LEARNING FROM GIRLS ABOUT SOCIAL, HEALTH, AND ECONOMIC EMPOWERMENT: CRITICAL CONVERSATIONS WITH ADOLESCENT GIRLS IN LUSAKA, ZAMBIA

ZAMBIA LED PREVENTION INITIATIVE

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ABBREVIATIONS

ARV	antiretroviral
FGD	focus group discussions
GEM	Gender Equitable Men
GROW	Grass Roots building Our Wealth
GRS	Grassroots Soccer
GRS/Z	Grassroots Soccer Zambia
MGS	Matero Girls School
OYDC	Olympic Youth Development Centre
PCI	Project Concern International
USAID	United States Agency for International Development
VCT	voluntary counseling and testing
ZPI	Zambia led Prevention Initiative

INTRODUCTION

Overview of the Grow Girls Intervention

Globally girls and young women are disproportionately affected by both poverty and HIV. Thus, a growing interest in identifying approaches to improve both the economic and health status of this population exists. The **Grow Girls model**, developed by the Zambia led Prevention Initiative (ZPI) in partnership with local and international organizations Project Concern International (PCI), Population Council, Hodi, and Grassroots soccer, weaves together three complementary, but currently separate models, to develop a single, step-wise intervention that aims to:

- **Build assets** (e.g., social, human, and financial);
- **Offer access to resources** (e.g., institutional, economic);
- Provide opportunities for learning and action (e.g., knowledge acquisition, health seeking behaviors) for girls and young women in Zambia.

Designed for girls and young women aged 15–24 years, Grow Girls builds on the following three programs:

- ***Skillz* Program** is a life skills and HIV training program for young people aged between 12 and 18 years, developed by Grassroots Soccer Zambia (GRS/Z). The approach helps young people build resilience to face life challenges, and protect themselves and others from HIV.
- **Safe Spaces Program** is an interactive curriculum designed by Population Council and colleagues to improve girls' skills and decision-making abilities in the areas of: human rights, reproductive health and contraceptives, relationships, HIV and AIDS, sexually transmitted infections (STIs), gender and gender-based violence, and financial education.
- **GROW (Grass Roots building Our Wealth)** is an innovative economic empowerment model developed by PCI that helps poor adult women build their social and economic capital through the formation of self-managed groups that save, lend and conduct business together. This model will be adapted for girls/young women who are ready to move on from financial education to savings and other economic activities.

Grow Girls Implementing Partners

Three Zambian partners will implement Grow Girls: Hodi in Namwala, Southern province, and Olympic Youth Development Centre (OYDC) and Grassroots Soccer (GRS) in Lusaka, both in the capital city of Zambia. **Hodi** is a Zambian non-governmental organization dedicated to building capacity and empowering rural, remote communities. **GRS** is a non-profit organization utilizing soccer to educate, inspire, and mobilize communities to stop the spread of HIV. **OYDC** is a multi-purpose sports facility providing sport and community development facilities and services to Lusaka youth.

Research Objectives

With limited evidence linking HIV outcomes and economic empowerment, the Grow Girls intervention is set to be rigorously evaluated on completion of a one-year pilot phase. During this first year, feasibility and acceptability of this model will be assessed through a series of qualitative assessments to determine a fully vetted and operational Grow Girls model. Research activities will include focus group discussions (FGD) with a sample of girls enrolled in the Grow Girls program at different stages of the program and in-depth interviews (IDI) with program managers to identify challenges and areas for course correction. Once a finalized Grow Girls model is developed, it will be rigorously evaluated using baseline and endline surveys to measure knowledge and behavior change in the next phase of implementation.

This report highlights findings from the first qualitative assessment research activity, which we call Critical Conversations with Girls. Critical Conversations took place prior to the implementation of the Grow Girls pilot intervention with the aim of assessing assets, resources, and opportunities available to girls recruited for the program. Another aim of this activity was to gain valuable insights into the girls' existing social norms and practices prior to the rollout of Grow Girls pilot activities. Findings from this report will be useful for program developers to determine appropriateness of the current model's content and to better tailor curriculum to the needs of these participants.

Critical Conversation Methods

Critical Conversations with girls used FGD methodology to elicit ideas, opinions, and experiences. Observations were also documented to describe the local setting and characteristics of recruited Grow Girls participants. Interview guides were developed to explore key topics including: social vulnerabilities and coping mechanisms, gender roles and norms, reproductive health and HIV/AIDS, money matters and sources of income, borrowing and spending, and social capital and connecters (school, family, community, and friends). FGD transcripts were imported into ATLAS.ti 5.2 and analyzed using key domains of interest for thematic analysis.

Program Context

Approximately 250 girls between the ages of 15 and 24 years old were recruited by implementing partners Hodi, GRS, and OYDC to participate in the Grow Girls pilot intervention when Critical Conversations took place. Girls recruited by GRS were from Matero Girls School (MGS), a secondary school; while those from Hodi and OYDC were more diverse in terms of marital status and age, with the majority recruited through existing programs and linkages to the community.

Critical Conversations Recruitment

Over a period of 10 days in October 2011, a total of nine FGDs with 71 girls were conducted with girls enrolled to start the Grow Girls program. Girls were aged 18–24 with an average age of 20 years old. Girls below the age of 18 were not recruited for ethical reasons. Three FGDs were conducted per implementing partner and each FGD consisted of 6 to 10 girls. Hodi FGD participants from Namwala included married and unmarried girls aged 18–24,

mostly out-of-school with grade 7–12 education; GRS FGD participants included 18 and 19 year-old unmarried girls who were also in-school; OYDC FGD participants included married and unmarried girls, aged 18–24, with grades 7–12 education and were mixed in-school and out-of-school. FGD participants at Hodi and OYDC were slightly older and thus grouped by marital status. Girls participating in the Critical Conversations were selected by program managers who were asked to select girls over the age of 18, who typified those recruited for the intervention.

CRITICAL CONVERSATION FINDINGS

Critical Conversations with girls revealed a number of findings that have implications for the Grow Girls program and girls programming more broadly. The findings in this report highlight differences between urban and rural areas as well as between girls from each implementing partner because the populations were diverse. Similarities found across all three implementing partners and key findings are summarized in the Programmatic Implications section.

Social vulnerabilities and coping mechanisms

Problems

When asked about their problems, girls in Namwala identified economic issues, food and water security, and access to schooling for themselves or their children. They also highlighted early and polygamous marriages as the root of many of these problems, describing a cycle of marriages resulting in large families and high dependency ratios, forcing girls into early financial independence where upon they, in turn, married early.

> *We come from big families of about 10 or so…and then our parents fail to continue supporting us. Before you become of age, you start developing ideas of having relationships to enable you buy yourself body lotion, clothing, food and other things.*
>
> — Hodi respondent, age 21, Namwala

Girls from MGS described problems common to their age group: rape, harassment by boys, early pregnancies, dropping out of school, and drinking. Intense social pressure for material things was mentioned by girls at MGS and OYDC as a driving force for engaging in risky relationships with men, including prostitution and finding boyfriends or “sugar daddies” (older men).

> *You find that, in my community, if one has a friend who comes from a rich family and the other one comes from a poor family…she will want to have sugar daddies so that she can get the things that the friend has while she doesn’t know that she is doing it in a wrong way….*
>
> —GRS respondent, age 18, Lusaka

Three groups also mentioned orphans as the most vulnerable population, likely to be mistreated by guardians, engaged in risky sexual behaviors, married early, or seeking financial and emotional support through a boyfriend.

Coping mechanisms

When asked about how they could cope with these problems, Hodi and OYDC respondents felt they needed stable sources of income, loans to start businesses, and subsidized education for youth. Hodi girls also felt HIV education and economic independence could reduce the spread of HIV.

MGS students felt there were no accessible services for rape survivors but mentioned avoiding rape and harassment by dressing "decently" and not staying out late. Help with school fees and materials, and educating parents on the importance of girls' education were also suggested. MGS respondents also suggested the need for counselors at school or community groups to address these problems. OYDC respondents felt sensitization groups could help combat peer pressure, reduce early pregnancies, and engage girls in healthy activities such as sports.

Unsafe behavior

Girls across the three groups mentioned prostitution, drinking too much, going to bars or clubs, having sex while under the influence of alcohol, disrespecting their parents, going out after dark, abortions, and dating sugar daddies as common unsafe behaviors. Traditional methods of abortion were mentioned by all three groups as a problem, and abortion, overall, evoked disapproval. Only Hodi respondents mentioned smoking marijuana.

Safe place

School, home, a relative's house, and church were most commonly described as safe places by MGS students and OYDC respondents. One student defined a safe place as:

> *...a place where you can go [to be] free, no one is harassing you, you are free to associate with friends, and you are surrounded by people who love you. I think that is what a safe place should be.*
>
> —GRS respondent, age 18, Lusaka

Only one person in Namwala, out of the three FGDs, could identify a safe space for girls to meet, talk, or get support. One respondent discussed peer distrust as a perceived barrier:

> *It would be nice to go with a group of girl friends and discuss positive things it's just that in this community, ah, things are difficult...girls are not united. For example, if you befriend another girl she may think, "This girl wants my man". That's the attitude the people have here.*
>
> — Hodi respondent, age 23, Namwala

Gender roles and norms

Gender inequity in the home was common with the expectation that girls are responsible for household chores (e.g., cooking, taking care of children, cleaning). Additionally, females were objectified by some traditional marital practices:

> *They say polygamous marriages are a sign of wealth, so a man that marries multiple women is believed to be wealthy.*
>
> —Hodi respondent, age 23, Namwala

MGS respondents felt rules were more flexible for boys in the home; boys had later curfews and more time to study, while girls did chores. A few MGS respondents mentioned generalizations about girls' learning capacity:

> *I was at a mixed sex school, so there is [a] difference. As regards to subjects, they think that boys are good in math and sciences, and girls can do subjects like English, religious education, and cookery. That is not good 'cause most girls get to be demoralized to work hard as they are mostly given simple subjects; they don't even have the courage to compete against boys.*
>
> —GRS respondent, age 18, Lusaka

Most girls felt that women and men were treated equally by police and hospitals. In Namwala, however, girls felt men did not want women to be successful in business or show leadership.

Harassment and violence

All three groups of girls experienced harassment and/or violence in some form. Hodi and OYDC respondents brought up power differentials within relationships that often led to violence:

> *And for married people in a home, the man can come home at any time he pleases, even at 01:00 hours or 05:00 hours. You cannot even ask him about where he is coming from, but as a woman you can't even go home at 20:00 hours or you will be beaten up badly....*
>
> —OYDC respondent, age 23, Lusaka

In Namwala, girls mentioned verbal and physical harassment and physical abuse ("beating") resulting from declining men's advances. Girls at MGS most frequently described men accusing them of being promiscuous. Girls at OYDC also described inappropriate touching, including men slapping girls on the behind and "stripping" girls' clothing publically if a girl was dressed inappropriately.

Safety in the community

Even though girls reported sexual, verbal, and physical harassment by men in their community, Hodi respondents felt their community was relatively safe and a good place to live. Girls at

MGS and OYDC had mixed feelings about their respective communities; most felt it was very dangerous to go out at night because people were attacked or beaten. Yet, girls at OYDC felt their communities were safe only when they carefully avoided unsafe situations.

Refusing sex in a marriage or relationship

In all three communities, most respondents agreed that women have the right to refuse sex from their partners, and refusing sex is easier if their partners are understanding and educated.

Hodi and OYDC respondents also highlighted specific situations when refusal was considered socially appropriate: during a monthly period, after childbirth, or during illness. Some girls pointed out that women who refuse sex with their spouse could be accused of having an extramarital affair, which could be taken up with community elders. MGS respondents felt refusing sex could lead to being dumped, that sex wasn't allowed anyway when unmarried, and that men feel entitled to sex with prostitutes if they are denied. MGS and OYDC respondents felt men expected the right to sex by paying a bride price:

> *When getting married, a woman is taught never to say no to her husband 'cause, by paying [a] dowry, he has bought her. So, when the report reaches the elders that you refuse sex, the girl will be in trouble. Then, to us who are not married, when the community finds out, it's not a problem 'cause it's not even allowed.*
>
> —GRS respondent, age 18, Lusaka

Forced sex

Hodi respondents did not feel rape was considered a serious crime in Namwala; there is no access to rape services, such as police stations or counseling; and headmen and elders handle those matters in the community. Girls in all three groups mentioned that communities frequently blamed survivors of rape for the incidents, deterring girls from seeking help.

> *People are quick to condemn the girl when she is forced to have sex; they will blame her dressing that it is indecent or something. So, people would rather keep quiet when they are forced to have sex.*
>
> —GRS respondent, age 18, Lusaka

One girl mentioned that reporting rape is complicated if the perpetrator is a relative. Keeping silent is a coping mechanism. MGS girls mentioned availability of police and a survivor support unit. Some girls also internalized community attitudes about forced sex that blame the victim for the perpetration:

> *I think our parents must teach us to dress up decently 'cause some dress codes contribute greatly to rape cases in the community....*
>
> —GRS respondent, age 18, Lusaka

HIV/AIDS

Risk

Overall, respondents demonstrated moderate to high knowledge of HIV risk, as well as high perceived HIV risk. Sex for money or material goods (either prostitution or "sugar daddies"), sex under the influence of alcohol, unprotected sex, and blood-to-blood transmission were mentioned by all three groups as putting girls at risk for HIV. Respondents at Hodi and MGS knew multiple partners who put girls at risk for contracting HIV. Girls at Hodi and OYDC mentioned rape or forced sex; but girls at OYDC were the only group that mentioned dry sex as a risk behavior. MGS respondents also mentioned early sexual debut as a risk, and unstable family units or single parent households that drive girls to engage in risky behaviors.

However, many girls felt that offers of money, material items, and security in exchange for sex outweighed the risks.

> *In my area, this girl, who is my age mate, she is, like, the breadwinner at home and looks after her younger siblings. She says that why should we use protection? This disease came for people and when I get sick I'll just begin taking ARV's, 'cause it's just like malaria.*
>
> —GRS respondent, age 18, Lusaka

Prevention

Abstaining from sex, couples' voluntary counseling and testing (VCT), monogamy, not engaging in prostitution or having sugar daddies, avoiding alcohol and drugs, using condoms, and not using sharp objects were strategies mentioned by Hodi and OYDC girls for preventing HIV infection. Some girls were not sure if men and women should or could wear both a male and female condom at the same time for better protection. Hodi respondents mentioned that men found that condoms reduced sexual pleasure and were generally reluctant to use them.

Girls at MGS almost exclusively mentioned abstaining from sex or using condoms. One girl mentioned unprotected sex as an acceptable prevention method if one knew their partner was HIV-negative.

HIV testing

Respondents were familiar with testing locations including hospitals, clinics, New Start testing centers, mobile testing clinics, tents set up during awareness campaigns, and at school. The pervasive attitude in Namwala was that most people knew their own status and fear of testing was uncommon. Most respondents felt HIV testing was confidential, although a few Hodi respondents were unsure. At MGS, several girls mentioned they and many of their peers had been tested; however, not all girls thought it was easy to access testing services.

I don't know, but I think it is not easy, because people may wonder why you want to test.

They may start thinking you are promiscuous.

—GRS respondents, age 18, Lusaka

Treatment

Participants generally knew that antiretrovirals (ARVs) were used to treat HIV, and knew where they were distributed. Hodi participants mentioned additional services available in their community such as home-based care, counseling, and food. One MGS respondent said that sometimes medicines were difficult to get because of high demand, long queues, and waiting times.

Money matters—sources of income, borrowing, and spending

Getting money

Hodi and OYDC respondents obtained money from parents or husbands, and from selling produce, reselling small goods, and working as maids. One respondent at OYDC mentioned FINCA (a financial lending institution) as a means of capital for starting a small business. MGS girls obtained money from parents or relatives, selling things like popcorn at school, plaiting hair, ichilimba (merry-go-rounds)[1], and as gifts for completing exams. Boyfriends, prostitution, and sugar daddies were also mentioned in all groups as ways for girls to get money.

I think it's through prostitution. Through prostitution, some get a lot of money, while some get even as little as K10, 000. Some have boyfriends. Having a boyfriend is not prostitution, having one boyfriend. That boyfriend would give you money.

— Hodi respondent, age 23, Namwala

Spending money

Girls in all three groups spent their money similarly, on clothes, airtime, pads/sanitary napkins, food (sausage and chips), toiletries (lotion and make-up), phones, and the salon. Some respondents with children in Namwala spent money on household goods; a few also said they bought beer. MGS respondents were more likely to spend money on entertainment, while some saved money to pay for things like computer lessons. Sometimes, using money for school fees was used to justify risky sexual behavior in exchange for money.

***Respondent 1**: There are girls who use the money they earn to pay for their school fees.*

***Respondent 2**: They are wise.*

[1]*Ichilimbas* or merry-go-rounds are a small group savings scheme where small financial contributions are made weekly or monthly by all group members, but only collected by one group member during the specified contribution cycle.

> ***Respondent 1:*** *Some girls are not given money, so the money they get from prostitution, they use it to pay for their school fees. So they solve the problem.*
>
> —OYDC respondents, ages 22 and 21, Lusaka

Saving money

All girls felt that saving for emergency situations, such as illness or a funeral, was important. MGS girls felt savings were important in case something happened to their parents, or for school fees and supplies. Most girls felt that saving was difficult unless money for basic needs like transportation and school items was provided.

In Namwala, Hodi respondents often kept money at home as savings accounts were not conveniently accessible; Zanaco bank or banks in Choma (90 km away) are the closest banks. Overall, girls in Lusaka (OYDC and MGS) had better access to savings and knew where and how to start a savings account. Girls at MGS reported that they gave money to people they trusted, such as parents or siblings, for safe keeping. Most girls felt that the only way to improve savings was by making more money through small business. Some girls also mentioned ichilimba as a savings method, but often for short-term savings.

Borrowing money

Respondents in Namwala felt that borrowing money was common, sometimes in the form of credit, advances to buy flour for fritters repaid once the fritters were sold was one given instance. Generally, girls felt that paying back loans was important in order to be loaned money in the future.

Girls at OYDC had a more complex understanding of borrowing and loans, and were familiar with borrowing in the community and getting loans, often kaloba (high interest loans). Girls at OYDC reported that banks were fearful of lending money for creating small businesses but microcredit institutions (FINCA, microbankers, and Intermarket bank were mentioned) commonly lent to people who wanted to start such enterprises.

At MGS, some respondents said girls borrowed money or bought things on credit, while others borrowed from more than one person at a time. Girls said paying back these debts was difficult, because school girls had no source of income, and thus, borrowing was not common. In all three communities, whether girls had someone to borrow money from varied; parents, friends, relatives, and sometimes neighbors were mentioned for small lending.

Ichilimba

Most participants had heard of *ichilimbas* and some had participated. Some girls had very good experiences and were able to buy basic goods more easily. Others found that the system did not work because people were inconsistent with contributions. MGS school girls and OYDC participants had more negative experiences with people not paying, or cashiers stealing contributions. However, when *ichilimba* was through a trustworthy group, it was successful. One girl said:

I actually participate in merry-go-round and it's the one that keeps me since the time my husband died. I do a small business where I at least get a 20pin every day and contribute on merry-go-round so that when my turn comes, I receive my money also which is at least a 200pin.... It's so good because it's really helped me...even my kids, I take them to school through merry-go-round. When I collect a 200pin, I pay for their school fees. And that's why I don't even borrow money, and I don't like borrowing money.

—OYDC respondent, age 24, Lusaka

Financial aspirations

For most Hodi participants, it was difficult to articulate a practical financial aspiration; but many said they would like to start a small business or go back to school. Girls at MGS had more long term, but often abstract financial goals related to lifestyle: giving their children a good education, money to buy good food, a house, paying for higher education, a car, or helping parents financially. In contrast, OYDC respondents articulated more specific financial goals related to business and also mentioned salaries they expected, along with career aspirations.

Yes, starting a business...going to South Africa to buy curtains, because I would buy them at a cheap price there and sell them at a more expensive price here....

—OYDC respondent, age 23, Lusaka

Social capital and connecters—school, family, community, and friends

Bringing girls together

Hodi respondents felt church, holidays, games, dances, and funerals brought girls together; however, one respondent described bringing girls together somewhat negatively:

What I can say is that we do not have anything to discuss...maybe we will just be discussing negative things, because ladies in this community do not get along. That's what I have observed.

— Hodi respondent, age 21, Namwala

OYDC girls had a more difficult time thinking of activities to bring girls together in their community. Church and sports groups were mentioned, but many girls' responsibilities at home and conflicts with other women, mainly related to gossiping, prevented them from joining other females at group activities.

MGS girls described a variety of activities where girls interacted: church, club days at school, holidays, youth programs, parties, organized trips, sports, and school.

Spending time

Hodi respondents spent free time at church, chatting with friends about problems, doing household chores, and sleeping. MGS girls watched TV, played music, cooked, played com-

puter games, went out with boyfriends, played sports, talked with their friends, spent time with family, and studied. Girls at OYDC spent their free time playing sports, talking with friends, sleeping, going to church, taking computer lessons at OYDC, and joining community seminars about loans, microfinance, and other ways to make money.

Confidants

Most girls said they had someone to talk with about problems; they turned to pastors, friends, mothers or relatives (aunts and cousins), and siblings. MGS respondents mentioned guidance counselors at school. Most girls did not seem to have a problem speaking with male pastors or guidance counselors depending on the nature of the problem; however, the mentioned relatives and confidants were often women. These confidants lived in close proximity and seemed reasonably accessible.

> ***Respondent:*** *I have [a confidant], and she is married with two kids. I tell her all my personal problems, and I think she is the best person I can talk to.*
>
> ***Facilitator:*** *Why do you think she is the best person you can talk to?*
>
> ***Respondent:*** *...because she is more mature than I am and more mature than my teenage friends.*
>
> —GRS respondent, age 18, Lusaka

PROGRAMMATIC IMPLICATIONS FOR GROW GIRLS

Critical Conversation Findings and Program Implications

Critical Conversations with girls revealed a number of findings that have implications for the Grow Girls program and girls programming more broadly. These findings have been summarized to best highlight differences between urban and rural areas and similarities across all three implementing partners. These comparisons can be used to identify program gaps and generalize the needs of the targeted population.

Social Vulnerabilities and Coping Mechanisms

Social vulnerability refers to the inability of people, organizations, and societies to withstand adverse impacts from multiple stressors to which they are exposed. These impacts are due in part to characteristics inherent in social interactions, institutions, and systems of cultural values. To better understand social vulnerabilities and coping mechanisms we asked girls about their day-to-day problems and the strategies they use to deal with these problems. Girls in rural and urban areas experienced and identified different problems; however, the link between risk behaviors, such as early marriage and sex for economic security or material gain, is a broad issue that needs to be addressed by both rural and urban implementers.

Implementing partners in rural areas must focus on early and polygamous marriages resulting from poverty, while those in urban areas must focus on peer pressure and material desires leading to high-risk sexual behaviors. Implementing partners, in collaboration with Grow Girls program managers and technical staff, should strategize on developing a system to identify girls who are more susceptible to engaging in risky sexual behaviors. These systems could be integrated into services already offered by the implementing partners. Orphans, who are both emotionally and financially vulnerable, were often identified by the girls as being more at-risk and in need of added support in these girls programs.

Older and younger girls also needed linkages to different services. Older girls needed financial stability and thus wanted careers, education, and financial resources; whereas, school-aged girls needed social services. Grow Girls programs for older girls should include information sessions about available financial and educational resources and risks and benefits of microfinance loans, which were mentioned throughout the FGDs held with older girls. Trained Grow Girls counselors should also be available for one-on-one career and financial counseling to link older girls to these services when appropriate. While some of the school-aged girls' needs were beyond the scope of this program (i.e. help with school fees and materials), Grow Girls is designed to dissuade girls from engaging in risky behaviors to fill these financial needs. Younger school-aged girls should be encouraged to seek advice from a Grow Girls counselor if they can no longer pay for school fees and materials, to prevent engagement in risky behavior. OYDC participants suggested girls form support groups to combat sexual and financial peer pressure; this suggestion could be incorporated in future program iterations and may also improve retention of younger girls.

There is a substantial unmet need for safe family planning and contraception for all girls who mentioned unplanned pregnancies and unsafe abortion as a significant problem for girls. Grow Girls must incorporate linkages to reproductive health services and provide information about the dangers of abortions outside medical settings, especially for adolescent girls. Services and linkages need to be identified for rape and assault by all partners, especially in Namwala where girls explained they did not have knowledge of or access to these services.

Girls in the three sites described similar types of unsafe behavior such as prostitution, dating older men, or having sugar daddies. Alcohol use and sex under influence were also mentioned.

Grow Girls must educate girls on the risks of formal or informal transactional sex and work with girls to identify strategies for avoiding such transactions, by building financial and social support networks. Peer support networks, with guidance from Grow Girls, could also help build trust among female peers. Trust seemed to be a major issue when girls were asked what they considered to be a safe space. Girls often reported safe spaces as rare, often because of peer distrust; such distrust will greatly impact group saving and credit schemes, and needs to be further explored and addressed by program planners for future iterations of the Grow Girls intervention.

Gender roles and norms

Gender disparities were common and described in the home, at school, and within relationships.

Because almost all groups mentioned inequalities at home, between male and female children, Grow Girls should seek opportunities to involve parents. Workshops and discussion forums could promote gender equality among parents and highlight girls as valuable contributors within and outside the family; these events could also keep parents informed of program goals.

Physical violence and harassment by men were common in all communities as well, and it was repeatedly mentioned that men often controlled girls' behaviors through threats of physical violence. While the girls seemed to experience sexual, verbal, and physical harassment, respondents in Namwala felt their community was relatively safe and a good place to live. Such reports underscore that girls may not have a sense of appropriate gender interaction, and thus a part of the Grow Girls program should include conversations about the concepts of safety and feeling safe. In addition, modules addressing gender-based intimidation and violence are essential, and should include men to demonstrate how to engage in respectful male/female interactions. Additionally, groups should be asked to brainstorm locally appropriate strategies for safely rebuffing sexual advances.

Most girls agreed it was their right to refuse sex: for example, during menstruation or just after a woman has given birth. Girls also felt the local custom of paying a bride price supported the notion that women did not have the right to refuse sex.

Forced sex outside marriage, or rape, was often blamed on the survivor, and in Namwala was dealt with by community elders, who may also engender these social norms that devalue a woman's right to refuse unwanted sexual advance. Grow Girls implementers should work to foster discussion among community elders to help build a consensus on girls' sexual and gender rights. Because girls indicated a fear of being blamed for sexual assault, the Grow Girls program must provide a safe and confidential space where girls feel they can be helped with legal and medical services. Program implementers, particularly Hodi in Namwala, need to establish guidelines for physical and sexual assault survivors to receive counseling, support, legal services, and medical treatment if those services are not locally available in rural areas.

Changing such gender norms (i.e., societal messages dictating appropriate or expected behavior for males and females) is increasingly recognized as an important strategy preventing the spread of HIV. Grow Girls program planners should consider using the Gender Equitable Men (GEM) Scale. This 24-item scale has been modified and validated for females and could be used to examine entrenched social norms and beliefs among girls in the program to identify areas amenable to change.

HIV/AIDS

Overall, girls had moderate to high knowledge of HIV and high perceived risk; but, many girls were tempted by money, material items, and security in exchange for sex; such temptations often outweighed the risks associated with multiple partners or other high-risk sexual behaviors. While general HIV education is included in Grow Girl activities, prevention modules should focus on the economic link to risky sexual behavior and tailor prevention modules to specific age groups. Because school-age girls mentioned abstinence almost exclusively as a prevention strategy, modules should focus on safe sexual behaviors, like condom negotiation skills, risks associated with early sexual debut, multiple sex partners, intergenerational sex, and 'sugar daddies'. Prevention modules for older out-of-school girls should address commercial sex work, both formal and informal, and financial security alternatives.

Overall, testing for HIV seemed acceptable to girls and most knew where to access testing services. Testing seemed least accessible to school girls at MGS due to a fear of recognition and promiscuous reputation. To improve regular testing uptake and quell fears of judgment, Grow Girls should introduce school girls to youth-friendly, confidential testing services (outside their school). Most girls also knew where to access treatment, but treatment was not always available to girls in remote communities of Namwala. Implementers participating in Grow Girls should identify and forge linkages with local services and support groups, for both older and, especially, younger girls, before encouraging girls to test for HIV.

Money matters (sources of income, borrowing, and spending)

Girls had various ways of getting money; most mentioned piece work, small business, parents, and ichilimbas. Boyfriends, prostitution, and sugar daddies were mentioned as additional sources of money by all groups. Money is used to purchase various essential and non-essential goods and services (cosmetics, toiletries, food, transport, entertainment, and childcare).

Saving money for emergencies and financial security was seen as important, but nearly impossible beyond short-term saving. Short-term savings was sometimes accomplished through ichilimbas, but many girls reported mixed experiences with and mistrust of this system. If Grow Girls is to promote ichilimbas for saving, there must be oversight, safety nets, and consequences to promote trust needed for participation. These rules should be established in collaboration with the members of the group savings scheme. Ichilimbas also should not be promoted as the only saving strategy, and program planners should explore alternatives strategies. Grow Girls counselors should also work with all girls to develop long-term and short-term financial goals and help develop feasible action plans for achieving these goals.

Savings accounts were not accessible to girls in Namwala, who primarily kept savings at home, which is extremely risky as theft and other events can easily destroy paper savings. In contrast, girls in Lusaka had local access to saving accounts. Grow Girls modules should introduce girls to safe methods of saving and identify safe saving alternatives for girls in remote communities, like Namwala.

Borrowing money was common and often credit-based (buy now, pay later). For school-age girls, Grow Girls staff should establish appropriate lenders, because these girls have little or no income to repay loans. Older girls at OYDC also mentioned kaloba, a very high interest rate loan by someone in the community. Grow Girls should incorporate modules on how to avoid this type of loan by teaching about alternative safe borrowing practices. Older girls often borrowed for business reasons and girls at OYDC mentioned microfinance institutions. Grow Girls must also include modules for older girls on advantages and disadvantages of borrowing from these institutions, while providing linkages to small business and financial counseling services.

Social capital and connecters—school, family, community, and friends

Older girls were not as networked through activities as younger school-age girls, primarily because of family or home obligations. Girls in Namwala and girls at OYDC also mentioned a great deal of mistrust and gossiping among girls.

This type of negativity and mistrust will impede group borrowing and saving schemes such as ichilimbas, and need to be addressed throughout the program. A training module on ground at the beginning of the program should be developed to incorporate rules on negative attitudes and gossiping that can occur in small group settings.

Girls, overall, had reasonable access to someone they could confide about problems, usually an elder who could offer advice or support. During smaller Grow Girls working groups, program staff should select the eldest and most experienced girl in the group to help facilitate and link girls to personal, health, or financial counseling and services. Formalizing this role with older girls will foster leadership and mentorship skills, and help promote the various health, financial, and social goals of the program.

CONCLUSION

Critical Conversations provided valuable insight into the assets, resources, and opportunities available to girls recruited for the Grow Girls intervention, as well as social norms and practices within their communities. Consistent with findings from a recent Population Council study2 with adolescent girls in Zambia, economic and social vulnerability stem from girls' relative isolation and weak social networks. Interestingly, girls also had unique ways of interacting with each other and their environment, and this distinction should be incorporated into the Grow Girls intervention. Embracing healthy social norms, such as group leadership by older participants and peer support will build trust among participants and strengthen the Grow Girls intervention. Further research is needed to better understand whether the program comprehensively addresses this critical gap and the linkage between girls' social vulnerability and HIV risk.

[2]Simbaya, J., Brady, M., Stone, A., & Vaughan-Smith, M. (published 2009). Understanding Adolescent Girls' Protection Strategies Against HIV: An Exploratory Study in Urban Lusaka. The Population Council, Inc. Report.

These findings also underline the need to strengthen and deepen girls' social support networks, improve access to the range of reproductive health services and products, and to create safe and supportive spaces for girls. While many issues outlined in this brief are addressed by the Grow Girls intervention, findings presented should be used by program planners to refine program content, tools, and structure so girls maximize benefits. Age, marital status, level of education, and access to resources also vary considerably between groups of girls. Program planners will need to consider the diverse needs of the girls recruited for this program, whose ages ranged from 15-24 years old and were from both urban and rural communities in Zambia. As Grow Girls program planners move toward a more cohesive model, the Grow Girls intervention must also include strategies for involving members of the community to generate local support for girls programs, as well as transparency, local ownership, and sustainability.