of governments and without producing profit, and academia has recently given rise to many questions regarding the efficiency of international development, although many organizations work with frameworks created through years of experience in international development, and logical theories of change for explaining the impact of their work. They also demonstrate the impact of their work via carefully executed monitoring and evaluation activities, further justifying their efforts. However, their programs, frameworks, and theories of change do not seem to be investigated in many academic studies.

Such an organization is *Women Win*, who is based in the Netherlands and works for the empowerment of adolescent girls and young women around the world, through engagement in sports. *Women Win* is funded by *Standard Chartered Bank*, who invests in development projects across the globe, to disseminate one of their programs, *Goal*. *Standard Chartered Bank* make their investments with accordance to their holistic framework of eight

elements that tries to address the empowerment of girls from various aspects of their lives simultaneously, which claims that there are eight factors, spanning from access to healthcare and education to freedom of movement, that enable the economic empowerment of girls. Therefore, they try to distribute their investments across these eight elements, or holistically, in order to be successful. Likewise, they expect the Goal Program to contribute to the building of these eight elements.

This study investigates the relations between the elements of this holistic approach to deduce whether a holistic approach to girls' empowerment is a reasonable plan for girls' empowerment. Specifically, it examines how improvements in some of these domains (or elements) after the Goal Program correlate with improvements in the other domains, as well as how much they predict economic empowerment, based on Women Win's most recent monitoring and evaluation data. The biggest challenge to this investigation is that while the eight elements are mostly abstract concepts that can be defined as traits of the communities where the girls live, interventions such as the Goal Program address girls' own knowledge, skills, and attitudes. Thus, this study aims to investigate the extent of the overlap between the Standard Chartered Bank framework and the Goal intervention. Also, because it uses scientific means to investigate the work of an international development organization, it aims to shed light on some of the reasons for the lack of collaboration between international development and academia, and on how these two disciplines that work similarly in terms of how they evaluate their work, can also work together.

### **The Women Win Foundation**

Women Win Foundation, Inc. (Dutch: *Stichting Women Win*) is an international non-profit organization based in Amsterdam, which focuses on empowering adolescent girls through engagement in sports ("About us", 2018). Women Win cooperates with international

partners to whom it offers guidelines for designing sport programs for empowering women with confidence and leadership skills (see “International guide”, 2018). Women Win mainly deals with issues of sexual and reproductive health and rights (see “SRHR guide”, 2018), gender-based violence (see “GBV guide”, 2018) and economic empowerment (see “EE guide”, 2018). The organization is funded by various sources in order to assist its program partners (i.e. local organizations, mostly in developing countries, with aims similar to empowering young women and adolescent girls through sports) implement various programs involving empowerment in at least one of these domains, through activities involving sports and play. This assistance includes distributing and managing funding, providing tools and training, and sharing other knowledge acquired through the organization’s previous experience in the field. Also, Women Win collects and reports the program partners’ experiences and achievements to share them with other partners and report them to program funders.

The goal of the programs implemented and the guidelines prepared by Women Win is to improve “B.A.C.K.S.”, behavior, attitude, condition, knowledge and status of adolescent girls and young women, in a way that they are better equipped against and more ready for dealing with the difficulties they encounter in their life, and for the challenges they are going to face in the future as women (“Theory of change” 2018). The listed assets that the organization targets in order to achieve permanent empowerment are related to strengthening girls’ internal capabilities to deal with their problems and improving their immediate conditions, such as family and peer relations, which they can modify to improve their quality of life, for example, by building support networks they can contribute to and benefit from.

Alongside the B.A.C.K.S. framework, where they define their ends, Women Win also proposes the three stages of leadership development framework to define their methods (“International guide”, 2018). The first stage is “prepare”, where they create awareness

among the girls about their potential. Many girls in developing countries do not have access to facilities, such as sports, that allow them to explore their skills and capabilities. This prevents them from discovering their potential outside the daily activities they engage in. They are often unable to take action to develop the living conditions or deal with the problems affecting them and their family and friends. This stage lets them explore their potential and motivates them for learning what is offered by the program that is being administered.

The next stage is “practice”. This stage aims to let adolescent girls practice some basic skills related to play and sports, as well as the leadership skills relevant for their future, such as teaming up and cooperation, problem solving, conflict resolution, and forming and maintaining healthy relations with peers and others. These skills are expected to contribute to the girls' ability to inspire others and rally them behind their cause, and to resolve their differences without conflict, which prepares them for the sports and play activities they are going to be engaged in during the program, as well as other challenges they will be facing in their lives.

The final stage is “play”, where the girls actually apply what they have learned in the first two phases on the game field. The game field offers opportunities to simulate the conflicts and problems that the girls will be facing in real life; thus, it provides a safe space for the girls to practice coping with these hardships. Indeed, the game field is not the only space they apply these skills. This stage is about application in general, where the girls begin to create impact on their communities relevant for the domains of gender-based violence, sexual and reproductive health and rights, and economic empowerment. Therefore, this final stage is essential for the consolidation of the knowledge, skills, and attitudes that the girls have accumulated during the program.

## The Goal Program

Women Win takes part in the dissemination of the award-winning Goal Program through the funding of Standard Chartered Bank, which aims to create positive change in the lives of adolescent girls through sports and life skills education (see “Goal”, 2018). The Goal program aims at strengthening adolescent girls and young women in the domains of leadership, sexual and reproductive health and rights, gender-based violence, and economic empowerment. The participants include young women and adolescent girls, peer leaders and educators, and coaches. The former two are often referred to as *beneficiaries*, since they are expected to benefit from the program the most. Peer leaders and educators often include older and more experienced girls and women, who typically have previously participated in the program.

The Goal Program takes place in five stages, an introduction stage and four modules. The introduction stage is comprised of activities that aim to introduce the beneficiaries to the aims and methods of the program, as well as helping them break the ice between each other and between their coaches. Each of these modules are comprised of various sessions. These sessions include games, discussions, crafting activities, stories, and trips. A module is a mix of these activities, roughly 10 to 15 of them. Therefore, the participants have the opportunity to learn and practice in various contexts.

The first module, “Be yourself,” aims at carving the first steps for girls’ empowerment, by helping them build a sense of identity, develop healthy relationships and communication skills, and empower them against peer pressure. The second module, “Be healthy,” teaches girls basic knowledge and skills required for maintaining health and preventing diseases. It helps them develop a positive body image and know more about their body and anatomy. Also, it promotes personal and household hygiene, as well as helping

familiarize with the concept of sexual health, and teaching skills for preventing sexually transmitted diseases, especially AIDS. The third module, “Be empowered,” attempts to deal with gender-based violence, as well as breaking the status quo constituted by the culture of silence and acceptance surrounding the issue. The final module “Be money savvy” teaches the basic principles of economy, self-sustenance, and entrepreneurship. Specific learning objectives include how budget plans work, the relevance of banks to their economic life, the concepts of saving and borrowing, as well as understanding the consequences of borrowing money.

The effectiveness of the Goal Program is assessed annually and quantitatively by Women Win’s Participant Questionnaire developed in 2017 (Appendix X). It is administered by the program partners to the program participants both at the beginning of the program (*baseline assessment*) and at the end of the program (*endline assessment*). Changes in reported attitudes and behaviors between baseline and endline assessments are used by Women Win as indicators of the effectiveness of the program.

### **Perspectives on Economic Empowerment**

Standard Chartered Bank, in collaboration with Dalberg, which is an advising organization for the private sector, recently published a framework of eight elements (“Girl’s economic empowerment”, 2018) which are considered essential for girls’ economic empowerment: access to quality education and skills, access to employers and entrepreneurship, access to health care and contraception, role models and support networks, time, freedom from violence, freedom of movement, and financial inclusion. According to this framework, which was formulated based on the field experience of the organizations that have been working with Dalberg and Standard Chartered Bank, these eight elements need to be implemented for girls to achieve sustainable economic development. These elements are

meant to act as enablers and reinforcers of girls' learning and achievements related to economic empowerment. In sum, the framework aims to promote a comprehensive, sustained investment into various aspects of girls' lives in order so that their empowerment contributes to the overall development of their communities.

Standard Chartered Bank funds Women Win and other Goal Program partners with the expectation of receiving an annual report on the outcomes of the program. Since they assert that their efforts can achieve permanent results only if all these elements are supported, Standard Chartered Bank expects the annual reports to explain the organizations' achievements (Women Win and the other Goal partners) in each of these eight domains. This process brings out discrepancies between the Women Win's and Standard Chartered Bank's perspectives on economic empowerment, and how to achieve it.

The eight elements' perspective advocated by Dalberg Advisors and Standard Chartered Bank asserts that these elements are pre-requisites for the future and sustainable economic empowerment of girls. They are framed as conditions in girls' lives, thus are not necessarily related to their skills and efforts. This is because they underscore the importance of holistic approaches to achieve development, which also require the cooperation of multiple parties. In this perspective, economic empowerment is a long term, population-level empowerment of girls and women within a given community. On the other hand, Women Win specifically aims for the improvement of knowledge, skills, and attitudes, in favor of girls' economic empowerment, as outlined in their B.A.C.K.S. framework. Compared to the eight elements' framework, this perspective aims at improving the immediate, internal factors related to girls' empowerment.

To illustrate, the elements *access to healthcare and contraception*, and *freedom from violence* in the Standard Chartered Bank perspective correspond to the domains of *sexual and*

*reproductive and health and rights*, and *gender-based violence*, respectively, in the Women Win's perspective. However, they differ in terms of scope in time and the immediacy of their impact on the girls' lives. In the Standard Chartered bank perspective, the two elements are long-term, external factors to girls' empowerment. *Access to healthcare and contraception* and *freedom from violence* are listed as "social, cultural, and political enablers". This means that they are features of the society where the girls live, and they allow girls to find a place in the economic world, as opposed to being personal characteristics of the girls. In comparison, the two corresponding domains in the Women Win's perspective are achievable within a relatively short time, and they are internal factors. Specifically, they are meant to be achieved by the girls, not necessarily by the society. Likewise, the idea of economic empowerment defined by the eight elements' framework is a long term achievement that exists mostly on an abstract level, because it can be observed in years within a given community once it is established, and it is not always measurable on an individual level. In comparison, the economic empowerment sought by Women Win is related to women's knowledge, skills, and attitudes related to their access in economic life, which is thus measurable on an individual level and in a relatively short time.

The differences in the perspectives of Women Win and Standard Chartered with regard to girls' empowerment do not seem to have been elaborated well by the actor organizations. Standard Chartered Bank funds organizations for them to act within this framework, and to report their findings related to the each of the elements. While this is a sound expectation, the role of the Goal Program in acting within the expectations of this framework needs to be clarified, because while the immediate improvements provided by Goal Program are indeed relevant for the constitution of the given elements, they are not the establishment of the elements themselves. In other words, the Goal Program's improvements should not be thought to represent the extent to which the elements are established, because it

takes more than girls' knowledge, skills and attitudes to build the elements. This discrepancy needs to be investigated further in terms of what needs to be done to build the elements thoroughly and continually reinforce them, and how the immediate personal gains of the girls are related to long-term establishment of the elements, as well as economic empowerment.

### **The Relations of Economic Empowerment to the Other Domains of Empowerment**

The relation of three of the elements from the eight elements' framework with economic empowerment can be quantitatively investigated, based on the monitoring and evaluation data from Goal Program. These elements are access to healthcare and contraception, role models of support networks, and freedom from violence, and they can be linked to three domains of empowerment that are studied in academic literature, and also addressed by Goal Program: sexual and reproductive health and rights, role models and support networks, and gender-based violence. Unfortunately, the academic literature on the relation of these domains to economic empowerment is very limited. The existing studies mostly have investigated how economic empowerment reinforces the other three domains, instead of the other way around, i.e. the direction proposed in the eight elements framework. Nevertheless, because they are cross-sectional studies, the direction of the relationship remains unknown, thus positive findings are in the favor of both directions.

**Sexual and reproductive health and rights, and economic empowerment.** Low economic empowerment and independence may pose a serious problem for women in terms of their sexual and reproductive health and rights, because it makes them more dependent on men, constraining their ability to negotiate their practices, such as using condoms (Kim, Pronyk, Barnett, & Watts, 2008). A study investigated 8,834 women in Nigeria investigated how four dimensions of empowerment, namely economic freedom, attitudes against domestic violence, freedom from prohibitions, and decision-making, were related to the use of

contraception (Corroon et al., 2014). All dimensions were positively linked to increased use of contraception, except for freedom from prohibitions.

**Gender-based violence and economic empowerment.** Economic empowerment is often associated with the prevention of gender-based violence, by giving more independence to women and enabling them to be more in control of economic resources. However, research suggests that the relation is often not that straightforward. A meta-analysis of 41 studies from various developing countries on the link between economic empowerment and intimate partner violence found mixed results: while some studies found economic empowerment to be protective against partner violence, others identified it as a risk factor (Vyas & Watts, 2009). The authors concluded that contextual differences indeed play a role in this association, but overall women's economic empowerment can serve as a protective factor.

Another study investigated how being employed is related to being protected from intimate partner violence, with 69,432 women from all 29 member states of India (Dalal, 2011). Specifically, the study investigated. The results showed that employed women experienced all forms of violence more frequently than unemployed women. This finding is not entirely surprising, as working women in developing countries might find less time to do housework, which could create conflict within the household. Also, it is important to keep in mind that employment is not economic empowerment itself, although it is an important indicator of economic empowerment. The possibility that working women are more likely to report violence must not be ruled-out. The author concludes that economic empowerment cannot always be a protective factor on its own, and needs to be combined with higher education and gender norms that are in favor of equality.

A third study about this relation investigated 934 women in Ivory Coast (Gupta et al., 2013). Some of the women were assigned to a group savings program for economic

empowerment, others were assigned to group savings combined with gender dialogue groups to discuss issues and norms surrounding violence against women. Baseline and endline analyses were conducted to observe the changes of in their experiences of violence. Results showed that the combined intervention had the best potential to reduce violence experienced by women. Compared to the previous study, this study directly studied economic empowerment through intervention instead of employment, thus is more relevant for the goals of the current investigation. However, like the previous study, it suggests that economic empowerment alone is not sufficient for preventing gender-based violence, without discussing the issue and the ways to fight it.

**Role models and support networks, and economic empowerment.** The eight elements' framework asserts that role models and support networks are required for "equip[ping] (girls) with the tools and confidence they need to navigate economic life" ("Girl's economic empowerment", 2018). A direct relation between role models and support networks, and economic empowerment can be difficult to explain on a societal level; however, they might indeed be closely related within a learning process, for example, during an intervention like the Goal Program. Nevertheless, the literature on this relation is fairly limited,. There is one qualitative study based on interviews with seven women from Mumbai, India, who worked as organizational informants, that showed experiences of collective entrepreneurship among women helped them develop economic security, entrepreneurial behavior, and increase contributions to their families. (Datta & Gailey, 2012).

### **The Current Study**

This study aims to test the overlap between the perspectives of Women Win and Standard Chartered Bank. The eight elements framework asserts that the given elements are relevant or even pre-requisites for establishing economic empowerment, while Women Win

reports findings of immediate improvements in knowledge, skills, and attitudes related to these eight elements obtained by their program. This raises the question of whether empowerment in various domains via the Goal Program also reinforces economic empowerment via the Goal Program. In other words, reporting the achievements of the Goal Program in accordance with the eight elements implicitly assumes that if these elements reinforce population-level economic empowerment of women, similarly, being empowered in access to these elements through intervention reinforces individual-level economic empowerment. Therefore, this study investigates whether the relations predicted by the eight elements' framework (i.e., improvements in most domains predicting economic improvement) can be observed in the Goal Program.

In order to test this question, four domains of empowerment were identified that are available for quantitative investigation using the monitoring and evaluation data collected by Women Win during 2017: sexual and reproductive health and rights, role models and support networks, gender-based violence, and economic empowerment. The first three domains are related to three of the elements from the eight elements framework: access to healthcare and contraception, role models of support networks, and freedom from violence. Also, they are not referred to as elements but rather as domains of empowerment, because the elements themselves are not what is achieved through the Goal Program; they are improvements in knowledge, skills and attitudes related to these elements. The final domain of empowerment is economic empowerment, which is indeed related to the targeted outcome of the eight elements framework. Based on the data produced by the evaluation work of Women Win, the relations between these domains were investigated. Increases in the three domains of empowerment, sexual and reproductive health and rights, role models and support networks, and gender based violence, were expected to predict increases in economic empowerment.

## Methods

### Participants and Procedure

This study analyzed the monitoring and evaluation data collected during 2017 by Women Win, from the partnering organizations, to be reported to Standard Chartered Bank. It was collected from 4,610 adolescent girls (mean age = 14.09,  $SD = 1.86$ , only the program beneficiaries from 12 to 18 years of age were included from the 5,860 adolescent girls reported that year, in order to restrict the sample strictly to adolescent girls) from 11 partnering organizations each from a different country (see Table 1). The data was collected by the partnering organizations. All participants agreed to participate in the monitoring and evaluation assessment, when they consent to participate the Goal Program. Parental consent was also collected from the juvenile participants. Data was collected two times within a year, before and after the program.

	N	$M_{age}$	$SD_{age}$
Bangladesh	472	14.42	0.09
India	584	14.36	0.08
Jordan	313	14.51	0.06
Kenya	106	13.93	0.18
Myanmar	101	13.49	0.10
Nigeria	1,277	13.08	0.03
Pakistan	252	13.74	0.08
South Africa	210	13.13	0.10
Uganda	840	16.21	0.05
Vietnam	358	12.37	0.03
Zambia	97	14.37	0.17

Table 1. Distribution of the participants per country.

## Questionnaire

Answers to a total of 41 questions from Women Win's Participant Questionnaire (Appendix X) were analyzed in this study. Among these, 25 were 4-point Likert-type scales, 12 were binary forced choice (true/false or yes/no questions), 3 were three-choices forced-choice questions, and 1 was five-choices forced-choice question. Each answer was assigned a score from 1 to 4, and then these scores were summed to create total scores for each domain. Specifically, answers to Likert-type questions (e.g. Question 3.1.d: "I know a girl or woman who I look up to and inspires me.", answers: "Strongly agree", "Agree", "Disagree", "Strongly disagree") were assigned the scores 1, 2, 3 or 4, while the answers to binary, forced-choice questions (e.g. Question 2.1.e: "Verbal insults, humiliation, and threats are forms of violence.", answers: "True", "False", "I don't know") were assigned 1 or 4, to make sure that every question would have the same weight. Only one question, "How many friends do you have with whom you feel comfortable talking to about a personal problem?", had five possible answers, "No one", "One friend", "Two or three friends", "Four to ten friends", "More than ten friends". These answers were assigned the values 1, 2, 4, 4, 4 respectively, because Women Win argued that having two or three friends with whom a girl can discuss their problems of personal nature is deemed to be adequate, and having more will not necessarily provide a better social support. The score of 1 for an answer indicates the most undesirable outcome, and 4 indicates the most desirable one. Thus, answers to the questions with undesirable or false statements were coded reversely.

Corresponding to each of the four domain of empowerment, sexual and reproductive health and rights, gender-based violence, role models and support network, and economic empowerment, eight composite scores were created by combining answers to baseline and endline versions, four from baseline and four from endline. Each composite score were made of a different number and kind of questions (see Table 2). The only difference between the

baseline and endline scores is that three of the domains (all except role models and support networks) had an extra question in the endline version, added with an extra page at the end of the endline version of Women Win's Participant Questionnaire, indicated as the last question under each domain indicated on Table 2. Every composite was made of a different number of questions and some endline composites had more questions than their baseline counterparts. In order to be able to overview and analyze the scores within the same scale and to make it easier to overview the results and compare different composites, all composite scores were standardized into the same scale prior to the analyses. Summed scores from each domain were scaled into fractions to create the final composite score for each domain. This means that the minimum scores possible were converted to 0, whereas the maximum possible scores were converted to 1, and any other score was assigned a value between 0 and 1. This was done to make sure all the scores from every domain can be overviewed without being confused by the fact that all domains are made of different number of questions, thus different maximum scores. Scores of the participants who answered less than 80% of the questions within a domain were not included into the analyses and missing cases were excluded pairwise in every analysis.

---

### Sexual and reproductive health and rights

---

- 1 In the last 12 months, did you participate in any activities about healthy lifestyles (safe sex, condom use, HIV protection)?
  - 2 Touching my eyes, nose, and mouth frequently brings germs into my body and can make me sick.
  - 3 While menstruating, girls should avoid some activities, such as running, taking a shower or going to school.
  - 4 All girls get their first menstrual period at the same age.
  - 5 How risky is this? - Sharing plates, cups, and cutlery with someone living with HIV.
  - 6 How risky is this? - Two people are hugging. One of them is living with HIV.
  - 7 How risky is this? - A woman and man have sex without a condom. One of them is living with HIV.
  - 8 I know how to keep my body healthy during my menstruation.
  - 9 I know how to prevent pregnancy.
  - 10 I know how to prevent HIV.
  - 11 I know how to prevent sexually transmitted infections.
  - 12 Women should have full control over how many children they have and the spacing of those children.
  - 13 I know of a place or person near my home or school where I can discuss my reproductive health.
  - 14 During ... did you learn anything new about your body and health?
- 

### Role models and support networks

---

- 1 I know a girl or woman who I look up to and inspires me.
  - 2 My community is interested in what I have to say.
  - 3 I am confident to ask others for support.
  - 4 My friends support my ideas.
  - 5 I feel comfortable to talk about changes that happen to my body with a person that I trust.
  - 6 I know a place or person in my community where I can find help for personal problems.
  - 7 How many friends do you have with whom you feel comfortable talking to about a personal problem?
- 

### Gender-based violence

---

- 1 In the last 12 months, did you participate in activities about violence against women or women's rights.
  - 2 Verbal insults, humiliation, and threats are forms of violence.
  - 3 Rich people don't have a problem with violence against women.
  - 4 If a woman does not want to be touched or have sex, it is her right to say no.
  - 5 Women should tolerate beating by their husband to keep the family together.
  - 6 I know of a place near my home or school where I feel safe.
  - 7 I know of a place or person near my home or school where I can go to report violence or abuse of a girl or women.
  - 8 I feel safe in ...
  - 9 During ... did you learn anything new about how to be a leader?
- 

### Economic empowerment

---

- 1 In the last 12 months, did you participate in activities about savings, loans, banks, doing business, making money?
  - 2 Have you ever visited a bank or microfinance institution?
  - 3 Have you ever deposited money in a savings account?
  - 4 Have you ever written or edited a budget?
  - 5 A budget is a plan of the money that I have and the money that I will spend.
  - 6 Saving and borrowing are both ways to reach financial goals.
  - 7 Women should be able to decide how to spend the money that they earn themselves.
  - 8 When the shopkeeper gives me money back after a purchase, I always check to make sure the amount is correct.
  - 9 It is safer to save my money in a bank or microfinance institution than at home.
  - 10 You must be rich to use a bank.
  - 11 During ... did you learn anything new about budgeting and saving money?
- 

Table 2. Distribution of questions from the Participant Questionnaire per composite.

## Results

### Program Impact

In order to examine changes resulting from the implementation of the program, for each of the four domains, baseline composite scores were compared to endline composite scores using paired-samples t-tests. This was done to ensure that the Goal program has improved girls' competence in all four of these domains. Participants who were assigned a composite score for both baseline and endline assessments were included into the analysis, thus the missing cases were excluded pairwise. This means that all participants included into the analyses of baseline to endline change answered at least 80% of the questions both in baseline and endline for that specific domain.

The paired-samples t-tests (Table 3) reveal that participants' knowledge, skills, and attitudes improved significantly from baseline to endline, in the domains of sexual and reproductive health and rights (baseline  $M = 0.52$ , endline  $M = 0.79$ ),  $t(3290) = 66.13$ ,  $p < .001$ , role models and support networks (baseline  $M = 0.60$ , endline  $M = 0.73$ ),  $t(4003) = 34.27$ ,  $p < .001$ , gender-based violence (baseline  $M = 0.66$ , endline  $M = 0.86$ ),  $t(3737) = 66.10$ ,  $p < .001$ , and economic empowerment (baseline  $M = 0.30$ , endline  $M = 0.73$ ),  $t(3998) = 155.96$ ,  $p < .001$ . Thus, the participants displayed a strong improvement in every domain.

	N	Baseline		Endline		<i>t</i>	<i>p</i>	<i>d</i>
		M	SD	M	SD			
Sexual and reproductive health and rights	3291	0.52	0.22	0.79	0.19	66.13	.00	1.31
Role models and support networks	4004	0.60	0.19	0.73	0.16	34.27	.00	0.74
Gender-based violence	3738	0.66	0.16	0.86	0.12	66.10	.00	1.41
Economic empowerment	3999	0.30	0.10	0.73	0.15	155.96	.00	3.37

Table 3. Paired-samples t-tests and Cohen's *d* values illustrating the changes and effect sizes from baseline and endline assessments.

## **Relations Between Domains of Empowerment**

In order to investigate the relations between domains of empowerment, a new set of variables were created. For each of four domains, baseline scores were subtracted from the endline scores to investigate the magnitude of improvement from baseline to endline assessments. Then, the direction and the strength of the relationships among changes within these four domains were examined using Pearson correlation tests. Only the participants with scores for both domains were analyzed in each comparison, that is, missing cases were excluded pairwise. The size of the relation of each domain to economic empowerment was compared using Fisher's  $r$  to  $z$  transformation, based on the results of the Pearson correlation tests. Finally, multiple regression analyses were run to investigate the relation of each domain of empowerment to economic empowerment, and how the three domains are related to economic empowerment as a single model. Results were reported as a single model and the missing cases were excluded listwise, meaning only the participants with a score in all four domains were included into the regression analyses.

All six Pearson correlation tests run between the domains of sexual and reproductive health and rights, role models and support networks, gender-based violence, and economic empowerment were found to be significant and positive,  $p < .001$  (see Table 4). This shows that improvement in one domain of empowerment is associated with improvement in each of the other domains.

	1. Sexual & reproductive health and rights	2. Role models and support networks	3. Gender-based violence	4. Economic empowerment
1. Sexual & reproductive health and rights	–	.409** N = 3218	.483** N = 3191	.465** N = 3246
2. Role models and support networks	.409** N = 3218	–	.468** N = 3319	.526** N = 3907
3. Gender-based violence	.483** N = 3191	.468** N = 3319	–	.519** N = 3335
4. Economic empowerment	.465** N = 3246	.526** N = 3907	.519** N = 3335	–

Table 4. Pearson correlations between each domain of empowerment.

The degree of relation of each domain to economic empowerment was compared using Fisher's  $r$  to  $z$  transformation. The relation of role models and support networks to economic empowerment was observed to be higher than both the relation of sexual and reproductive health and rights ( $z = 5.56, p < .001$ ), and gender-based violence ( $z = 3.89, p < .001$ ) to economic empowerment. However, the relation of the latter two to economic empowerment did not significantly differ ( $z = 1.67, p > .05$ ). This means that increase in the sense of social support is more related to economic empowerment more than the other two domains are related to economic empowerment.

The relation between the changes in every domain to the change in economic empowerment was investigated using multiple regression analyses in order to investigate how each domain is individually related to economic empowerment, independently of the impact of the others. They revealed that increase in all three domains of empowerment were still significantly related to increase in economic empowerment,  $F(3, 114) = 707.076, p < .001$  (Table 5),  $p < .001$ , with an  $R^2$  of .405. These results confirm the relevance of holistic approaches to girls' economic empowerment. Eta-squared values were also reported for each comparison below.

	N	$\beta$	<i>p</i>	$\eta^2$
1. Sexual and reproductive health and rights	3118	.21	.00	.56
2. Role models and support networks	3118	.34	.00	.35
3. Gender-based violence	3118	.25	.00	.41

Table 5. Multiple regression coefficients and eta-squared values between economic empowerment and other domains, when others are controlled for.

### Discussion

This study investigated whether the relations predicted by the eight elements' framework can be observed in the Goal Program so deduce whether it is feasible to approach girls' empowerment from various aspects of their life, i.e. holistically. Specifically, it investigated the relations between the domains of empowerment within the Goal Program. The results show that the Goal Program has a positive impact on adolescent girls' lives in all the domains investigated: sexual and reproductive health and rights, role models and support networks, gender-based violence, and economic empowerment. Furthermore, improvements in each of the four domains is related to improvements in each other domain. Increases in each of the three domains of sexual and reproductive health and rights, role models and support networks, gender-based violence, were all significantly related to higher economic empowerment, even when controlling for the effects of improvements in the other two domains. The one domain that was the most strongly related to higher economic empowerment was role models and support networks, while sexual and reproductive health and rights, and gender-based violence, did not differ significantly.

These findings point to the effectiveness of the Goal Program. Also, the positive associations observed among the domains support the validity of a holistic approach to girls' empowerment, because of the potential of empowerment in one domain to reinforce empowerment in another one. The findings also confirm the overlap between the eight

elements framework proposed by Standard Chartered Bank and Dalberg Advisors, and the aims of Goal Program or the work of Women Win in general, because they work on improving girls' lives in the investigated domains. In other words, improvement of knowledge, skills and attitudes related to the domains of sexual and reproductive health and rights, role models and support networks, and gender-based violence, is related to improvement in knowledge, skills and attitudes related to economic empowerment, and this is in line with the eight elements frameworks' assumption that access to healthcare and contraception, role models and support networks, and freedom from violence enable economic empowerment. It is also consistent with previous findings on the relation of economic empowerment to these domains, although the existing literature mostly investigated how economic empowerment predicted improvement in these fields.

### **Limitations**

Nevertheless, the investigation is not without flaws. The methodology of this study does not seem to have obvious flaws in terms of academic rigor, as data from over 4,000 adolescent girls were analyzed and the research question was investigated using various statistical tests. However, the effect sizes seem to be too large to be true or to be meaningful. It is perhaps very much safe to claim that the program has significant effect and the domains are related, but the effect sizes are rare to observe in a study. This is most likely because the tool used for gathering the data, Women Win's Participant Questionnaire used for monitoring and evaluation, was not prepared for this study, or any scientific investigation. It indeed assesses whether the program has been effective with many items, similar to a scientific tool, but it was not prepared as one. Specifically, most of the questions are based on introspection rather than competency, and some of them ask what they aim at assessing directly (e.g. "I know how to prevent sexually transmitted infections."). In a way, they reflect the girls' own judgement on how much they are empowered. There is no obvious reason to claim that it is

wrong to deduce they actually are empowered because they think so, but the scores may not be perfectly representing what they have learned on a numerical scale.

### **Scientific Investigation of Monitoring and Evaluation Data**

This study gives clues on a reason why the academic literature on the works of non-governmental organizations is disappointingly limited: their tools are not mutually utilizable. There does not seem to be a debate on the reasons why such is the case, but casually, people tend to cite the differences between the two disciplines in terms of methods and goals. While academia is driven by peer-reviewed publications, where every tool and method is scrutinized, non-profit, non-governmental organizations are driven by investment from funders, who need to be convinced that the works of the organizations they are funding are effective. They are similar in the ways that they both employ investigative tools and their work is expected to return benefits for the society. However, why and how they do these investigations and their immediate gains differ, for the reasons mentioned above. As a consequence, non-governmental organizations have formed their own body of literature, that is independent from that of academia. The differences between the disciplines are not necessarily irreconcilable, but their mutual alienation is alarming.

This study has demonstrated that using scientific methods to analyze data from monitoring and evaluation tools prepared by non-profit organizations may raise certain concerns about the findings. The most important reason for this is that tools for monitoring and evaluation and scientific tools (such as tests or questionnaires prepared for scientific investigations), are usually prepared with different goals in mind, to address different needs. Specifically, monitoring and evaluation tools may not offer the depth that a scientific analysis needs. Data analysis is perhaps the component that overlaps the most between the academia and international development business. It is thus imperative that the tools used in monitoring

and evaluation are designed rigorously for the data produced to be used in scientific investigation. This is indeed not essential for the monitoring and evaluation work of international development organizations, but it is for those who wish to benefit from and contribute to academic literature.

### **Contribution of Academia to International Development**

There has been a lot of criticism of international development over the last decade, often directed at the motivations and efficiency of involved organizations, probably due to the fact that international development organizations have been unsuccessful in demonstrating that their work makes a positive difference to the public. For example, Banet-Weiser (2015) argues that the idea of girl power is commodified in a way that it is a market for business. If it is so, the idea of girls' economic empowerment is a mere neo-liberal endeavor to create business by relying on the pathos of 'girl power'. Such arguments are perhaps easy to refute by most international development organizations, because they gather many stories and a lot of evaluation data that clearly show improvement in the lives of their beneficiaries. Nevertheless, these discussions should not be dismissed as unwarranted slander by the organizations, because as long as they fail to convince the public that their work makes an impact on the development of the communities that they address, this criticism will grow and further damage their credibility.

What needs to be considered by the organizations is not whether they exploit the idea of girl power or not, but the fact that the scenario presented in the criticism of international development is plausible, regardless of whether it is actually the case or not. Specifically, it is possible for an organization to demonstrate change in the lives of their beneficiaries and convince their funders that their work is successful, but there may not be a link between their efforts and the development of the targeted community. If that is the case, it is possible for an

organization to do its work with continuous funding for an indefinite amount of time, without actually making a difference for the targeted community. This possibility is what the organizations need to be concerned about and try to address. Most of the international development business runs within the following cycle: organizations do their field work, run their monitoring and evaluation activities, use their data for fundraising, and repeat the process. This cycle enables international development businesses to run continuously, but it does not help them convince the public about the legitimacy and efficiency of their work, and causes the criticism to grow. Therefore, if it is not addressed, the unchanging nature of this cycle could severely damage international development business in the future.

What international development organizations have to do is to conduct/perform activities outside of this cycle too, in order to secure the legitimacy of their work and the future of their business. Specifically, they need more connections with the academic world. This, however, does not entail strict devotion to evidence-based activities. Biesta (2010) made a distinction between evidence-based and value-based practices in education. The former follows the strict clinical tradition, where only the practices that have been demonstrated to be effective using statistical tools are deemed to be valid. However, this tradition is extremely difficult, if not impossible, to apply in international development, in terms of testing the bigger impact. This is because the practices are expected to benefit the society at large, which is not measurable within the lifespan of a developmental program. More importantly, evidence is not sufficient to make the point that a practice is feasible, because a practice that is effective in the short term would not necessarily have a positive impact on someone's life in the long run, let alone the community. In contrast, value-based education is a framework with clear goals and reasons for why the practices lead to the desired outcomes. Biesta suggests that education needs to be value-based and evidence-

informed. In other words, value should be the driving force in education, whereas evidence should guide the decisions, but never determine them.

The same approach should be adopted in international development. For example, Blumberg (2005) explains why and how women's economic empowerment is essential to tackling many problems in developing countries, based on theories of gender stratification, and gender and development. He argues that with more economic power, they would gain more say in decision-making within the house, in turn, contributing to the equality in access to resources. He also appeals to the evidence that women's economic empowerment is related to less violence and corruption, which are major obstacles to the countries' development. This is an example of a value- and theory-based, evidence-informed approach, but this kind of approaches need to find their place in international development organizations, and perhaps even be formulated there, instead of being confined to academic literature and conferences.

A value-based, evidence-informed approach to international development would create a lot of demand for scholars and academic professionals in international development business, effectively forming a bridge between the two fields. The involvement of researchers in the creation of monitoring and evaluation tools would enable the data produced by the organization to be used in academic research. Availability of recent, accessible data would attract many scholars to be involved in international development. Also, academic professionals directly associated with international development can help devise development strategies and explain which strategies would lead to which specific goals, and which scientific theories would explain the change the organization aims. This reciprocity would in turn help the international development business not only be more effective and efficient, but also to gain legitimacy, reassuring the public against the growing criticism against it.

More studies that scientifically investigate the works of international development organizations are needed in the future, to foster the formation of the bridge between academia and international development. Whether they produce meaningful results or not, such studies would help the organizations understand that their work can indeed be the topic of academic studies, and also familiarize with the ways by which academic professionals can help the organizations improve their practices. In turn, they would be more willing to invite scholars and academic professionals to their work to allow them to assist in formulating their strategies and creating monitoring and evaluation tools. A long lasting reciprocity can be established only with initiatives from both sides.

### **Conclusion**

This study investigated whether improvements in the domains of sexual and reproductive health and rights, role models and support networks, and gender-based violence are positively related to improvements in economic empowerment, from Women Win's questionnaire designed to evaluate the effectiveness of one of their programs. Results showed strong relations among all domains, and that increases in the former three domains predicted increases in the scores of economic empowerment. These results underscore the importance of a holistic approach to girls' empowerment, advocated by the eight elements framework. On the other hand, the fact that the effect sizes are unusually high points to problems with using monitoring and evaluation data in scientific investigation, which might be related to the fact that the literatures produced by academic studies and international development organizations are isolated from each other. More studies like the present one are needed to bridge this gap, so that both disciplines can benefit, and the credibility of international development business can be established.

### References

- About us. (n.d.). *Women Win*. Retrieved February 7, 2018, from <http://womenwin.org/about>
- Banet-Weiser, S. (2015). 'Confidence you can carry!': girls in crisis and the market for girls' empowerment organizations. *Continuum*, 29(2), 182-193.
- Be empowered. (n.d.). *Women Win*. Retrieved February 7, 2018, from <http://goalprogramme.org/sections/be-empowered>
- Be healthy. (n.d.). *Women Win*. Retrieved February 7, 2018, from <http://goalprogramme.org/sections/be-healthy>
- Be money savvy. (n.d.). *Women Win*. Retrieved February 7, 2018, from <http://goalprogramme.org/sections/be-money-savvy>
- Be yourself. (n.d.). *Women Win*. Retrieved February 7, 2018, from <http://goalprogramme.org/sections/be-yourself>
- Biesta, G. J. (2010). Why 'what works' still won't work: From evidence-based education to value-based education. *Studies in Philosophy and Education*, 29(5), 491-503.
- Blumberg, R. L. (2005, August). Women's economic empowerment as the "magic potion" of development. In *100th Annual Meeting of the American Sociological Association, August, Philadelphia*.
- Corroon, M., Speizer, I. S., Fotso, J. C., Akiode, A., Saad, A., Calhoun, L., & Irani, L. (2014). The role of gender empowerment on reproductive health outcomes in urban Nigeria. *Maternal and Child Health Journal*, 18(1), 307-315.

- Dalal, K. (2011). Does economic empowerment protect women from intimate partner violence? *Journal of Injury and Violence Research*, 3(1), 35-43.
- Datta, P. B., & Gailey, R. (2012). Empowering women through social entrepreneurship: Case study of a women's cooperative in India. *Entrepreneurship Theory and Practice*, 36(3), 569-587.
- Duflo, E. (2012). Women empowerment and economic development. *Journal of Economic Literature*, 50(4), 1051-79.
- EE guide. (n.d.) Women Win. Retrieved February 7, 2018, from <http://guides.womenwin.org/ee>
- GBV guide. (n.d.) Women Win. Retrieved February 7, 2018, from <http://guides.womenwin.org/gbv>
- Girls' economic empowerment in Africa and Asia: What it takes, what's working, and what still needs to be done. (2018) *Standard Chartered Bank*. Retrieved June 11, 2018, from <https://av.sc.com/corp-en/content/docs/Girls-economic-empowerment-in-Africa-and-Asia-Report.pdf>
- Goal. (n.d.) Women Win. Retrieved February 7, 2018, from <http://goalprogramme.org/>
- Gupta, J., Falb, K. L., Lehmann, H., Kpebo, D., Xuan, Z., Hossain, M., ... & Annan, J. (2013). Gender norms and economic empowerment intervention to reduce intimate partner violence against women in rural Côte d'Ivoire: a randomized controlled pilot study. *BMC International Health and Human Rights*, 13(1), 1-12.
- International guide. (n.d.) *Women Win*. Retrieved February 7, 2018, from <http://guides.womenwin.org/ig>

Kim, J., Pronyk, P., Barnett, T., & Watts, C. (2008). Exploring the role of economic empowerment in HIV prevention. *AIDS*, 22, 57-71.

Theory of change (n.d.) *Women Win*. Retrieved February 7, 2018, from <http://womenwin.org/work/theory-of-change>

Vyas, S., & Watts, C. (2009). How does economic empowerment affect women's risk of intimate partner violence in low and middle income countries? A systematic review of published evidence. *Journal of international Development*, 21(5), 577-602.

Appendix A



**CONFIDENTIAL**  
For Research  
Purpose only

# Participant Questionnaire

Women Win

## VERSION 3 - Complete

PARTICIPANT CODE

**Organisation fills in (before questionnaire is administered):**

Organisation Name: <<Insert name of implementing organisation>>  
Programme Name: <<Insert name of programme>>  
Area/Site Name: <<Insert name of area/site>>  
Time of Assessment: <<Choose one: Baseline | Midline | Endline>>

**Questionnaire Administrator fills in (when questionnaire is administered):**

Questionnaire Administrator's Name: \_\_\_\_\_  
Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**How was this questionnaire filled in?**  
*Please check the box next to the most correct answer – choose one response only*

- Self-administered
- With assistance in a group
- Interviewed



Hello! Thank you for filling out this questionnaire! This is not a test, but it helps us to understand your experiences. Please be honest and ask questions if you have any!

**Section 1. Community Involvement**

<p><b>1.1 Have you had any leadership position in the last 6 months in your school, community, or sports programme?</b></p> <p><i>Examples of leadership positions include taking responsibility for an activity or event within your school, church, mosque, temple or community; leading a sports activity, or other similar positions.</i></p>	<p><b>No</b></p> <p><input type="checkbox"/></p>	<p><b>Yes</b></p> <p><input type="checkbox"/></p> <p>↳</p>	<p>My position is/was:</p> <p>_____</p>
---	--	--	---

1.2 In the last 12 months, did you participate in any OTHER project, activity, or education session [OTHER THAN <<Insert name of programme>>] related to...		
	No	Yes
a) ... violence against women or women's rights?	<input type="checkbox"/>	<input type="checkbox"/>
b) ... healthy lifestyles (safe sex, condom use, HIV prevention)?	<input type="checkbox"/>	<input type="checkbox"/>
c) ... savings, loans, banks, doing business, making money?	<input type="checkbox"/>	<input type="checkbox"/>
d) ... sports or physical activities?	<input type="checkbox"/>	<input type="checkbox"/>
↳ If yes, I played a sport or did another physical activity for about _____ hours per week		

1.3 Have you ever done any of the following activities? If yes, have you done them in the last three months?				
	a. Have you <u>ever</u> done this?		b. Have you done this <u>in the last 3 months</u> ?	
	No	Yes	No	Yes
a) Visited a bank or microfinance institution	<input type="checkbox"/>	<input type="checkbox"/> ↳	<input type="checkbox"/>	<input type="checkbox"/>
b) Deposited money in a savings account (in the bank or by phone)	<input type="checkbox"/>	<input type="checkbox"/> ↳	<input type="checkbox"/>	<input type="checkbox"/>
c) Written or edited a budget	<input type="checkbox"/>	<input type="checkbox"/> ↳	<input type="checkbox"/>	<input type="checkbox"/>





## Section 2. What do you think?

2.1 Are these statements true or false?			
	True	False	Don't know
a) Touching my eyes, nose, and mouth frequently brings germs into my body and can make me sick.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) While menstruating, girls should avoid some activities, such as running, taking a shower or going to school.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) A budget is a plan of the money that I have and the money that I will spend.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) Saving and borrowing are both ways to reach financial goals.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e) Verbal insults, humiliation, and threats are forms of violence.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f) All girls get their first menstrual period at the same age.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g) Rich people don't have a problem with violence against women.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h) I see unequal power relationships in my community.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

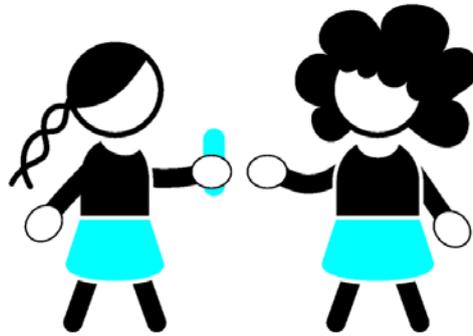
2.2 How risky is this activity?			
	No Risk	Low Risk	High Risk
a) Sharing plates, cups, and cutlery with someone living with HIV.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) Two people are hugging. One of them is living with HIV.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) A woman and man have sex without a condom. One of them is living with HIV.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2.3 Do you know?			
	No	Yes	Method <i>If you answer yes, list one method</i>
a) I know how to keep my body healthy during my menstruation.	<input type="checkbox"/>	<input type="checkbox"/> ↳	_____
b) I know how to prevent pregnancy.	<input type="checkbox"/>	<input type="checkbox"/> ↳	_____
c) I know how to prevent HIV.	<input type="checkbox"/>	<input type="checkbox"/> ↳	_____
d) I know how to prevent sexually transmitted infections.	<input type="checkbox"/>	<input type="checkbox"/> ↳	_____



### Section 3. How do you feel?

3.1 Please state how you feel about these ideas. How much do you agree or disagree?				
	Strongly Disagree	Disagree	Agree	Strongly Agree
a) I am a leader.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) I have skills and talents that I am proud of.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) I feel confident to say no to my friends if they ask me to do something I don't want to do.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) I know a girl or woman who I look up to and inspires me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e) My community is interested in what I have to say.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f) I have good <<insert sport (netball, football, karate)>> skills.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g) I feel fit and strong	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h) Women should be able to earn their own money.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i) One day I will get a job.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j) It is best to let the men make the decisions at home.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k) If a woman does not want to be touched or have sex, it is her right to say no.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l) Women should have full control over how many children they have and the spacing of those children.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m) Women should tolerate beating by their husband to keep the family together.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



	Strongly Disagree	Disagree	Agree	Strongly Agree
n) I am able to make my own decisions about my future.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o) I am confident to ask others for support.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p) My friends support my ideas.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
q) I can stand up for myself if I disagree with my friends.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
r) While playing sports, I do NOT feel confident to jump and run.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
s) I know what to do when I'm on the <<insert relevant sports arena: netball court, football field, cricket pitch>>.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
t) I feel comfortable to talk about changes that happen to my body with a person that I trust.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
u) The woman, not the man, should always be responsible for taking care of the home and looking after the children.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
v) Women should be able to decide how to spend the money that they earn themselves.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
w) When the shopkeeper gives me money back after a purchase, I always check to make sure the amount is correct.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
x) It is safer to save my money in a bank or microfinance institution than at home.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
y) You must be rich to use a bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



**Section 4. Community Resources**

4.1 Do you know?		
	No	Yes
a) I know of a place near my home or school where I feel safe.	<input type="checkbox"/>	<input type="checkbox"/>
b) I know of a place or person near my home or school where I can discuss my reproductive health.	<input type="checkbox"/>	<input type="checkbox"/>
c) I know of a place or person near my home or school where I can go to report violence or abuse of a girl or women.	<input type="checkbox"/>	<input type="checkbox"/>
d) I feel safe in <<Insert name of programme>>.	<input type="checkbox"/>	<input type="checkbox"/>
e) I know a place or person in my community where I can find help for personal problems.	<input type="checkbox"/>	<input type="checkbox"/>

4.2 Do you know where to get money to start a new business?	<input type="checkbox"/> Yes ↳ If yes, I can get money from: _____ <input type="checkbox"/> No
4.3 Do you have your own small business?	<input type="checkbox"/> Yes <input type="checkbox"/> No ↳ If no, would you like to have your own business some day? <input type="checkbox"/> Yes <input type="checkbox"/> No

4.4 How many friends do you have with whom you feel comfortable talking to about a personal problem?	<input type="checkbox"/> No one <input type="checkbox"/> One friend <input type="checkbox"/> Two or three friends <input type="checkbox"/> Four to ten friends <input type="checkbox"/> More than ten friends
--	---



<<This section is compulsory for ENDLINE. Delete for BASELINE>>

**Section 5. Activities**

**5.1 During <<Insert name of programme>> did you learn anything new about...**

	No	Yes	I don't know
a) ... your body and health?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) ... different kinds of violence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) ... budgeting and saving money?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) ... how to be a leader?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**5.2 What do you like best about <<Insert name of programme>>? Choose only one answer**

- |   |   |
|---|---|
| <input type="checkbox"/> Learning/practicing sports skills      | <input type="checkbox"/> Being part of a team                       |
| <input type="checkbox"/> Being competitive/competing in matches | <input type="checkbox"/> Receiving uniforms/sports clothes          |
| <input type="checkbox"/> Life skills/education sessions         | <input type="checkbox"/> Feeling confident or strong                |
| <input type="checkbox"/> My sports coach                        | <input type="checkbox"/> The opportunity to travel                  |
| <input type="checkbox"/> My life skills facilitator             | <input type="checkbox"/> Receiving awards/certifications            |
| <input type="checkbox"/> Making friends                         | <input type="checkbox"/> Being in the spotlight/receiving attention |
| <input type="checkbox"/> Having fun                             | <input type="checkbox"/> Other                                      |

**5.3 What do you dislike about <<Insert name of programme>>? Choose only one answer**

- |   |   |
|---|---|
| <input type="checkbox"/> Learning/practicing sports skills      | <input type="checkbox"/> Bullying from boys or men                  |
| <input type="checkbox"/> Being competitive/competing in matches | <input type="checkbox"/> Not making the team/getting to play        |
| <input type="checkbox"/> Life skills/education sessions         | <input type="checkbox"/> Feeling like I do not improve              |
| <input type="checkbox"/> My sports coach                        | <input type="checkbox"/> Time schedule                              |
| <input type="checkbox"/> My life skills facilitator             | <input type="checkbox"/> Location                                   |
| <input type="checkbox"/> Other girls in the programme           | <input type="checkbox"/> Being in the spotlight/receiving attention |
| <input type="checkbox"/> Bullying amongst girls                 | <input type="checkbox"/> Other                                      |

**5.4 How likely are you to recommend <<Insert name of programme>> to a friend?**

**Circle the number**

0	1	2	3	4	5	6	7	8	9	10
Not at all likely					Extremely likely					

