## Multi-Component Interventions on Girls' Outcomes

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#### Project Overview

This longitudinal study aimed to evaluate the effect of multi-component interventions on the life outcomes of girls ages 9-13 in the Upper Manya Krobo district of the Eastern region of Ghana, one of the poorest districts of Ghana.

#### Research Questions

- How much "exposure" to a given girl-centered interventions is needed to yield a specific outcome?
- To what extent, if any, do multi-component interventions (as opposed to single component) improve outcomes for girls?
- What is the threshold proportion of girls who need to participate in a program to bring about normative and behavioral change?

#### Indicators of Girls' Life Outcomes

Pre- and post- intervention randomized survey design allowed researchers to test for the effect of multi-component financial and social interventions on several key indicators:

- Educational outcomes: Drop-out rates, grade repetition, absenteeism, test scores
- Financial literacy: Financial competency, ties to local banking institutions, career aspirations
- Nutritional indicators: Levels of anemia, dietary intake, knowledge about healthy eating
- Sexual and reproductive behavior: sexual debut, number of partners, use of contraception

#### Sample

- Sample location: Upper Manya Krobo District, Eastern Region, Ghana
- Sample collection: Sub districts selected for intervention were chosen using a stratified sampling technique based on geographic strata. 60 village clusters were chosen from within these sub districts.
- Sample size: 1500 girls



### Intervention Groups

#### Control Group

No intervention applied.

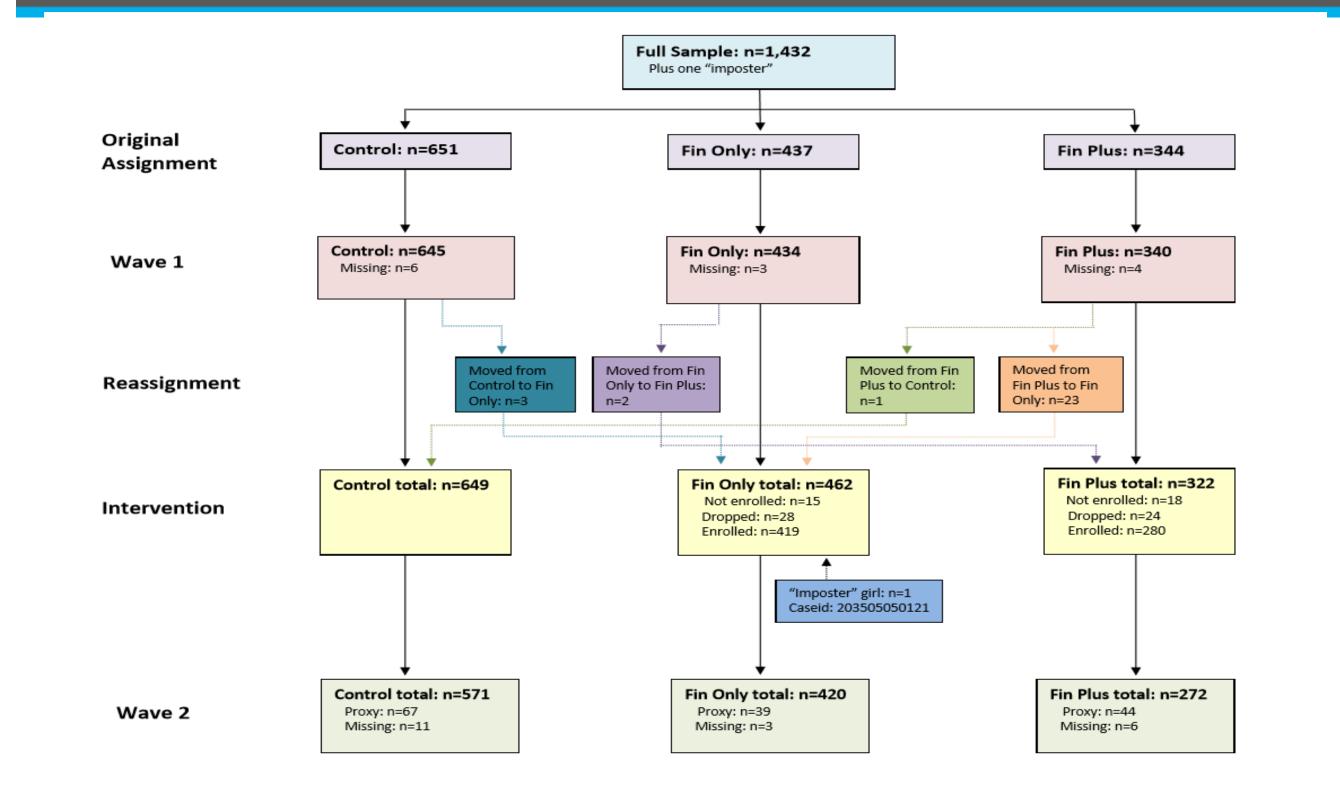
## Financial Intervention Group

- Training in financial literacy
- Savings account use
- Monetary educational incentives

#### Financial Plus Intervention Group

- Training in financial literacy
- Savings account use
- Monetary educational incentives
- Weekly meetings with social mentors

## Intervention Group Distribution



## Procedure

#### Wave 1

- Timeframe: May – June 2014
- Baseline survey data collected from 1,500 girls.
- Survey
   questions
   aimed to
   assess key
   indicators pre intervention.

#### Wave 2

2015

Timeframe:

May - June

Survey data re-

collected from

as close to all

1,500 girls as

questions aimed

to assess key

intervention.

indicators post-

possible.

Survey

**Timeframe:**July – August
2014

Intervention

- Selected girls participated in financial literacy program
- Savings
   accounts for
   selected girls
   were opened
   and social
   mentorship
   program began.

Timeframe: May – August 2016

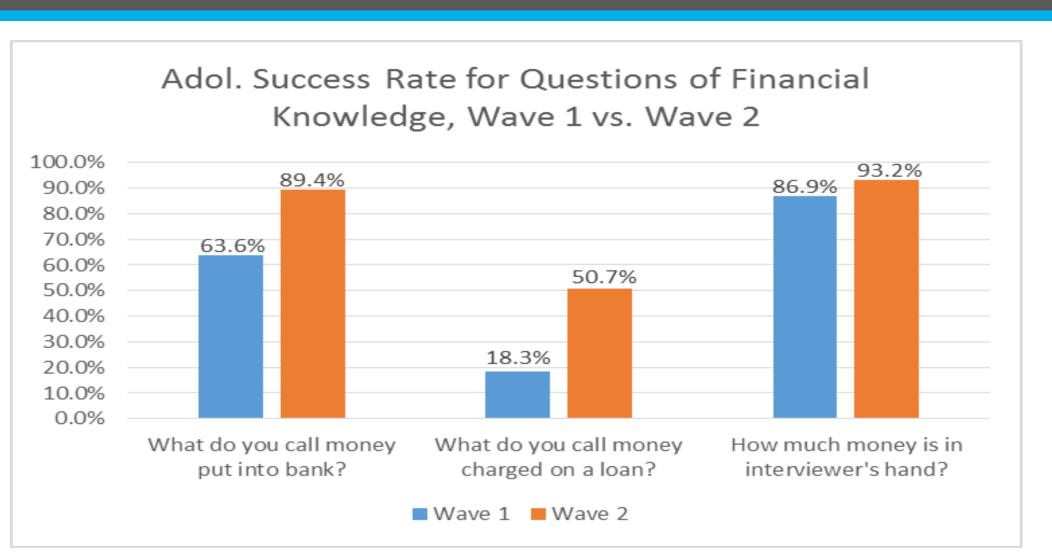
Wave 3

- Survey data recollected from all 1,500 girls.
- Survey
   questions aimed
   to assess key
   indicators post second year of
   intervention.

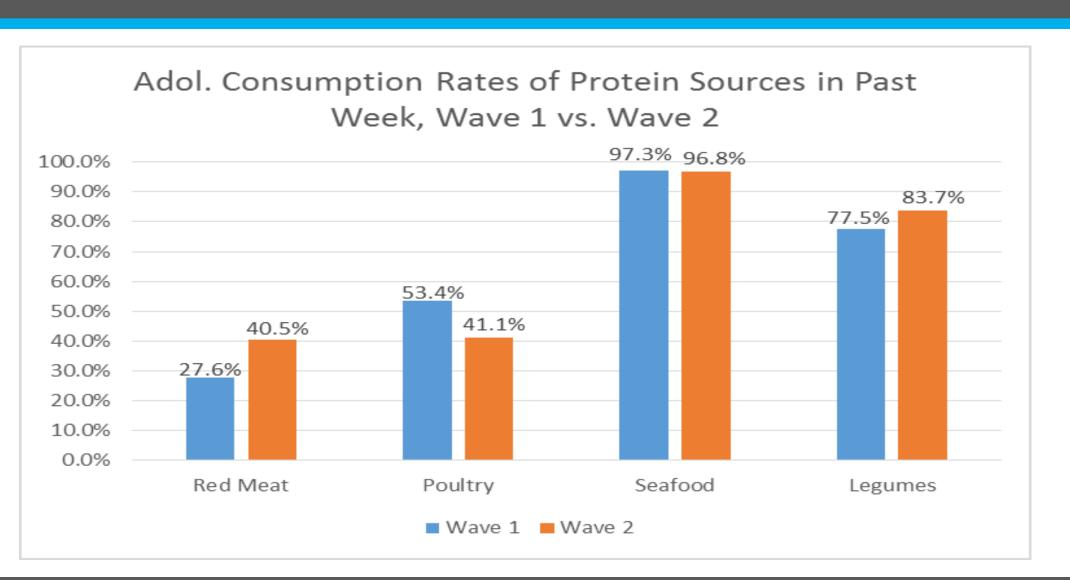
#### Adolescent School Attendance Rates

	W	ave 2	Total
Wave 1	Not in school	Currently in school	
Not in school	19	14	33
Currently in school	21	1,202	1,233
Total	40	1,216	1,256

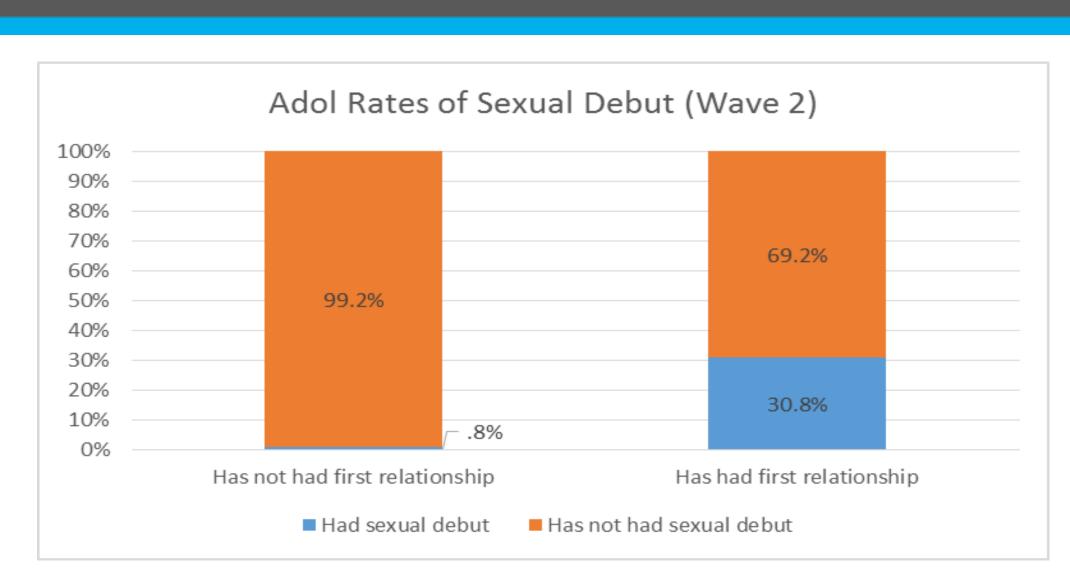
## Adolescent Financial Literacy Rates



#### Adolescent Nutritional Indicators



# Adolescent Sexual/Reproductive Behavior



Survey data on girls' sexual/reproductive behavior only available in Wave 2.