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Economic Empowerment and HIV Prevention Among Young Women and Girls in Kenya: Lessons From the Study of Economic Empowerment Programs

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Economic Empowerment and HIV Prevention among young
women and girls in Kenya:

Lessons from the study of economic empowerment programs

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Abstract

One of the major issues facing Kenya is HIV/AIDS. With recognition by the global community that providing women with economic opportunities can help both those who are HIV positive, as well as in prevention for those who are not infected, programs combining microfinance and HIV education have started to emerge. While women in these programs

have shown preliminary signs of success, young girls did not respond as well in part due to lack of interest in the particular programs themselves. As such, this study examines two economic empowerment programs for girls and young mothers at the non-governmental organization Carolina for Kibera, in the Kibera slum of Nairobi, Kenya. The research is primarily based upon interviews with program participants and leaders, as well as program administrators. The findings indicate that one of the most prevalent problems in Kibera is a lack of financial independence for females, which forces women and girls to engage in transactional sex, thereby putting themselves into the highest HIV risk population. Findings also indicate that the success of the programs studied is the result of the respective curriculums meeting the needs of the demographics they serve, particularly by combining both reproductive health and economic empowerment.

Introduction

My initial interest for this research project was the link between economic empowerment and AIDS prevention. The UNAIDS 2010 *Global Report* identifies the importance of two factors for decreasing HIV vulnerabilities among girls. In the words of the report: “protecting women and girls from HIV means protecting against gender-based violence and promoting economic independence from older men” (10, emphasis added). I chose to focus my research on the second of these two prongs. While there are economic empowerment programs that have attempted to achieve both of these goals, none that I came across succeeded in effectively targeting, and interesting, the girls whom it was meant to serve.

I therefore sought to further explore what *does* appeal to girls in economic empowerment programs by examining and analyzing two different models of such programs, run by Binti Pamoja, the girls center of the non-governmental organization (NGO), Carolina

for Kibera (CFK). By the sheer number of girls in the first program I examined, Safe Spaces, estimated to be around 1,200, I knew even before starting my interviews that Safe Spaces was a success in the eyes of the young girls whom it serves. The second program I examined, Young Entrepreneurs (YE), was a one-time pilot program, which CFK purposely chose for a group of young mothers who were involved in some of Binti Pamoja's other programs. My goal in studying YE was to find out if, and how, the program was useful to the young mothers. Therefore, examining these two programs I sought to understand how each program specifically meets the needs of the two very different demographics they serve: girls pre-risk who are being educated in hopes that they will avoid the pitfalls that other girls face in Kibera, and girls post-risk who need a different set of tools to combat the challenges they face as young mothers in Kibera. I also hoped to understand how these different forms of economic empowerment practically help the girls to avoid those challenges, particularly to HIV. Through my research I found three primary things. First, both programs are successful because they meet the needs of the different groups of females they serve. Second, I found that in the case of Safe Spaces there is a need for economic empowerment *combined* with reproductive health education, because the two are mutually reinforcing; one learning component does not have the same impact without the other. Finally, recall that the 2010 USAIDS report states: "protecting women and girls from HIV means protecting against gender-based violence and promoting economic independence from older men" (10, emphasis added). Though I had only intended to focus on the second prong mentioned in the report, the connection that economic empowerment helps to decrease the risk of gender-based and domestic violence, also emerged from my interviews.

Background

Sub-Saharan Africa continues to have the highest rate of new HIV infections in the world, and is home to 22.5 million adults and children already living with HIV (UNAIDS 2010 *Global Report* 20). In 2009, it is estimated that 1.8 million individuals in sub-Saharan Africa became infected with HIV (UNAIDS 2010 *Global Report* 16). HIV/AIDS has a strong impact on both an individual's health and his/her financial situation. It affects the individual, as well as the extended family, and it is difficult for families to keep up with the medical and funeral costs associated with the disease (Donahue 1). While the AIDS epidemic has had a devastating affect on men, women, and children, females are particularly vulnerable to contracting HIV.

I chose to focus on females, because women and girls are more vulnerable to HIV infection than men, representing more than half of the HIV infected population in sub-Saharan Africa. Around the world, the greatest cause of death for "women of reproductive age is HIV/AIDS" ("Women and Health" xii). In sub-Saharan Africa, "young women ages 15-24 are as much as eight times more likely than men to be HIV positive" (UNAIDS 2010 *Global Report* 10). Specifically, in 2008/09, HIV prevalence among women in Kenya was twice as high as that for men. This is due to both social, and biological reasons, as well as a general lack of knowledge about HIV among women. With this in mind, it is important to understand the state of HIV in Kenya.

The HIV/AIDS situation in Kenya is varied, with the range of HIV prevalence being "14.9% in Nyanza province to 0.8% in North Eastern province" (*Kenya AIDS Indicator Survey*). Kenya's overall HIV prevalence rate is 6.3% according to the World Bank's development indicators (World Bank Development Indicators). The areas with the highest HIV prevalence in Kenya are the slums of Nairobi where I conducted my research, as well as the Nyanza province. In Nairobi, HIV-positive individuals living in the slums make up

about 55% (approximately 1.65 million people) of the city's population, with an HIV prevalence of 20% (Datta & Njuguna 95).

Understanding the culture of sexual interactions in Kenya is key to any behavior modification in the fight against HIV/AIDS. The first sex act for most Kenyans occurs between the ages of 15 and 19 years, with more than 75% not using any type of protection ("Kenya: HIV Analysis" v). In relation to HIV, 33% of new infections are believed to occur through "unprotected paid sex, sex between men, and the use of contaminated drug-injecting equipment by two or more people on the same occasion" (UNAIDS 2010 *Global Report* 30).

Sex workers are a population particularly vulnerable to HIV infection, due to several factors: "frequent and frequently-unprotected sex with multiple casual and concurrent partners, [. . .] the young age at which they initiate sex work, their reluctance to attend clinics, and the lack of clinics catering to their special needs" ("Kenya: HIV Analysis" 27). Sex work falls into the category of "the greatest HIV risk behavior in sub-Saharan Africa," defined as "having unprotected sex with multiple partners" (UNAIDS 2010 *Global Report* 30). The effects of sex work extend beyond the women themselves to their longer-term partners and through their clients to the population as a whole ("Kenya: HIV Analysis" v). Outside of sex work, many women engage in what is termed "transactional sex," performing sexual acts on the side as a means of having additional cash flow, or to receive goods such as clothing and gifts. The 2003 Kenya Demographic and Health Survey recorded that "16% of girls 15–19 report receiving money, gifts or favours for sex in the past 12 months" ("Kenya: HIV Analysis" v). If women, who are desperate for money, do not engage in high-risk sexual behavior, their alternative becomes other risky endeavors, such as the selling of illicit liquor or narcotics (Datta & Njuguna 95). Regardless, a need for money is the underlying cause of risky behavior in many of these situations. Though I had no intention of examining transactional sex in my research it quickly emerged as a theme throughout my interview of both Safe Spaces and YE participants.

Case studies are beginning to emerge that integrate two very distinct components: microfinance and HIV/AIDS education, with initial case studies now appearing in countries such as Kenya and South Africa. Such studies include the organizations WOFAK (Women Fighting AIDS in Kenya) and MMAAK (Movement of Men against AIDS in Kenya) in Kenya. While these models have shown some preliminary signs of success with women, young girls did not respond to the programs as positively. For example, in one microfinance and education program, the younger women did not enjoy the tedious business meetings, being forced to contribute to a group savings account, and being unable to access their savings (USAID, “Reducing Adolescent Girls’ Vulnerability” 7, 36; “Exploring the Role” 64).

Another common model that I came across in Nairobi is an empowerment group for women already living with HIV. Many of the groups bead bracelets, make handbags, or weave baskets, helping them to make a living when they otherwise may not be able to. While groups like these are abundant, they are working with women who already have HIV. For my research I deliberately chose to focus on programs that work to economically empower girls as a prevention mechanism *before* they contract HIV. As stated above the first sex act for most Kenyans occurs between the ages of 15 and 19 years, with more than 75% not using any type of protection (“Kenya: HIV Analysis” v). Thus, it is essential to work to prevent the transmission of HIV, as well as a whole host of other pitfalls, by reaching females *before* they arrive at the age of their first sexual encounter, and particularly by giving them the necessary knowledge to avoid having to go to older men for money. This is precisely why I chose to research Carolina for Kibera’s Safe Spaces program, which does just that.

Review of the Literature

Throughout my research with Carolina for Kibera the problem of transactional sex and female sex workers came up in almost every interview I conducted. While I had read a lot of literature that named this group of individuals as the highest HIV risk population prior to conducting my own research with CFK, it was not until after this research was done that I found literature that specifically linked economic empowerment with female sex work.

A 2009 pilot project in Kenya that focused on female sex workers (FSW) provides an interesting case study on the potential of economic empowerment to decrease HIV risk behavior and provide a way out for women engaged in prostitution. As Odek et al. explains: in Kenya, “sex work is predominantly informal and sex workers negotiate terms of sexual relations on their own, with no recourse to any form of enforcement through industry gatekeepers such as managers” (Odek et al. 450). Working alone, without the management of a brothel owner, many FSWs have less control than the buyer in negotiations. In this sense, if a woman is desperate for money, she is more likely to agree to unprotected sex than to insist upon condom use and potentially lose a customer.¹ The project’s goal was to step in and offer an income-making opportunity to FSWs outside of the sex industry and to provide HIV prevention education. This section will provide: (i) background on the project, (ii) an overview and the results of the first phase of the project, (iii) the changes in and outcome of the larger second phase, (iv) weaknesses of the project, and (v) lessons to be learned for the future.

Overall the project was designed to test the hypothesis that “participation in microenterprise activities could reduce FSWs’ risks to HIV” (Odek et al. 451). Strengthening STD/HIV Control Project in Kenya (SHCP) - a community initiative sponsored by the University of Manitoba, Canada, and the University of Nairobi - and a local microfinance

¹ “As HIV is largely heterosexually transmitted in Kenya as elsewhere in sub-Saharan Africa, risk reduction through consistent and effective use of condoms and reduction in number of sexual partners is important” (Odek et al. 450).

institution, collaborated to conduct a pilot project. The SHCP initiative had been at work in the slums of Nairobi for some time, training FSWs to educate other FSWs on the risks of unprotected sex, how to use condoms, how to negotiate safe sex, and other related issues.

After working with FSWs for five years, SHCP was approached by FSWs themselves who wanted help finding work outside of the sex industry (Odek et al. 451). The pilot project was born out of that request.

The first phase of this pilot project took place in the Kibera slum of Nairobi from 1998-2002 with 209 FSWs upon initial enrollment (Odek et al. 451-453 & Caldas et al. 992). The microfinance institution followed a group-based lending model, with the women creating lending groups of five to twenty-five borrowers for individual loans averaging 130 US dollars (Caldas et al. 992). “The women met weekly to make payments, contribute compulsory savings, obtain business training, and receive peer-led STI/HIV education” (Caldas et al. 992).² The project resulted in 17% of the women leaving the sex industry, and for those who continued in sex work, the women self-reported a decrease in the number of daily sex partners from 3.45 to 1.76 over the course of eighteen months (Odek et al. 452). Initially 209 women enrolled; however, only 118 received loans due to a large number of dropouts and six deaths (Caldas et al. 992). . Unfortunately another seven women died after receiving loans, mostly due to HIV-related causes (Caldas et al. 992).³

The second phase was conducted from 2003 to 2005 with 307 FSWs (Odek et al. 451-453 & Caldas et al. 992). The only major revision of the initial model was the formation of smaller, self-selected lending groups of five to 15 women with larger initial loans of up to 200 US dollars (Caldas et al. 992). In total 227 participants were studied for the duration of

² Source for Caldas et al.: Odek WO, Costigan A, Ngugi EN, et al. Business success and failures among female sex workers: results from a Kenya pilot project. Barcelona, Spain: The XIV International AIDS Conference, 2002.

³ The pilot project used “a before-and-after without control study design,” while the scale-up used a “pre-post without control search design” (Odek et a. 452). Not using a control is a prominent weakness of this study. It is difficult to know how many of these women were already possibly considering diversifying their work options due to age or other various factors.

the project with an average age of 41 years and 4 dependants (Odek et al. 455). At the close of the program 45.4% of the women reported leaving sex work, and weekly partners decreased from 1.96 to 0.73 (Odek et al. 457). While there was not a significant decrease in the number of casual partners, condom use with regular partners increased from 78.9% to 93.5% (Odek et al. 457). This decrease in regular partners, the relatively high percentage of women that exited the sex industry, and the increased condom use all point to the potential success of such integrated programs for HIV prevention. However, only 65% of the FSWs' micro-enterprises initiated with their loans lasted over 18 months (Odek et al. 458).

This Kenyan pilot project and scale up with FSWs is an initial example, but it has its weaknesses. One weakness of the study is that the mean age of the women included was 41 years old. This is actually somewhat old for the sex industry as many women may be looking to exit the industry anyway; furthermore, it is outside of the primary risk infection age. More study is needed to test the effectiveness of microfinance offers to younger women who are still faced with the prospects of a successful sex work career. In addition, the scale up phase began in 2003 and the Odek et al. study ended in 2005. There is a need for more follow-up research to see if any of the 45.4% of women who reported leaving the sex industry ended up returning following the end of the study. In addition, the Odek et al. study only encompasses one loan cycle – providing inadequate information on the sustainability of such a program.

In spite of these various weaknesses, this FSW pilot project did have some strengths. Odek et al. conclude from this pilot project: “The empowerment is reflected in the women’s ability to reduce HIV risk behaviors, notably, ceasing sex work, reducing the number of sexual partners and improved condom use” (Odek et al. 459). The program provided a way out of sex work for these women, and for each woman who took the opportunity to get out, her vulnerability to contracting HIV was decreased as she began a new income generating activity. While the demographic of women included in this pilot project greatly differs from the demographic of girls at Carolina for Kibera, who were primarily ten to twenty one years

old, it still provides support from the literature that economic empowerment does provide an alternative to sex work for women, and does have an impact on reducing HIV vulnerability.

Objectives

The broad objectives of this research project revolve around understanding how economic empowerment for girls and women relates to HIV prevention. The more specific objectives of this research are as follows:

- To study two programs at Carolina for Kibera in order to understand how they function on a practical level
- To examine the financial literacy component of the Safe Spaces program, and understand what about the curriculum appeals to the girls who participate
- To examine how the reproductive health component of Safe Spaces relates to the financial literacy component
- To examine the Young Entrepreneurs curriculum and understand what about that curriculum appeals to the young mothers it serves
- To examine what the girls and women involved in these two programs identify as challenges they face as women in Kibera
- To examine if and how financial literacy and economic empowerment help in overcoming or preventing these challenges
- To specifically understand the relationship between economic empowerment and HIV prevention
- To examine women's knowledge level of competition, differentiation, and competitive advantage in business

Setting

This research project was conducted in Nairobi, Kenya. The last census in 2009, recorded Kenya's population as 38.61 million, with an estimated 3.1 million people living in Nairobi (World Bank). While Nairobi is “an international, regional, national and local hub for commerce, transport, regional cooperation and economic development,” over 60 percent of the city’s population lives in urban slums, which is in part due to the poverty level in Kenya (UN Habitat). According to the 2005 UNDP Development Report fifty-eight percent of Kenya’s citizens earn less than \$2 a day (UNDP). With high levels of poverty and high unemployment, many individuals from rural areas migrate to the city in search of work leading to the formation of large informal settlements, which are continuing to grow. I conducted my research in the largest slum in Nairobi, the Kibera slum. Population estimates of Kibera range anywhere from 300,000 to 1 million inhabitants, a population that is confined to only 2 sq km of space (CSG Kibera; UNHabitat). Not only is Kibera the largest slum in Nairobi, but it is also considered to be the largest informal settlement in Africa (UN Habitat, 7). Kibera is comprised of nine villages, each with their own village chief. While Carolina for Kibera is located in Olympic Estate, it borders on the Gatwekera village of the slum. The size of Kibera only became truly meaningful to me when I was told that it takes some girls as long as forty-five minutes to walk from their end of the slum, to the Carolina for Kibera office. The average size of a shack in Kibera is 12ft x 12ft built with mud or made out of tin, usually with a dirt floor. These shacks often house up to 8 or more people (Kibera UK). The streets of Kibera are lined with informal businesses such as kiosks that sell basic food supplies, used clothing, or ready-made food such as chips or mandazi. There is approximately one pit latrine (hole in the ground) for every 50 people, though many residents resort to the use of “flying toilets” (putting human excrement in a bag and throwing it). Furthermore, health is a huge problem in the area. There are no government hospitals or clinics in Kibera, only small clinics

run by a variety of NGO's. The health situation is made particularly precarious by the serious lack of sanitation, access to clean water, and access to health facilities. It is estimated that 20% of the population of Kibera is HIV-positive (Binti Pamoja).

While primary education in Kenya is supposed to be free, the reality is that there are not enough government schools to accommodate the youth in Kibera. Thus, many youths have no option but to pay for primary education, which most can't afford. Approximately 80% of the youth in Kibera are unemployed, and many lack the funds to attend secondary school (Kibera UK). This combination of idleness and unemployment is the root of many of the problems in Kibera. Often, girls bear the consequences of many of these problems and frustrations. For example, drugs are available, cheap, and rampant in Kibera, as are illicit brews. It is normal for men to spend their days at the bar drinking these illicit brews, a problem which is fueled by high unemployment. Teen pregnancy is also extremely prevalent in Kibera with some estimates that "at any one time about 50% of 16 to 25 yr old girls are pregnant" (Kibera UK). As Binti Pamoja's website explains, "domestic violence, rape and physical assaults are a common part of life for women in Kibera. Women are often treated as property and given little or no opportunity to make decisions about their lives or bodies" (Binti Pamoja).

Safe Spaces

Program History

The first program I studied, Safe Spaces, is one of the programs run by Binti Pamoja (Daughters United), Carolina for Kibera's "reproductive health and womens' rights center" for girls (CFK website). Two American students founded Binti Pamoja by training a few girls in reproductive health and leadership, after they spent a semester studying in Kenya.

Once the girls had finished their three-year training, however, they were not ready to leave Binti, and wanted to do something more (2A and 2D: pc [personal communication]). Through market research, CFK found that there was a need and desire for peer mentoring and leadership in the community among girls (1A: pc). With this in mind, the alumni mobilized their own girls groups by going back to their respective villages in Kibera and recruiting girls, and thus, Safe Spaces was born. The alumni leaders shared all of the information that they had learned about reproductive health, life skills, and leadership, with their groups (2A and 2D: pc). Though Safe Spaces started with only thirty or forty girls, the program grew organically into the large-scale success that it is today. In 2007, Safe Spaces first year of operation, the program only had only ten groups and twenty leaders. Now Safe Spaces has grown to 38 groups all around Kibera with a total of 1,200 girls involved, and 120 leaders (2A: pc).

After a while, however, it became very clear to the staff at Binti who coordinated Safe Spaces that reproductive health alone was not enough. If a girl is not economically empowered and does not have financial resources, no amount of reproductive health information will keep her from prostituting herself, or putting herself in any number of other risky situations. One of the program coordinators at Binti explained to me that girls' economic situations trump what they know about health, particularly because they often financially depend on their parents, or a boyfriend. Therefore it is important to link *both* reproductive health and financial literacy to avoid bad situations (1A: pc). With this idea in mind CFK again conducted market research to understand what other things girls were interested in learning. The results showed that girls were eager to know more about savings and managing their money. As a result CFK partnered with an organization called Microsave Opportunities and developed a financial literacy curriculum for the Safe Spaces group, which has since been revised a few times to create the curriculum that is used today.

Methodology

My study of the Safe Spaces program involved informal interviews of Safe Spaces participants, Safe Spaces leaders, the village coordinators of the program, as well as two administrators involved in running the program. I interviewed five Safe Spaces leaders individually. I interviewed a total of twenty-two Safe Spaces participants, all of whom were girls between the ages of ten and sixteen, in small group interviews. For my interviews I went to the location of the Safe Spaces group, and only interviewed the girls who had brought back their consent forms, signed by their parent or guardian. Around ten consent forms were given to each group, so I interviewed however many out of those ten were returned. The girls were purposely interviewed in small groups so that they would feel comfortable sharing their thoughts and ideas with their friends present, rather than alone in a room with only my translator and I. I interviewed six village coordinators in a collective focus group, and interviewed two of the program administrators involved in the Safe Spaces program. They were interviewed individually.

Program Structure

The Safe Spaces program at CFK involves two specific curriculums: reproductive health and financial literacy. Safe Spaces is run through a system where girls who have graduated from the program are then trained as leaders to mobilize their own group of Safe Spaces girls. Most of the Safe Spaces participants are between the ages of ten and sixteen, though I noticed many young children at the meetings who had just tagged along with a sibling. The precise age at which a girl becomes a leader depends on when she joined the program, and how dedicated she is, but all of Safe Spaces leaders that I interviewed were 18 or older. Each Safe Spaces group meets either on Saturday or Sunday for three hours, in what CFK has deemed a “Safe Space.” This could be a room at the Binti office, a classroom

at a school, a church, or anywhere else that is deemed safe for the girls to meet. The first two hours are spent learning about reproductive health, while the last hour is spent learning about financial literacy. It became evident from interviewing the administrators of the program, the girls, as well as the leaders, that these are two mutually reinforcing components.

The health curriculum of Safe Spaces teaches about a variety of topics, which include female genital mutilation (FGM), sexual and gender based violence (SGBV), sexuality, boy-girl relationships, debate, domestic violence, rape, drug abuse, values, menstruation, conflict resolution and many others. A different health or life skills topic is taught each weekend, based on a schedule that is pre-determined quarterly by the leaders of each village in Kibera. Most of the health curriculum is taught verbally, though activities such as drama, poetry, and debate are used to reinforce the information and keep the girls engaged. For example, the girls may be asked to come up with a skit that shows what to do after someone is raped, or they may be asked to debate questions such as “Does teen pregnancy really affect girls?” (2L: pc).

The financial literacy curriculum, entitled “Young Women: Your Future, Your Money” was designed for “Go Girl” account holders at K-Rep bank. The learning sessions in this guide were specifically created for girls from low-income households living in urban centers in Kenya, specifically Nairobi. As a result, the information contained within the guide such as role playing, stories, and examples, are all geared specifically towards girls in Nairobi slums. The entire curriculum is divided into sixteen easy-to-teach learning modules. Each module is designed to be about 30 minutes long, and taught with limited resources. There are four overarching sections of the curriculum which are: a) Dream Big, b) the seven steps of saving, c) talking about money, and d) how to earn money. As taught, the seven steps of savings are: 1) choose a savings goal, 2) make a savings plan, 3) know the difference between wants and needs, 4) control spending, 5) think about the future: money in and money out, 6) save regularly, and 7) save in a safe place. While the curriculum encompasses many

topics, the focal point of the financial literacy curriculum is savings. This is in part because a key facet of the program is a special partnership between K-Rep Bank and Binti Pamoja, which allows the Safe Spaces girls to open savings accounts with the bank, despite the fact that they are under the age of 18. Before this partnership was created, girls were saving informally in their homes, or in one pooled savings account for all Safe Spaces participants; however, those systems were not efficient (2C: pc). The goal now is for every girl in Binti Pamoja to have a savings account. There are outside factors that prohibit this from happening – for example identification is required to open a bank account and many girls simply do not have access to a birth certificate or any other form of identification. Additionally, a savings re-launch occurred this year, so there is some back up in opening accounts for girls. The newly launched system, however, has seen great success so far, and garnered positive reviews from all of the girls and leaders that I interviewed. Leaders of the Safe Spaces group now have to go through a three day, 8 hours per day training with K-Rep representatives. Leaders also now have the ability to collect money from girls and then deposit that money for them in the bank every Saturday or Sunday, which makes accountability for girl's money much better.

Discussion and Analysis

What do girls like about the reproductive health curriculum and why?

As part of my interviews I asked every Safe Spaces leader and Safe Spaces group to name, of all the subjects they had learned about, which topics they liked best. Other than savings, the girls listed an array of subjects, including: abortion, female genital mutilation (FGM), rape, hygiene, HIV/AIDS, menstruation, and domestic violence. When asked why they liked this information, or how they had benefited from learning about the topics, every group told me the same thing: because they didn't have this knowledge before. As the saying

goes, knowledge is power, and this could not be truer for the Safe Spaces girls. It was evident meeting with them that the sheer fact of having so much knowledge about so many different topics makes them feel confident and important. The subjects they listed are all big problems in Kibera, and therefore the knowledge of these issues enables them, for the first time in their lives, to understand what is going on around them. Rape, abortion, HIV, and domestic violence are all rampant in Kibera and it is likely most of the girls in Safe Spaces have some first hand experience with all of these issues or know someone who does (3L: pc).

There is nothing more frightening than to not understand what is happening around you, or especially to not understand something when it is happening *to* you. A common example of this is menstruation. Many girls are neither taught about menstruation in school nor taught by their parents. For those unlucky girls, one can only imagine the shock that would come with one day seeing blood in your underwear and having intense cramping in your lower abdomen. Many of the Safe Spaces leaders explained that though some schools teach reproductive health, what they are taught is purely scientific (3L: pc). For example girls are not taught about what to do when they do start menstruating, they are not taught about cramps, and they are not taught that menstruating is not something to be ashamed of. Therefore even with the knowledge that most schools provide, the experience can still be a frightening one full of questions.

Another topic that many girls mentioned is rape. Because of what the girls have been taught in Safe Spaces they not only know what to do if they or a friend are raped, but they also know how to prevent themselves from being raped. They name tips such as avoiding walking home at night, avoiding bad company, and dressing modestly as ways to avoid those bad situations. Not only is the knowledge empowering and helpful for the girls themselves, but it gives them the ability to help other girls and pass along all of the information they have learned. In fact, being able to teach others is empowering for the girls, and gives them a sense of confidence and pride that was visible in all of the group interviews that I conducted.

For example, one girl proudly stated that if a friend has blood on her clothes she could explain menstruation to her (3S: pc). Another said that if someone were raped, she would know what to do; she would tell them not to wash their clothes because it would destroy any evidence, to go to the hospital, and to tell the police (1S: pc). Another said that she could help her friends and her sister with good decision-making. Particularly, she knows her sister wants to be a teacher so she will help her try her best to become a teacher (3S: pc). Thus, not only does this wealth of knowledge allow the girls to understand what they are seeing around them, but it also increases their confidence and self-esteem because they have knowledge that others do not. This knowledge allows them to help other girls, and to teach others in the community.

What do girls like about financial literacy and why?

The financial literacy portion of the curriculum is a huge hit as well. To my surprise, all of the girls that I spoke to were gushing about savings, which is the focus of the financial literacy curriculum. They are so excited to save, and to have the ability to save in a safe place. I learned, through my group interviews as well as my interviews with leaders, that girls like savings because of the power and control over their own lives that it gives them. The effect of having the knowledge of savings and being in command of their own lives manifests itself in a few ways, themes that I found common to the leaders that I interviewed as well as the four focus groups I conducted.

First, the most common response was that savings allowed the girls to be able to take action in case of emergency. The emergency most frequently named was the inability to pay for school fees. While only three of the four group interviews that I conducted have been taught about savings and have savings accounts, all three of the groups that do have savings accounts mentioned numerous times that their savings have helped them to pay the school fees for themselves as well as their siblings. The importance these girls place on staying in school became clear to me when all four groups named dropping out of school and paying

school fees as big challenges for girls in Kibera. The importance that they place on school stems from an understanding, which Safe Spaces teaches, that staying in school will help girls to avoid many problems and will help them to achieve future goals. For example, when girls named challenges such as teen pregnancy, abortion, early marriage, and domestic violence they explained that the root cause of these problems is girls dropping out of school, being idle, and not having the education to allow them to get a job and be financially independent. Thus, the girls have internalized the knowledge that staying in school is essential to them avoiding many of the traps and vulnerabilities that other girls face. They therefore have an even greater incentive to save and take control of their lives. Many girls also mentioned that their savings has helped them pay for food for their families.

The other theme that popped up consistently throughout my interviews is that the girls love that they are the ones who will benefit in the future from saving. They love, that even though the largest benefit from saving will come in the future when they can decide to do what they want with the money they have saved, in the end they, and no one else, will benefit from the saving (1L, 2S: pc). Even if they use their savings to help their family to buy food, or pay for their sibling's school fees, this is a decision and an action that they have made all by themselves. A part of this knowledge comes from the first financial literacy module: Dream Big. The module aims to make the benefit and importance of saving more tangible to the girls. The section starts with a quote that says, "A good future starts now" (Young Women, 21). The point of the session is to show the girls that the decisions they start making today, are going to determine their future. The module also calls for the girls to think about what they would like to be, and like to do, in the future; the message is that they can do anything. When I interviewed girls I asked what they hoped for themselves in the future: each had a dream that she shared with me. I heard everything from pilot, to optician, to teacher, lawyer, and journalist. One group of girls explained that they had not thought of these things before joining Safe Spaces. The second component of this learning module is

preparing a SWOT chart: it allows the girls to write down and recognize four things: 1) Strengths; all of the things they are good at. 2) Weaknesses; things the girls need to change in order to achieve their dream. 3) Opportunities; ways that you could make money, or educational classes being offered to you. 4) Threats; anything outside of that girl which poses a challenge, or a road block to her achieving her goals for the future. This allows girls to recognize what things will keep her from achieving her goals, such as teen pregnancy, which the teacher's guide lists as one example. This allows girls to think about their lives, their surroundings, and their friends, and come up with ideas of what things will hurt their chances of achieving their goal for the future. Recognizing this in the first lesson of financial literacy makes the rest of the reproductive health lessons, which discuss some of these threats that much more meaningful.

Economic empowerment and reproductive health

What came across in all of the interviews that I conducted, both of leaders and girls in Safe Spaces, is that above anything else these girls are excited and empowered by learning so much information that is relevant to their lives. Moreover, they are excited to teach other girls what they have learned. What was also evident, however, is that economic empowerment and reproductive health are mutually reinforcing – it is the knowledge in both subject areas that is truly helping the girls. Each topic would be much less effective in helping the girls to avoid the obstacles they face in Kibera without the other learning component. While I draw a definitive line between the two aspects of Safe Spaces for my research, for the girls it is natural to have both learning components as part of the same program. The importance of this combination became evident through many recurring themes in my interviews. The best way to fully understand how these two are mutually reinforcing would be to look at what the girls and Safe Spaces leaders named as the biggest obstacles they face growing up as females in Kibera.

Transactional Sex

The reliance on transactional sex was named by the girls as one of the biggest challenges females face in Kibera. Girls exchanging sex for money if and when they need it came up in almost every interview I conducted. Girls explained that they most often need money for sanitary napkins, food for their families, and school fees. When, however, they are not financially independent, they are forced into a situation where they feel they have no other choice but to make money quickly and easily, often by exchanging sexual favors for cash. The issue of transactional sex is one that perfectly displays the importance of both financial and reproductive health education. Financial literacy helps girls to avoid these pitfalls in two primary ways. First, saving just a small amount once a week allows girls to slowly accumulate funds, which provides an alternative to prostitution in case of emergency. The girls gushed about savings because they like the feeling of independence, and not having to rely on someone else. Secondly, Session 15 of the financial literacy curriculum is titled “Exploring Options for Earning Money,” which allows the girls to brainstorm safe, ethical, and realistic ways of earning money (Young Women, 89).

It is important to note that the girls are not taught how to start a business. The curriculum very much takes into account the fact that these girls are still in school and therefore need ways to make money that do not interfere with their schoolwork. A few of the girls that I interviewed shared with me examples of how they earn money, including washing clothes for neighbors and babysitting a neighbor’s children. Many girls also said that if on a given morning their mother gives them 20 shillings for breakfast, they would save 10 of those shillings in their bank account, thus saving 70 shillings per week. Again, the financial literacy portion of the curriculum gives them alternative ways of making money and shows them that savings is not only possible, but highly beneficial.

Reproductive health, however, is also an essential component to stopping the cycle of transactional sex. One of the girls who I interviewed, who was ten years old, named girls

selling themselves to pay for school or food as a challenge for women in Kibera (1S: pc). When I asked what she would tell a friend who was selling her body, she replied that she would tell her its not good for your body, because your body doesn't have spare parts, so if you hurt one part, it can't be repaired. She would advise her to look for proper work and tell her about STD's and HIV; that if she gets HIV she will regret it for the rest of her life. She said she would keep talking to make her see the reality (1S: pc). What this particular interviewee made me realize is that even if a girl has some savings and knows of safe and ethical ways of making money, if she were truly desperate to make a lot of money quickly, prostitution would seem like an easy and good option. It is not until she has the knowledge of all of the health risks of prostitution, and the long-term affects that selling your body could have, that she could truly understand the consequences of those actions. The reverse is true as well. If a woman has all of the knowledge about the health risks of having frequent unprotected sex, but does not have any financial alternative when faced with a starving family, she may choose to sell her body anyway.

Early marriage and teen pregnancy

Early marriage and teen pregnancy are also challenges that many of the Safe Spaces participants and leaders named. Reproductive health education helps this in an obvious way, by providing accurate information on how to prevent these two issues. Nevertheless, Binti Pamoja has found greater success in preventing teen pregnancy through economic empowerment, by helping girls to save and thereby keeping girls in school. Often early marriages occur because girls need money. An obvious solution is to marry an older man who has money, which often then leads to a cycle of dependence that is the catalyst to a number of other problems such as domestic violence and lesser ability to negotiate safe sex. Early marriages, as well as teen pregnancy, are common among girls who cannot pay their school fees and are therefore idle. Not only do they have nothing to do but they have no way

to support themselves and are therefore more likely to turn to someone else for support, usually a man.

Confidence and Self-esteem

Another benefit of Safe Spaces that is created by both the reproductive health as well as financial literacy curriculums is improved confidence and self-esteem. For example, as part of reproductive health education the girls are asked to examine and identify their values. Many girls commented on the fact that they have been taught to love themselves and not be afraid of anyone, and that Safe Spaces has helped them to learn about themselves as girls. They know to avoid peer pressure, avoid bad company, and realize that they should strive for their dreams in life; and most importantly they are confident in doing all of these things. Having self-esteem is one of the most valuable tools for a vulnerable girl because it gives her the confidence to say no to bad situations and to be confident in her life decisions. More importantly, however, the financial backing of a savings account allows a girl to depend on herself instead of a man, and gives girls the power to act with confidence. The reality is that even if a girl is extremely confident, if she needs money from a boyfriend and will only get it if she doesn't put up a fight about using a condom, she will likely oblige. No amount of self-esteem will create behavior change if a girl needs money. Therefore having knowledge about savings and having the independence that comes with savings gives girls power and self-esteem that helps to reinforce many of the health information that they have learned.

Finally, as I previously mentioned, the "Dream Big" component of the financial literacy curriculum teaches the girls that they can be anything they want to be; and that more importantly the decisions that they make today will directly affect whether they are able to achieve these goals in the future. The impression that I got from many of the girls is that this big dream is what they see in their head when they are learning about savings and reproductive health. They see all of the topics they learn as tools that will help them to achieve the dream that they envision for the future. It gives them a tangible goal to work

towards, it gives them a context within which they can apply all of the knowledge that they are learning, and it gives them hope for something better in the future. This is why they come to Safe Spaces, this is why they save, and this is why they know reproductive health is important. The tangibility of what they are learning helps them to reach their future goals is what gets them excited about the future ahead.

The key to the value of having combined programs lies in the combined asset building of both program components. In order to make a good transition from childhood to adulthood, a girl must possess the social health and economic assets that are formed with the information she learns at in Safe Spaces (2D: pc). The fact remains, as one experienced professional in adolescent girl empowerment projects explained to me, that health decisions by girls are affected by their economic lives. Studies have found that the barrier between health knowledge and behavior change is an economic one (2D: pc). While transactional sex and prostitution are a problem in Kibera, the largest problem is that most sexual relationships in the slum are transactional and dependent in nature. For example, girls often have older boyfriends who have money. Therefore if a girl needs 100 shillings which her boyfriend gives her, she will not want to make a fuss over using a condom the next time they have sex. Or a girl who needs to ask for money from her boyfriend will not want to make him unhappy by asking him to use a condom during sex. With knowledge about reproductive health as well as the support of savings, the hope is that these girls will avoid relationships that are based on dependency. In relationships where they are dependent on a man they are more vulnerable to HIV infection, as well as domestic and sexual violence. Therefore, in a culture where sexual relationships intrinsically have a dependent and transactional nature, reproductive health alone will not lead to behavior change; girls need financial empowerment, and economic independence to keep themselves from falling into these vulnerable and risky situations.

Young Entrepreneurs

Program History

In Kenya, by age 19 almost half of adolescents have begun child bearing (Tuko Pamoja). While Safe Spaces aims to decrease the risk of young girls in Kibera getting pregnant, CFK also has programs for girls who are already young mothers. One of the Safe Spaces groups was specifically designed for young mothers, ages 19 to 25, who meet every week to discuss the issues they face. They talk about how to keep safe, how to take good care of their children, and how to handle rape cases, among other things. A unique, one-time grant from a coalition of organizations called the BrainTrust gave Carolina for Kibera the opportunity to partner with an organization called TechnoServe, which trains girls in entrepreneurship. Because the young mothers are all past the age of primary and secondary school, with no stable job, CFK thought that what the program had to offer would perfectly fit their needs as women who are vulnerable to a whole host of new risks now that they have already become mothers.

TechnoServe, outside of Carolina for Kibera, targets vulnerable groups of girls. This includes girls who did not complete primary or secondary school, girls who became pregnant as teens, or girls who have contracted HIV. If, however, a girl's parents can afford to pay her school fees, TechnoServe believes that it is better for the girl to finish school than to chase economic opportunities (3A: pc)

The business knowledge that an average Kenyan possesses is minimal. Before doing any research, I noticed just from living in Kibera that most businesses in Kenya are informal. Moreover, I noticed that most people do the same type of business, as is evident by the immeasurable number of hair salons, boutiques, kiosks and shoe shops lining the streets of Kibera. Furthermore many women's groups aimed at economic empowerment, whether self-formed or run by an NGO, all seemed to be teaching the same few vocational skills for which

there is not a large market in Kenya, such as bag making, jewelry, or basket weaving. I quickly got the impression that in Kenya the mentality is, “if you are making money doing x, then I am going to do the same thing.” The understanding of competition, differentiation, and competitive advantage, was clearly lacking from the mind of the average small business owner. Even skills such as dressmaking, which are often taught in vocational programs for vulnerable girls, are now becoming more and more irrelevant. My host mother in Kibera is a tailor and works in a market where every other stall is either a salon or a tailoring shop. She tells me constantly that business is slow because there is simply no market for her product. Therefore, in addition to understanding whether the program was effective or not I was intrigued to find out what the girls at CFK were learning through the YE program about differentiation, competition, and how to choose a business.

Methodology

My research of the entrepreneurship program involved informal interviews of the participants of the Young Entrepreneurs program, of some of the administrators at Carolina for Kibera involved in the YE pilot program, and of one of the TechnoServe representatives also involved in the pilot project. At the beginning of each interview I confirmed whether each participant was over the age of 18 or not. All of the individuals interviewed in relation to YE were over the age of 18, and were therefore asked to sign the appropriate consent form (see Appendix F for the consent forms). The contents of the consent form were also reiterated verbally by myself. The administrators at CFK and TechnoServe were interviewed individually. As for the Young Entrepreneur participants, 10 were interviewed; five were interviewed individually and five were interviewed as part of two group interviews. These group interviews were not intentional; rather the interviews occurred this way due to the time constraints of the girls being interviewed, all of whom are young mothers, and most of whom are businesswomen who have very busy days.

Program Structure

TechnoServe is an organization that is not affiliated with Carolina for Kibera. The two organizations decided to collaborate because of this unique opportunity provided by the BrainTrust grant that Carolina for Kibera received. With this grant came particular budget and time constraints and therefore the specific program that was implemented at CFK was not identical to the program that TechnoServe usually conducts with community groups in the Karanguawre and Mathare slums of Nairobi.

The program as it was run at Carolina for Kibera lasted for three months, and only covered one of three components included in the YE curriculum. The girls met for two hours, twice per week. Without budget constraints TechnoServe usually teaches all three curriculum components over the span of two and a half years, also for a total of four hours per week. The full young entrepreneurs program usually entails three components: entrepreneurship, employability, and financial skills, taught in that order. CFK students only completed the first component, entrepreneurship. Nonetheless the importance of the last two components is worth mentioning, because of the comprehensive nature of the program. First, employability is a short curriculum, which was designed in recognition of the fact that not all the women who engage in the entrepreneurship class may actually want to run a business in the future, or may try and then fail (3A: pc). Therefore the employability curriculum covers the following modules:

1. Who are you?
2. What are your skills?
3. Everything involved in getting a job
4. CV and Application letter
5. Finding a suitable career
6. How to look for and apply for a job
7. Interview
8. Ethics
9. Personal Responsibility
10. Rights, Obligations, and Contracts

As is evident by the topics included in the curriculum, YE aims to help women who are not interested in running their own business to have the best possible chance at finding a job elsewhere. The third component of YE that the CFK young mothers also did not complete is “Basic Financial Skills,” which is a curriculum that emphasizes a culture of savings. In that curriculum the learning modules include:

1. How people use money
2. Budgeting
3. Saving
4. Savings Plan
5. Where to save
6. Visiting financial institutions

While the entrepreneurship curriculum teaches girls financial skills as they relate to their businesses, this last component of the curriculum aims to teach girls financial skills as it relates to their personal lives. The financial skills curriculum particularly centers on saving. I only highlight these two components to shed light on the comprehensive nature of the Young Entrepreneurs program, as well as to show that the topics covered encompass a set of skills that are practical for young women who are out of school.

The third component of the Young Entrepreneurs program is the entrepreneurship curriculum, which was taught to the CFK young mothers. This is a comprehensive curriculum that usually takes 6 months to complete, but was condensed and taught in 3 months. The learning modules of the program are:

1. Introduction to Entrepreneurship
2. Self Assessment
3. Key to Business success
4. Scan the environment to identify business opportunities
5. Generating business ideas
6. Test Business ideas
7. Market Research
8. Design a Marketing Plan
9. Plan and Start an experiential business
10. Understand business costs
11. Keep business records
12. Know the state of your business
13. Manage cash flow in a business
14. Capital requirements of a business

15. Managing stock in a business
16. Lessons learned from the experiential business
17. Making good business presentation

A few different TechnoServe consultants taught the above curriculum. Thirty CFK young mothers started the program and around twenty-two completed the course and culminating business plan project. Each participant received 100 shillings at the end of each session as an incentive to participate.

Discussion and Analysis

What do the young mothers like about Young Entrepreneurs and why?

The most obvious reason that the Young Entrepreneurs program was a success, unlike some of the pilot programs I cited earlier, is because the program was created to meet the needs and interests of the program participants. As many of the leaders of the program both at CFK and TechnoServe explained, all of the girls from Carolina for Kibera who engaged in the program are young mothers who were in need of a source of income. One interviewee involved with the entrepreneurship program explained that they,

“did a crash program for them, it was fast, my experience is that because most of them were between the ages of twenty two and above, majority of them are married, quite a number of them have babies, and they don’t stay with their husbands, many they don’t have support for the baby, so they stay with their parents or they have to hustle for the income and to feed their babies. My experience is that Carolina for Kibera girls appreciated this manual so much as it was their last option in life.... they caught [the material] fast!” (3A: pc).

In contrast, the financial literacy curriculum for Safe Spaces would not be adequate for the young mothers, because at this point in their lives savings are not enough; they also need a steady source of income. They need a way to make a living that not only provides a reliable income, but that does not require more than a primary or secondary school education.

As one interviewee involved in the TechnoServe program explained, the economy in Kenya favors the learning. The system does not teach innovation, the culture discriminates against women, and it is a culture where you are labeled good for nothing if you have not had a university education let alone a secondary school education (3A: pc). In Kibera, starting your own business is extremely common. Therefore, most of the girls whom I interviewed had tried to start a business before participating in the Young Entrepreneurs program but failed because of a serious lack of basic business knowledge. The YE program therefore addressed the needs of the women in the program, by providing them with basic business knowledge through experiential learning, which helped them to understand and grasp the concepts that are truly helping them in their businesses and income generation today.

Program Benefits

Through my interviews, I learned of the benefits of the entrepreneurship program in the eyes of the participants themselves. These benefits fell into two categories: 1) the specific importance of certain business knowledge that kept the women from being successful in business before, and 2) the way in which the program is helping the women to avoid or combat some of the challenges they face as women living in Kibera.

Challenge: Transactional Sex

Generally, the biggest way that the economic empowerment program works is by giving women the knowledge and the tools to make their own money, and be successful, so that they are not forced to depend on men. This independence also frees them from having to endure the risks and obligations that come with depending on a man, or anyone else. Like the Safe Spaces program, the problem of transactional sex in Kibera was one of the common themes throughout my interviews with the young mothers. One young mother explained that in Kibera, a lot of females usually between the ages of 14 and 24 sell their body for money. Many of them will have sex without a condom and won't know the HIV status of the person they have having sex with. Many of the men will tell the women that they can change their

lives if they have sex with them; and if a girl has no other option for making money she will believe him (3E: pc). She even gave an example of when she was confronted with a situation like this. She was once told that if she had sex with a man he would give her a job. She declined the offer, but explained that occurrences like this are the culture in Kibera, and in Kenya (3E: pc). When discussing the benefits of the program, another young mother explained that if you have a business you can be independent. The lack of jobs in Kibera drives women to prostitution, which can often lead to the contraction of HIV/AIDS (4E: pc). When yet another interviewee brought up this same point, I asked whether microfinance was a viable option for women in that situation. She explained that most microfinance organizations require that you already have money saved in order to get a loan, which many women can't manage. In the final group of women that I interviewed, my first question was: why did you want to be a part of the program? Immediately, one of the young mothers spoke up and explained that most young women depend on their husbands for money. If you do that you could end up losing your life, or resorting to prostitution in search of money (7E: pc). She explained that prostitution is a big problem in Kibera. If you are an orphan and have nothing to do, and you need to pay for school fees or clothes, prostitution is an easy way to make money. She finished with, "you do what you have to do" (7E: pc). When I asked this same group of women how the program has most helped them their response was, "they can now depend on themselves and not others." The fact that the problem of exchanging sexual favors for money came up in interviews with ten-year-old Safe Spaces participants as well as twenty-five year old mothers, is telling as to the commonality and severity of the problem. It is important to note two things: 1) for young women still struggling to stay in school, combating this problem requires *both* reproductive health education and economic empowerment, and 2) female sex workers and females who engage in transactional sex comprise the population most vulnerable to HIV infection.

Challenge: Self-esteem and empowerment

Another theme that emerged through my interviews with the young mothers was that the YE program greatly helped the women in self-esteem and confidence, both in their businesses and in their everyday lives. On a more concrete level, many of the women noted learning about how to speak with customers as one of the most helpful topics for them. Many explained that they had not been successful in previous attempts at business because they had not known how to treat or talk to the customer. Now, however, they are more confident talking to customers (1E: pc). They are also more confident in their abilities as businesswomen. Whereas before, one girl explained, if she suffered losses she would be inclined to drop the business because she was discouraged, now she is confident in her abilities and knows she can stick with one business (6E: pc). But the boost in confidence and self-esteem reaches beyond just business interactions. One of the administrators of the program noted the boost in self-confidence of all the women by the end of the program. He explained that at the start of every YE session the facilitator would yell “WEWE!” as a warm-up exercise. At the beginning of the program, there were women who only whispered this because they were shy and not confident. By the end however, they were all confidently yelling this with him, with smiles on their faces (3A: pc). Another one of the young mothers noticed the same change. She explained that the women grew strong and developed because of the program. No one expected the girl who won to win because she was so quiet, but she is now very confident and knows how to talk (3E: pc). She also detailed some of the social difficulties that come from being a young mother. She explained that when you have a baby, your parents disown you and you are socially discriminated against. This program gives women hope, brings you up, and helps mold you. Now she is confident and willing to start a business (3E: pc).

Women also mentioned how the combination of self-esteem and business knowledge helped them to face some of the challenges they face in Kibera. One explained that when it

comes to the common problem of domestic violence, economic empowerment can help by boosting self-esteem. “A woman can now know how to talk for herself and defend herself” (6E: pc). Another explained that, “poverty equals fighting and no poverty equals peace” (6E: pc). Therefore, economic empowerment in the form of savings and entrepreneurship will reduce domestic violence, because most domestic fights are rooted in fights about poverty. The young mother continued by giving an example of how poverty can cause problems. If a wife waits for her husband to come home to bring food, and the husband comes home drunk with no food that can cause arguments. If a woman has her own money, however, she can buy food for the family and avoid fights. Additionally, the knowledge of savings can help if you became an early parent, because it means that you can help to save for your children (6E: pc). When speaking with the women they were both excited and confident talking about all that they had learned through the program. Evidently confidence and self-esteem were fantastic byproducts of the young entrepreneurs curriculum.

These sentiments were reiterated by a professional who I interviewed, who works as a social worker for victims of sexual and gender based violence. He explained that of the victims his organization has worked with, 57% have been women, 35% women, 5% boys, and 3% men (1D: pc). When discussing the root causes of domestic violence, he immediately cited power and control that a man has over a woman, particularly in the form of financial power (1D: pc). He explained that finances can become a big source of argument in relationships if only the man is providing for the family. A man may get annoyed when his wife asks for money for food or clothes, and will often accuse her of mismanaging money if he has already given her money that week (1D: pc). In the slums, he explained further, domestic violence often stems from the fact that people marry at a “tender” age, and that women who do not have an education often marry men for money, and then do not have the skills to make money themselves (1D: pc). He also cited child prostitution and commercial sex work as consequences of not having money, and not having the skills to make money

independently. He said that he sincerely hopes that women are taught about economic empowerment and the importance of education at an early age so that they grow up with the right mentality of being financially independent. He called financial literacy “primary prevention,” for prostitution and domestic violence (1D: pc).

The YE program was also a success because of the material that was included in the curriculum. One of the administrators involved estimated that only 5% of the women and women involved in all YE programs know anything about business. Part of this is rooted in a poor public education system. For example, he noted that many schools do not adequately teach math and make it look like rocket science, therefore hindering the women from learning even the most basic of business skills: mathematics. The YE participants I interviewed confirmed this by overwhelmingly naming doing calculations and mathematics as their least favorite portion of the curriculum. Nevertheless it is very obvious that this curriculum was well designed to address the gaps in business knowledge that are common for the women in Kibera, which was evident through the themes that emerged from the interviews I conducted.

Business Knowledge: Keeping records

When I asked the young mothers about what they had learned, or which particular topics they had enjoyed, without fail every woman mentioned record keeping. By record keeping they meant learning how to record credits, debits, the cost of buy versus sell, and keeping track of cash flow (1E: pc). Another young mother explained that record keeping helps her to see if her business is growing or not, and helps to better identify problems in the business, to keep track of stock, and to keep track of debtors and creditors (4E: pc). A common theme throughout the interviews was that not only had the women not been keeping track of costs in their previous business attempts, but they also did not theoretically or practically understand expenses in their business. They neither understood how to identify expenses nor how incorporate them in profit considerations. For example, one young mother explained that she didn't know to count the transport she used to buy goods for her business as a cost, or that the

airtel minutes used to call customers should also be considered a cost of the business (5E: pc). Many women explained that once they learned about record keeping and costs, they better understood why their past businesses had failed. Another young mother explained that before the YE program she had a handbag selling business but it failed because she couldn't keep records. What helped her was that she learned about record keeping of sales and stock, and learned that you have to budget for transport and security⁴ for your business. She also valued the new found knowledge that it is important to use records of costs to calculate cost per unit of an item in order to price an item properly and understand if you are making profit (6E: pc). On the most basic level of understanding, however, one young mother explained that through an experiential business project they conducted, she learned that the selling price of a good has to be higher than the buying price in order to make a profit, and that if you change this around can make more money (1E: pc).

Part of this cost and profit calculation was also learning to designate some of their income to savings. Many of the young mothers noted the impact that savings has had on their lives, just as the Safe Spaces women noted as well. Many of them said that before they were not keeping track of expenses, and when they made money they would not save any but would rather do a lot of impulse shopping. One mother explains that in contrast, now she knows how much she spends. She knows her income and outcome and she knows the precise cost of everything she purchases (7E: pc). As one of my group interviews told me, the problem with savings is that in Kibera, life is truly hand-to-mouth and therefore no one even thinks about saving as a possibility (6E: pc). That is why for many of these women the discovery that you do not need to have a lot of money to save was a freeing and exciting one, the same sentiment the Safe Spaces women had shared. They were taught in YE, and shown through calculation, that even if you save just 15ksh per day for a whole year, that really adds

⁴ Security in the Kibera slum is most often members of the Massai tribe who are paid to keep members of the slum safe. In the case of this particular interviewee she clarified that she pays Massai to protect her and her business.

up to a lot of money (6E: pc). Now the women not only have profitable businesses but they are also saving for the future.

An example of the value of these calculations comes from one particular young mother who I interviewed. She had a business of boiling eggs before the YE program, but realized that she wasn't actually making any profit. She explained to me during our interview that one egg costs 10 shillings, but she could only sell one egg for 15 shillings. The five-shilling difference was not even enough to cover her transport cost to go and buy the eggs. Through the YE program, however, she realized that selling porridge was much more profitable. One bag of flour, which she uses to make the porridge, costs 10ksh. She discovered through market research that she can make 20 cups of porridge with that one bag of flour, and each cup sells for 15ksh. She now sells porridge in the same location that she sold her eggs, right near a construction site. Whereas the construction workers used to buy only one egg, they now buy multiple cups of porridge, and she is therefore making a lot more money than before (7E: pc).

Business Knowledge: Experiential business

One administrator involved in the YE program explained to me that the curriculum is very deliberately experiential, and not very theoretical. For example, when the women learned about market research, which I will discuss later, they didn't only learn about it theoretically. They were asked to actually go out in the community and ask shop owners a specific list of questions to better understand what it takes to run a business in Kibera. The most influential component of the curriculum is the experiential business project. In this activity the women were broken up into groups of five, and each given 300Ksh to start and run a business for four weeks⁵. The majority of them didn't believe that they could be successful in running a business, nor did they believe they could successfully put all that they

⁵ In the traditional Young Entrepreneurs curriculum participants start, and run a business for 6 weeks instead of 4 weeks.

were learning into practice. But when the women were able to start a business with only 300Ksh they were incredibly surprised and given confidence when they saw the success that they had. If they could be this successful with only 300Ksh in four weeks, they could only imagine what they could do with more money, more preparation, in a business they were passionate about. After this experiential business one of the administrators explained what he saw as “a transformation on attitude” (3A: pc). Not only did this help the women to better understand what it takes to run a business, but it also speaks to the experiential, rather than theoretical nature, of the YE program.

More than just a change in confidence, many of the women noted that they learned small lessons, which helped them to map out their business plans at the end of the program. For example, one young mother noted that she learned from the experiential business that the selling price of the jewelry she was selling had to be higher than the buying price, and that this point was key to making money (1E: pc). Many other women noted the quarrels that occurred because of difficult group dynamics throughout the business, which taught one young mother that she wants to be in business alone in the future (2E: pc). Many of the group quarrels involved women being late, a lack of commitment, or some women having to make up for the shortcomings of others. This taught another young mother that to be successful in business you must be committed, and must be able to cooperate with whomever you are working with (3E: pc). Finally, this allowed the women to put into practice what they had been learning about market research and differentiating oneself from competitors. For example, one group decided to sell bhajia because while many in the community were selling chips and fries, no one was selling bhajia (6E: pc). Again a large part of the success of the YE program was that it was designed and taught to the needs and capabilities of the young mothers taking the course.

Business Knowledge: Market research

As previously mentioned, one of my objectives was to evaluate the young mother's knowledge and understanding of competition, differentiation, and competitive advantage in business. What I found is that the lack of knowledge in this area is one of the reasons many of the young mothers failed when they attempted to run their own businesses before the YE program. I also found that one of the most significant modules in the YE curriculum was designed to address and overcome this very problem.

The market research component of the YE curriculum taught the women about the importance of doing research about both customers and competitors before starting a business. Each of the women I interviewed mentioned the importance of market research and knowing your competitors. One young mother said that the way you treat customers is one way to differentiate yourself from your competition. She continued by giving an example of this in her line of work, the salon business, and explained that it is important to research competitors to see what they are doing differently, or where their weaknesses are (1A: pc). For example, if she were to notice that a competitor isn't draping a towel around customers' necks while they are having their hair cut, then that is something that she could do to make her business different. Similarly, if she noticed a competitor was only using cold water when washing customers' hair then she could use hot water to differentiate herself. She added, that if her services were more expensive than her competitors' that would be okay, because the customer would want to pay for better service at her salon. She made a point of telling me that she didn't know this before the YE program (1A: pc). This was a topic that all of the women touched on: the importance of doing research to identify problems and needs of customers, as well as to understand the competition that exists (6E: pc). One young mother noted that this information about market research and competition would be very helpful for others, because most people in Kibera have their own businesses and most start those businesses without much planning or thought (6E: pc).

Teaching Others

The final benefit of the program, one that the women did not name as a benefit but which made an impression on me, is how much the participants want to teach others, and particularly teach their children about business and savings. Most of the women I interviewed were not taught about savings or money by their parents, and therefore explained that they are even more inclined to teach their children about savings because they now know how important it is. One young mother explained that the fact that parents don't talk about money to their children is a big problem that is tied to culture. Because of this she is now teaching her small child about money by using a home bank, like a few of the other mothers that I interviewed (3E: pc). She teaches her daughter to put money in the cup every day, even if it is only one shilling. When the cup is full, she brings it to the bank and deposits it into a savings account that she has opened specifically for her daughter (3E: pc).

More than just teaching their children, many of the women are excited to teach friends, family, and even strangers what they have learned. Some of them have even started making money by advising others on business using their newly acquired skills, or by writing business plans for others. Each graduate of the YE program was required to write a business plan as the final culminating project of the program. One young mother gave two examples of how she has helped others in their businesses. She first helped her aunt in her hair salon by explaining that if she wants to make a profit she cannot overuse the oil that she applies to customers hair because that is an indirect business cost that she must account for (2E: pc). She also explained that water and electricity are indirect costs that she must consider, which her aunt had not recognized before. The second example she provided involved a friend of hers who was running a nut business. She explained to that friend that if she lets people taste the nuts before buying them, the cost of all of those samples will add up and decrease her profit (2E: pc). Another example came from one of the young mothers I interviewed who has actually created a small business of giving people business advice. She explained that a shop

owner in her community wanted her help to improve her chip business. When the young mother visited the business she explained to the woman that the oil she uses to fry the chips, and the charcoal she uses for the fire under the oil, are both expenses (1E: pc). This business owner had not known this before. The problem with the minimal business knowledge of the average person in Kibera is that many business owners may be making a loss but they don't realize it because they have not taken these indirect costs into account (1E: pc). If this is the case they may actually be making themselves worse off than if they were to just do nothing. Therefore not only do these young mothers have a wealth of practical knowledge which they learned from the YE program, but the knowledge they are learning is trickling down to friends and family in the community.

Conclusions

Through my interviews with both young girls in Safe Spaces, as well as young mothers involved in the YE program, I found that one of the greatest challenge the girls see for women in Kibera is the common practice of transactional sex. Lack of money and lack of adequate knowledge of health risks leads girls to prostitute themselves, and as was demonstrated in the background information provided, academic work has shown that the individuals most vulnerable to HIV infection are women who engage in sex work. Therefore, whether females recognize it or not, this puts those who engage in transactional sex at high risk for HIV. This challenge, however, can be combated by the combination of reproductive health education and economic empowerment. Economic empowerment gives the girls the financial ability to depend on themselves rather than on others, while reproductive health teaches them about the consequences and potential health risks of having sex, especially unprotected sex. To combat this immense problem, the interviews with the Safe Spaces girls demonstrated unequivocally that reproductive health education and entrepreneurship are most effective when taught together, as girls need both health knowledge and financial

independence in order to change their behavior. Both the Safe Spaces and Young Entrepreneurs Programs appealed to the girls precisely because they meet the needs of the girls and women whom they serve. For the young girls they are taught the basics of financial literacy, most notably savings, and are given the opportunity to open a bank account. For the young mothers, the recognition that they need more than just knowledge of savings lead to the pilot Young Entrepreneurs program.

So how will the problem of transactional sex be overcome? For both the girls and young mothers, first and foremost poverty, and then lack of health education, are the underlying factors of the problem, which is precisely why Safe Spaces should continue its work. In just five years the program has gone from only 40 participants, to 1,200 participants, with a cohort of alumni leaders teaching them. The program has grown organically, and it still has the potential to grow even more. Through my interviews it is clear that the program is absolutely meeting the needs of the participants, and as long as CFK continues to evaluate the program, and allow the program participants to make sure their suggestions are heard in order to ensure their needs are continually being met, I truly think that this model will continue to be effective. When I asked one of the administrators of the program what she envisions for the future of Safe Spaces, she explained that she sincerely hopes to open more Binti Pamoja centers, and replicate the Safe Spaces model to reach more young girls in Kibera (1A: pc).

As for the young mothers, given an unlimited budget and more time, it would be highly beneficial to the women to complete the full three-curriculum-plus-aftercare TechnoServe program. While I know that small elements of reproductive health were studied in their young mothers group before the YE program, I cannot comment on the need for reproductive health in addition to entrepreneurship education, as my research did not focus on the young mothers' need for reproductive health. Overall, it came out through all of my interviews that there are many challenges that women and girls face growing up in Kibera.

They are very much aware of these challenges as they are exposed to a number of these issues at a very young age. The fact is that those girls who take the initiative to participate in Safe Spaces every week, or to participate in a three-month long entrepreneurship program, are eager and ready to learn as much as they can about themselves, their bodies, and about savings and business. They are eager to take control of their own lives. Doing just this will help to decrease their chances of domestic violence, early pregnancy, HIV infection as well as a whole host of other problems.

Limitations and Recommendations

Although this research was done to the best of the my ability, there were some limitations, which hindered the depth and scope of the study. The largest limitation was the time allotted to complete this study. Three weeks is simply not enough time to do more than scratch the surface of the topic of economic empowerment. With more time I would have been able to interview a larger population of individuals involved in both projects, which would have allowed for a greater depth of research, including a wider variety of opinions of all parties included. Through my initial interviews I came across many topics, which I had not anticipated before beginning my research. For example I did not expect transactional sex to be the most common theme throughout my interviews as well as the greatest link between economic empowerment and HIV. I also did not anticipate, as to the Safe Spaces program, the important finding that economic empowerment must be coupled with reproductive health education in order to be truly effective. With more time I would have been able to shift my study slightly and explore these ideas further. I also would have been able to gear my questions more appropriately to explore these topics.

Additional time would have also allowed for a more quantitative study. For Safe Spaces further research could be done to track girls' savings over a specific period of time to

see how much they are actually saving, and to track withdrawals from those savings accounts to identify what the girls were spending money on. The study, if given the right amount of time, could track their time throughout their Safe Spaces careers to keep track of teen pregnancy rates, age of first sexual encounter, STD rates, whether the girls are engaging in transactional sex, and much more, in order to measure the effectiveness of the program.

As to the entrepreneurship program, more research could be done to compare participants' lives before versus after the program. This could include changes in income, changes in relationship practices such as domestic violence frequency, changes in frequency of transactional sex practices, and more. More research could be done to test their knowledge of reproductive health information, and to determine whether adding a reproductive health component to the YE program is something girls would want, as well as whether it would benefit them.

Another barrier was language. My knowledge of Kiswahili is limited, and I therefore chose to employ a translator who was a participant in both the Safe Spaces and Young Entrepreneurs program. She translated for all of the interviews conducted with the Safe Spaces participants. While she was extremely helpful, I cannot be sure that everything she directly translated everything the girls said. With my limited knowledge of Kiswahili I could tell that the translator sometimes shortened or summarized responses, which meant that I did not get the full meaning of the girl's responses. When I interviewed the Safe Spaces leaders as well as the Young Entrepreneurs participants I conducted the interviews in English. Some of the girls I interviewed were not completely comfortable conversing in English, and again they may not have been able to fully convey themselves because English is not their first language. As such, the meaning of some of the interview responses is likely to have been lost.

Appendix

Appendix A. Glossary of Terms

AIDS – Auto Immune Deficiency Syndrome

HIV – Human Immunodeficiency Virus

NGO – Non-Governmental Organization

CFK – Carolina for Kibera

YE – Young Entrepreneurs

Appendix B. Interview Questions for Safe Spaces Participants

1. What is the name of your Safe Spaces group?
2. Why did you choose that name?
3. How old are you?
4. How long have you been in Safe Spaces?
5. How did you hear about Safe Spaces?
6. Why did you want to join?
7. What have been the most interesting things you have learned in Safe Spaces? Why?
8. What has been the most interesting thing that you have learned about financial literacy? Why?
9. Were there any topics you learned about that you did not like, or find boring? If yes, which ones?
10. Were there any topics in financial literacy that you found boring or didn't like? If yes, which ones?
11. Is there anything you would like to learn about, that you have not yet learned about?
12. How do the leaders teach you?
13. Have you gone on any visits? If so, which ones?
14. If you could choose to change anything about your group, what would it be?
15. How has the program helped you in your life?
16. How are you benefiting from the program?
17. What do your parents think of the program?
18. What do you hope to do or be in the future?
19. Do you want to become a leader in the future? If so, why?
20. Do you teach your family what you learn?
21. What type of job would you like to do in the future?
22. What are the challenges that girls growing up in Kibera face?
23. Does anything you are learning at Safe Spaces help with these problems? If yes, how?

Appendix C. Interview Questions for Safe Spaces Leaders

1. How old are you?
2. How long have you been a Safe Spaces leader?
3. Why did you want to become a Safe Spaces leader?
4. What components of the curriculum do you think were a success?
 - a. What about those components did you think the girls liked?

5. Were there any components the girls did not like? IF so, which ones?
 - a. Why do you think the girls did not like these components?
6. If you could change anything about the curriculum, what would it be?
7. What activities do you do with the girls?
8. What are challenges you face with parents of the girls?
9. How do the girls benefit from the savings and financial literacy?
10. What are some of the challenges that girls face growing up in Kibera?
 - a. Does reproductive health help with these challenges? If yes, how?
 - b. Does financial literacy help with these challenges? If so, how?

Appendix D. Interview Questions for Young Entrepreneurs Participants

1. How did you learn about the entrepreneurship program?
2. What made you want to participate?
3. How long were you involved?
4. Before you participated in the program, had you ever thought about starting a business? If so, what?
5. Did you have a business before the program? If yes, how did it go?
6. How was the program structured?
7. What were some of the topics you learned about?
8. Did you do any activities for the class?
9. Tell me about the first experiential business that you did:
 - a. What did you do?
 - b. What lessons did you learn?
 - c. Was it a success?
 - d. Was it helpful for writing your final business plan? How?
10. What lessons did you like or find interesting?
11. What lessons did you not like?
12. If you could choose one thing you wish they had taught in the class, that was not taught, what would it be?
13. Tell me about your final business plan:
 - a. Was it difficult to write?
 - b. What was it?
 - c. What did it include?
14. How has the program helped you in your life?
15. How are you benefiting from the program?
16. What do your families think of the program?
17. Does the program include any information about how to determine where there is a market for business, or what type of business would be good to do?
18. What type of job would you like to do, or what type of business would you like to do in the future?
19. Would you recommend the program to others?
20. How is your life different now than before the program?
21. What do you think are the biggest challenges facing girls in Kibera?
22. What did your parents teach you about money and savings?
23. What do you plan to teach your child/children about money and savings?

Appendix E. Interview Questions for Industry Experts and CFK/YE Administrators

These interview questions greatly differed depending on the area of expertise of the individual being interviewed. Here are the common questions I asked:

1. What sort of information do you see girls in your programs wanting to know?
2. What do you see as the greatest problems that girls face while in school, related to business, money, and economics?
 - a. What information could we teach them to address these issues?
3. If you have experience with girls dropping out of school, or ending their education after primary or secondary school, what economic problems do they face?
 - a. How do you think a curriculum could address, mitigate, or prevent some of these problems?
4. How do you think a curriculum could strike a balance between teaching girls about economics and business, while also emphasizing that it is important to go as far in education as possible before engaging in business and working?

Appendix F: Consent Forms

Informed Consent Worksheet

Economic Empowerment as a Means to Combating HIV Infection of Girls in Kenya

Principle Investigator: Samantha van Putten

Academic Advisor: Dr. Rick Mayes (University of Richmond) and Dr. Donna Pido (SIT Kenya)

Description of the Study and its Purpose

The goal of this study is to understand observe an existing financial literacy and economic empowerment program for girls. This includes evaluating the program, observing its components, and interviewing its participants to discover the positive aspects of the program that could be potentially replicated in other settings. You will be asked to answer several questions that will help the researcher explore the dynamics, as well as need for, economic empowerment and financial literacy education programs in Nairobi. Your answers to this interview will be collected by the researcher in the form of note taking and/or audio recording. You are in no way obligated to participate in this study, and may withdraw from the interview at any time. The results of this study will be presented to the School of International Training staff and students in Nairobi. Your name and any other identifying information will remain confidential. This interview will last approximately half an hour depending on your responses.

Benefits and Risks

This study is designed to pose very little risk to its participants. The questions are designed not to require you to divulge any information that could become harmful to you. However, participants should consider the possibility that their answers could incur the displeasure of others who may view the response. To defray this risk, your identity will be kept strictly confidential. This research presents no direct benefits to you. Its primary benefit is the educational experience of the researcher and other students in the program. Results will recommend ways in which programs can be more effective in gaining, and retaining, the attention of young women and their interest in learning about finances and economics.

Investigators

The principle investigator for this study is Samantha van Putten, a Student at the University of Richmond, who is participating in the School of International Training (SIT) study abroad program. She can be contacted via Email at vanputten.samantha@gmail.com. In addition, if you wish to contact the University of Richmond Institutional Review Board for human subjects' protection, you may do so by contacting Dr. R. Kirk Jonas at (804) 484-1565 or rjonas@richmond.edu. There are two academic advisors to this research. If you wish to contact the advisor located in the United States, please contact Dr. Rick Mayes at bmayer@richmond.edu. If you wish to contact my academic director in Kenya, please contact Donna Pido at pido@africaonline.co.ke.

Confidentiality of Records

Interviews will be recorded on a tape recorder and notes will be taken by the researcher. Your identity will remain strictly confidential. The audio recordings will be saved in a manner that does not identify the interviewee, and will be immediately deleted after the completion of this research. Your responses to interview questions will be included in the report generated by this study, but will not be linked to you in any way. All data collected from this study will be used only for documents directly resulting from the study. If you are being interviewed as a member, or employee, of a particular organization, while the researcher will identify the organization that being discussed, your name will not be used, nor will mention your particular position or relationship to the organization be disclosed.

Voluntary Participation

You are in no way obligated to participate in this study and may refuse to be interviewed with no consequences. In addition you may stop the interview at any time or refuse to answer any question asked. If you do choose to stop the interview or refuse to answer a question, the researcher will be understanding and not push you to change your decision.

Participant's Rights Information

As a participant in this study, you are entitled to receive the results of the study and how information gained from you was used in it. Any questions regarding your rights as a research participant should be directed to the University of Richmond Institutional Review Board.

Participant's Consent to Take Part in This Study

This study has been explained to me and I am comfortable with its methods and aims. I understand that I may withdraw myself or any information gained from me from this study at any time during the process. I allow the researcher to tape all or parts of my interview. I realize that the results of this study will be presented in a number of places to varied audiences and may be published in an academic journal. I also understand that any questions or concerns I may have can be directed to Samantha van Putten or Kirk Jonas. I fully understand the information on this consent form. I attest that I am over 18 years of age I consent to participate in this study by signing this form.

Signature of Participant

Date

Signature of Researcher

Date

Informed Consent Worksheet for Guardian of Under 18 Child

Economic Empowerment as a Means to Combating HIV Infection of Girls in Kenya

Principle Investigator: Samantha van Putten

Academic Advisor: Dr. Rick Mayes (University of Richmond) and Dr. Donna Pido (SIT Kenya)

Description of the Study and its Purpose

The goal of this study is to understand observe an existing financial literacy and economic empowerment program for girls. This includes evaluating the program, observing its components, and interviewing its participants to discover the positive aspects of the program that could be potentially replicated in other settings. Your child will be asked to answer several questions that will help the researcher explore the dynamics, as well as need for, economic empowerment and financial literacy education programs in Nairobi. Your child's answers to this interview will be collected by the researcher in the form of note taking and/or audio recording. Your child is in no way obligated to participate in this study, and may withdraw from the interview at any time. The results of this study will be presented to the School of International Training staff and students in Nairobi. Your child name and any other identifying information will remain confidential. This interview will last approximately half an hour depending on your child's responses.

Benefits and Risks

This study is designed to pose very little risk to its participants. The questions are designed not to require your child to divulge any information that could become harmful to you. However, participants should consider the possibility that their answers could incur the displeasure of others who may view the response. To defray this risk, your child's identity will be kept strictly confidential. This research presents no direct benefits to you or your child. Its primary benefit is the educational experience of the researcher and other students in the program. Results will recommend ways in which programs can be more effective in gaining, and retaining, the attention of young women and their interest in learning about finances and economics.

Investigators

The principle investigator for this study is Samantha van Putten, a Student at the University of Richmond, who is participating in the School of International Training (SIT) study abroad program. She can be contacted via Email at vanputten.samantha@gmail.com. In addition, if you wish to contact the University of Richmond Institutional Review Board for human subjects' protection, you may do so by contacting Dr. R. Kirk Jonas at (804) 484-1565 or rjonas@richmond.edu. There are two academic advisors to this research. If you wish to contact the advisor located in the United States, please contact Dr. Rick Mayes at bmayes@richmond.edu. If you wish to contact my academic director in Kenya, please contact Donna Pido at pido@africaonline.co.ke.

Confidentiality of Records

Interviews will be recorded on a tape recorder and notes will be taken by the researcher. Your child's identity will remain strictly confidential. The audio recordings will be saved in a manner that does not identify the interviewee, and will be immediately deleted after the completion of this research. Your child's responses to interview questions will be included in the report generated by this study, but will not be linked to your child in any way. No personal identifying information will be collected that would link your child to his/her responses. All data collected from this study will be used only for documents directly resulting from the study.

Voluntary Participation

Your child is in no way obligated to participate in this study and may refuse to be interviewed with no consequences. In addition your child may stop the interview at any time or refuse to answer any question asked. If your child does choose to stop the interview or refuse to answer a question, the researcher will be understanding and not push your child to change your decision.

Participant's Rights Information

As a participant in this study, your child is entitled to receive the results of the study and how information gained from your child was used in it. Any questions regarding your rights as a research participant should be directed to the University of Richmond Institutional Review Board. Additionally, I will read a "Children's Assent Script" to your child which will explain what I have explained to you, but in simpler terms (see below).

Parent/Guardian's Consent for Child to Take Part in This Study

This study has been explained to me and I am comfortable with its methods and aims. I understand that my child may withdraw himself/herself, or any information gained from me from this study, at any time during the process. I allow the researcher to tape all or parts of my child's interview. I realize that the results of this study will be presented in a number of places to varied audiences and may be published in an academic journal. I also understand that any questions or concerns I may have can be directed to Samantha van Putten, Kirk Jonas, Rick Mayes, or Donna Pido. I fully understand the information on this consent form and I consent to allow my child who is under the age of 18, to participate in this study by signing this form.

Signature of Participant's Parent or Guardian
(if participant is under 18)

Date

Signature of Researcher

Date

Children's Assent Script

I will ask a series of questions about you and your participation in the financial literacy program. I will also ask you about your hopes for work in the future, and what industries you think have jobs. You can refuse to answer any or all questions. I will not use your name in the final research publication, though I may use information you give me. I will give you and your family a copy of the written study. These questions will not put you in harms way.

Statement for Child

I understand that I will be asked questions about my participation in a financial literacy program as well as questions about jobs and work in the future. I know that I can stop answering questions at any time. I realize that my name will not be used in the study and that answering these questions causes minimal risk.

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