CRITICAL CONVERSATIONS #2: LEARNING FROM GROW GIRLS ABOUT SOCIAL, HEALTH, AND ECONOMIC EMPOWERMENT

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
IDI	in-depth interview
MGS	Matero Girls School
OYDC	Olympic Youth Development Centre
PCI	Project Concern International
PLHIV	people living with HIV
SHG	self help groups
STI	sexually transmitted infection
USAID	United States Agency for International Development
VCT	voluntary counseling and testing
ZPI	Zambia-led Prevention Initiative

OVERVIEW OF THE GROW GIRLS INTERVENTION

Globally girls and young women are disproportionately affected by both poverty and HIV. Thus, there is growing interest in identifying approaches to improve both the economic and health status of this population. The **Grow Girls** model, developed by ZPI (Zambia-led Prevention Initiative) 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 integrates the following three programs into one intervention:

- ***Skillz Program*** is a life skills and HIV training program for young people, 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.

Grow Girls Implementing Partners

Three Zambian partners implemented Grow Girls: **Hodi** in Namwala, Southern province, and Olympic Youth Development Centre (OYDC) and Grassroots Soccer (GRS) in Lusaka, 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 the pilot phase (ending 2013). During the pilot phase, feasibility and acceptability of this model was assessed through three

qualitative assessments to determine a fully vetted and operational Grow Girls model. Research activities included focus group discussions (FGD) with a sample of girls enrolled in the Grow Girls program at different stages of the program (Critical Conversations with Girls #1 and #2) and in-depth interviews (IDI) with program managers to identify challenges and areas for course correction (Interviews with Program Managers) . Once a finalized Grow Girls model is developed, it will be rigorously evaluated using baseline and end line surveys to measure knowledge and behavior change in the next phase of implementation.

This report highlights findings from the third qualitative assessment research activity, which we call Critical Conversations with Girls #2. Critical Conversations with Girls #1 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. Critical Conversations with Girls #2 took place after implementation of Grow Girls to explore significant changes or growth in participants' social capital, HIV and reproductive health seeking behaviors, self-esteem and financial health. Another aim of this activity was to gain valuable insights into the girls' perception of Grow Girls pilot activities and their recommendations for future implementation. 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. It will also serve to inform program managers about whether Grow Girls effectively reached the target population and produced some of the desired outcomes, such as reduction in HIV risk behavior and improved social capital.

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 self-perceived growth or development in the following areas: relationships and social interactions, HIV prevention or treatment, reproductive health, self-esteem, and financial literacy and security. Questions were phrased to encourage girls' responses to focus on actions (e.g. using a condom would illustrate a change in risk reduction); information related to improved knowledge or understanding is also reported. Facilitators described the aforementioned subject areas to participants and asked girls' to describe changes in their behavior resulting from their participation in Grow Girls. The discussion was recorded and facilitators transcribed and translated the discussions for analysis. Transcripts were imported into ATLAS.ti 5.2 and analyzed using key domains of interest for thematic analysis.

Program Context

In August 2011, approximately 250 girls each between ages of 15 and 24 years old were recruited by implementing partners Hodi, GRS, and OYDC to participate in the Grow Girls pilot intervention. Girls recruited by GRS were from Matero Girls School (MGS), a secondary school in Lusaka; while those from Hodi, in Namwala, and OYDC, in Lusaka, had more diverse backgrounds in terms of marital status and age, with the majority recruited through existing programs and linkages to the community. Girls recruited by HODI were from rural areas that were far from the city center; some participants in Namwala were over age 24. By August 2013, program staff completed all three modules offered by Grow Girls (Skillz, Safe Spaces, and GROW) with participating girls.

Recruitment for Critical Conversations

Over a period of 6 days, from December 2013- January 2014, a total of seven FGDs were conducted with 43 girls who completed all three phases of Grow Girls (Skillz, Safe Spaces, and GROW). Girls participating in the FGDs were recruited through Grow Girls program managers; program managers had some difficulty recruiting girls to participate in Critical Conversations #2 because the discussions occurred at the end of the Grow Girls program. Participants in Critical Conversations #2 were aged 18–31 with an average age of 22 years old. However, the upper age limit does not reflect Grow Girls program participants; during one FGD at OYDC, four participating girls were found to be program facilitators, instead of program participants. While we did not initially intend to speak with facilitators, we decided to include them in both the analysis and the report because they contributed valuable information about their social and economic transformation through engagement in the program. Girls below age 18 who participated in program activities were also not recruited for ethical reasons. Three FGDs, consisting of 3-8 girls each, were conducted at HODI in Namwala and OYDC in Lusaka. Hodi FGD participants from Namwala included 22 married and unmarried girls aged 18–291, mostly out-of-school with grade 7–12 education; OYDC FGD participants

[1]Two out of three logs that were used to document HODI participants' age were lost during return travel from the rural site; thus some of the quotes used in this document will not site the specific age of the respondent.

included 13 married and unmarried girls, aged 19-31, with all having completed grade 12 education. Only one FGD could be organized through Grass Roots Soccer with 8 participants, ages ranging from 18-20 years old.

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 and similarities found across implementing partners. Key findings are summarized in the Programmatic Implications section.

Participation and Retention

Moderators started the discussion by asking girls about their initial perceptions of Grow Girls and reasons for joining the program. Motivations to participate differed greatly between groups of respondents in Namwala and Lusaka.

HODI participants' seemed to feel they had the most to personally gain from the program; while some girls anticipated the program to include financial aid for business development, others were compelled to participate because they wanted to know more about their rights as individuals and females. During the discussion several girls also described the limited availability or scope of HIV education and the desire to better understand how HIV was impacting their community.

> *What made me to join the Grow Girls group was I looked at the education I got from school that the knowledge I got wasn't enough. So when I heard the knowledge from the Grow Girls group, it was really nice because it teaches about the HIV/AIDS disease and it also teaches how for example when you date someone older than you what you supposed to do [...].*
>
> —HODI respondent, Namwala

> *When I joined this group there is nothing I knew. I looked at my friends most of them were taking ARVs and when I saw the life I was leading, I thought of joining the AIDS group so that I learn about AIDS. Then I was tested. After testing they told me am ok and advised me that since you are not positive join the Grow Girls group so that I learnt about AIDS thereafter I saw how AIDS is transmitted.*
>
> —HODI respondent, Namwala

Because most rural communities in Namwala are far from the city center, few girls have access to HIV prevention programs and materials, most notably those who are no longer in school. Others from the HODI discussion had limited or no access to formal education and felt Grow Girls could, at least partially, fill this gap.

> *The goodness I saw that made me join this program was that when I came from school I found that my parents were sick and they had no money for me to go back to school. So I said to myself let me not just sit, let me just join the Grow Girls group so that some things I didn't know, I should know.*
>
> —HODI respondent, Namwala

The quotation above demonstrates the reach of Grow Girls to some of the most vulnerable girls, which have neither financial nor familial resources. Several other girls in Namwala also felt they did not have a basic understanding of their individual rights and needed more information so they could mediate problems with their family and spouses.

> *What made me to join this group was the realization that there are problems we face at home from our parents and our husbands too. So I saw that this group helps us know the good and bad.*
>
> —HODI respondent, Namwala

Others in Namwala were initially encouraged to participate by the sports activities, hearing they would receive instruction for starting a business, having the opportunity to change their routine and get out of their house, and joining a larger community of girls. One respondent with children was also hopeful she would gain parenting skills through the program.

Respondents at OYDC and GRS in Lusaka had more tempered expectations about how the program might provide them with educational benefits. OYDC respondents who were facilitators were motivated by mentorship skills they would gain through participation in Grow Girls. Most respondents felt well connected to their peers through OYDC, and focused on empowering female peers through leadership.

> *Why I got interested in joining Grow Girls [...] I coach girls and have got the guys team also, so I thought joining Grow Girls will help me in such a way that since Grow Girls they also deal with life skills where they talk about sensitive issues and how to be with girls that you are dealing with so I got interested in that. It can help me....in... handling the girls that I coach and also I can be able to create safe space, since safe space is one of the components we have in grow girls.*
>
> —OYDC respondent, age 22, Lusaka

Several girls at GRS described being previously connected with the organization and wanting to continue with GRS programs. Other girls were encouraged to participate in Grow Girls because they wanted to be 'empowered' by the program. One respondent at GRS explained that she was aware of gender disparities in her community and government before the program and wanted to learn more about her rights as a girl.

> *I hate to say that there are no girl children that are supposed to be empowered. So to say that we all have rights I just want to know about my personal rights, the rights that I have or own as a girl child. For example they say that only men should hold bigger positions in Government. I for one used to fall for that because I never knew what that was really all about [...].*
>
> —GRS respondent, age 19, Lusaka

Other girls at GRS were encouraged by friends to join or felt they might learn strategies for abstaining from sex.

Social Capital and Relationships

To explore changes in social capital and relationships, girls were asked about the most important changes in their relationships with people, including those with friends, family, and partners, that resulted from participating in Grow Girls.

Peers

Respondents at HODI and OYDC mentioned improved social connections with their peers resulting from the program. This was more evident in Namwala, where respondents were not well connected to an existing social organization.

> *Change is there, all those who used to be enemies are no longer enemies because since we became one group, we started understanding each other and working together.*
>
> —HODI respondent, age 27, Namwala

Some girls described sports activities as being critical to this peer bonding experience. Girls at OYDC also described an overall greater acceptance of differences and lifestyles as a result from Grow Girls instruction. This was particularly evident with one participant who felt comfortable enough to disclose her sexuality as being gay during the course of the discussion.

> *Grow Girls has also taught me to be open minded about a [...] certain issues concerning maybe friends that's under sex and sexuality - how I could interact with them and how different individuals could be and how I could be able to understand them as a human being.*
>
> —OYDC respondent, age 24, Lusaka

Some girls described improved social connectedness to girls in their community. One respondent at OYDC reported that she stopped selling her younger peers for sex to men after learning about gender based violence and on recognizing that when she sold her peers she was a perpetrator.

> *[...] again concerning gender like on myself I used to be a perpetrator, a perpetrator of selling girls to rich guys so I realized to say it was bad so I have changed.*
>
> —OYDC respondent, age 23, Lusaka

Respondent at GRS mainly focused on how they learned more about and stopped stigmatizing persons' who were HIV positive. Six out of the eight girls who participated had similar admission of stigmatizing persons living with HIV (PLHIV) before participating in the Grow Girls program; this stigma mainly evolved from not knowing correct information about HIV transmission and believing that PLHIV were more promiscuous.

> *Before ah... before ah... I joined this program I used to think that those people living with the virus didn't have that right to be with those who are negative to be like... to learn together in class because they can easily spread their virus to others, but when*

I joined this program I learnt that we can live with those that have the virus just as we are just like normal human beings we..... uhm..... like you can were to keep yourself from contracting that HIV or other STIs.

—GRS respondent, age 20, Lusaka

Males

Girls at both OYDC and HODI described improvements in their ability to leave relationships where male partners were abusive or did not allow an equitable partnership. Girls often found this empowerment through learning about topics related to gender equality and human rights.

I have benefited from Grow Girls, because at first I was in an abusive relationship. As I got to learn about Gender Based Violence, I had to cut him out of my life and now am dating a gentleman.

—OYDC respondent, age 23, Lusaka

Before I joined Grow Girls I thought that [...] boyfriends are the head of relationships. I took it in that way before I joined Grow Girls, whatever that they would say I would follow since they say that they are the head of the relationships. Now after learning the gender equality, what you are supposed to do, at least I came to realize that it has to be equal and it has really helped me. The last one I dumped him [...] I really feel important and am very happy [...] yes.... Happy at least I have also powers, am able to influence people. In fact I have even become a role model in my community people are even looking up to me, the young ones that I coach. So I am proud of it.

—OYDC respondent, age 22, Lusaka

This demonstrates participants' gaining value for themselves and self-confidence for decision making. While some respondents felt compelled to leave their male partners, others described the program as helping open up new lines of communication with their male partners. Some respondents said they can more easily discuss HIV and generally had improved communication skills with their male partner. This was mainly found in Namwala.

I'm married and I'm happy because my husband is also in the HIV programs with HODI, so we sit down and talk about HIV such that we know how to prevent it and just how to about anything that is HIV related, so the time that he joined the program he has learned that AIDS brings diseases in homes, we have also both learned that once you have HIV, you would live even for a period of 10 years without knowing that you have or getting really sick so it is very deadly. So it has really helped in building my relationship with my husband.

—HODI respondent, age 21, Namwala

Only one participant at GRS felt she made significant changes in her relationships with men. Through Grow Girls, this participant learned to communicate her desire to abstain from sex

successfully to her male partner. This demonstrates improved communication skills and understanding of her rights as an individual.

> *Before I joined this group I was in a messed up relationship that ah.... I was about to give in my virginity to the guy I was dating because I was been pressurized that sex is everything in a relationship but after I joined at least I knew how to handle situations in relationships and talk to my man about it that sex is not everything so that way it kept us going in our relationship that I got to reason with him that being in a relationship is not all about sex but love trust and care for each other.*
>
> —GRS respondent, age 18, Lusaka

Family

Several girls at HODI described having conflicts with their parents where at times they endured verbal abuse. These girls felt they improved their coping mechanisms and were better able to manage situations they endured through their program lessons.

> *Before I joined the Grow Girls group, at home our parents used to insult us, shout at us so I had no idea of what to do, I just used to sit and cry and ask 'what will I do?' When I joined this Grow Girls group we were taught about the topic gender based violence, I don't know, in this I got the heading of the topic called psychological abuse. they would insult me a lot of times so I started telling them what I learn at Grow Girls and also say to myself 'let me stop crying let me just know about change' [...].*
>
> —HODI respondent, Namwala

Overall, other girls in Namwala mentioned their improved ability to resolve conflicts with peers and family after attending Grow Girls. At GRS, one participant discussed briefly that she improved her relationship with her mother and is better able to be open and honest with her about things that are happening in her life. Additionally, one participant at GRS described how stigma toward PLHIV deeply affected her relationship with her sister and improved after the program.

> *Before I started this program I had a sister which is HIV positive I never used to like her because of her.. because of her status and I never used to sleep with her , eat together with her now when I joined this program I learnt how to socialize with sick people, people who are HIV positive and I used to talk about her when am with my friends no don't eat with that person she is HIV positive now I learnt a lot. I reconciled with her now am in good terms with her. it really helped me and we have strengthened our relationship as sisters yes.*
>
> —GRS respondent, age 20, Lusaka

HIV Prevention, Risk Behaviors, and Health Seeking

Participants were asked to describe changes in their HIV risk and health seeking behaviors during the program. Most participants mentioned learning about HIV as the main impact of the program, however, some girls reported direct changes around reductions in HIV risk

behaviors and increases in HIV counseling and testing.

Knowledge

Girls participating in discussions from HODI, GRS and OYDC described having increased knowledge in HIV transmission, prevention, diagnosis, and treatment after participating in Grow Girls.

> *What I liked about Grow Girls is learning about how AIDS is transmitted. It taught me how AIDS is transmitted such that if I get sick of AIDS or any other disease I can go to the clinic to be tested. I have liked the program because I have also learnt that I can receive treatment at the hospital.*
>
> —HODI respondent, Namwala

> *Before I joined this group I only knew that the people who had HIV/AIDS where those who slept around without knowing that there are many ways of contracting the virus. Others it was mother to child transmission while others it was through road accidents. After joining this I knew more on how people get the virus and how I can prevent myself from contracting the virus.*
>
> —GRS respondent, age 18, Lusaka

Many respondents at HODI had little prior knowledge of how HIV is transmitted; at OYDC, one respondent described the significance of learning about sero-discordance with regard to her former husband.

> *I was married before and you know this belief that when you're partners and one goes for HIV test and the results come out, both have the same results, that's what I truly believed. So my husband would say, go and do the test then I'll know the results. [...] but for now I know that it is possible for one partners to be positive and the other negative [...] coz if I really understood it way back, I could have told him, coz I left that marriage minus him doing the test[...].*
>
> —OYDC respondent, age 19, Lusaka

This quote demonstrates how knowledge about HIV transmission and sero-discordance are essential tools that provide women with negotiating power. Other respondents at OYDC and HODI described how their increase in understanding about HIV would guide future choices related to condom use, testing, and treatment if they were HIV positive.

> *I have learnt that I'm not supposed to sleep with someone whom I do not know well as I can end up getting infected, if you're in a relationship at least then go for VCT so that you know your status because then, you can prevent infections.*
>
> —HODI respondent, age 21, Namwala

Risk reduction

Some girls detailed specific HIV risk behaviors they engaged in and stopped after participating in the program, demonstrating improved risk awareness and reduction. At OYDC, several girls mentioned reducing their alcohol intake after learning it was a risk factor for HIV infection.

> *I used to go out with guys I never really knew. I could go out drinking with them not knowing that it also one of the risks to get HIV. After I joined Grow Girls after knowing all the risks now like when I want to go out, I would usually get my friends, those who don't like drink [...].*
>
> —OYDC respondent, age 22, Lusaka

From HODI, two respondents spoke more directly about their sexual risk, disclosing that they stopped selling sex after participating in Grow Girls. This occurred through a combination of social support offered by the program and HIV education.

> *There are my friends who used to come around 16hours and then they would come again saying that let us go to the shops. [...] One day when I followed on my way back I met my mother and she told me that what you are doing is bad. You come back and should join the Grow Girls so that you see how things go or that you learn that when someone tells you that 'lets go and play' they are lying to you. I went as my mother told me and following what they taught us about how AIDS transmitted when you don't behave. I knew that what we are doing of moving about is bad. I stayed and joined Grow Girls and went to learn until I found that even if it is around 16hours I wouldn't find time to bath and go to the road to do naughty things. Just like that you continue doing what you taught in Grow Girls, I saw my life to be better because whenever I was home and my friends came saying that let us go, I would know the fact that there is nothing new. When you go for the meeting and while in that meeting there are certain things that you would follow just like when you are told to go to church you don't even question you just go. [...] It makes me feel good because when you meet people there is no one who laughs at you saying look at her. In drinking places, I am never found drinking beer, prostitution I stopped doing that. It helped me a lot when I joined Grow Girls [...].*
>
> —HODI respondent, Namwala

Other girls at HODI mentioned bolstering their financial independence to reduce their risk for HIV infection. Grow Girls modules promote financial independence to detract girls from exchanging sex for money, which is common among Zambian youth. One respondent describes planting vegetables as an alternative to being supported by a male partner after learning about HIV risk factors in the program.

> *When I joined this group there is nothing I knew. I looked at my friends most of them were taking ARVs and when I saw the life I was leading[...]. After testing they told me am ok and advised me that since you are not positive join the Grow Girls group so that I learnt about AIDS thereafter I saw how AIDS is transmitted. I learnt that when*

you meet different boys/men then marry your friend you can be stuck. After observing I sat, sat, sat, sat then I went and planted vegetables so that I can earn some money. At last if I don't have money but have things to buy and I learnt that if I met a certain boy/man who gave me money for lotion then later leave me and when that time comes instead of looking for another man let me take vegetables and maize and sell because it is better for people to laugh at me that look she is selling maize or selling vegetables than laugh that I drink pills.

—HODI respondent, Namwala

HIV Prevention (condom use or abstinence)

Few participants mentioned using condoms more often after the program to reduce their HIV risk. While increased condom use was not mentioned specifically, there seemed to be improved knowledge and confidence in implementing condom use as a strategy among participants, particularly after finding out their HIV status.

I feel good because I used to fear for my life if I sleep with a man without a condom, but now I can freely tell him that lets use a condom whenever we want to have sex.

—HODI respondent, age 27, Namwala

Several girls at GRS mentioned abstinence throughout the discussion, but this seemed to be an ongoing strategy for HIV and pregnancy prevention from before Grow Girls. Other girls at OYDC, mainly facilitators, mentioned using condoms to reduce their risk after going for an HIV test.

HIV testing

Several respondents mentioned HIV testing on their own and with their partners during participation in Grow Girls. One respondent at HODI described how Grow Girls helped reduce her anxiety when talking to her husband about testing and being tested with him.

After we learnt about HIV here at grow girls, my husband and I went for VCT then after we knew our status, then we knew how to take care of ourselves [...] I felt good about the change because we knew, okay at first before I joined grow girls, my heart would beat very fast if I heard someone talk about VCT, but after I joined grow girls, I felt free even to go for VCT and my heart stopped beating if someone talked about VCT.

—HODI respondent, age 29, Namwala

Several respondents in Namwala described a similar experience of increased comfort when going for testing with their partners.

At first we used to refuse even when the VCT people come by the market we did not want to go there, we would just look at them but after I joined this group, I learnt the importance of knowing my status, so I went with my partner for testing and they tested us. Then we were told that to come back after three months, so from that time on

my husband and I go for testing so we can be sure of our status.

—HODI respondent, age 21, Namwala

OYDC respondents who were program facilitators were also inclined to test after attending Grow Girls, they did so for different reasons. Most felt a sense of responsibility to set a good example to other girls and those in the community by going for HIV testing. Some described testing and subsequently deciding to have safer sex with condoms after learning her status.

At first I never thought I..... I .. couldn't consider going for testing. [...] like some of the people that meet here are positive and I was like no I think its high time I got tested and find out my status so that I stay safe. Cause I can't say as for now that am abstaining or what, no! Am having sex but safe sex.

—OYDC respondent, age 23, Lusaka

While few girls at GRS openly reported being sexually active, several decided to start testing every three months to check their status, feeling it was possible to become infected through sharing razors or by accident. However, a couple of respondents at GRS described actively making the choice to test regularly after hearing that a previous sex partner was HIV positive.

Before I joined this program I was in a relationship and that guy used to force me to have sex with him. Little did I know that that guy was infected. Then after joining I learnt a lot; then I broke up with that guy and after breaking up i... the news spread that that guy was positive and wanted to just give me the disease. Just like that then I went for testing. Every after three months I test for HIV and am okay. Iit helped me I.... it reduced the risk of getting infected because I broke up with that guy. It's not every guy whom you go with you can sleep with that person no. I learnt a lot.

—GRS respondent, age 20, Lusaka

Reproductive Health and Family Planning

During the discussion girls were asked about any changes in their reproductive health and family planning that resulted from Grow Girls. Respondents focused on three main topics including condom use, uptake of injectable contraception, and birth spacing.

Girls at OYDC were more candid about their sexually activity and use of condoms. Several girls reported Grow Girls as instrumental to their starting a conversation with their partner about using protection. One respondent from OYDC reported she and her boyfriend were not using any form of protection prior to her participation; however the program encouraged her to consider the consequences of unprotected sex.

My last boyfriend we used to have sex like live and I never thought of those pregnant issues and all that but this previous boyfriend now i... we are having safer sex its coz we are not ready for any pregnant issues as in now until we get married next year. [...] we are not using pills but we are using condoms. [...] I think its fine because am able to decide when am ready than just having an unexpected pregnancy coz I might

get forced to abort. [...] actually what made me to start having safe sex is ah... I learnt about the risks there is HIV/AIDS involved and there is unwanted pregnancy.

—OYDC respondent, age 23, Lusaka

In Namwala, girls described more basic shifts in their attitudes toward condom use; from disapproving of their use, to understanding they are a normal part of sexual health.

Before I joined Grow Girls I used to feel shy whenever I saw someone getting condoms I would be shy and would say to myself 'are they not ashamed?' but when I joined Grow Girls I learnt that there is nothing to be ashamed of everything is to be taken. We went to get condoms and even if you go the hospital you can tell the doctor that I need condoms but before I joined Grow Girls I used to fail or feel shy to get condoms.

—HODI respondent, Namwala

Several OYDC respondents described their ability to maintain consistent condom use, even when pressured to have unprotected sex. One respondent explains how consistent condom use is part of her overall strategy endorsed by Grow Girls to maintain reproductive health.

I have maintained condomisation. I condomise no two ways about it, even though I happen to meet a certain guy, or my partner, because I have only one partner. When he says my friend, this time I want to do it live, now since I have known the consequences. I have learned to condomise and to go to the hospital regularly, not only because I want to check HIV and testing but also to check my womb and cervix for cervical cancer and everything that's what I do for my health and to keep fit I do exercises in the sports field, it really helps especially in the reproductive health, you become more fertile especially if you're in sports.

—OYDC respondent, age 31, Lusaka

Several respondents at HODI were introduced to the concept of birth spacing for the first time by Grow Girls. For mothers, this new understanding often led to their starting a conversation about family planning with their partners about the necessity of reliable family planning methods. In many cases, respondent chose injectable contraceptives.

Okay, for me I want to explain from the time I had my first child coz I have two kids now. I used to live in solwezi, and when I wrote my grade nine exams, I came here for holidays so by the time that the results were out I had gotten pregnant and that's how I never went back to school. So until the child had grown then I got pregnant again, I never even knew I was pregnant and I did not wanted to get pregnant at that time but I never knew how to use family planning. So that's how I told my partner that I was pregnant. Then I told him that I'm not ready to have this child so I want to abort the pregnancy, then refused and said if I did it he would take me to the police. So I got depressed because we had an agreement that if the first child was old enough, I would go back and continue with school. I was very hurt that I had missed another chance for me to go to school again, so I got very sick and was not myself for a while,

so I gave birth to my second child that was around the same time that I joined this group and I learnt that there was family planning, that I was supposed to plan for my child bearing because having children that are not spaced is not good. So that's how I talked to my husband about child spacing then he agreed, so as of now he allows me to go to the clinic. So I go there every after three month, so I am very happy that I joined this group coz if I hadn't I probably would have had my third born by now.

—HODI respondent, age 21, Namwala

Several participants in Namwala described their male partners strongly objecting injectable or oral contraception at first; however most girls were able to successfully start this conversation with their partners and convince their partners of the importance of reliable family planning after attending Grow Girls.

I started bit by bit, first I told him about HIV and VCT then we went for test and came back, then one day we were just a home just having a good time together then we started talking about child bearing, I told him that with this HIV, me I just want to have two children, then he said that okay, so since we already have one child so then you should start receiving injections so that you do not fall pregnant, then I said oh, okay, thank you, so when going for injections that's how come we go together.

—HODI respondent, age 27, Namwala

Me, before I had my first child, I never knew about any of these contraceptives, until I had my second child, so because my husband is also in a progam with HODI, we went to the clinic where we were give a paper that we were supposed to fill out about child spacing, so we were told to go and fill out from home that when you fill it out, you should bring it back here. So we wrote on that paper how many children we wanted to have and the space between each one of those children and we agreed that we would have four children then we took the paper back to the hospital.

—HODI respondent, age 21, Namwala

Having control over their pregnancies allowed participants' to better plan and care for the children they had, and make plans for the future, such as attending school.

The goodness I have seen from the time we started this program with my friend in order to space our children, I talked with my friend how we could space our children then my friend and I suggested that I go to the hospital because there are injections they give, even condoms or pills so we agreed that I should be getting injections so that our children should be spaced. The goodness I saw in spacing children is that you can manage to educate them, also cloth them very well and they grow very well without any problems in their bodies. That is the goodness I saw.

—HODI respondent, Namwala

One respondent in Namwala also mentioned not having basic information about sex, thus Grow Girls helped her understand some of the normal physical responses in the absence of other sex education.

In this program of Grow Girls, the goodness I have found is that, for example sex we learnt about sex, there is nothing that we knew like when you play with a boy or man we didn't know that this is how the girl/ woman is supposed to be and also how the boy/man is supposed to be so we leant that the girl is supposed to be like let us say wet under there and also the boy/man just like that is when you can have sex not when you are just dry you can hurt yourself.

—HODI respondent, Namwala

Few girls at GRS had ever heard of contraception outside of condoms; some also mentioned having misinformation prior to their participation in Grow Girls, such as contraceptives causing infertility or cervical cancer. Almost all the respondents mentioned having improved knowledge of contraceptive methods after attending the program and felt that this knowledge provided them with options for the future.

Before joining this group I never used to know that there is even a way one can prevent pregnancies. [Now,] I know all the methods one can use to prevent unwanted pregnancies and what I can do to prevent them.

—GRS respondent, age 19, Lusaka

Financial Health

Girls participating in the discussions were asked to describe significant changes to their finances since the start of the program. Girls were offered the Grow model and Basic Entrepeneurship Skills Training during the Grow Girls program. Financial improvements ranged from modest, such as not spending on small luxury items and saving this money, to ambitious, such as accumulating savings and opening up businesses.

Participants from OYDC and GRS primarily discussed their improved saving through practicing chilimbas (peer savings schemes) that were started during Grow Girls. One respondent describes her spending and savings habits before and after learning about chilimbas in the program:

With me from the time that I was young I knew that if I was given money, I had to buy food and eat all the time [...] so when I joined grow girls, they came up with an initiative that as grow girls we need to save money, in case of something, maybe we want to help our friend or maybe there is a trip and you do not have any money to add on you can use that money from your little savings to add on, so they even introduced the chilimba saving scheme, so this chilimba has really helped us, if we have got a problem we use that money from chilimba to resolve the problems we have, yeah so that's that.

—OYDC respondent, age 19, Lusaka

Before joining the program I used to like every time I have money I used to buy a lot of biscuits, drinks, jiggies just to entertain my mouth then after joining this program I was taught the importance of saving money and started a chilimba (group saving

scheme) with my friends whereby you just give money to a certain person and afterwards you get your shares.

—GRS respondent, age 18, Lusaka

Other respondents at OYDC demonstrating improved planning skills and financial responsibility by using tools they learned in the GROW model. One respondent made a budget for her family finances after completing the program.

The change which has made is like when we learnt economic empowerment now we are able like to make our own budget so that we can see what we can do with the little money we have, then we are able to make the budget.

—OYDC respondent, age 18, Lusaka

Through the program, several girls in Namwala improved their ability to save and resist impulse purchases, such as treats and clothing. One respondent described saving enough money to pay for school fees, a common expense that is out of reach for many girls in rural areas. Saving money for future use was the most common outcome in Namwala resulting from the GROW model.

I found change because I learnt how money is supposed to be kept. The time before I was taught how money is supposed to be kept I just used to spend money anyhow, whenever I found money I just used it to buy lollipops, doughnuts you don't even think of anything or that you buy clothes to wear. So the time we were taught that this is how you are supposed to keep money, I learnt how to keep it following that when I have a problem I get that money that I kept and use it for the problem I have.

—HODI respondent, Namwala

When I learnt in the Grow Girls group I knew how money is supposed to be kept whenever I found money I keep, whenever I found money I keep, then when schools open I would pay.' R2: It made me feel good because I had the knowledge to be able to keep money to pay at school.

—HODI respondent, Namwala

Other girls in Namwala started small businesses, such as buying chickens for raising and selling, or selling donuts. Not only was this financial investment a reflection of resourcefulness, but the desire to be financially stable without putting themselves at risk for HIV.

I was very happy the time when I joined this group and found that they teach things which help you to lead a better future. How it protects you from diseases, or how you can earn a living by either selling doughnuts or make a garden and plant vegetables for sale. Before I learnt, I used to laugh or tell people to back off who tried to advise me make a garden; plant vegetables then when they are ready put on my head and take to the market for sale but now I don't even refuse or think twice about it, I tell

myself it is better for me to sale vegetables than to sleep with men then get infected with the disease.

—HODI respondent, Namwala

In Namwala, other girls became quite successful in their business and continued investing in future business once they earned enough money. At times, this financial independence was not condoned by the males in the household; despite this several participants found ways to advance their small businesses.

I started with a garden, and when I sold the produce from my garden, I bought flour, and that's when I started baking scones, then some of the money from the produce I bought relaxer creams and started relaxing peoples hair and that's the business I do up to now.

—HODI respondent, age 29, Namwala

I asked my husband if I could start a business at the market, then he refused that he did not want me sitting at the market, so I kept on asking until he agreed and he gave me K100 then I bought two crates of tomatoes and that's how I started my business, so continued selling tomatoes and then I got some of it and bought pigs then later the pigs had piglets, then when they were old enough I took them to town and sold them and bought second hand clothes.

—HODI respondent, age 21, Namwala

Few girls at HODI opened savings accounts because the nearest bank is in Choma; and girls did not mention saving money with their Grow Groups (an intended outcome of the program). Only one respondent opened a savings account in Choma where she relied on family to make deposits. Girls in Namwala often relied on parents or relatives to keep their savings safe. Girls at OYDC, who reside in Lusaka, were able to set up accounts and used these to keep their savings safe.

I used to do a lot of impulse buying anything I could find that was interesting I would buy especially shoes and clothes I love that but ah.... Now ah... ever since joining Grow Girls I have changed ah.. my own bank account so I do not keep money I saved it in the bank—that way its much safer for me and am more disciplined with money now, I know how to use it.

—OYDC respondent, age 24, Lusaka

Several girls from GRS were able to open a savings account and contribute to it regularly by saving money that is given to them by their parents, avoiding small temptations, and contributing through the chilimbas that were set up.

Self Esteem and Decision Making

During the discussion, girls were asked about changes in their attitude, feelings about themselves, and confidence that resulted from participation in Grow Girls. Overall girls felt their confidence and self-esteem improved during program activities; building skills in conflict resolution, and understanding individual rights and healthy gender norms, seemed most relevant to participants. Respondents discussed improved decision making and expressed feelings of self-sufficiency. Most girls demonstrated their new found confidence and decision making skills while interacting with people that are traditionally in positions of power or authority, such as male partners, family, and medical personal.

When asked about changes in attitude and confidence since the start of Grow Girls, respondents often used examples related to their relationships with men and how this dynamic has changed. Girls at OYDC expressed more confidence and independence when it came to interactions with males and relationships, compared to girls at HODI.

> *Because guys come to approach you, there is a certain stage in life where guys will just approach you, it's like you're on demand. [...] So when a guy approaches you, you ask him what he wants, "okay so you say you're at UNZA, or you're doing this and that, when I say yes to you then what? What will be the next step?" it is not every guy that approaches you that has the right interest for you, sometimes they are just interested in your physical appearance but do not really care what happens to you when they are finished with you, they are just interested in dumping you. So when you realize, you find that what she was telling us is true, so me personally, so for me grow girls has made a young lady, focused, determined, inspired.*
>
> —OYDC respondent, age 20, Lusaka

Several females discussed their ability to avoid or end unhealthy relationships with male partners. This included ending domestic abuse situations after learning about personal rights and healthy relationships. One respondent at OYDC described how prior to Grow Girls, she thought domestic abuse was a normal part of married life; this perspective changed during the program.

> *I personally was married, I never knew how to say no and I never knew what my rights were, I did not know what was right for me you see. All what I knew was that a man was the head of the house and he can do whatever he wants. But since I joined Grow Girls, I am fully equipped, I can do anything. Even concerning abuse, I know, because I used to get beaten, why because I never knew what to do and I didn't know anything, all I knew was that, that was what happens in marriages. Today you're in hospital and when you come out people say let's take him to the police, I would say no, this is just marriage I'll just move on. Things like that.*
>
> —OYDC respondent, age 31, Lusaka

Girls in Namwala also learned about physical abuse and developed strategies if these occurred in their relationships, but did not provide examples.

I have changed the way we live with my husband because I now know that when he abuses me or beats me a lot I am supposed to report either to the nearby headman or at the police, so now I know everything I didn't know.

—HODI respondent, Namwala

One respondent at HODI discussed her domestic abuse situation and her new understanding of the dangers posed by her husband having sex outside marriage.

I was beaten up by my husband before I joined Grow Girls. Whenever I talked to him about something or advise him on anything, he would beat me up. But when I joined Grow Girls I learnt that my husband is not supposed to be seeing other women. This is because men can sleep with any woman they meet without even knowing that that woman maybe sick or the man can have a sore then when he comes back he would want to dump everything he got from other women in you during sex therefore making you sick.

—HODI respondent, Namwala

Other respondents in Namwala generally felt in better control of their health and relationships after the program. Some also felt they were more confident rebuffing uninvited advances from men, which opposes common cultural values in the rural area.

I've learnt in grow girls, is how to live my life rather how to live my life with regard to love affairs with men, and how to take care of my health.

—HODI respondent, age 29, Namwala

When am walking and I meet a boy/man approaches me and tells me that ' I like you', I have the green light to strongly refuse that I don't want and didn't ever tell me that if you ever say that again I will tell my husband. So I know that it isn't forbidden to directly reject someone.

—HODI respondent, Namwala

Because the Grow Girls program taught girls to respect diversity and differences, respondents' at both HODI and OYDC felt more secure with being different. One respondent who was unable to have children and another who was gay discussed how the program improved their self-image and acceptance.

At first I used to isolate myself from people because of lack of children, because if I was around women then others would be breastfeeding others holding their babies, so I never used to feel good in my heart, but when I joined this group then it occurred to me that we're just one and the same people.

—HODI respondent, age 29, Namwala

My confidence has tremendously changed ever since I have joined Grow Girls am.... I have also learnt to stand up and speak publicly to people that I do not know and to be open about myself and the other thing is that I have learnt to be open minded about ah... how about personalities of different people and to understand their backgrounds and where they come from and I have ah..... I have ah.... Confidence in life skills its self-awareness I know myself better now and am more confident to accept who I am and my sexuality.

—OYDC respondent, age 24, Lusaka

Having an improved understanding of health, HIV, and sexuality also impacted girls' confidence. One respondent described being more comfortable interacting with persons' who were HIV positive after learning about HIV in the program.

I have changed because I now know how to approach people who are sick, with HIV; I know how to bring them close and how to talk to them and not stigmatizing them by telling them that I can't share food plates with you, so it's to eat and laugh with them just like with other people who are not sick, because some time back I used to stigmatize them.

—HODI respondent, age 21, Namwala

Other respondents said they felt more comfortable disclosing female medical problems to physicians after the program.

Improved public speaking skills, decision making, and conflict resolution with friends and family were also mentioned by girls as a result of Grow Girls group work and social activities. Girls at GRS felt the group activities helped them overcome their shyness when participating in group activities or in group settings.

The most change that I have seen at least it has improved my public speaking, before I joined Grow Girls ... I was like one person who was shy to stand in front of people and express whatever that I had, but after joining Grow Girls, at least am able to stand in front of people either male or female I can be able to express whatever that I have [to say].

—OYDC respondent, age 22, Lusaka

Before I joined this group I didn't have confidence to face a crowd but after I joined I had confidence and talk to a lot of people. Saying anything I want to- we were free it shows that a person is free to say what they want to say and there is nothing like they will laugh at you or what yes.

—GRS respondent, age 18, Lusaka

At GRS, some respondents mentioned that understanding their rights gave them this confidence. One respondent mentioned her right to speak, even if she was not the most educated person in the room; another felt knowing she had the same rights as boys to an education positively improved her self-perception.

Before I joined this group I was thinking that the boys are the are the higher educationers but when I joined this group I learnt that even girls can do better than boys and also girls have the right to educate, for education and for passiveness .

—GRS respondent, age 19, Lusaka

Program Input, Misinformation, and Improvement

Program strengths

Overall, most girls reported a positive experience with the Grow Girls program. Among these positive experiences, respondents at OYDC enjoyed most the inspiration from the coaches when they told their stories, the mix of age groups which led exposure of people with different lifestyles, and the active sports components. Stories from older girls had a powerful influence on the younger participants.

Girls at HODI and OYDC both mentioned that learning about sex and sexuality, which are not topics covered in schools or by parents, were among their favorite parts of the program.

The most interesting ah..things for me which ah... in Grow Girls workshop is ah... sex sex and sexuality the same workshop which we had we learnt a lot about sexuality, puberty stage there was gender. They tackled a lot of topics.... yah.. whereby I have gained a lot of knowledge about it whereby I can even stand in front of my fellow girls to tell them about their sexual lives, abortions [...].

—OYDC respondent, age 23, Lusaka

At HODI girls felt their most positive experiences with the program included playing and getting exercise, learning about how to grow and start a business with no resources, learning about financial independence, and learning about HIV and STIs, particularly how to prevent infection.

I learnt a lot on reproductive [health]. I managed to catch up on all the things that I was lagging, I also enjoyed the topic on how to find and save money, because I now know that lack of money or saving it is what causes me to go out and look for men to give me money.

—HODI respondent, age 29, Namwala

At GRS girls enjoyed learning about gender equity and rights, HIV testing, and communication. Some also enjoyed sports activities and learning how to keep fit. Several girls at GRS also felt that being around positive role models was very important during their participation.

Program improvements

At OYDC, some respondents felt when they explained the program to peers, the program content was perceived as duplicative of school based HIV educational programs. However, OYDC participants felt the Grow Girls curriculum and skill building extended beyond school-based programs.

As for me R2, I've got friends, we started together grow girls, then they just backslide that no this thing is boring, but there other girls who've never been in grow girls and the curiously ask so what do you learn at grow girls then I would tell them what we learn then they say that it is boring, we've learnt such things in school but they are missing a lot.

—OYDC respondent, age 19, Lusaka

OYDC respondents felt there was a great deal of misunderstanding and disapproval about the program in the community. People in the community felt the program would promote promiscuity among youth. It was suggested that this could be mitigated with more outreach in the community and organized promotion of the program.

If we talk about HIV and the methods to take to prevent it, they would say that we're teaching young girls bad manners , because of the beliefs from way back that sex is not supposed to be discussed to young girl, like R3 mentioned that she reach puberty at an early age that was the age between 11 and12, you now if she was not imparted with the knowledge of how to about with her life, anything would have happened, so people should know what we learn here and it should go to everyone male and female.

—OYDC respondent, age 31, Lusaka

Respondents at OYDC and GRS felt the program should be expanded to other groups within Lusaka, outside of OYDC, who are equally or more vulnerable to HIV and sexual violence.

And they wish that this same program can expand to our communities because not everyone goes to school, yes.

—GRS respondent, age 20, Lusaka

Additionally girls at GRS felt that many girls in their community were trapped by early marriages or pregnancies and would greatly benefit from knowing their rights and alternatives. Respondents at OYDC also felt there should be more interaction between the groups of girls who are initially put into groups to build a sense of community.

In terms of curriculum, respondents from OYDC felt the overall program needed more activities, like there were in the sports centered Skillz component.

The most interesting thing about Grow Girls the part that I liked was about Skillz. The skills that we had, the activities that we had where interesting coz we had a lot of activities. It wasn't all about learning we had activities and we were even given equipments that we used to use unlike the remaining sessions that we had like Safe Space, which was kind of boring because it was all about learning and learning and they didn't have activities like the one we had in Skillz.

—OYDC respondent, age 22, Lusaka

Respondents at GRS also mentioned that some sessions were too short (60 minutes) to complete the lesson. It was suggested that the lessons be reviewed and extended as needed to accommodate more complex subject matter.

For the many girls in rural areas who are less likely to be in school, such as Namwala, this type of broad based program was their only exposure to HIV education, life skills, and economic empowerment. Thus, the program was best received in Namwala, where there is a dearth of other programs available to address these issues. Few girls felt the program needed improvement; however some hoped to receive financial assistance through the program to start their own business. This was mentioned by several respondents throughout the course of the discussions. Respondents in Namwala mainly suggested managerial and material improvements such as having more sports equipment, the appropriate number of materials for participants, and uniforms. One respondent also suggested holding elections to posts for those who attend Grow Girls, as a potential improvement.

Other information

During the interviews there was a moderate amount of misinformation about HIV transmission and reproductive health. After completing the program, some girls at OYDC and HODI felt oral or injectable contraception had long term consequences such as damaging fertility. Several respondents also cited incorrect information about kissing being a mode of transmission for HIV.

Some girls in Namwala also described complicated situations of being in abusive relationships, but did not know what actions could be taken to leave such relationships. After completing Grow Girls, participants should have some knowledge of available resources, particularly in circumstances that require immediate assistance.

Competing programs mentioned by respondents in Lusaka included Go Girls, whose name brand might easily be confused with Grow Girls. This should also be considered for future planning.

KEY FINDINGS AND PROGRAMMATIC IMPLICATIONS FOR GROW GIRLS

Participation and Retention

- Grow Girls reached most vulnerable girls in Namwala with less education, familial support, and fewer resources compared to girls in Lusaka. Few girls in Namwala had access to HIV prevention programs and materials, most notably those who were no longer in school.
- Girls had high expectations of the program in Namwala; wanted to know their rights and gain life skills, parenting and business development skills, in addition to learning about HIV.
- Sport provided a way for girls to interact and socialize; however most girls in Namwala were more interested in expanding their education through the program.
- Respondents at OYDC and GRS in Lusaka had more tempered expectations about the program; likely because various HIV educational, financial, and social programs are offered in Lusaka and by OYDC and GRS specifically.

Social Capital and Relationships

Peers

- Improved social connections with peers including a greater acceptance of individual differences and lifestyles.
- Stopped predatory behaviors, like selling younger girls for sex, after learning about gender based violence.
- Reduced stigma toward PLHIV after learning about HIV transmission and how to interact with PLHIV.

Males

- Developed confidence to leave abusive partnerships after learning about gender equity and the rights of females and confidence.
- Learned better communication skills in general and when discussing HIV, which improved their relationships with their partners; many also went for HIV testing with their partners as a result of this improved communication.

Family

- Developed coping mechanisms and conflict resolution skills that were useful in difficult or abusive family situations.

HIV Prevention, Risk Behaviors, and Health Seeking

Knowledge

- Increased knowledge of HIV transmission, prevention, diagnosis, and treatment increased after participation.

Risk reduction

- Abstained from alcohol after learning intoxication is a risk factor for HIV.
- Ceased engaging in sex work through the support of Grow Girls.
- Engaged in income generating activities to maintain financial independence from male partners.
- Continued abstinence and learned other strategies for HIV prevention, such as partner reduction and condom use.
- Developed risk reduction strategy of engaging in safes sex by using condoms after having an HIV test.

HIV testing

- Increased HIV testing overall and testing with partners after learning the importance of knowing HIV status.
- Greatly reduced anxiety around HIV testing; routine testing every three months was mentioned by several respondents.
- Tested for HIV to set an example for the community after being put in program leadership roles.

Reproductive health and family planning

- Attitudes shifted around the importance of condom use; most common shift was from disapproval to understanding condoms were a normal part of sexual health.
- Maintenance of consistent condom use.
- Improved understanding and implementation of birth spacing through use of injectable contraceptives.
- Improved communication with male partners about the importance of birth spacing, contraception, and family planning.
- Improved knowledge of sexuality and sex.

Financial health

- Decreased spending on small luxury items such as sweets and increased savings; some girls saved enough to pay for school fees.
- Successful start-up and maintenance of ichilimbas or peer saving schemes.
- Budgeting for households.
- Start-up of small businesses, such as buying chicken, planting vegetables or selling donuts.

- Opening of bank accounts for savings, particularly in Lusaka where girls have regular access to these accounts. Demonstrated advancement of small business once girls' had capital.

Self esteem and decision making

- Understanding individual rights and gender norms greatly improved girls' confidence in many areas.
- Confidence to refuse unwanted male attention.
- Skills and confidence to end unhealthy relationships, such as those involving domestic abuse, even when married.
- Developed strategies if they encounter physical abuse in the future.
- Improved self-image and self-acceptance; improved acceptance of the differences in others (e.g., PLHIV).
- Greater comfort public speaking, decision making, and conflict resolution.

Program improvements as suggested by girls

- Improved marketing of project to potential participants in the community and community members; clarification that the program does not give financial assistance.
- Expansion of Grow Girls to areas where HIV prevention, life skill, and financial literacy programs are less duplicative; rural and peri-urban areas with high numbers of out-of-school youth.
- Increased interaction between groups of girls within the program.
- Improved and more interactive program activities for Safe Spaces.
- Extended class for more complex topics (90 minutes instead of 60).
- Improved program management and planning so all girls receive course materials.
- Elected posts by girls to improve girls' leadership.

Misinformation and other

- Clarification around HIV transmission modes.
- Clarification around the safety of oral and injectable contraceptives.
- Clear chains of referral for those who need counseling and psychosocial support.

CONCLUSION

Overall girls who participated in Grow Girls had a positive experience and demonstrated many behavioral changes that reduced their risk for transmission and acquisition of HIV, which is the primary aim of the program. Girls also demonstrated economic and social empowerment that led to risk reduction, including improved self-esteem and social connectedness. Program facilitators also showed improvements in these areas and demonstrated risk reduction. The Grow Girls program was especially well accepted by rural participants in Namwala, where there is a dearth of community based programs in HIV prevention, life skills, and financial literacy.

While many girls made improvement in social capital, confidence, risk reduction and conflict resolution, few girls engendered key elements of the Grow Girls financial component. After the GROW Model and Basic Entrepreneurship Skills Training participants were to form GROW Self Help Groups (SHG) to use their skills in group saving and provide loans for members. This structured group savings scheme allows group members to make rules to conduct their group, using the guidelines they were trained in. Money is borrowed and interest is paid to the group. The end result of this module is a self- sustaining economic group, which unfortunately, we did not see occur in any Grow Girls groups. While many girls belonged to a chilimba, most of these savings groups already existed in the community. Additional research should be conducted to explore reasons why Grow SHGs did not materialize.

Because participant expectations varied so much, program planners should focus on communicating Grow Girls goals to the community and potential participants, and setting realistic goals in collaboration with girls. This type of communication will improve participation and also retention in the program. Improved community outreach is also needed prior to implementation of the program, particularly because Grow Girls requires an extensive time commitment.

There were very strong demonstrations of risk reduction during this qualitative assessment and most girls were open about how they reduced their risk factors for HIV as a result of the program. However, having a group conversation is not an ideal method for evaluating reduction of risk, particularly when the many behaviors that are critical to risk reduction are sensitive and personal in nature. Surveys that measure quantitative differences in behavioral outcomes would be well suited to evaluate this program in the future. Additionally, because we were only able to interview girls over the age of 18, we have limited information on the impact and acceptability of this program for younger participants from these discussions. Facilitators should also be evaluated for risk reduction during future program evaluations.