



ADOLESCENT GIRLS ECONOMIC VULNERABILITY TOOL INDICATOR GUIDE

Background

The alarming gender and age disparity in the rate of new HIV infections in Sub-Saharan Africa has driven the development of new initiatives to address the needs of young women. One of these initiatives is DREAMS, a \$385 million partnership to reduce HIV infections among adolescent girls and young women in 10 sub-Saharan African countries. DREAMS targets girls and young women aged 10-24 in addition to male sex partners. Recognizing that HIV risk is multidimensional, DREAMS supports biomedical interventions as well as addressing structural drivers of HIV risk for girls, including poverty, gender inequality, sexual violence, and a lack of education (DREAMS, 2017).

Evidence suggests that economic vulnerability leads young women to stay in risky relationships, reduces their ability to negotiate condom-use, and increases their likelihood of exchanging sex for goods or favors (Ricardo, Barker, Pulerwitz, & Rocha, 2006, p. 67). However, evidence on the individual-level, economic drivers of HIV risk for adolescent girls is limited. Most studies focus on the link between household economic status and HIV outcomes for young women rather than looking at individual characteristics. For programs offering economic empowerment interventions targeted to young women, household measures are of limited utility for monitoring and evaluation.

The purpose of this tool is to monitor and evaluate programming seeking to reduce economic factors contributing to HIV risk for adolescent girls at the individual girl level. The target population for this tool is girls between the ages of 10 and 19. This age group, though diverse, is an important target group for interventions seeking to prevent transactional sex. Transactional sex is most common among youth aged 15-19 throughout Africa (Chatterji, Murray, London, & Anglewicz, 2004), but early adolescence is an important time for developing related habits and behaviors, and an important time for intervention and risk assessment (McCarthy, Brady, & Hallman, 2016).

Tool Development

ASPIRES conducted a literature review to identify evidence-based indicators for a tool to assess individual-level economic vulnerability for adolescent girls in Sub-Saharan Africa. The review was focused on identifying risk and protective factors related to transactional sex, which is the most evidence-based link between HIV and economic status for young women (Burke, Gong, & Jones, 2015), with additional gray literature consulted for guidance on developing indicators related to the broader concept of economic empowerment among adolescent girls. For the review, see:

<https://www.microlinks.org/library/identifying-economic-status-indicators-adolescent-girls-dreams->

[programs.](#)

To best suit the function of an M&E tool, ASPIRES filtered the list of risk and protective factors related to girls' economic vulnerability to those found at the individual level that are expected to vary with exposure to economic empowerment programming. Indicators were refined in consultation with an external expert and partner staff implementing DREAMS programs in South Africa. The tool was piloted in Kwazulu-Natal Province, South Africa from October-December 2016.

Want to use the tool?

To access additional materials, including training materials, XLS forms, consent forms, and others, please contact ASPIRES at ASPIRES@fhi360.org.

Vulnerability dynamics vary across the diverse contexts of Sub-Saharan Africa. Much of the evidence informing this tool comes from South Africa, but the literature demonstrates key themes that are likely relevant to other DREAMS contexts in East and Southern Africa. As with any tool, this tool should be adapted to context and pretested before it is used to collect data.

How to Use This Tool

Vulnerability is a complex and multi-faceted concept, and there is no single tool that can predict how economic characteristics will influence a girl's sexual risk. Therefore, this tool is not intended to generate a quantitative vulnerability score, or to be used for program targeting. Instead, indicators are intended to be analyzed individually as relevant to program decision-making. The below descriptions define each indicator, with details on how it relates to girls' vulnerability.

Indicator Descriptions

Section 1. Demographic Information

No.	Question	Response	Code
101.	What is your date of birth? (DD/MM/YY)	_ _ / _ _ / _ _	
102.	Are you in school or out of school?	In school Out of school Refused to answer	NA

Enrolled in and regularly attending school. Regular attendance can be defined as missing no more than 4 days of school in the last month.

103.	What is your highest level of education?	None Grades 1-3 Grades 3-6 Grades 7-9 Grades 10-12 Higher than grade 12 Refused to answer	NA
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Highest level of education completed.

104.	Are you married?	No Yes Refused to answer	NA
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Refers to current legal marital status. Engagements are not counted here.

105.	Do you have children?	Has no children Has children Refused to answer	NA
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Refers to any past childbirth, including children not currently in the care of the respondent.

106.	What is your living situation? <i>Read response options out loud.</i>	Living with neither parent Living with one parent Living with both parents Refused to answer	NA
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Refers to biological parents.

Section 2. Economic Vulnerability

No.	Question	Response options	Code
201	Do you have an ID card or birth certificate?	No Yes Don't know Refused to answer	0 1 99 98

Proof of identification is required to access government grants, an important safety net in South Africa.

202	What is your plan for saving and using your money in the future? <i>Mark all that apply.</i>	None Start a business Buy a home Help family with expenses Buy personal items for myself Pay school expenses Other Refused to answer	0 1 2 3 4 5 6 98
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Having a financial goal is associated with improved ability for a girl to assess her risk of HIV (Hallman, 2009).

203	How well are your basic needs met? These include food, shelter, health, and education expenses. <i>Read options.</i>	I do not always have food or shelter	1
		I usually have food and shelter, but sometimes my health and education needs are not met	2
		I usually have food and shelter. My health and education needs are usually met, but sometimes it is difficult.	3
		My food, shelter, education, and health care needs are always met without difficulty	4
		Refused to answer	98

This question refers to survival needs. For girls who are heads of households or married, failure to meet basic needs, either independently or through spouse, also indicates financial hardship that may result in risky behavior (Burke et al., 2015).

204	Now let's talk about other kinds of basic needs. Which of the following do you consider your basic needs? <i>Read options. Mark all that apply.</i>	Underwear	1
		Sanitary items	2
		Smart clothes	3
		Transport	4
		Other _____	5
		Refused to answer	98

This question allows the respondent to specify other kinds of necessities, that may or may not be necessary for survival. For girls living with parents, they may experience financial pressure if their basic needs not met by parents. Parents may have a different idea of what constitutes “basic needs” for the child (Bell & Aggleton, 2014).

205	How well are these basic needs covered by your household or your own work? <i>Read options.</i>	Most are never covered	1
		Most are usually not covered	2
		Most are sometimes covered	3
		Most are always covered	4
		Refused to answer	98

This question allows the respondent to subjectively identify how well her needs are met.

206	Which other items do you consider important for you to have in your life? <i>Read options. Mark all that apply.</i>	Smart clothes	1
		Jewelry/accessories/hair products	2
		Prepared food or drinks purchased outside the home	3
		Airtime	4
		Mobile phone	5
		Branded clothes or bags	6
		Other _____	7
		Refused to answer	98

This question assesses other items that may not be labeled as “needs,” but which are sufficiently important to the respondent that she might consider them “needs.” They may not be necessary for survival or to obtain a basic standard of living, but they may serve social functions important to a respondent’s wellbeing.

207	How well are these items covered by your household or your own work? <i>Read options.</i>	Most are always covered	1
		Most are sometimes covered	2
		Most are usually not covered	3
		Most are never covered	4
		Refused to answer	98

This question allows the respondent to subjectively identify how well her needs are met.

208	How much does your household rely on you to help with expenses? <i>Read options.</i> <i>If 4 selected, skip to Q210</i>	They rely on me for most expenses	1
		They rely on me for some expenses	2
		They rely on me for a few expenses	3
		They do not rely on me at all	4
		Refused to answer	98
209	How easy or hard is it for you to help with these expenses? <i>Read options.</i>	Very easy	1
		Mostly easy	2
		Mostly difficult	3
		Very difficult	4
		Refused to answer	98

Questions 208 and 209 are intended to assess the respondent's perceived level of pressure to contribute financially to the household. Financial pressure is linked to risky behavior (Kaufman & Stavrou, 2004).

210	How often do you have cash to cover your expenses?	Always	1
		Sometimes	2
		Rarely	3
		Never	4
		Refused to answer	98

In a large-scale study in South Africa, 15-24 year-old females who sometimes had no cash were found to be significantly more likely to be infected with HIV than those who are never without cash (Shisana, Rice, Zungu, & Zuma, 2010).

211	How often did you skip any meals during the past 6 months because there was not enough food in the house?	Often	1
		Sometimes	2
		Rarely	3
		Never	4
		Refused to answer	98

Food insecurity is linked to increased risk for transactional sex (Weiser et al., 2007).

212	If someone in your household, like a caregiver or sibling, got sick and needed money to pay for medical expenses, what would you do? <i>Read options. Mark all that apply.</i>	Use my savings to help pay for it	1
		Ask friends or family for help	2
		Ask my boyfriend/partner to help pay for it	3
		Take out a loan from a savings group	4
		Take out a loan at from a different source	5
		Take out a loan at high interest	6
		Drop out of school to find work or help at home	7
		Look for extra income to support the household	8
		Sell small livestock or personal belongings to help pay for expenses	9
		Sell large livestock or items that I use to generate income to help pay for expenses	10
		Nothing: my family will take care of it	11
		Take money out of business	12
Refused to answer	98		

This question assesses the potential impact of an income shock for the respondent. Income shocks increase risk for transactional sex (Burke et al., 2015). The response options indicate coping strategies at varying levels of vulnerability, ranging from relying on family care (least vulnerable) to selling productive and protective assets and dropping out of school (most vulnerable). Reliance on a sexual partner also indicates dependence and a lack of control over assets, which places the respondent at greater risk of engaging in transactional sex.

213	Do you have someone from whom you can borrow money in an emergency without giving something in return?	No	0
		Yes	1
		Refused to answer	98

Assesses access to a personal safety net that is protective against harmful coping strategies.

214	Aside from your household chores and work, did you do any work outside the home in the past 6 months for which you received money or goods, such as food?	No Yes Refused to answer	0 1 98
215	Do you have any cash savings of your own that you control and that is safe, including in a savings group or stokvel?	No Yes Refused to answer	0 1 98
216	Do you own any resources that could help you generate income, such as a sewing machine?	No Yes Refused to answer	0 1 98
217	Who usually decides how the money you earn will be used?	Me My caregiver My partner Other _____ Refused to answer	1 2 3 4 98

Questions 214-217 assess the respondent's control over her own assets. Increased control indicates a lower likelihood of relying on transactional sex.

218.	Now I'm going to ask you a few questions about roles and responsibilities that belong to either females, males, or both. Please answer the following questions with male, female, or both. Who should earn money for the family?	Female Male Both Refused to answer	1 2 3 98
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219.	Who should have a higher level of education in the family?	Female	1
		Male	2
		Both	3
		Refused to answer	98
220.	Who should be responsible for washing, cleaning and cooking?	Female	1
		Male	2
		Both	3
		Refused to answer	98
221.	If there is no water pump or tap, who should fetch water?	Female	1
		Male	2
		Both	3
		Refused to answer	98
222.	Who should be responsible for feeding and bathing children?	Female	1
		Male	2
		Both	3
		Refused to answer	98
223.	Who should help the children in their studies at home?	Female	1
		Male	2
		Both	3
		Refused to answer	98
224.	Who should be responsible for looking after ill persons?	Female	1
		Male	2
		Both	3
		Refused to answer	98

Q218- 224		Total responses for “both” for questions:	
			0-1
			2-3
			4-5
			6-7

Questions 218-224 assess attitudes toward gender inequality. High levels of gender inequality increase the likelihood of interpersonal violence and transactional sex (Latka et al., 2009). As an M&E tool, this questionnaire is designed to measure items that can be changed by an intervention within the timeframe of that intervention. As such, individual girls’ attitudes, rather than extant levels of social inequality, are measured here. These questions make up the Gender Attitudes Index used to evaluate an economic empowerment program for girls in Uganda and are scored as a single indicator with a range from 0-7 (Bandiera et al., 2012).

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