



# Retaining Adolescent Girls and Young Women in HIV Prevention Programming

## A Review of Girls' Clubs and Savings Groups in Mozambique

June 2018



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Cover: Girls participating in a program to combat gender-based violence in Mozambique. Photo: Claudina Lembe, DREAMS, PEPFAR

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## ABBREVIATIONS

ACTIVA	Associação Moçambicana de Mulheres Empresarias
AGYW	adolescent girls and young women
AMME	Mozambican Women and Education Association
AREPACHO	Associação Agraria para Redução da Pobreza Absoluta de Chongoene
ART	antiretroviral therapy
DREAMS	Determined, Resilient, Empowered, AIDS-free, Mentored, and Safe
GBV	gender-based violence
FCC	Força à Comunidade e Às Crianças Project (Child and Community Strengthening)
HTC	HIV testing and counseling
ID	identification
IP	implementing partner
NAFEZA	Núcleo das Associações Femininas da Zambézia
PEPFAR	United States President's Emergency Plan for AIDS Relief
SCIP	Strengthening Communities through Integrated Programming
TRY	Tap and Reposition Youth
UDEBA_LAB	Basic Education Development Unit_Laboratory
USAID	United States Agency for International Development
WEI	World Education International

# EXECUTIVE SUMMARY

## Background

The United States President’s Emergency Plan for AIDS Relief (PEPFAR) launched the Determined, Resilient, Empowered, AIDS-free, Mentored, and Safe (DREAMS) initiative in 2016 to accelerate reduction of HIV infections among adolescent girls and young women (AGYW) in 10 sub-Saharan African countries.

Girls’ clubs and savings groups for AGYW are core HIV prevention components of the global DREAMS evidence-informed package of recommended interventions. Under the DREAMS initiative in Mozambique, at the time this activity began, they were being implemented as part of a larger DREAMS package of services by two projects funded by the United States Agency for International Development (USAID): Project Força à Comunidade e Às Crianças (FCC; Child and Community Strengthening) of World Education International (WEI) and World Vision’s Strengthening Communities through Integrated Programming (SCIP) project.

To strengthen AGYW programming in Mozambique and inform the design, implementation, and monitoring of PEPFAR girls’ clubs and savings groups globally, USAID asked MEASURE Evaluation to implement an activity with the following objectives:

- Gather information from the literature and the two projects in Mozambique implementing girls’ clubs and savings groups for AGYW regarding the following:
  - The dosage (i.e., length of participation and number of sessions attended) to achieve intended program outcomes
  - Approaches used to promote consistent participation (or “retention”) in these groups, and methods used to measure retention
- Summarize findings and provide data collection guidance (e.g., interview topics and suggested methods) for programs to use in improving retention in girls’ clubs and savings groups for AGYW.

## Methods

MEASURE Evaluation collected information to answer the questions of interest through a literature review, semi-structured individual and group interviews with FCC and SCIP staff, and a review of project documentation.

## Findings

### Girls’ Clubs

Findings from our literature review demonstrate that girls’ clubs have limited evidence of their effectiveness, myriad and nonstandard implementation models, and generally poor record keeping and documentation. The literature also highlights the concern around retention of participants in the clubs over their intended length of participation. Our review of program documentation from the two projects we assessed in Mozambique, as well as interviews with program staff, confirmed many of the literature findings.

Respondents from both projects said they were using the Go Girls! curriculum as the basis of their girls' club curriculum; however, the two projects had distinct curriculum content and implemented the content with age groups not included as target groups in the original training materials. They also placed a great deal of importance on the autonomy of girls' club leaders to change the curriculum to suit the needs of the participants.

Although implementing staff from both projects expressed a desire to better quantify the positive outcomes they see for AGYW participating in girls' clubs, neither was currently collecting routine information that would allow them to assess changes in outcomes for program participants, nor did they have plans to conduct evaluations to understand the effectiveness of the girls' club they lead.

Even though there was an absence of project-wide data on dropout rates from girls' clubs, the implementers interviewed were concerned with beneficiary dropouts and have developed several strategies to encourage consistent participation—many of which are in line with other techniques cited in the literature.

Program implementers did not mention any efforts being made to consult with girls on the best locations or times for clubs, or any systematic efforts to collect their feedback—other strategies mentioned in the literature to guarantee strong participation.

## Savings Groups for AGYW

Unlike girls' clubs, savings groups for AGYW have a much stronger evidence base and have been shown to be effective in several contexts. The literature also gives more information on dosage of savings groups and retention rates (which is probably a function of having a stronger evidence base). Although issues of retention and dropping out arise in the literature, the latter appears to be less of a concern than what we found in the literature on girls' clubs; in fact, a Banking on Change project report estimates that dropout numbers for savings groups for adolescents are very similar to those organized for adults.

In the literature, the combination of social and economic objectives in the intervention is critical to the success of savings groups for AGYW. Therefore, the literature highlighted the importance of savings groups for AGYW in strengthening the economic status of participants but also their crucial role in reducing social isolation and providing mentors and role models for AGYW.

Given these findings, it is interesting to note that both projects see the value of linking the clubs and savings groups, and understand that each intervention can promote participation in the other. The SCIP project chose to integrate girls' clubs with savings groups—essentially creating a combined socioeconomic intervention that they see as strengthening both efforts. The FCC project took a different approach; it sequences the two interventions (to implement savings groups for girls who have completed the girls' clubs). It would be interesting to assess these models further and compare their strengths and weaknesses.

The literature also emphasizes the importance of engaging participants in running the clubs and decision making to guarantee participation. We see this approach as part of the implementation model of both projects because AGYW are part of the management team of the savings groups. However, we did not find evidence from either project that they are using other means to directly solicit feedback from AGYW who participate in or drop out of savings groups on how to improve group programming.

Finally, staff from both projects expressed a desire to better document or quantify the changes in outcomes they are witnessing in the girls participating in the savings groups.

## Recommendations

### Implementing Partners and USAID/Mozambique

- We recommend that USAID/Mozambique encourage partners to track the number of sessions participants attend and the dropout and graduation rates of both girls' clubs and savings groups at the project level. This tracking will help partners determine the accuracy of program reporting and enable them to learn what works to ensure consistent participation in the clubs. Based on these findings, USAID/Mozambique and partners may be able to determine an acceptable dropout threshold for girls' clubs and savings groups that partners should seek to stay below.
- We recommend that implementing partners interview AGYW who drop out from girls' clubs and savings groups to learn the reasons behind their dropping out. *MEASURE Evaluation can develop a draft interview/focus group discussion guide as part of the data collection guidance document we will produce as part of this activity.*
- We recommend that USAID/Mozambique and partners organize a theory of change workshop for girls' clubs and savings groups to discuss what measurable change they would like to see in girls attending the clubs/savings groups, and what length of time and exposure to the intervention seem realistic for achieving the intended change. *MEASURE can provide some guidance on organizing this workshop in the data collection guidance document or focus in-country time on this recommendation.*
- We recommend creating pre/post assessments of participants to measure the change partners would like to see as a result of participation in girls' clubs and savings groups. *If intended outcomes are determined by project staff and USAID/Mozambique, MEASURE can develop assessment tools as part of the data collection guidance we will produce as part of this activity.*

### PEPFAR and the Wider Development Community

- We recommend launching several rigorous evaluations assessing implementation models of girls' clubs across DREAMS countries to better understand the outcomes of clubs and how programming can be improved to better reduce HIV infection and increase female empowerment.
- We also recommend that DREAMS partners begin tracking retention rates globally in these two interventions and suggest implementing additional pre/post assessments of their participants to measure the change that projects and missions want to see as a result of participation in girls' clubs and savings groups.

## BACKGROUND AND OBJECTIVES

PEPFAR launched the DREAMS initiative in 2016 to accelerate reduction of HIV infections among adolescent girls and young women in 10 sub-Saharan African countries. In Mozambique, six districts were selected to participate in the initiative: Beira, Chokwe, Nicoadala, Quelimane, Xai-Xai City, and Xai-Xai District. Adult HIV prevalence rates in these districts range between 21 percent and 27 percent; HIV prevalence rates are 7.1 percent and 14.5 percent among young women ages 15–19 years and 20–24 years, respectively (Government of Mozambique, 2015).

Girls' clubs and savings groups for AGYW are core HIV prevention components of the global DREAMS evidence-informed package of recommended interventions. Under the DREAMS initiative in Mozambique, at the time this activity began, they were being implemented as part of a larger DREAMS package of services by two projects—WEI's FCC project and World Vision's SCIP project, both funded by USAID.<sup>1</sup> The FCC project operates in all five of the original DREAMS districts, whereas SCIP is active only in Quelimane District.

Although the DREAMS package of interventions, including girls' clubs and savings groups, is described as evidence informed, less is known about the relationship between the level of participation in these groups and desired program outcomes, particularly given the myriad ways in which both interventions have been implemented in varying contexts. Challenges in measuring participation contribute to this knowledge gap. To strengthen AGYW programming in Mozambique and inform the design, implementation, and monitoring of PEPFAR girls' clubs and savings groups globally, USAID asked MEASURE Evaluation to implement an activity with the following objectives:

- Gather information from the literature and the two projects in Mozambique implementing girls' clubs and savings groups for AGYW regarding the following:
  - The dosage (i.e., length of participation and number of sessions attended) to achieve intended program outcomes
  - Approaches used to promote consistent participation (or “retention”) in these groups, and methods used to measure retention
- Summarize findings and provide data collection guidance (e.g., interview topics and suggested methods) for programs to use to improve retention in girls' clubs and savings groups for AGYW.

This report presents a description of the girls' clubs and savings groups implemented by the FCC and SCIP projects, and synthesizes information obtained from the projects and the literature on dosage and approaches used to measure and promote consistent participation and retention. A separate document will provide data collection guidance, following an in-country meeting with USAID/Mozambique and implementing partners on the findings from this report.

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<sup>1</sup> There were plans for implementing partner N'weti to implement these components at a later date.

## METHODS

MEASURE Evaluation collected information to answer the questions of interest through a literature review, semi-structured individual and group interviews with FCC and SCIP staff, and a review of project documentation.

### Literature Review

In May 2017, MEASURE conducted a literature review with the aim of learning what dosages of girls' club and savings group participation were effective, and what strategies have been used to promote participation and retention in these groups or similar types of interventions. The literature we reviewed encompassed the following:

- DREAMS documentation, including guidance documents and PowerPoint presentations on the DREAMS initiative obtained from technical working groups on HIV and orphans and vulnerable children, and technical leads from MEASURE Evaluation
- Reports and other documentation from targeted websites of organizations active in the DREAMS initiative and adolescent girls programming based on feedback from experts in the field; websites included those for AIDS-Free, International AIDS Society, Population Council, Girl Effect, and the Interagency Gender Working Group
- Documents obtained through Google and Google Scholar searches using intervention names and variations on them as key search terms (e.g., “girls clubs,” “clubs for AGYW,” “savings groups for girls,” “savings groups for AGYW”)

From this review, we identified and conducted an in-depth review of 17 relevant documents (see References).

### Interviews with FCC and SCIP Staff

A Mozambique-based consultant reached out to, organized, and conducted interviews with staff working on the FCC and SCIP projects. The MEASURE Evaluation team selected participants in consultation with the implementing partners based on their knowledge of DREAMS programming and our specific questions of interest. The consultant interviewed 30 individuals, as follows:

- Five program staff from the SCIP project
- Eight program staff from the FCC project
- Seventeen program staff from the community-based organizations that implement the FCC project: the Mozambican Women and Education Association (AMME), Núcleo das Associações Femininas da Zambézia (NAFEZA), Basic Education Development Unit\_Laboratory (UDEBA\_LAB), Associação Agrária para Redução da Pobreza Absoluta de Chongóene (AREPACHO), Kivumbana, and Associação Moçambicana de Mulheres Empresárias (ACTIVA)

The list of interviewees and their details are in Appendix A. Interviews were conducted between September 15, 2017 and October 24, 2017. The consultant conducted nine one-on-one interviews and two as group

interviews with 9 and 12 people, respectively. All group interviews were conducted in person; eight of the one-on-one interviews were conducted in person, and one via Skype. In-person interviews were conducted at World Vision and WEI offices.

The interviewer held interviews in a semi-structured manner using an interview guide prepared by the MEASURE Evaluation team. The guide is in Appendix B. All interviews were conducted in Portuguese, recorded on a voice recorder, and stored on the laptop of the consultant, who then transcribed the recordings and translated them into English. Once translated and transcribed, the voice recordings were deleted. All transcribed interviews are stored in a password protected, privately shared folder in MS Word document format, accessible only to the consultant and the MEASURE Evaluation team. The consultant analyzed the transcripts using Dedoose qualitative software and coded and analyzed the interviews according to the interview guide structure.

## **Collection and Review of FCC and SCIP Project Documentation**

The MEASURE Evaluation team liaised with project leadership before organizing interviews to collect relevant documentation. Specifically, the team asked for documentation on the implementation of girls' clubs and savings groups for AGYW, including programming guides, narrative reports, and trip reports. Following the interviews, they asked for additional documentation—mainly monitoring and evaluation forms, and more information on savings group interventions.

The team reviewed 21 project documents, of which 13 were from the FCC project and 8 were from the SCIP project. Appendix C provides a full list of the documents and a short description of them. The team reviewed the documents using the interview guide as a framework for compiling and organizing the information obtained from them for the analysis.

# FINDINGS

## Overview

We first present the results of our literature review and then move to our findings from interviews with implementing partners and the document review of partner records.

## Literature Review

### Girls' Clubs

Girls' clubs are categorized in the DREAMS guidance as a “social asset-building” intervention—part of a broader category of interventions defined by the Population Council as “protective asset-building,” which it defines as interventions that increase the human, social, economic, and cognitive assets of AGYW to strengthen and empower them (Population Council, 2016).

They are designed to reduce the social isolation many vulnerable and at-risk AGYW experience by developing their peer social networks and providing them with an opportunity to interact with slightly older peer mentors, who lead the groups and serve as positive role models. The group discussions in the clubs are intended to increase the ability of AGYW to navigate social situations that would otherwise leave them at risk of HIV and provide them with health information and access to services to protect themselves from HIV (PEPFAR, 2015; DREAMS core package of interventions summary, n.d).

We identified several types of girls' clubs in our literature search (see a sample of these types in Table 1 below). Although all of these clubs seek to empower girls through social support and access to information and services, they have served a role in programming to achieve different program outcomes. Some are part of programs that have the broad objective of “female empowerment,” whereas in other programs, the empowerment and reduction in social isolation is intended to be achieved by the clubs as a means to increase school attendance, reduce early child marriage, reduce HIV risk, reduce intergenerational and transactional sex, increase economic empowerment, expand access to and training for future employment, and change attitudes toward teen pregnancy and female genital mutilation and genital cutting (girleffect.org, 2017; Marcus & Brodbeck, 2015; Edmeades, Hayes, & Gaynair, 2014; Brady, Assaad, Ibrahim, Salem, Salem, & Zibani, 2007).

They are also implemented in different settings and target distinct groups of girls and young women. For example, some clubs focus on in-school girls, whereas others operate in the community, targeting girls and young women who are out of school and may be married and young mothers. Some girls' clubs also integrate group savings into their model or may have some type of skills or vocational training at the clubs. The frequency of meetings and level of participation also vary. Some are drop-in clubs, others have regular infrequent meetings (e.g., monthly), and some have regular and frequent meetings (e.g., several hours every week) (Marcus & Brodbeck, 2015).

Furthermore, some programs with girls' clubs engage others in the community as part of their program design. For instance, several hold wider discussions with community members, parents, and even brothers of girl participants (e.g., Jones, Presler-Marshall, Tran, Thuy, Le, & Thao, 2015). This engagement of the wider

community and family members has been shown to be more effective in strengthening the impact of clubs for girls (girleffect.org, 2017; Marcus & Brodbeck, 2015).

Evaluations of girls' club interventions have shown some positive results for participants. The types of positive outcomes we found were increased school attendance, confidence, and self-efficacy; reduced isolation; changing attitudes toward early marriage; increased educational outcomes; reduced early pregnancy; changing opinions about women's roles in society; increased access to sexual reproductive health services; rejection of female genital mutilation and genital cutting; changing attitudes of parents and male peers around girls' roles, rights, and capabilities; and increased savings (for groups integrated with savings groups) (girleffect.org, 2017; Marcus & Brodbeck, 2015; Edmeades, et al., 2014; Brady, et al., 2007).

However, many of the evaluations reviewed did not employ rigorous evaluation methods. This finding matches how PEPFAR DREAMS guidance assessed the available evidence on social asset building, describing it as "low quality evidence" that should be viewed as "prudent practice" for reducing HIV among AGYW (PEPFAR, 2015). For instance, many followed a simple pre/post design with no control group. The evaluations we found also mainly assessed only those AGYW who participated in the full intervention (excluding those who dropped out). None examined the long-term impact of participation in the groups. We did not find any evidence of these interventions directly contributing to a reduction in HIV infection.

Retention and reducing participant dropout was frequently mentioned in the literature on how to implement girls' clubs. Materials for implementers interested in designing girls' clubs, such as Girl Effect's "Essential Guide to Safe Space Programmes" (2017), focus on ways to reduce dropouts and ensure consistent participation—indicating that this issue is a common concern for these clubs. They suggest steps to ensure consistent participation and guarantee club success, such as making sure they are fun and interactive, ensuring role models consistently attend the clubs and are paid, that the club design include girls' input so they are best able to attend (e.g., ensuring meetings are held in safe locations at convenient times), and that the community and girls' parents and husbands are engaged so they can be understanding and supportive of the clubs.

Reasons for dropping out described in the literature revolve around similar concerns: AGYW are unable to attend because of competing responsibilities (housework, care for children and others in the home, other employment); lack of support from parents or husbands, who discourage or forbid them to attend; and lack of interest in the material presented, including the impression that it is "boring" or a "waste of time" (Jones, et al., 2015; Edmeades, et al., 2014; girleffect.org, 2017; Marcus & Brodbeck, 2015; Brady, et al., 2007). However, despite the overall concern around retention and consistent participation in girls' clubs, few of the evaluations or reviews of girls' clubs we found directly cited levels of retention or dropout.

The only study we identified that quantified retention at the end of the intervention was an evaluation of the Ishraq program in Egypt that sought to reduce early marriage for girls, in which girls' clubs were organized to meet four times a week for 30 months. Researchers found that only 39 percent of participants (108 of a total of 277) completed the full curriculum. In the evaluation, the implementers described being overwhelmed by the amount of interest from girls in participating in the clubs at the start of the program, but most of the 108 participants who dropped out did so in the first six months. Reasons cited for dropping out included marriage, work (for family income or subsistence), and parent concerns about the public perception of the program. The researchers concluded that future programs should explore more targeted approaches to find girls and families willing to make a long-term commitment to this type of programming, so more girls would complete the curriculum (and likely so they could maximize their available resources) (Edmeades, et al., 2014).

**Table 1. Sample of types of girls' clubs identified in the literature review**

Name of club or project	Intended outcome	Target group	Expected participation and schedule of the intervention	Participation rate	Evaluation of effectiveness of intervention
Ishraq	Reduce early marriage	Out-of-school girls, 12–15 years, Upper Egypt	4 times per week, 30 months, about 25 girls per group	108 participants (39%) completed full program; 169 had varying levels of participation	The percentage of girls who reported a preference to be married under 18 decreased with program exposure; the percentage of girls who said that family members should select a girl's husband also decreased with program exposure (Brady, et al., 2007).
SoFEA	Reduce early marriage	Females 11–21 years, Bangladesh	3–5 times per week, 5-year program	Not stated	The program built off two previous programs that achieved the following results: beneficiaries were better able to identify risks associated with early marriage and legal minimum age for marriage after program exposure; beneficiaries had improved attitudes on women's rights and gender equality; beneficiaries married at a later age than controls.
ADE Brasil	Economic empowerment and reproductive health knowledge	Females 16–24 years, Brazil	3 times per week for 6 months, half a day meeting each time; 1 hour per week for e-mentoring	Not stated	Not stated

Name of club or project	Intended outcome	Target group	Expected participation and schedule of the intervention	Participation rate	Evaluation of effectiveness of intervention
ISHAKA CARE Burundi	Increased savings, reproductive health knowledge, social agency/empowerment	Girls 14–22 years, Burundi	1 time per week for 2 hours, 9 months	Quick surveys showed 90% of girls continued to meet after program support ended	Not stated
Because I am a Girl, Vietnam	Keep girls in school, reduce child marriage	School-age Hmong girls (under age 15); Hmong girls in community (15+)	School-based club: 2 times per month  Community club: 1 time per month	Several girls dropped out of community club because it seemed a waste of time, given their workload at home	School-based club members expressed more desire to attend school regularly and stay in school later. They also expressed a desire get married later. They became more confident and established more peer connections.  Community club members also expressed a desire to want to study, gain employment, and get married later.

Plan International’s “Because I Am a Girl” program in Vietnam implemented girls’ clubs for out-of-school older adolescent Hmong females and in-school younger adolescent Hmong females and was assessed by the Overseas Development Institute. In their report the researchers also noted dropouts of girls in the program., although they did not quantify the dropout rate. The program found that several girls dropped out of the community clubs organized for older adolescent girls because of the taxing workload they had at home and in the community, and the impression that the clubs were about “playing games,” in that they were not grounded firmly enough in concrete means to improve AGYW lives. Evaluators determined that in the future, they should tailor clubs based on the age of the girls and their education status. While playing games worked well in delivering content for younger school-age girls, they suggested the need to employ a more practical, skills-based curriculum for older out-of-school adolescent females (Jones, et al., 2015).

We identified two key additional gaps in the literature directly relevant to this activity. First, we found an absence of studies that examine the most effective delivery models for girls’ clubs. As examined above, there is a great variety of approaches to implementing girls’ clubs, but no studies we identified addressed which ones have been most effective in achieving improved outcomes around girls’ empowerment or changing gender norms. Many of the literature on girls’ clubs does not directly cite what the length of participation in the clubs should be. Furthermore, when we were able to identify length and dosage of participation, there was such a wide variety of intended outcomes and models of participation that it is nearly impossible to assess them (Marcus & Brodbeck, 2015).

Second, the lack of information on retention in girls’ clubs in the literature, and evidence from the Overseas Development Institute report that reviewed numerous examples of girls’ clubs (Marcus & Brodbeck, 2015), demonstrate poor record keeping in many of these clubs, particularly those designed as drop-in clubs. This lack makes it difficult to understand how many girls are being reached by the club and at what level of participation. It also leads to further challenges in evaluating girls’ clubs and understanding the appropriate dosage for these interventions.

## Savings Groups for AGYW

Savings groups for AGYW are categorized as “combination socio-economic” interventions in the DREAMS guidance. These interventions couple economic strengthening interventions with social empowerment activities, such as discussion groups, mentoring, and HIV prevention education. They also fall within the broader “protective asset building” framework described above (Population Council, 2016).

We found several examples in the literature of projects that support girls and young women through the creation of savings groups or other microfinance or microcredit schemes that combined education, mentorship, and health training—for instance, the Tap and Reposition Youth (TRY) project in Kenya, the SUUBI project in Uganda, and the SHAAZI Program in Zimbabwe. They are described in more detail in Table 2 below.

The PEPFAR DREAMS guidance described combined socioeconomic interventions as having moderate quality evidence and consistently shown effectiveness—the second highest rating available in the guidance (PEPFAR, 2015). In our review, we found recent published literature that provides rigorously assessed evidence of the role that availability of economic resources can have on girls who also receive social support and have information at their disposal to make positive life changes. For instance, research on the SUUBI

project in Uganda found that orphaned adolescent girls developed more protective attitudes toward sexually risky behavior as a result of opening a school savings account, monthly mentorship, and life skills training (Ssewamala, Ismayilova, McKay, Sperber, Bannon, & Alicea, 2010). An evaluation of savings group programming for adolescent girls in Kenya and Uganda demonstrated that girls who were provided with a savings account and received reproductive health information and social support were protected from sexual violence, and showed strong improvement in reproductive health knowledge, compared to girls who had access only to a savings account (Austrian & Muthengi, 2013). A systematic review of income generation activities for HIV prevention conducted by Kennedy, Fonner, O'Reilly, and Sweat, (2014) provides more examples of successful and less successful interventions.

Although we were able to find more rigorous studies of combination socioeconomic interventions such as girls' clubs that include a savings-type component, there was limited documentation quantifying dropout rates and reasons for failure to retain participants in programs beyond simply describing participants as "lost to follow-up" or uninterested in the program intervention (although we did find some examples, several of which are provided in Table 2 below). A guidance document by the Banking on Change project said that adult and youth savings groups have very similar attendance and dropout rates, but it takes youth a little bit longer to understand the concept (Plan International UK, 2016).

We identified two documents about the Kenya TRY program that quantified its dropout rate and explored the reasons, and how to better retain girls in its programming. This Population Council-led program targeted out-of-school AGYW ages 16–22 living in low income and slum areas of Nairobi. The intervention entailed group-based microfinance combined with business support and mentoring for the program participants. A 2005 evaluation (Eruklar & Chong, 2005) of the pilot found a very high dropout rate (66%) among participants, particularly younger adolescents. The reasons for dropout identified included (1) inability to access individual savings, (2) suspicion of the security of savings in a group fund, and (3) delays in receiving loans. The researchers also found that younger adolescents were more likely to drop out, as were less educated girls and those not living with their parents.

Following the findings from the first study, implementers collected more information about the girls they were serving. They determined that many of these girls lived away from home or had migrated to Nairobi. They learned that one of the greatest benefits for the girls in the savings groups was the camaraderie and support they received from the other girls. Therefore, in the second phase of Kenya TRY, implementers focused more on mentorship and social support, rather than only on the economic component. This new iteration of the program was enthusiastically received by the participants, yet girls continued to drop out. The project subsequently discovered that many of the younger girls were not interested in a long-term lending scheme that involved their savings being tied up for extended periods. As a result, implementers created a "Young Savings Scheme" that gave the younger girls a place to continue receiving the social support and livelihoods training, as well as an opportunity to voluntarily save money and access it much more quickly and easily. This revised approach proved successful at reducing dropout, particularly among younger AGYW (Eruklar, Bruce, Dondo, Sebstad, Matheka, Khan, & Gathuku, 2006).

The findings from the TRY program match guidance from the Banking on Change program on ensuring strong participation in youth savings groups. The program suggests organizing savings groups based on the life stage and status of participating girls (e.g., economic stratus, neighborhoods, in school and single versus married and out of school). Absent this approach, implementers may see poor participation because AGYW can relate less to others in the group (thus undermining the social support component of the group), and those

with lower economic means may become discouraged if other AGYW are able to save much more, and therefore may simply drop out (Plan International UK, 2016).

One further lesson learned from Banking on Change was the importance of AGYW interacting with older, successful mentors and role models who encourage saving and show the success of the model in their own lives, which can prevent participants from dropping out (Plan International UK, 2016).

Finally, in line with the findings above on girls' clubs, the findings from the TRY program and the Banking on Change guidance document also emphasize the importance of girls being a part of decision making in savings groups and being consulted to best determine the appropriate intervention model; otherwise, they are likely to drop out. This approach includes allowing AGYW to choose the best time and location for meetings, and including them in savings group leadership positions (Plan International UK, 2016).

**Table 2. Sample of types of savings-oriented combination prevention interventions identified in the literature review**

Name of project	Intended outcome	Target group	Intervention description	Participation rate	Evaluation of effectiveness of intervention
TRY, Nairobi, Kenya	Reduce adolescents' vulnerabilities to adverse social and reproductive health outcomes by improving their livelihood options	Out-of-school AGYW 16–22 years in low income/slum areas of Nairobi	Three-year modified group-based microfinance model to extend integrated savings, credit, business support, and mentoring to out-of-school AGYW, with a young savers club component	68% of participants dropped out of the program at the end of the three-year period. Dropouts were younger, less educated, and lived away from their parents.	AGYW who had participated in program had significantly higher levels of income, greater household assets, more and safer savings, and more progressive gender attitudes compared to control group participants. AGYW in the program were also significantly more likely to be able to insist on condom use and refuse sex. However, control group participants had significantly higher reproductive health knowledge than those in the treatment group.
SUUBI Research Program, Uganda	Improve health outcomes and life chances of AIDS-orphaned adolescents through use of microfinance in the form of Child Savings Accounts (CSAs)	In-school adolescent girls and boys in Rakai, Uganda (mean age 13.7 years)	A three-year program with training on asset building and financial planning, mentorship, and access to a child savings account (including matching savings)	3% of participants (9 of the original 286 participants) dropped out of the program.	Attitudes toward sexual risk taking improved in the male intervention group and remained constant in the female intervention group.

Name of project	Intended outcome	Target group	Intervention description	Participation rate	Evaluation of effectiveness of intervention
Shaping the Health of Adolescent Girls in Zimbabwe (SHAZ!)	Increase knowledge and improve social and economic indicators; reduce risky behavior; taken together, the goals of the program will lead to reduced HIV acquisition and unintended pregnancy	Adolescent orphan girls, 16–19 years	A two-year program with financial literacy, vocational training, and microgrants to support start-up or further training; training on negotiation skills; integrated social support and access to HIV and reproductive health services	84% of treatment group participants were retained in the program	The program saw a decrease in food insecurity, an increase in equitable gender norms, and physical and sexual violence reduced by 58% over a two-year period.

## Interviews and Document Reviews

### Girls' Clubs Implemented under the SCIP and FCC Projects

Table 3 below presents a summary of the characteristics of the girls' clubs implemented by the SCIP and FCC projects, based on information obtained from the interviews with implementing partners and a review of documentation. Even though they share many similarities in design (e.g., both projects base their curriculum on Go Girls! [Johns Hopkins, 2011c]), they also differ in other respects—for instance, in their integration of savings groups into the clubs. They also differ in target population, availability of HIV testing and counseling services on site, and other program components they offer linked to the clubs.

Their implementation is in line with the other examples of girls' clubs we found in the literature, although there is a stronger emphasis on HIV testing and counseling services, particularly in the SCIP project. Additional details on the SCIP and FCC clubs are provided in the following report sections.

**Table 3. Characteristics of girls' clubs implemented by SCIP and Project FCC**

	Project SCIP	Project FCC
<b>Target population</b>	Vulnerable and out-of-school girls ages 10–24	In-school and out-of-school vulnerable girls ages 15–24
<b>Curriculum</b>	Go Girls! with additional content	Go Girls! with additional content
<b>Meeting frequency</b>	4 times per month	4 times per month
<b>Length of program</b>	Drop-in model for girls ages 10–14 and 12-month program for girls ages 15–24	12 months
<b>Preferred meeting size</b>	25–50, but not less than 25	25
<b>Group leadership</b>	Lead mentors and peer leaders	Mentors
<b>Savings group linkage</b>	Groups created within girls' clubs for 15- to 24-years	Eligible after girls' club participation
<b>HIV testing and counseling linkage</b>	Services available in 81% of clubs (SCIP, FY 2017 report)	Services not offered in clubs, but in community
<b>Other components</b>	Parenting clubs using Go Families! (part of the Go Girls! toolkit), vocational training	Use of Go Students! and action plans for girls in clubs; plan to add vocational training courses; parenting sessions

SCIP organizes girls' clubs that target vulnerable and out-of-school girls ages 10–24. It holds two types of clubs based on age: a club for girls ages 10–14 and an integrated girls' club and savings group for AGYW ages 15–24. Girls are recruited using the Population Council's Girl Roster toolkit (Population Council, 2016), which supports program staff in identifying the most vulnerable and at-risk girls in a given community. Girls' clubs in SCIP are implemented directly by the following partners: World Vision, Jhpiego, Friends in Global Health, and World Education. World Vision started implementing its clubs in June 2016 and reports that as of the end of financial year 2017, it was operating 104 clubs with 5,318 participants. (See Table 4 for a summary of the number of girls in the clubs. We do not have data on the number of clubs for each age group.)

**Table 4. Number of AGYW participating in SCIP girls' clubs (World Vision, 2017)**

Girls' club age group	Number of girls
10–14 years	1,717
15–24 years (integrated with savings groups)	3,601
All ages	5,318

The FCC project organizes girls' clubs called “girl empowerment clubs” for in-school and out-of-school vulnerable girls ages 15–24. Groups are organized by age (i.e., 15–19 years and 20–24 years) and school enrollment (i.e., in school or out of school/community based). The project established its first clubs in 2017 and currently operates 330 girl empowerment clubs across three districts (see Table 5 below for a breakdown of clubs by location). Because numbers of girls participating in girls' clubs is combined with other social asset building activities in the program for reporting we do not have statistics on the total number of AGYW in the clubs or a breakdown of participation by age group.

**Table 5. Girls' clubs, by location in Project FCC (Project FCC, 2017)**

Location	Number of in-school clubs	Number of clubs in the community	Total
Beira	0	174	174
Xai-Xai City	13	70	83
Xai-Xai District	35	51	86
<b>Total</b>	<b>48</b>	<b>295</b>	<b>343</b>

Like SCIP, the FCC project uses the Girl Roster methodology to recruit out-of-school girls and young women in the communities. Out-of-school girls identified by the project as needing school support are also recruited to participate in the girl empowerment clubs. Additionally, sporting events are used to recruit more girls who are vulnerable. Information on recruitment of girls for in-school clubs was unavailable.

## Group Leadership

SCIP girls' clubs are established and organized by the SCIP DREAMS coordinator and implemented by two types of group leaders: (1) older female community role models and (2) peer leaders who are trained AGYW and slightly older than the girls' club participants. Their roles are to ensure that the clubs are running well and have all the materials necessary to deliver the sessions and content, facilitate the sessions, and collect data on participation and session topics. World Vision staff emphasize that the leadership of the clubs is “top guided” rather than directed; that is, the girls participating in the groups have a great deal of input in how they are run.

FCC girls' clubs are implemented by community-based organizations or local implementing partners. Like SCIP, these organizations recruit and train female mentors who run two to three clubs in the same or neighboring communities.

## Girls' Club Curriculum and Fidelity to the Go Girls! Toolkit

The Go Girls! Toolkit is a suite of community-based life skills training manuals developed by Johns Hopkins Bloomberg School of Public Health/Center for Communication Programs as part of Project SEARCH (2011). The training materials were developed following a three-year initiative (2007–2010) that sought to reduce HIV prevalence among AGYW in Botswana, Malawi, and Mozambique (Johns Hopkins, 2011c). Contacts from both projects said they use the training manuals in the toolkit for their girls' club content; for this reason, we reviewed the Go Girls! toolkit and assessed similarities and differences in the implementation model of each partner's girls' clubs compared to the original Go Girls! curriculum.

The toolkit includes a series of training manuals to enable implementers to work with different populations (see Appendix D for details). A research report on the Go Girls! Initiative found very limited significant change in program participants compared to a comparison group (Underwood & Schwandt, 2011). According to the Project SEARCH end-of-project evaluation: “Go Girls! did not produce insights about what kinds of interventions are most helpful to reduce the vulnerability of girls to HIV risk, as had been hoped, but it did produce a series of toolkits that other programs have adopted. It has been popular where it was implemented and has received widespread recognition.”

A conference paper presented at the 2011 American Public Health Association Conference showed positive school-level effects of the project a year after the end of the project—girl respondents in the intervention schools were more likely to report that it was very easy or easy to talk to teachers about HIV/AIDS. Compared to those at nonintervention schools, these girls were more likely to say they felt safe or very safe at school; researchers also found a decrease in teachers offering students favors in exchange for sex (Underwood & Schwandt, 2011).

Project SCIP follows the Go Girls! training manual, targeting out-of-school girls; however, it has a wider age range of participants than specified in the training manual—ages 15–24. SCIP also implements a drop-in club for younger girls ages 10–14, although it is not clear what session content is provided in those sessions (compared to the clubs for older AGYW). A review of project documentation shows that SCIP similarly offers 14 sessions in its formal clubs for the older age groups; however, most of the session topics differ from the original Go Girls! guide (see Table 6). Some overlap seems to exist in session content in 3 of the 14 sessions (regarding sexually transmitted diseases, puberty, and preventing unintended pregnancy). In fact, the SCIP sessions focus almost entirely on health knowledge and information (see Table 6 for a list of session content provided by project SCIP), whereas the Go Girls! training manual emphasizes other life skills topics (e.g., healthy friendships, communicating with adults, how to communicate with a partner, etc.).

Respondents from the FCC project said they follow both the Go Girls! training manual for out-of-school girls and the Go Students! training manual for in-school girls' clubs. Both training manuals were developed to be used with younger AGYW—starting at age 10 for Go Students!—compared to the target age group of the girls' clubs in the FCC project. Based on the documentation, FCC's girls' clubs follow the Go Girls! training manual; however, instead of the original 14 sessions, they conduct 12 because they collapse the session “Speak up! Communicating with Others” with two other sessions on communication with adults and communication with a partner (see Table 6 for a list of FCC session content). Respondents from the project mentioned that they do allow club leadership some flexibility in what content they provide in the clubs, based on interest from the girls and content needs identified by leadership.

Similar to SCIP, mentors in the FCC project are free to change the order of sessions, add or replace them, or repeat certain sessions if there is demand from club participants. They also may change how the content is presented to encourage interest and participation. FCC also reaches out to other organizations for session content of interest not covered in the Go Girls! curricula. For example, World Education works with the Gabinete de Atendimento às Vitimas de Violência Doméstica (Office of Victims of Domestic Violence Services) for gender-based violence (GBV) content. In addition, they have invited police to give lectures on violence in schools and how to identify and denounce it.

**Table 6. Summary of session topic content from SCIP, Project FCC, and Go Girls!**

Session no.	SCIP sessions	FCC sessions	Go Girls! sessions
1.	Sexually transmitted diseases	Go Girls! What to Expect	Go Girls! What to Expect
2.	Postpartum care	His and Hers (acting like a boy and a girl)	His and Hers
3.	Contraception and protection	Stay in School/Return to School	Stay in School/Return to School
4.	Abortion complications	Speak up! Communicating with Adults	Speak up! Communicating with Others
5.	Feminine hygiene	Making Good Decisions and Communicating with a Partner	Making Good Decisions
6.	Embroidery and sewing	Healthy Friendships	Healthy Friendships
7.	Gender-based violence	My Body is Changing—Am I Normal?	My Body is Changing—Am I Normal?
8.	Post-abortion care	How pregnancy happens and how to avoid it	How does pregnancy happen anyway?
9.	Emergency contraception	The STI and HIV grab bag – identifying a relationship between STIs and HIV	The STI and HIV grab bag
10.	Other services	Preventing unwanted advances	Preventing unwanted advances
11.	Empowering the girl	Values, money and gifts	Values, money and gifts
12.	Recreational activity	Planning my goal	Planning my goal
13.	Prenatal counseling		
14.	Postnatal counseling		

## HIV Testing and Counseling Linkages, and Links to Health Services

The SCIP project uses girls' clubs to link AGYW to adolescent-friendly healthcare services and conducts HIV testing and counseling (HTC) in the clubs. During these HTC sessions, every participant is encouraged to get tested. If they are negative, they are taught how to stay negative; if they are positive, they are referred to the appropriate services at the health facilities.

Unlike SCIP, HIV testing and counseling services are not provided as part of the FCC girls' clubs; instead the clubs provide referrals to these services. When serious problems arise, World Education staff say club leadership reaches out to the families and community leaders for services it cannot provide, such as psychosocial and health services.

## Engaging Caregivers

SCIP has 80 parenting clubs that support the girls' clubs and follow the Go Families! curriculum for caregivers/parents of AGYW (Johns Hopkins, 2011b). The goal of these clubs is to promote buy-in and support from the caregivers of girls who participate in the clubs. Caregiver sessions were described as similar in content to those for girls, informing them as to what the girls are learning and encouraging thoughtful communication between caregiver and child.

Project FCC provides parenting sessions to parents of AGYW in their programming, including to AGYW who are parents themselves. However, implementers recognize that girls face many pressures at home that can impede their ability to attend the clubs, and engagement with and buy-in from parents can allow the girls some relief from household duties to attend the sessions.

## Meeting Frequency and Size

In the SCIP project, the clubs for AGYW ages 10–14 follow a drop-in model; that is, there is not a prescribed dosage or number of sessions a girl is expected to complete. Girls choose which sessions to attend and can bring their friends. The SCIP girls' club sessions for the older group (ages 15–24) are scheduled to meet once each week. The clubs for these girls operate as combined girls' clubs and savings groups, in which participants are expected to attend meetings at least monthly over a 12-month period in accordance with the savings group design (so they can contribute their savings as members of the group). The group size ranges between 25–50 girls, but groups are expected to include no less than 25 participants.

FCC girls' club meetings also are typically held once a week and have an ideal group size of 25 participants. However, in some communities, the girls may request more meetings, which mentors usually are willing to accommodate.

The club curriculum is designed as a 12-month program. Upon graduation, girls can begin attending savings clubs for AGYW. Information on specific graduation requirements was not available from the project. To date, no girls' club has completed a cycle. However, FCC will soon assess which girls are ready to graduate. In addition to assessing the number of sessions they have attended, girls will now also be expected to be tested for HIV before graduating.

We do not have information on the actual average size of the clubs from either partner.

## Participation and Retention: SCIP

SCIP girls' club participation data are collected monthly by the mentors, who fill out an activity sheet (see Appendix E) that captures the following information:

- Participant name
- Unique identification (ID; assigned by the project)<sup>2</sup>
- Age
- Number, dates, and topics of meetings attended that month
- Condom use (self-reported)
- Condoms (male and female) obtained from the project
- Receipt of information on family planning
- Current use of a family planning method and, if so, what type
- Whether an action plan was developed for the participant
- Whether referrals were given for antiretroviral therapy (ART), GBV services, or other services

According to the project's quarterly report from April 2017, approximately 79 percent of the girls who participated in the clubs during the three-month period completed three out of the four sessions per month (SCIP, 2017). This report was the only one on participation rates identified in project documentation. When asked about participation rates during the interviews, program managers reported they were unaware of the percentages. No information regarding retention was available. For example, in the documents reviewed, no information was reported on the length of time girls continue to participate in the clubs or the number of girls ages 15–24 who complete the full 12-month program.

When asked during the interviews, program staff noted that they viewed participation and retention as a challenge, and identified several strategies they employ to encourage participation, such as the following:

- Peer leaders and lead mentors work to ensure that the session content is interesting and attractive to club participants. They do by soliciting feedback from them on the content of the sessions. Facilitators have been trained to ask whether the girls want more discussion on the subject at the end of each session. This information is fed back to program managers, thus allowing them to determine which sessions are most popular and what additional content might be useful for additional sessions. As an

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<sup>2</sup> According to the SCIP FY 2017 annual report, girls participating in DREAMS programming receive identification cards that include a unique ID code that could be used across interventions and programs, so partners can track the layering of interventions.

example, through this feedback mechanism, SCIP prioritized GBV training as part of club meetings, given participant reports that “... violence is a reality in their families” (World Vision, 2017).

- Session content is delivered in an interactive way. For instance, peer leaders and lead mentors deliver sessions using drama and theater, and encourage participants to discuss their own experiences and views.
- Caregiver/parent clubs have been instituted, and participants are given content similar to that delivered in the girls’ clubs. Program managers believe that caregivers’ knowledge and appreciation of session content influence girls’ participation, noting that caregivers are more likely to excuse girls from housework and allow them to attend club meetings because they see the value of the clubs for their children.

## Participation and Retention: Project FCC

In the FCC project, participants are tracked using an attendance sheet with their name, age, sex, and a space to mark the number of sessions they complete (see Appendix E for the form). A unique ID is not recorded. After completing the curriculum, the mentor can mark the number of sessions the participant attended, and if she is eligible for graduation from the girls’ clubs. Interestingly, although interviewees said their clubs serve girls starting at age 15, their attendance sheets give the option of recording girls ages 10–14 as well. Furthermore, the data collection form allows the person completing the attendance sheet to note male participants.

As in the SCIP project, FCC staff said they are unable to quantify the numbers and percentages of girls completing the curriculum. This inability is most likely because FCC does not use unique IDs on attendance sheets or analyze data by club; rather, it records the total numbers who attend clubs. However, staff noted that the project faces the challenge of girls’ consistent participation in the clubs. Interviewees cited several factors that contribute to successful and continuous participation, including allowing girls time off from chores at home, engagement and interest in the session content, and community buy-in. They cited higher attendance at interactive sessions (e.g., debates or interactive discussions) compared to lecture-style content delivery. They also reported that the GBV and contraception sessions are of particular interest to participants.

Mentors are trained to conduct a follow-up visit at a girl’s household if she stops attending, although data are not available regarding these visits and their impact on attendance. FCC project staff also said that some girls leave the clubs if they do not grasp the subject matter and therefore lose interest.

World Education staff reported that the clubs are popular but are struggling with financial, logistical, and human resource constraints in their efforts to grow the program and start more groups to meet demand. They are planning to introduce vocational and financial literacy training to the clubs, which they hope will also increase participation and retention.

## Outcomes of Girls’ Club Participation

Although not a focus of the study, SCIP program managers spoke of the benefits of club participation. For example, they noted that girls talk openly in the clubs in an informed manner about their contraceptive choices and when they want to have children. They believe that such communication has led to an increase in

contraceptive use and a decrease in unwanted pregnancy among club participants. However, they also noted they do not collect data on these outcomes and so do not have quantitative or qualitative evidence to back up these observations.

SCIP staff also reported that participants in its girls' clubs are taught about their bodies and health, and that they have choices in life and the right to make them. They believe these lessons have led to girls' greater willingness to receive and use referrals to the nearby health facility linked to the girls' club, and receive HTC services. These services are offered onsite at 84 of the 104 clubs (81%). During FY 2017, SCIP reported that 3,894 of the 5,318 club participants (73%) received a test (SCIP, 2017). All of those ages 15–24 and 15 percent of those ages 10–14 were reported as having received an HIV test. Testing data reported by girls' age show that more than 100 percent of 15– to 24-year-olds enrolled in girls' clubs were tested (suggesting a potential data quality concern), whereas only 1.5 percent of 10– to 14-year-olds in clubs were tested. This disparity may be because HTC has not been rolled out in those clubs targeting younger girls.

FCC interviewees reported that they do not conduct individual assessments of AGYW in the groups to measure change because of their exposure to the girls' club curriculum. However, similar to SCIP, they describe increased empowerment from female participants in the clubs. They also believe that out-of-school girls participating in their girls' clubs are more likely to return to school.

Interestingly, even though both SCIP and FCC contacts said they do not have baseline data on girls' club participants, the FCC project provided MEASURE with a 17-page questionnaire for all DREAMS participants, which includes questions on demographics, household information (e.g., economic status, food security status), education and work, HIV testing and ART, sexual activity, sexual reproductive health, GBV, drug and alcohol use, and previous participation in HIV prevention programs. The title of the data collection sheet describes it as a type of baseline survey for DREAMS programming. It is unclear whether this registration sheet was administered in the field, or if the projects are planning to implement an endline assessment for AGYW who participated in girls' clubs.

## Overview of Savings Groups Implemented under the SCIP and FCC Projects

Based on our interviews with implementing partners and a review of documentation, we were able to characterize the way savings groups for AGYW operate within the SCIP and FCC programs. Table 7 below summarizes the key characteristics of the approach to the DREAMS savings groups of each implementing partner (IP).

**Table 7. Description of characteristics of savings groups for AGYW, by implementing partner**

	SCIP	FCC
<b>Target population</b>	Vulnerable and out-of-school girls 15–24 years	Out-of-school girls 15–24 years
<b>Leadership</b>	Lead mentors	Peer community facilitators
<b>Preferred group size</b>	10–25	10–25
<b>Frequency of meetings</b>	1 per month	1 per month
<b>Duration of participation</b>	12 months	6 or 12 months
<b>Girls' clubs linkage</b>	Operates within girls' clubs for those over age 14	Eligible after girls' club participation
<b>Caregiver participation?</b>	No	Yes
<b>Other components</b>	Financial literacy training	Informal vocational training, financial literacy training

### *Savings Group Implementation*

SCIP savings groups target young women and girls ages 15–24. The savings clubs have been active and operational since DREAMS implementation began in June 2016. According to the SCIP FY17 report, there are 1,202 girls ages 15–24 participating in 90 savings groups. In these groups, 37 percent of girls are ages 15–19, and 61 percent are ages 20–24 years. AGYW are recruited from the girls' clubs, through the Girl Roster toolkit, word of mouth, or clinical referral. The recruitment criteria are the same as for the girls' clubs because SCIP savings groups are integrated into the clubs.

FCC savings groups for AGYW are implemented in four of the five DREAMS districts where they operate: Beira, Xai-Xai, Chokwe, and Quelimane. The purpose of the groups as defined by FCC is to (1) increase security at the household level through savings, (2) provide credit opportunities for investment and other needs, and (3) create a social fund to help members experiencing emergencies.

According to the FCC FY17 report, there are 1,808 AGYW participating in 266 savings groups for AGYW. Most AGYW in the savings groups are ages 15–24 (97%)—the target population for the savings groups, according to program staff. Within the 15– to 24-year-olds age group, the majority (61%) are 15–19 years (see Table 8 below). The groups have saved a total of US\$17,755. It is unclear why some AGYW below the target age of 15 years are participating in the savings groups; this group may be composed of young primary household caregivers.

**Table 8. Participation of AGYW in savings groups (FCC, 2017)**

District	Females 10–14	Females 15–19	Females 20–24	Total
Beira	28	864	499	1,391
Xai-Xai District	12	8	17	37
Chokwe	3	169	128	300
Quelimane	11	40	29	80

## Leadership

The SCIP savings groups are integrated into the girls' clubs for girls ages 15–24 and led by lead mentors. The most successful women in the group are encouraged to become mentors for the next group of girls. FCC savings groups are led by a trained community facilitator who is an older AGYW (similar to SCIP's lead mentors). A management committee also is part of the structure.

## Savings Group Structure

In the SCIP groups, AGYW save small amounts of money together. Each month they contribute some money, and each month one member is eligible to receive a tranche of cash to invest in her own business or family; the group also can decide to invest in the community. The young women receive basic business skills coaching. The mentors deliver some informal vocational training, such as cake baking or basket weaving.

FCC also uses a voluntary savings and lending model for its savings groups. The community facilitator leads the group, which elects a five-person management committee for each group lending cycle. The members routinely save small amounts of their own funds with the group and then can gain access to an individual loan from the group savings at the end of a savings cycle. The groups also save for a social fund, which can be used for unexpected emergency expenses such as funeral costs.

## Preferred Group Size

SCIP and FCC both promote a minimum participation of 10 girls and a maximum of 25. The average number of participants per group based on FY 2017 data is 13 participants per savings group. FCC data show an average of seven participants per savings group.

## Frequency

Both SCIP and FCC have monthly savings group meetings but their policies allow organizers to organize more frequent meetings if they prefer.

## Duration of Participation

In SCIP, girls participate in savings groups for up to a year. Some end their involvement in the groups sooner if their businesses are running and they are meeting their needs adequately. FCC groups can be organized for a 6- or 12-month savings cycle.

## Data Collection and Use

SCIP uses attendance sheets to track attendance and collect information on the size of the group's savings. The groups saved a total US\$9,464 during FY 2017. According to its FY17 report, SCIP is creating a more detailed monitoring and evaluation (M&E) tracking form for collecting complete information about savings groups. These forms will be able to capture data for each member of the group.

FCC uses the suite of Savings Groups Information Exchange (SAVIX)<sup>3</sup> monitoring tools and management information system, which was developed and is available online. This suite enables FCC to track attendance, savings and loans amounts, number of groups, and other relevant indicators. Each member of a savings group has an identification number that allows tracking of participation over time. Almost half of beneficiaries (48%) are also tracked across DREAMS partners using a layering database being piloted by Jhpiego.

## Dropout and Retention

When asked specifically about retention or consistent participation of girls in savings groups, SCIP respondents said that savings groups are growing and attracting increasing numbers of girls and young women to these activities. In fact, they believe that integrating the savings groups with the girls' clubs encourages consistent participation in latter because the savings groups are so popular. They say that the ability to make money is a big draw for AGYW, and information about girls making money in savings groups has been spreading by word of mouth in the communities where they live. Respondents did not know of any issues with dropout in the savings groups.

FCC respondents also said that the savings groups are very popular because of their ability to help AGYW make money. They describe participation as typically consistent, although some AGYW drop out in the early stages of the group if they do not grasp the savings group approach or lack enough savings to contribute to the group. The SAVIX management information system enables projects to track dropout rates; however, this information is not included in the FCC reporting to donors, and interviewees did not cite any available data on dropouts.

FCC does take several steps to retain AGYW in the savings groups, indicating the importance of retention to the project and that cases of dropouts do occur. The project reports that its leadership monitors group performance and will intervene to address issues of dropout or lack of loan repayment (FCC, 2017). Program staff also indicated that they invite AGYW's caregivers to participate in the savings groups alongside their children, which also increases participation because caregivers can then better understand and participate in the savings group model.

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<sup>3</sup> Retrieved from <http://www.thesavix.org/>.

## Other Components

FCC provides financial literacy training to AGYW who are part of savings groups. There is no information on the percentage of savings group participants completing the training, but the project reports that it prioritizes beneficiaries in girls' clubs and savings groups, and has trained 4,113 AGYW (FCC, 2017).

The project also provides informal vocational training for AGYW in savings groups, which it has found to be more cost-effective than providing all participants with formal training at a vocational training school. For example, FCC may ask a local electrician to mentor a savings group participant in her trade. Once the mentee gains sufficient experience, she may be asked to train another AGYW in the savings group. World Education is also currently working with a local institution to explore sending a limited number of girls with a demonstrated aptitude for a certain skill to receive advanced training.

## Outcomes of Savings Group Participation

World Vision program staff report the combined savings groups/girls' clubs have a powerful impact on participants' lives. World Vision received feedback from some AGYW, who say that, as a result of the savings groups combined with girls' clubs, they now have a voice and can focus on fun activities rather than constantly worrying about their next meal or paying school fees. The savings clubs have taught them how to think about the future and plan for it by saving and managing their finances, which has traditionally been a male role. They believe AGYW who participate become empowered and better able to make decisions for themselves.

FCC project staff lament that even though collecting quantitative data for savings groups is time-consuming, these data do not adequately tell the story of the richness of the intervention's impact. To address this aspect, they are beginning to collect some qualitative data for internal use. They are piloting individualized assessments for savings group participants to track how their businesses are doing. They are also monitoring more closely how much each group is saving and gathering more information on the decision-making process to determine groups' uses of collective funds. At the project level, World Education is asking IPs and government partners to complete a short survey of five questions to gather feedback on partner performance and interventions that should be expanded, changed, or adapted.

## DISCUSSION

### Girls' Clubs

Findings from our literature review demonstrate that girls' clubs have limited evidence of their effectiveness, use myriad and non-standardized implementation models, and generally do a poor job of record keeping and documentation. Our literature review findings also highlight concern around retention of participants in the clubs over the intended time period. Our review of program documentation from the two projects implementing these clubs and interviews with program staff confirmed many of the findings in the literature.

Although implementing staff from both projects expressed a desire to better quantify the positive outcomes they see for AGYW participating in girls' clubs, none was currently collecting routine information that would allow them to assess changes in outcomes for program participants, and they had no plans to conduct evaluations to understand the effectiveness of the girls' club they lead.

Regarding implementation models, respondents from both projects said they were using the Go Girls! curriculum as the basis of their program. However, as Appendix D illustrates, the two projects have distinct curriculum content, have implemented the content with age groups of girls not included as target groups in the original training materials, and placed a great deal of importance on the autonomy of girls' club leaders to change the curriculum to suit participants' needs. Furthermore, neither the respondents nor the project literature pointed to a unique curriculum based on participants' ages.

Regarding data collection, both projects currently lack tracking for completing their training material content at the project level and were unable to share retention data for the clubs they organize. DREAMS project reporting seems to include the total number of female participants across all girls' clubs rather than the unique beneficiaries the clubs serve.

Despite a lack of project-wide data on dropout rates from girls' clubs, the implementers we interviewed were concerned about beneficiary dropouts from the clubs and have developed several strategies to encourage consistent participation—many of which are in line with other techniques cited in the literature. For instance, they are making efforts to make sure the clubs have content relevant to the participants and are soliciting their feedback on this content. Program staff encourage interactive content exploration, rather than lecture-style presentation in the clubs, which they say has increased participation. Staff also are engaging with the community and parents, so they will not prevent AGYW from participating in the clubs. Incorporating vocational training and integrating savings groups within the clubs appear to be other means for ensuring that the content is practical and useful for the girls—particularly older girls, who may have economic responsibilities both for themselves and their families.

Program implementers did not discuss any efforts currently being made to consult with girls on the best locations or times for clubs, or any systematic efforts to collect feedback from the girls, which were other strategies mentioned in the literature to guarantee strong participation.

### Savings Groups for AGYW

In keeping with our findings from girls' clubs, implementing savings groups for AGYW from the two projects assessed in this report matches many of the findings from the literature. Unlike girls' clubs, savings groups for

AGYW have a much stronger evidence base and have been shown to be effective in several contexts. Also, there is more information in the literature on the dosage of savings groups and retention rates (probably a function of having a stronger evidence base). Although the literature discusses retention and dropout for savings groups, these issues appear to be of less concern than what we found in the literature on girls' clubs; the Banking on Change project suggests that dropout numbers of savings groups for adolescents are very similar to those groups organized for adults (Plan International UK, 2016).

The literature points to combining social and economic objectives in interventions as key to the success of savings groups for AGYW. It highlights the importance of savings groups not only for strengthening participants' economic status but also reducing social isolation and providing mentors and role models for AGYW. For example, the TRY program pilot described above saw high participant dropout rates before refocusing its savings group model on making peer connections and emphasizing the mentorship aspect of the savings groups it led (Eruklar & Chung, 2005). Given these findings, it is interesting to note that the SCIP project chose to integrate girls' clubs with savings groups—essentially creating a combined socioeconomic intervention that the project sees as strengthening both interventions. The FCC project has decided to sequence the two interventions (by implementing savings groups for girls who have completed the girls' clubs). It seems that both projects see the value of linking the clubs and the savings groups, and understand that each intervention can promote participation in the other.

The literature around savings groups for AGYW also emphasized the importance of engaging participants in running the clubs and decision making. We see this approach as part of the implementation model of both projects, although we did not find other examples of soliciting feedback from girls on how to improve savings group programming.

Finally, although there is more evidence on the effectiveness of savings groups for AGYW, both projects expressed a desire to better document or quantify the changes in outcomes they are witnessing in the girls participating in the savings groups.

## RECOMMENDATIONS

Based on the findings from this report, we recommend that implementing partners, USAID/Mozambique, and the wider development community take the following actions.

### Implementing Partners and USAID/Mozambique

- We recommend that USAID/Mozambique encourage partners to track the number of sessions participants attend, and the dropout and graduation rates of both girls' clubs and savings groups at the project level. These statistics will help determine the accuracy of program reporting and enable partners to learn what works, thus helping to ensure consistent participation in girls' clubs. Based on these findings, USAID/Mozambique and partners may be able to determine an acceptable dropout threshold for girls' clubs and savings group partners.
- We recommend that implementing partners interview AGYW who drop out from girls' clubs and savings groups to learn the reasons behind these decisions. *MEASURE Evaluation can develop a draft interview/focus group discussion guide as part of the data collection guidance document we will produce as part of this activity.*
- We recommend that USAID/Mozambique and partners organize a theory of change workshop for girls' clubs and savings groups to discuss what measurable change they would like to see in girls attending the clubs/savings groups, and what length of time and exposure to the intervention seem realistic for achieving the intended change. *MEASURE can provide some guidance on organizing this workshop in the data collection guidance document or focus time in country on this recommendation.*
- We recommend creating pre/post assessments of participants to measure the change partners would like to see as a result of participation in girls' clubs and savings groups. Resources permitting, we recommend additional more rigorous evaluations of both interventions in Mozambique. *If intended outcomes are determined by project staff and USAID/Mozambique, MEASURE can develop assessment tools as part of the data collection guidance we will produce as part of this activity.*

### PEPFAR and the Wider Development Community

- We recommend launching several rigorous evaluations assessing implementation models of girls' clubs across DREAMS countries to better understand clubs' outcomes and how programming can be improved to better reduce HIV infection and increase female empowerment.
- We also recommend that DREAMS partners begin tracking retention rates globally in these two interventions and suggest implementing additional pre/post assessments of their participants to measure the change that projects and missions want to see as a result of participation in girls' clubs and savings groups.

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## APPENDIX A. LIST OF INTERVIEWEES

### One-on-One Interviews

No.	Name	Organization	Title	Sex	Location
1.	Adolfo Cambule	World Vision	Chief of party (COP)	M	Quelimane
2.	Veronique Kolhoff	World Vision	Senior technical manager	F	Maputo
3.	Claudina Lembe	World Vision	Project coordinator	F	Quelimane
4.	Susan White	World Vision	Previous COP/consultant	F	Quelimane
5.	Luiza	World Vision	Empowerment officer	F	Quelimane
6.	Nyararai Magudu	World Education	GBV education specialist	M	Xai-Xai
7.	Augusto Langa	World Education	Provincial coordinator	M	Xai-Xai
8.	Candida Muiambo	World Education	District field coordinator, Xai-Xai	F	Xai-Xai
9.	Nuno Buler	World Education	M&E officer, Xai-Xai	M	Xai-Xai

### Group Interview Attendance

Group interview	Organizations represented	Number of male participants	Number of female participants	Total number of participants
<b>Xai-Xai CBOs</b>	UDEBA_LAB, AREPACHO, Kubumbana, ACTIVA, World Vision <sup>4</sup>	3	9	12
<b>Quelimane CBOs</b>	NAFEZA, AMME, World Education	3	6	9

<sup>4</sup> Three World Vision participants also were interviewed individually.

## APPENDIX B. INTERVIEW GUIDE

**Protocol for interviews** with program managers and M&E advisors of the following:

- FCC project led by World Education Inc., which covers Quelimane, Chokwe, Xai, Xai City, and Beira districts
- Strengthening Communities through Integrated Programming Project, led by World Vision in Quelimane district

Review all project materials the IP has sent before the interview. You may be able to answer some of these questions based on that information. You can then contextualize and tailor these questions to confirm key information from the reports, clarify information, and ask additional questions to fill gaps.

Interview question	Guidance for interviewer
<p>Introduction</p> <p>On behalf of USAID Mozambique, the MEASURE Evaluation project is conducting an activity to learn more about girls' clubs and savings clubs interventions that its partners are implementing under DREAMS. We are focusing on just two projects, yours and _____.</p>	
<p><b>Can you quickly summarize your role and responsibilities for girls' clubs and savings clubs interventions on your project?</b></p>	
<p><b>1. I'd like to start by hearing about your girls' club intervention. Can you please describe your activities, how they got started, and where they are today?</b></p>	<p>Probe for the following:</p> <ul style="list-style-type: none"> <li>• Number of clubs, number of participants (total and per club), characteristics of participants</li> <li>• Recruitment and criteria for participation; any assessments of individual girls?</li> <li>• Coverage: Are the clubs in all areas served by the project? What percentage of those who qualify or need the service are participating?</li> <li>• Length of time the clubs have been operational</li> <li>• Length of time girls are participating in the groups</li> <li>• Why and how the girls' club intervention was designed</li> </ul>

Interview question	Guidance for interviewer
	<ul style="list-style-type: none"> <li>• Intervention activities: What happens in the clubs? Is there a curriculum? Methodology? Is it evidence informed? Are there multiple/several types of activities within the clubs?</li> <li>• Variation among the clubs: Do they all get the intervention(s), have the same membership criteria, and operate similarly?</li> <li>• Do you offer vocational or financial literacy training in these clubs? What type?</li> <li>• Linkages with other activities: Do participants also participate in other project interventions? If so, which ones?</li> <li>• Leadership/management: Who organizes the clubs? Who delivers the interventions?</li> <li>• Goals or objectives: What are you hoping to achieve with these clubs? What does success look like?</li> </ul>
<p><b>2. Could you please tell me (more) about girls' exposure to or intensity of participation in the clubs? For example, once a girl joins a club, does she stay a member or is her membership limited to a specific length of time or defined by her needs (or achievements)?</b></p>	<p>Probe for the following:</p> <ul style="list-style-type: none"> <li>• How often the clubs meet: Is there a regular schedule?</li> <li>• Expectations or requirements around participation: Are there minimums? Targets? Are drop-ins/occasional participation accepted or encouraged?</li> <li>• How important is routine attendance (or completing a specified number of meetings or sessions) to the efficacy of the intervention?</li> <li>• Variation in intensity of participation: Do some girls participate more than others? Does participation vary across clubs?</li> <li>• Characteristics of those who attend often/complete the sessions vs. "dropouts"; characteristics of clubs that do better (or worse) than others</li> </ul>
<p><b>3. What data do you collect on girls' participation in the clubs?</b></p>	<p>Probe for the following:</p> <ul style="list-style-type: none"> <li>• Indicators</li> <li>• Track individual's participation over time? If so, how? Are you able to distinguish between new and returning members?</li> <li>• Retention—the length of time girls attend the clubs</li> <li>• Do you conduct individual assessments on the progress of participants?</li> <li>• Are there any data you think should be collected but currently are not collected?</li> </ul>
<p><b>3a. How are the data on girls' clubs collected and presented?</b></p>	<ul style="list-style-type: none"> <li>• Do you have standard tools for data collection?</li> </ul>

Interview question	Guidance for interviewer
	<ul style="list-style-type: none"> <li>• Frequency of data collection</li> <li>• Data system: Who collects the data, and how are data managed?</li> <li>• How are data collected and presented from the CSO/local implementing partner to the implementing partner? In what format?</li> <li>• How are data collected and presented from the implementing partner to USAID? In what reporting format?</li> <li>• How are data collected and presented from the implementing partner to the Government of Mozambique? In what format?</li> </ul>
<p>3b. How are data on girls' clubs used?</p> <p>Ask for each of the following:</p> <ul style="list-style-type: none"> <li>• By local implementing partners (community-based or civil society organizations)</li> <li>• By implementing partners</li> <li>• By USAID</li> <li>• By the Government of Mozambique</li> </ul>	<p>Probe for the following:</p> <ul style="list-style-type: none"> <li>• Who uses the data/results, and for what purpose?</li> <li>• Do the data inform programming or policy changes?</li> <li>• Quality of the data: Any challenges?</li> </ul>
<p>3c. Do you think it would be useful to have a standard table or template to report monthly progress on girls' clubs/savings groups (e.g., for outcome indicators: How many clubs/groups are there? How many members? Attendance? Amount of savings?)? Please explain why or why not.</p>	<p>Probe for the following:</p> <ul style="list-style-type: none"> <li>• What format(s) would you prefer?</li> <li>• What data would be in the table/template?</li> <li>• What data would be interesting to compare across partners?</li> </ul>
<p><b>4. What other data do you collect regarding girls' clubs?</b></p>	<p>Probe for the following:</p> <ul style="list-style-type: none"> <li>• Same as above</li> <li>• Gather data/have regular check-ins from girls' club members or others regarding their satisfaction/value of the program?</li> <li>• Do you conduct individual assessments on each person who joins the club? Why or why not?</li> <li>• To what extent do members' interests/needs determine club activities?</li> <li>• What are the data telling you about the girls' clubs?</li> <li>• What data are most helpful to the program?</li> <li>• What additional data would you like to have to inform project planning/decisions?</li> </ul>
<p><b>5. What do think have been the biggest successes of the girls' clubs? What have they accomplished so far?</b></p>	<p>Probe for the following:</p>

Interview question	Guidance for interviewer
	<ul style="list-style-type: none"> <li>• Implementation successes</li> <li>• Availability of resources/costs</li> <li>• Outcomes/impact on girls' lives</li> <li>• Recruitment through a community-clinic link or community program-to-community program referrals</li> <li>• Retention</li> </ul>
<p><b>6. What are some of the challenges you've faced (and overcome—or not)?</b></p>	<p>Probe for the following:</p> <ul style="list-style-type: none"> <li>• Implementation challenges</li> <li>• Retention</li> <li>• Measurement/data</li> <li>• Recruitment through a community-clinic link or community program-to-community program referrals</li> </ul>
<p><b>7. What do you think could be done to strengthen your girls' club intervention?</b></p>	<p>Probe for the following:</p> <ul style="list-style-type: none"> <li>• Implementation</li> <li>• Retention—How long should the girl be retained in the intervention? [six months, one year, two years?]</li> <li>• Measurement/data</li> <li>• Resource needs (capacity and other resources, not just \$\$)</li> <li>• Recruitment through a community-clinic link or community program-to-community program referrals</li> </ul>
<p><i>Repeat these seven questions for savings clubs.</i></p>	

## APPENDIX C. DOCUMENT REVIEW

No.	Providing organization/project	Form name	Description	Relevant to activity
1.	WEI/Project FCC	<i>Ficha de Registro do Beneficiários</i> (Registration Form for Beneficiaries)	Registration form for orphans and vulnerable children beneficiaries from the Ministry of Gender, Children and Social Action	No
2.	WEI/Project FCC	<i>Matriz de Apoio à Criança</i> (Child Support Matrix)	Child Status Index-type form for an <i>activista</i> to assess vulnerability status of child	No
3.	WEI/Project FCC	<i>Ficha de COV: Serviços Básicos e Referências aos outros Serviços Sociais</i> (OVC Form: Basic Services and Referrals to other Social Services)	Summary form of services provided to all children in an <i>activista's</i> care during the past month	No
4.	WEI/Project FCC	<i>Lista de Presença de Intervenção Sobre Avante Rapariga</i> (Attendance Sheet for Go Girls!)	Attendance sheet for Go Girls! showing number of sessions in which each girl participates, her age, and if she has graduated from the curriculum. There are no unique IDs for participants on the form	Yes
5.	WEI/Project FCC	<i>Gestão e Controlo de Referências e Contra-Referências</i> (Management and Oversight of Referrals Made and Completed)	Summary form of project referrals with names but no unique IDs of referred beneficiaries	No

No.	Providing organization/project	Form name	Description	Relevant to activity
6.	WEI/Project FCC	<i>Ficha Avante Raparigas</i> (Go Girls! Sheet)	Planning sheet for mentors organizing Go Girls! sessions used to monitor which of the 12 sessions each group has completed	Yes
7.	WEI/Project FCC	<i>Formulário de Serviços DREAMS</i> (DREAMS Services Form)	Long form that tracks what DREAMS interventions individual AGYW have received, including date it was received; includes DREAMS ID but not girls' clubs or savings groups as an intervention; does have a group name at the top of the page	Yes
8.	WEI/Project FCC	Ficha de Inscrição no DREAMS (Registration form for DREAMS)	A 17-page questionnaire that asks questions on demographics, household information (e.g., economic status, food security status etc.), education and work, HIV testing and ART, sexual activity, sexual reproductive health, GBV, drug and alcohol use, and previous participation in HIV prevention programs; described as a type of baseline survey for DREAMS programming	Yes
9.	WEI/Project FCC	FY 2017 Quarter 2 DREAMS Report, April 30, 2017		Yes
10.	WEI/Project FCC	Ilda Success Story	Success story of project voluntary savings and lending association member	Yes
11.	WEI/Project FCC	FY 2017 DREAMS Report submitted November 4, 2017		Yes
12.	WEI/Project FCC	FY 2017 Q1 DREAMS Report with no submission date included		Yes
13.	WV/Project SCIP	FY 2017 Q4 DREAMS Report submitted October 31, 2017		Yes



No.	Providing organization/project	Form name	Description	Relevant to activity
14.	WV/Project SCIP	DREAMS Monthly Report, April and May 2017		Yes
15.	WV/Project SCIP	FY 2017 Quarter 2 DREAMS Report submitted April 30, 2017		Yes
16.	WV/Project SCIP	DREAMS Socio-Economic Activities by Area and Girls' Clubs Ages 14–24 Years (as of 29 May 2017)	List of girls' clubs and what kind of socioeconomic support they have received	Yes
17.	WV/Project SCIP	<i>Ficha das Sessões</i> (Session sheet)	List of girls' club session topics (14) for an individual club, with the option to mark what day of the week that topic was covered, number of participants (both male and female), other community outreach conducted (e.g., number of male partners trained in GBV), and numbers of participants tested	Yes
18.	WV/Project SCIP	<i>Livro de Registo das Actividades do Clube</i> (Registration Book of Club Activities)	A monthly individual girls' club sheet that tracks what topics were covered in four sessions that month and the date of the session, the names, ID codes, and ages of the participants who attended; whether condom use was discussed and condoms were distributed; whether family planning was discussed, and what method each girl uses; whether participants or their parents have action plans; and any referrals made for each participant	Yes
19.	WV/Project SCIP	List of Girls' Clubs (82 total) from June 2017		Yes
20.	WV/Project SCIP	List of Parenting Groups established out of girls' clubs (70 total) from June 2017	Includes number of groups per girls' club; number of meetings conducted; and number of participants, disaggregated by sex	Yes
21.	WEI/Project FCC	Savings Groups for AGYW	Narrative document that described the savings group intervention in the FCC project	Yes

## APPENDIX D. SUMMARY OF GO GIRLS! TOOLKIT TRAINING MATERIALS

Training manual	Target population	Number of sessions	Description from toolkit
<b>Go Girls!</b>	Females 13–17 years, out-of-school and vulnerable	14	Designed to strengthen life skills of girls ages 13–17 who are not enrolled in school or are in vulnerable situations.
<b>Go Students!</b>	Boys and girls 10–17 years, in-school	24	Helps teachers teach students a range of life skills that will help youth protect themselves from HIV/AIDS.
<b>Go Teachers!</b>	School personnel and teachers working with vulnerable girls	14	Helps school personnel understand and strengthen their roles as protectors of vulnerable girls and agents of change in their schools by promoting gender equitable teaching practices and addressing harmful school practices that put girls at risk of HIV infection.
<b>Go Families!</b>	Parents of young people	11	Helps parents, caregivers, and other concerned adults better communicate with the young people in their lives. The program aims to strengthen adults' communication, role modeling, and relationship skills with youth.
<b>Go Communities!</b>	Community members	Organized around the 6 stages of the Community Action Cycle; these stages are the steps that community members can implement if they wish to protect vulnerable girls	A step-by-step guide to strengthen the skills of community mobilization facilitators to enable communities to address and reduce girls' vulnerability to HIV/AIDS.



FCC Girls' Club Attendance Sheet

Intervenção Sobre Avante Rapariga		Bairro: _____		Distrito: _____																								
		Nome do Mentor/a: _____																										
Ano:20				Sessões																	# Sessões Cumpridas	Graduado Sim/Não (Mínimo 12 sessões)						
#	Nome do Participante			10-14	15-17	18-24	#1	#2	#3	#4	#5	#6	#7	#8	#9	#10	#11	#12	#13	#14	#15	#16	#17					
1																												
2																												
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<b>Total M/F:</b>																												
Data da graduação: ___/___/20__		Data de Recepção: ___/___/20__																										
Assinatura do Mentor/a: _____		Assinatura do Supervisor/Coordenador: _____																										

**MEASURE** Evaluation

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