



The High Returns of Educated, Empowered Girls

A Social Return on Investment Evaluation of the Time + Tide Foundation's Girls Clubs in Mfuwe, Zambia

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1 Executive Summary

The Time + Tide Foundation launched a Girls Club programme in the rural area of Mfuwe in the Eastern Province of Zambia in 2015 after realizing how socially and academically ill-equipped female students were to transition from primary school into high school. Specifically, girls appeared to lack knowledge and confidence with the English language and have limited (if any) understanding of their sexual health rights and choices. Additionally, the Time + Tide Foundation learned that girls in this rural area of Zambia had an ingrained, patriarchal perspective on gender norms and were subject to cultural practices that contributed to their low levels of confidence and decision-making abilities. In response to this information, the Time + Tide Foundation formed extracurricular Girls Clubs in 2015 for girls in the final years of primary school, with a focus on girls who were considered to be at risk of either dropping out of primary school or not advancing to secondary school. These clubs have continued for nearly eight years and serve as safe, female-only spaces, through which the girls receive supplementary academic lessons, with a heavy focus on English, information on sexual and reproductive health and participate in activities that build their self-esteem levels.

All of the girls enrolled in the clubs face significant familial, social and/or academic hardship, and the vast majority live at or below the poverty line (living on less than \$2 USD per day), with average family sizes of seven individuals. Teachers recommend girls for the club whom they feel to be at risk of dropping out of school, and the Time + Tide Foundation (TTF) then assesses these girls through interviews as well as review of their transcripts and English language ability. The clubs in Mfuwe are held at two primary schools (Yosefe Primary School and Matula Primary School) in two separate chiefdoms (Kakumbi Chiefdom and Mnkhanya Chiefdom), approximately 20 km apart. The girls in the clubs come from over 30 different villages that are within the catchment areas of these schools, traveling distances of up to 5 km daily by foot or bicycle. The majority of girls live in households with no wage earners (informal income generation) and have mothers who did not finish primary or high school.

In the year 2022, the Girls Clubs in Mfuwe had 53 participants: 22 girls in Grade 5, 28 girls in Grade 6 and 3 girls in Grade 7, which is the final year of primary school in Zambia. While these girls comprise the direct beneficiaries of the programme, over the years the TTF has received reports of the indirect ways in which the programme creates value: anecdotes of other students absorbing information from the club second hand, mothers changing their attitudes towards their daughters and teachers learning new ways to engage female students. Since 2020, the TTF has experimented with a couple of different social return on investment (SROI) methodologies in order to report back to donors on the social value created through their philanthropic investments, and to understand the most valuable aspects of its programming. In 2022, the organisation came across Social Value International (SVI) and its stakeholder-centred approach to analysing SROI. Three of the TTF senior team members completed the Online Social Value & SROI Accredited Practitioner Training Course in 2022 and obtained their Level One Social Value Association qualifications. In 2023, these TTF Social Value Associates undertook SROI assessments of the organization's core programmes with support from Think Impact, an Australian social impact consulting, project management and capacity building firm.

The purpose of these SROIs is to:

- a) understand where the most value is created per programme from the lens of stakeholders;
- b) report back to donors on the social returns of their donations; and

- c) for the associates to attain the Level Two Accredited Practitioner qualification and thereafter incorporate SROI analyses into the organisation’s monitoring and evaluation protocols

Each programme is being analysed with the **evaluative approach** over the year of 2022 as a **snapshot in time**: analysing the **total value experienced by stakeholders involved over the calendar year of 2022 against all of the investment relevant to those stakeholders**, which for this assessment spans a period of three years (2020-2022). This report presents the results of the SROI, which include all of the social value created for the 2022 stakeholders involved in or affected by the two Girls Clubs in Mfuwe, Zambia. For some of these stakeholders, those who have interacted with the programme since 2020, this social value has been cumulative over two to three years (2020-2022), which has been accounted for in the investment calculations.

1.1 Scope

The Girls Clubs under evaluation occur in two primary schools in two locations in Mfuwe, Zambia. The first is at Yosefe Primary School, located in the Kakumbi Chiefdom of Mfuwe, and the second is at Matula Primary School, located in the Mnkhanya Chiefdom of Mfuwe. Both chiefdoms form part of the larger Mambwe District, in the Eastern Province of Zambia. **The assessment takes a ‘snapshot in time’ approach and includes the value experienced by the 2022 stakeholders over the entirety of their interaction with the Girls Clubs.** The 2022 stakeholders comprised groups or individuals who interacted with the Girls Clubs for different amounts of time, specifically one to three years, **with the total, cumulative value experienced by each stakeholder group assessed.**

This ‘snapshot in time’ approach was taken because it was deemed too challenging to ask the stakeholders to separate the value by year of involvement, and it was deemed too subjective for the practitioner to try to make these professional judgements. Instead, the **investment figures include amounts from prior years (2020 and 2021) that were relevant to the 2022 stakeholders and all of the investment from the year 2022.** The investment from prior years was calculated by dividing total cost of the programme per year by number of girls enrolled each year to determine cost per female student per year, and then multiplying that cost per student by the number of 2022 beneficiaries who were enrolled in those prior years. The same methodology was used to determine the portion of the organisation’s administrative costs applicable to Girls Clubs in prior years (analyzing cost per beneficiary per year and multiplying by the number of relevant 2022 stakeholders, those who were involved in prior years). The in-kind support for the meeting venue was included for all three years, and the monetary value of the mentorship hours from the donor was included for all three years so as to accurately represent the investment required for the full value experienced by the mentor stakeholder group.

1.1.1 Key Activities

The key activities under evaluation are the Girls Clubs sessions, which are guided by the TTF Girls Club Curriculum. The curriculum covers English language and literacy, sexual and reproductive health (SRH), self-esteem building activities, rights of women and girls, field trips to secondary schools, and participation in community events.

1.1.1.1 English Language and Literacy

- Phonics lessons
- Practice reading aloud in English
- Story comprehension exercises in English

- Presentations in English
- Discussions and debates in English

1.1.1.2 Sexual and Reproductive Health Classes

- Biology of reproduction and menstruation
- Physical and emotional health risks of sex
- Sexual pressure and how to respond
- Exposure to a variety of menstrual materials
- Safe sex and contraception methods

1.1.1.3 Self-esteem Building Activities

- Skits performed in front of the club to practice English, projection and body language/posture
- Self-identification of strengths and identification of peers' strengths and admirable qualities
- Positive affirmation exercises
- Reading literature and watching films on confidence
- Motivational talks from female professionals

1.1.1.4 Rights of Women and Girls

- Legal protection for children and women in Zambia
- Laws pertaining to gender-based violence and sexual assault
- Pathways to report assault and harassment
- Disadvantages faced by girls and women in Southern Africa
- Rights to education and the right to choose sexual and marital partners

1.1.1.5 Field Trips to Secondary Schools

- Exposure to high quality boarding schools two-three hours away from Mfuwe
- Tour of school grounds with current students
- Motivational talk by current students on the benefits of attending high quality schools
- Interaction with current students at breaktime, many of whom come from different parts of the country
- Lunch in the provincial capital, the first time for many of the girls to visit a city

1.1.1.6 Participation in Community Events

- Performances prepared for Youth Day, Women's Day, Menstrual Hygiene Day, and International Day of the Girl Child
- Girls perform skits, poems and dances to audiences of over 100 people at their schools and community centres
- Through these performances, girls share their perspectives on the rights of girls and make a call to action for their communities to support the academic advancement of girls and an end to early marriages
- Girls advertise these events and perspectives on local radio stations
- All performances conducted in English

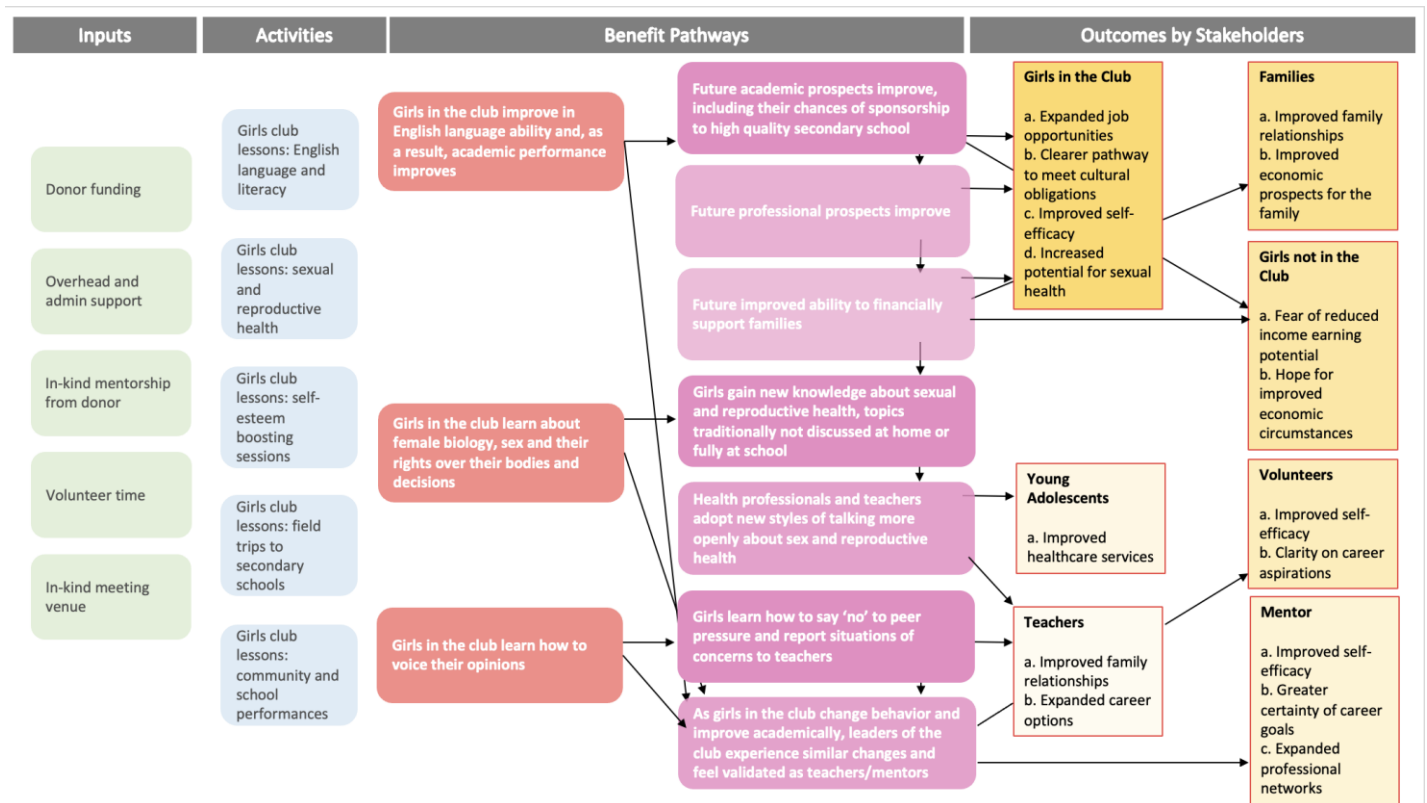
1.1.2 Investment in the 2022 Girls Club Stakeholders

The SROI calculation includes a cost-benefit analysis, with all investment required to deliver the activities included. This investment includes financial and non-financial inputs (for example, volunteer time and in-kind contribution of meeting space), with the latter converted to USD figures for the analysis. All of these inputs allow the activities to occur, which result in stakeholders experiencing the outcomes and their respective values.

This evaluation has taken a *snapshot in time* approach, analysing *all of the value experienced by the 2022 stakeholders over their involvement in the programme*. The value experienced and expressed by some stakeholders in 2022 was cumulative: they had been involved in the programme for one to three years (inclusive of the calendar year 2022) and spoke about the **total change** and the **total value experienced**. The Girls Clubs are ongoing, and it was deemed too difficult by the practitioner to limit the value experienced to one finite investment period. Equally, it was deemed too subjective to a) try to divide the value expressed by the stakeholders by year of involvement or b) ask the stakeholders to divide their own value experienced by year of involvement. This is why a snapshot in time approach was applied: through the lens of all stakeholders involved in a particular calendar year (2022) and *the value they have experienced as a result of Girls Clubs*, with both value experienced and corresponding investment for some of the 2022 stakeholders spanning multiple years (up to three years).

Inclusively, **\$31,832 USD was invested in order for the 2022 stakeholders to experience their respective material outcomes and value.**

Figure 1: Girls Club Theory of Change



1.2 Value Creation

The SROI has considered the value created by the Girls Clubs in the context of rural African patriarchal society and the specific social challenges faced by young adolescent girls. Moreover, it situates these clubs in the larger regional context of disempowerment of rural, uneducated women in Sub-Saharan Africa and the plethora of data on this topic, including examples of national and grassroots interventions to change the way girls and young women are viewed and treated in civil society. All of the girls in our clubs come from this background, and all of them have witnessed the lack of education and agency in their older female relatives. While there are international priorities and targets (e.g., Sustainable Development Goals) to see women from rural, high poverty areas complete school and enter the skilled workforce, the progress towards these has been slow, and girls in the most remote communities are the last to benefit from such initiatives.

Through the Girls Club, the TTF introduces a new narrative of the future for girls, one in which they have control and agency, including over their trajectory in school, the person they marry and if and when they have children. For many girls, this perspective will not only be novel but in direct conflict with what they have witnessed and learned so far. Despite this – or perhaps because of it – girls cling to the vision of a new future and imagine how their lives could be different, how the lives of their families could be different, if they follow a pathway through education and into the skilled workforce. Through the clubs, they acquire new skills that reify this possibility and simultaneously serve as proof to their families that they are capable of eventual financial independence and sponsorship of their parents and siblings. What’s more, they are infused with hope for a life that is different from their mothers, one in which they will have choice, freedom and an opportunity to break the intergenerational poverty in which their families, and especially the women in their families, have been confined.

The Value created through Girls Clubs for 2022 Stakeholders

The SROI model found that **every \$1 USD invested in Girls Clubs yields a social return of \$19.92 USD**. This is based on **total investment of \$31,832 USD** in activities that affected the 2022 Girls Clubs stakeholders over their period of involvement with Girls Clubs (spanning one to three years) and **\$634,079 USD of social value** that was created for these same stakeholders over the same periods of involvement.

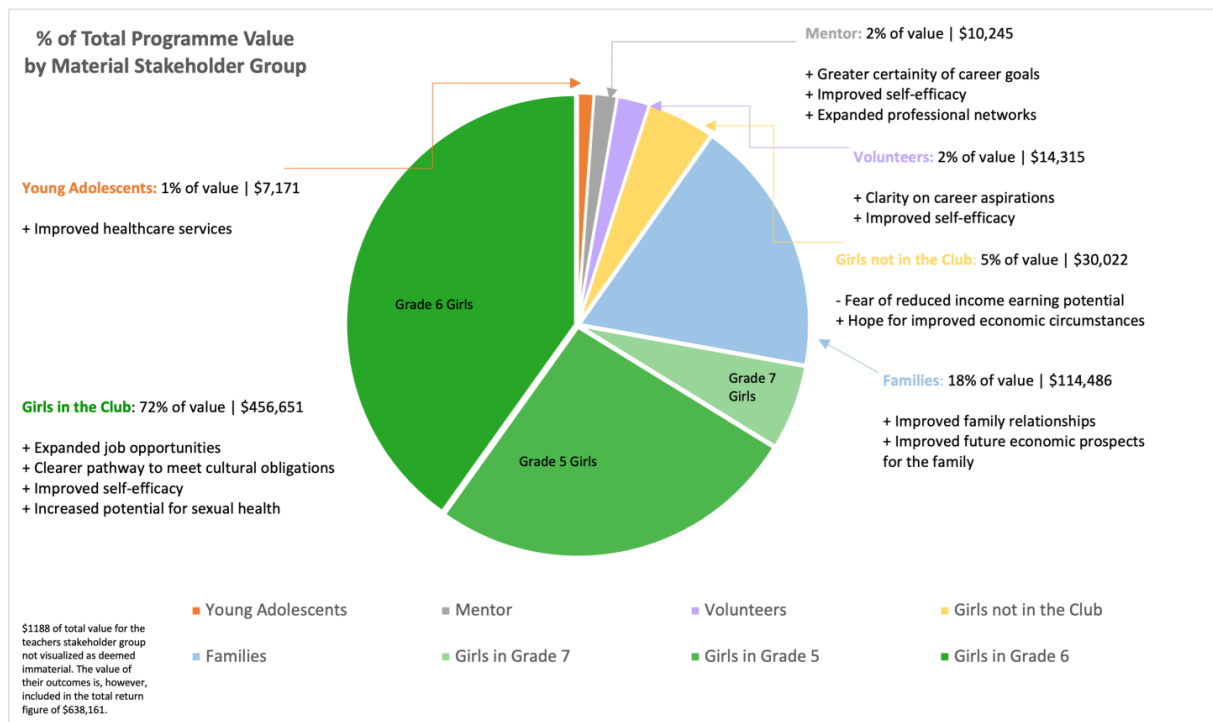
As visualized in Figure 2 below, this value is experienced by six stakeholder groups: girls in the club (direct beneficiaries), their families, volunteers who help deliver the club content, the mentor who leads the clubs, girls at the same primary schools who are not part of the clubs, and young adolescents in the same community as the girls in the club.

1.3 Key Findings

Key findings include:

1. Girls in the club experience the majority (**72%**) of the social value created by the Girls Club (**\$456,651 USD**). For girls, this value is spread across their four outcomes: a) **Expanded job opportunities (19%)**; b) **Improved self-efficacy (26%)**; c) **Clearer pathway to meet cultural obligations (32%)**; and **Increased potential for sexual health (23%)**. While the outcomes are discrete, they mutually reinforce one another: in order to have expanded job opportunities, girls must develop agency to make their own decisions. In order to make informed decisions about their romantic relationships, they need biologically based information. And lastly, in order to fulfil their cultural obligations and provide financial support to their parents and siblings, they need improved economic prospects – jobs that allow them to become financially self-sufficient and exit a life of poverty.
2. Families of girls in the club experience the next largest percentage of value (**18%**), equivalent to **\$114,486 USD**. Their outcomes experienced include **improved family relationships** and **improved future economic prospects for the family**, which are valued similarly, at **48%** and **52%** respectively. When their daughters gain confidence and the ability to speak and read English fluently, **the power dynamic in the household changes** and daughters earn more respect from their parents, which leads to improved relationships. This increased respect is also linked to improved future economic prospects for the family: with the improved academic performance of their daughters, families can begin to envision the pathway for their daughters through secondary school, onto college and into a well-paid job, which would in turn mean future, potentially substantial, financial assistance to the family.
3. **Five percent** of the total value is experienced by girls who are not in the club but attend the same primary schools as the girls in Girls Club, which equates to **\$30,022 USD**. Their outcomes are **both positive and negative**: girls not in the club fear their own **income earning potential is reduced** because they are not benefitting from the life skills and extra academic support offered to the girls in Girls Club, and therefore they feel that their opportunity to join the pathway to a good high school, college and into the skilled workforce is hampered. All the same, they see the value of the Girls Club, and they witness the changes in girls who are in the club. They therefore wish to see their own sisters partake in Girls Club and, through the imagined future of their sisters joining this pathway to good schooling and job prospects, they feel **hope for improved economic circumstances**. The general opportunity for girls to advance academically and economically is **more valuable** to girls who are not in the club than the disappointment that they do not personally benefit in the short-term.

Figure 2: Total Programme Value by Material Stakeholder Group



1.4 Interpretation of the Results

Girls Clubs provides girls who are at risk of prematurely leaving school with inspiration and aspiration for a new economic future, one in which they are not dependent on their families or husbands. Through the club, they begin to envision a future of financial independence, which would allow them to fulfil the important cultural role of financing some of the needs of their parents and siblings. The target audience for the clubs is girls who are struggling academically, with low confidence and demotivated by the lack of a tangible alternative to the lives their mothers and the other women around them have led. Through the clubs, the girls learn skills that are essential for their academic and economic advancement, such as how to read, write and speak in the English language. When girls begin to improve in English and see a positive correlation with better English skills and increased academic results, they begin to believe in a future that looks different to their current lives. Improvement in English and the subsequent academic advancement across other subjects leads to a change in confidence for the girls. They learn to vocalise their opinions and questions, which many of them could not do before entering the club. They practice speaking in public and they perform in school and community-based plays and poem recitals, which adds to their newfound confidence and helps others in their communities recognise these changes. The girls become more serious about school now that they appreciate where it could lead, and as a result they socialise with girls of a similar mindset. They avoid getting into trouble through risky social behavior, which helps to improve their relationships at home. Additionally, girls share information learned in the clubs and they help tutor their younger siblings in English, which further emphasizes their value in the home and strengthens their familial relationships. When mothers see this change in their daughters and the positive effects in the household, they begin to value their daughters differently: as future earners, capable of directing their own futures and supporting the household financially. **English is the key: with English comes the potential for power and socio-economic value generation.**

Teachers, peers at school and community members comment on the change in the girls; neighbours ask their mothers what they are doing to help their girls improve academically, to learn to speak English fluently. The answer is Girls Club. Girls who are not in the club see this, and they feel disadvantaged. They are not partaking in these activities, they are not receiving English and extracurricular academic support, and as a result they feel they will not advance to quality secondary schools. This is a negative outcome and point of reflection for the TTF. While girls selected for the club might be more of an immediate risk for leaving school, **all girls in rural Zambia are at risk;** patriarchal perspectives, traditions of early marriage and lack of access to SRH negatively impact all girls. Is there a way to scale the clubs, or elements of the clubs, to include all girls without detracting from the value experienced by girls in the club? Would fewer outcomes for a larger number of girls prove more valuable for stakeholders? These are important questions for the organisation to explore. Girls not in the club certainly see the value of the clubs and they want their sisters to be included; even if they themselves don't benefit, they want someone in their family to take advantage of this effective intervention.

In addition to the changes in the girls, Girls Clubs foster an environment of openness and empowerment. Volunteers in the club grow in their own self-efficacy alongside the girls they are teaching, and they gain clarity about their own futures; the mentor has changed tremendously in her agency, career goals and ability to network professionally. Teaching confidence builds confidence; empowering others is self-empowering, **especially in a society where women have been historically and continuously marginalized and under-valued.** The Girls Clubs are small yet powerful enclaves where Zambian women in a remote, high poverty community help their younger 'sisters' learn their rights, believe in their potential and chart an informed and independent future.

2 Introduction

Since 2020, the TTF has experimented with a couple of different social return on investment (SROI) methodologies in order to report back to donors on the social value created through their philanthropic investments, and to understand the most valuable aspects of its programming. In 2022, the organisation came across Social Value International (SVI) and its stakeholder-centred approach to analysing SROI. Three of the TTF senior team members completed the Online Social Value & SROI Accredited Practitioner Training Course in 2022 and obtained their Level One Social Value Association qualification. In 2023, these TTF Social Value Associates undertook SROI assessments of the organization's core programmes with support from Think Impact, an Australian social impact consulting, project management and capacity building firm.

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- c) for the associates to attain the Level Two Accredited Practitioner qualification and thereafter incorporate SROI analyses into the organisation's monitoring and evaluation protocols

Each programme is being analysed with the **evaluative approach** using the year of 2022 as a **snapshot in time**: analysing the **total value experienced by stakeholders involved over the calendar year of 2022 against all of the investment relevant to those stakeholders**, which for this assessment spans a period of three years (2020-2022). This report presents the results of the SROI, which include all of the social value created for the 2022 stakeholders involved in or affected by the two Girls Clubs in Mfuwe, Zambia. For some of these stakeholders, those who have interacted with the programme since 2020, this social value has been cumulative over two to three years (2020-2022), which has been accounted for in the investment calculations.

The SROI model found that **every \$1 USD invested in Girls Clubs yields a social return of \$19.92 USD**. This is based on **total investment of \$31,832 USD** in activities that affected the 2022 Girls Clubs stakeholders over their period of involvement with Girls Clubs (spanning one to three years) and **\$634,079 USD of social value** that was created for these same stakeholders over the same periods of involvement.

2.1 Document Overview

1. **Context** (Section 3): historical and cultural information on the role of women and girls in Southern Africa and Zambia specifically, and the challenges they face in the education system
2. **Response** (Section 4): the TTF response to those challenges through Girls Clubs
3. **Programme Overview** (Section 5): the scope of the evaluation and inputs required for the activities under assessment
4. **Outcomes by Stakeholder Group** (Section 6): process of engaging stakeholder groups and understanding material outcomes
5. **Evidencing and Valuing Outcomes** (Section 7): process of identifying indicators, financial proxies and discounting factors for each material outcome
6. **Value Created by Girls Clubs** (Section 8): results of the SROI analysis and value experienced by each stakeholder group
7. **Sensitivity Analysis** (Section 9): testing assumptions in the model and reviewing their impacts on the SROI ratio

8. **Verification** (Section 10): process followed to ensure all outcomes and results were verified by stakeholder groups
9. **Implications and Limitations** (Section 11): how the findings could be used to adapt programming and transparent disclosures on the limitations to data collection, stakeholder engagement and practitioner bias
10. **Appendices** (Sections 13-20): further detail on methodology, scope, stakeholder engagement, discussion guides, quantifying outcomes and outcome incidence, the SROI model, determination of materiality, and the steps (both taken and forthcoming) to verify, communicate and act on the results

2.2 Application of the Social Value Principles

The SROI methodology is underpinned by eight core principles, which have been developed and defined by Social Value International. The below table defines each of those core principles and how they have been applied in this SROI analysis.

Table 1: Application of Social Value Principles

Principle	Application
Principle 1: Involve Stakeholders	<p>Stakeholders are defined as people, organisations or groups who experienced change or been impacted (positively or negatively) as a result of an activity. They are thus the people best placed to describe the change experienced, which is noted in the first principle: involve stakeholders. “This principle means that stakeholders need to be identified and then involved in consultation throughout the analysis, in order that the value, and the way that it is measured, is informed by those affected by or who affect the activity,” (Guide to Social Return on Investment, pg. 96).</p> <p>In this analysis, stakeholders were involved at every stage, with representatives from all stakeholder groups consulted in the identification of well-defined outcomes, the verification of those outcomes and valuation of those outcomes (see Sections 6 and 7).</p>
Principle 2: Understand What Changes	<p>Stakeholders experience change based on activities, and this principle expresses the need to articulate and evidence that change in its entirety (positive and negative; intended and unintended). “Value is created for or by different stakeholders as a result of different types of change; changes that the stakeholders intend and do not intend, as well as changes that are positive and negative. This principle requires the theory of how these changes are created to be stated and supported by evidence,” (Guide to Social Return on Investment, pg. 97).</p> <p>For each stakeholder group, a theory of change was developed and verified with the stakeholder group (see Section 6), and stakeholders were consulted in the identification of indicators (evidence) of that change (see Section 7). The evidence provided directly by stakeholders was triangulated by objective metrics wherever possible and data from other stakeholder groups (see Appendix D).</p>
Principle 3: Value the Things that Matter	<p>Many of the changes experienced by stakeholders are not traded in markets and thus financial proxies need to be identified and used in order to communicate the value of the change in recognizable financial language. “Financial proxies should be used in order to recognise the value of these outcomes and to give a voice to those excluded from markets</p>

Principle	Application
	<p>but who are affected by activities. This will influence the existing balance of power between different stakeholders,” (Guide to Social Return on Investment, pg. 97).</p> <p>Financial proxies were identified through a number of approaches, including direct consultation with stakeholders to understand their perspective on valuation (both relative values of outcomes and relevant financial proxies identified through the ValueGame; see Section 7).</p>
<p>Principle 4: Only Include What is Material</p>	<p>Determination of the evidence required in order to give a true and fair picture of the impact of the activity under assessment. “This principle requires an assessment of whether a person would make a different decision about the activity if a particular piece of information were excluded. This covers decisions about which stakeholders experience significant change, as well as the information about the outcomes,” (Guide to Social Return on Investment, pg. 97).</p> <p>Materiality was determined by analyzing the relevance of each change based on stakeholder engagement and assessment of the local context and the significance of those changes when valued in the model (relative to other changes experienced by the same stakeholder group and in the context of all stakeholder groups; see Section 7.4 and Appendix G for table on determination of materiality).</p>
<p>Principle 5: Do not Overclaim</p>	<p>All changes to stakeholders and their well-being are influenced by a number of factors, and this principle guides practitioners to only claim the impact that can be attributed to the activity under analysis. “This principle requires reference to trends and benchmarks to help assess the change caused by the activity, as opposed to other factors, and to take account of what would have happened anyway. It also requires consideration of the contribution of other people or organisations to the reported outcomes in order to match the contributions to the outcomes,” (Guide to Social Return on Investment, pg. 97).</p> <p>In this analysis, a conservative approach was taken at each point of judgement, with particular attention paid to financial proxy choice and discounting factors. See sections 7.2 and 7.3 for detailed information and Section 9 for comparison of SROI ratios with less conservative assumptions.</p>
<p>Principle 6: Be Transparent</p>	<p>This principle requires full disclosure of logic of assumptions, potential limitations of the report and open communication with stakeholders about the results. “This principle requires that each decision relating to stakeholders, outcomes, indicators and benchmarks; the sources and methods of information collection; the different scenarios considered and the communication of the results to stakeholders, should be explained and documented. This will include an account of how those responsible for the activity will change the activity as a result of the analysis,” (Guide to Social Return on Investment, pg. 98).</p> <p>The rationale behind each assumption and decision is explained throughout the report, with a section devoted to potential limitations on the results (Section 11) and modelling of different assumptions in the sensitivity analysis (Section 9). Additionally, tables are included to detail the specifics of stakeholder engagement (Tables 4 and 5) and ways in which stakeholders were engaged and will continue to be consulted on the results (Section 10 and Appendix H).</p>
<p>Principle 7: Verify the Result</p>	<p>This principle requires independent assurance of the results of the analysis. “Although an SROI analysis provides the opportunity for a more complete understanding of the value</p>

Principle	Application
	<p>being created by an activity, it inevitably involves subjectivity. Appropriate independent assurance is required to help stakeholders assess whether or not the decisions made by those responsible for the analysis were reasonable,” (Guide to Social Return on Investment, pg. 98).</p> <p>The practitioner prioritized representing data in a way that truly reflected stakeholder experience, and stakeholders were involved in the iterative data collection and analysis process to verify outcomes, theories of change and participate in valuation exercises. In order to gain further confidence in the results and for the practitioner to apply for Level 2 accreditation, this report was submitted for assurance through Social Value International on 28/8/2023. Additionally, the practitioner was mentored throughout the process by an independent impact assessment company called Think Impact for consistent review of logic, assumptions and process.</p>
<p>Principle 8: Be Responsive</p>	<p>The information gathered and recommendations made through SROI reports needs to be communicated back to all materially affected stakeholders together with the plans of the organization on how they intend to use the insights to optimize impact and value creation.</p> <p>In Section 11, the key findings of the analysis are further explained with corresponding recommendations to potential changes in strategy and approach. Further, in Appendix H, a table is presented on forthcoming discussions with stakeholders on the results and how they will continue to be consulted in response to the findings.</p>

3 Gender Disparities in Education and the Workforce

3.1 Context

3.1.1 Regional

Gender equality in education is a major challenge in Sub-Saharan Africa, especially at the secondary school (high school) level. While the fifth Sustainable Development Goal (SDG) is “achieve gender equality and empower all women and girls” (United Nations, 2015), the vast majority of girls in Sub-Saharan Africa, and especially those in rural settings, leave school after the primary level: 75% of girls in this region start primary school, but only 8% make it halfway through high school (lower secondary), and even fewer complete secondary school.¹ As a result, over 65% of adult women in Sub-Saharan Africa are illiterate, which inhibits them from accessing formal employment.² Rates of teenage pregnancy are twice the global average,³ and with high teenage pregnancy and low levels of education and employment, the cycle of intergenerational, feminized poverty persists.

There is, however, substantial evidence to prove the social returns of investing in girls’ education; former World Bank Chief Economist Lawrence Summers noted that girls’ education “may well be the highest return investment available in the developing world” because of the familial and social multiplier effects of women receiving formal education.⁴ When girls are educated, child mortality decreases,⁵ the risk of HIV reduces,⁶ high literacy is inversely correlated with fertility rates,⁷ and educated women’s income earning potential skyrockets.⁸ While major strides have been made to achieve gender balances in school at the primary level,⁹ the structural changes required for girls to successfully transition into and remain in secondary school have not been adequately addressed. As a result, only one out of ten employed women in Sub-Saharan Africa is in the formal sector,¹⁰ women are disproportionately overrepresented in the informal economy¹¹ and consequently the GDPs of these developing economies suffer.¹²

Today, there are a number of efforts to address the gender disparities in education, both government and non-profit led.¹³ These include national health policies on adolescent SRH, new education policies on SRH lessons in schools, re-entry policies for young mothers, and gender responsive education plans.¹⁴ ¹⁵ Given the high prevalence of HIV in the region (over 20% in some

¹UNESCO Institute of Statistics, UIS.Stat Data Centre, Accessed November 21, 2014

²<https://www.borgenmagazine.com/the-state-of-female-employment-in-sub-saharan-africa/>

³[https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9755883/#:~:text=Although%20a%20decline%20in%20adolescent,%2C%20in%202021%20\(3\).](https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9755883/#:~:text=Although%20a%20decline%20in%20adolescent,%2C%20in%202021%20(3).)

⁴Elizabeth M. King and M. Anne Hill, eds, *Women’s Education in Developing Countries: Barriers, Benefits and Policies*, (Washington, D.C.: World Bank, 1993), p. 2

⁵Emmanuela Gakidou et al, *Increased Educational Attainment and its Effect on Child Mortality in 175 Countries between 1970 and 2009: a systematic Analysis*, (The Lancet, 2010)

⁶https://www.unaids.org/en/resources/presscentre/featurestories/2021/april/20210406_keeping-girls-in-school-reduces-new-hiv-infections

⁷<https://amity.edu/UserFiles/admaa/54a1bPaper%206.pdf>

⁸<https://blogs.worldbank.org/opendata/crisis-learning-9-charts-2018-world-development-report>

⁹<https://data.worldbank.org/indicator/SE.PRM.NENR.FE?locations=ZG>

¹⁰<https://www.brookings.edu/articles/closing-the-gender-gap-in-african-labor-markets-is-good-economics/>

¹¹<https://www.unwomen.org/en/news/in-focus/csw61/women-in-informal-economy>

¹²<https://www.oecd.org/dac/gender-development/38829148.pdf>

¹³<https://www.gga.org/addressing-the-education-gender-gap-in-africa/>

¹⁴[https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9755883/#:~:text=Although%20a%20decline%20in%20adolescent,%2C%20in%202021%20\(3\).](https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9755883/#:~:text=Although%20a%20decline%20in%20adolescent,%2C%20in%202021%20(3).)

¹⁵<https://www.unicef.org/education/girls-education>

countries, with the majority of infected people being women),^{16 17} most women and girls' empowerment initiatives have focused on SRH education alongside increasing female enrolment in primary schooling, with data to support that education reduces girls' vulnerability to HIV.¹⁸

There is now a growing appreciation for the need to focus on the quality of education being delivered, another SDG on which many African countries are behind.¹⁹ The youth bulge in Africa (over 40% of the continent's population is below age 15)²⁰ has contributed to ineffective teacher to student ratios, with average class sizes of 60 students to one teacher.²¹ With girls often socially conditioned to remain quiet and adhere to strict gender norms,²² seeking the extra academic support they require can be difficult. Many girls are amongst the first generation in their families to be educated (TFF data), including formal learning of the national language of commerce. For those without older siblings and from areas of high poverty, finding tutoring options is near impossible. They are therefore left to attend large classes when they don't understand the language of instruction and largely lack the social and emotional skills to seek support.

In summary, across Sub-Saharan Africa, there are a number of social and educational hurdles faced by girls. These are well documented and evidenced. The challenge with girls advancing to secondary school sits at the nexus of this complicated context, with roots in historical socio-cultural roles of women, rapid and extreme population growth, under-resourced schools, outdated pedagogy, insufficient access to SRH information and materials, and high rates of poverty.

3.1.2 Zambia

In Zambia, over 46% of girls are married before the age of 18,²³ and there is no age restriction on when girls can get married under customary law.²⁴ Upon traditional marriage, the families of girls receive a 'lobola' payment, which means that daughters' marriages come with short-term economic gain. Child marriages are correlated with lack of access to education and employment for women; indeed, **only 3% of girls from areas of high poverty in Zambia finish secondary school.**²⁵ When girls menstruate for the first time, they are historically segregated in their own accommodation unit (small house) for a period of one to three months, known in the Eastern Province of Zambia 'chinamwali'. During this time, the girl receives instruction from traditional teachers and female relatives on menstrual hygiene and how to be a good wife, specifically how to sexually please a male partner and perform satisfactory domestic responsibilities in the marital home. When the girl's teaching is complete, there is normally an emergence ceremony in the village to signify her readiness for marriage. Her absence from school over 'chinamwali' is normally not a concern for the family, and oftentimes teachers are too overwhelmed by their class sizes to keep track of student absences and/or accepting of the tradition and the requisite school absence.

Once a girl is of age, the girl's parents are the ones to decide when an offer of marriage is desirable, and the girl only has as much say in the person and process as her parents permit. While the tradition of 'chinamwali' is changing with more appreciation for the rights and futures of girls, an

¹⁶<https://data.worldbank.org/indicator/SH.DYN.AIDS.ZS?locations=ZG>

¹⁷<https://www.fpri.org/article/2022/04/educational-and-health-issues-affecting-women-and-girls-in-africa/>

¹⁸Juke, Matthew et al. "Education and vulnerability: the role of schools in protecting young women and girls from HIV in southern Africa."

¹⁹<https://www.undp.org/africa/press-releases/new-africa-sdgs-report-shows-slow-progress-calls-greater-action-meet-targets>

²⁰<https://www.statista.com/statistics/1226211/population-of-africa-by-age-group/#:~:text=Africa%20is%20the%20continent%20with,low%20at%20around%20%20years.>

²¹<https://www.higherlifefoundation.com/impact-of-class-size-on-students-achievements/>

²²<https://blogs.worldbank.org/nasikiliza/unleashing-women-and-girls-human-capital-game-changer-africa>

²³<https://borgenproject.org/tag/girls-education-in-zambia/#:~:text=In%20October%202018%2C%20Permanent%20Representative,equal%20male%2Dfemale%20enrollment%20rate.>

²⁴https://www.equalitynow.org/discriminatory_law/zambia_the_marriage_act/

²⁵<https://camfed.org/what-we-do/where-we-operate/zambia/>

estimated sixty percent of girls in the rural communities of Eastern Province still undergo this initiation process (TTF team, 2023).

Historically, girls are expected to shoulder the bulk of the domestic responsibilities, which often impedes on their ability to maintain consistent attendance at school.²⁶ Moreover, girls have traditionally remained at home over their menstrual cycles, due to lack of proper hygiene facilities at schools and traditional stigmas. The Zambian government has made strides to improve female attendance and enrolment in schools, including specific menstrual hygiene management guidelines through the Ministry of Education²⁷ and mandated equal school enrolment for both genders.²⁸ The Gender Equality and Equity Act instructs both private and public bodies to eliminate discrimination and accelerate measures to ensure equal male and female representation.²⁹ While these legal frameworks provide a theoretical basis for addressing gender inequality, there are insufficient resources to monitor and enforce gender balance in businesses and schools, and the slow progress is reflected in the continued gender parity in school completion rates, minimal participation of women in formal employment and the continued feminization of poverty in Zambia.³⁰

3.1.2.1 Sexual and Reproductive Health in Zambia

In 2014, the Zambian government completed the Comprehensive Sexuality Education (CSE) module as part of the official government school curriculum, which begins in Grade 5 at primary school and continues through Grade 12. While the curriculum has been incorporated at a national level, there are large gaps between the expected national outcomes of CSE and how the schools assimilate the information. Specifically, the Ministry of Education strongly discourages discussions around contraception and instead uses the CSE as a tool to advocate for abstinence.³¹ Of the recorded teenage pregnancies in Zambia, 86% come from girls in primary school,³² which is a strong indicator that the Ministry of Education's interpretation of the CSE is not effective and that an 'abstinence only' approach to SRH education is not relevant. Beginning in primary school, Zambian youth – especially those in the most rural and disadvantaged areas – need information on modern day contraceptive methods and assistance in accessing those resources (Personal communication, Ministry of Local Government, May 2023). The Ministry of Health and Ministry of Education are not aligned on how to interpret the CSE for students, with the former bearing the cost of risky teenage births, unsafe abortions and poor maternal health (Personal communication, Ministry of Health, May 2023).

Given high student enrolment at primary school, the education system is unquestionably the best avenue through which Zambian youth can receive SRH information. In households, especially in rural areas, direct conversations about sex and contraception are traditionally taboo.³³ When girls begin menstruation, female relatives are engaged in the process of educating them about menstrual hygiene, but there is often no dialogue between mother and daughter about sexual health or menstrual hygiene, and almost never discussion around contraception and safe sex. Once girls begin menstruating, they are taught to be discreet with when and where they change and wash their re-usable pads, mostly comprised of local material, with high suspicions in some rural areas that this

²⁶<https://cice.hiroshima-u.ac.jp/wp-content/uploads/2016/03/17-2-7.pdf>

²⁷<https://www.sipa.columbia.edu/sites/default/files/migrated/downloads/UNSURE%2520IF%2520ABLE%2520TO%2520PUBLISH%2520%25281%2529.pdf>

²⁸<https://borgenproject.org/tag/girls-education-in-zambia/#:~:text=In%20October%202018%2C%20Permanent%20Representative,equal%20male%2Dfemale%20enrollment%20rate.>

²⁹<https://www.unwomen.org/sites/default/files/Headquarters/Attachments/Sections/CSW/64/National-reviews/Zambia.pdf>

³⁰<https://www.worldbank.org/en/news/press-release/2023/05/17/achieving-afe-zambia-s-gender-parity-will-require-significant-acceleration-of-policies>

³¹https://zambia.unfpa.org/sites/default/files/pub-pdf/SRH%26R%20in%20Zambia%20-%20Part%202_1.pdf

³²ibid

³³<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7364553/>

material is vulnerable to contamination from jealous neighbours, which could then render girls infertile (TTF Focus Group data, 2023). This myth as well as the pervasive secrecy and silence around menstruation and sexual health mean that most girls in rural Zambia grow up feeling they have little to no agency over their bodies and sexual health decisions. The CSE in schools could be a powerful tool to help girls think differently about their bodies and their choices, but it is predominately used as a platform to encourage students to delay their sexual debuts, without direct information on physical and emotional readiness for sex and how girls can learn to decide for themselves if/when, with whom and how they become sexually active.

Two large scale national interventions were present in Zambia from 2011 – 2022 with a strong focus on SRH for adolescent girls. The first was called the Adolescent Girls Empowerment Programme (AGEP), which ran from 2011-2015 in both urban and rural areas of Zambia with a focus on two age groups: 10-14 and 15-19. Girls met in mentor-led all girls clubs outside of school, through which they underwent various trainings and activities to build their “social, health and economic assets in the short term and [improve] sexual behaviour, early marriage, pregnancy and education in the longer term.”³⁴ ³⁵ The girls were separated into clusters, with different services provided to each group (some just had health and financial literacy lessons; others were given health vouchers on top of these lessons to access services; the last group received education, vouchers and were assisted in opening savings accounts) and a control group included for comparison. More than 11,000 girls were reached through the programme with “modest, positive impacts”:³⁶ while some girls showed improvement in SRH and financial knowledge, there were “no significant impacts on child marriage rates, contraceptive use, HIV and HSV-2 prevalence, gender norms, or girls’ acceptability and experience of violence.”³⁷ Informally, one of the designers of AGEP shared with the TTF that meeting girls in isolation was not enough; in hindsight, the programme needed to extend to girls’ home environments, which is where notions of violence become ingrained in girls from a young age (Pers. Communication, 2017).

Following AGEP, the Determined, Resilient, Empowered, AIDS-free, Mentored and Safe (DREAMS) programme was developed, with a specific objective to reduce rates of HIV in African adolescent girls and young women. DREAMS was a \$1 billion USD private-public partnership throughout ten countries to address factors that make girls and young women particularly vulnerable to HIV. In Zambia, United States Agency for International Development (USAID) funded the Zambia Community HIV Prevention Project (Z-CHPP), which integrated the DREAMS model.³⁸ Fifty-three DREAMS centres were opened across eleven districts in the country, predominately in peri-urban areas, through which over 800,000 adolescent girls and young women were reached. The hubs were run by DREAMS mentors, who were trained to support adolescent girls and young women to seek the health services, education resources and life skills they needed to “determine their future”.³⁹ The compendium for the project, which was published in October 2022, reports that condom use amongst DREAMS enrolees tripled from 13% at baseline to 38% at endline; the ability to avoid unwanted sex tripled from 24% at baseline to 71% at endline; and 82% of girls and young women who tested positive for HIV were linked to care.⁴⁰ The DREAMS project came to the end of its funding lifecycle in 2022 with no plans for continuation (Personal Communication with DREAMS Program Officer, May 2023).

³⁴<https://pubmed.ncbi.nlm.nih.gov/32183783/>

³⁵<https://www.oecd.org/derec/unitedkingdom/uk-adolescent-girls-empowerment-zambia-vol-2.pdf>

³⁶<https://pubmed.ncbi.nlm.nih.gov/32183783/>

³⁷<https://popcouncil.org/project/adolescent-girls-empowerment-program/>

³⁸Evanson, Leigh Ann. “Best Practices in Programming for Adolescent Girls and Young Women (AGYW): A Compendium of Interventions and Lessons Learned from the USAID Zambia Community HIV Prevention Project (Z-CHPP).”

³⁹Ibid

⁴⁰Ibid

Both AGEP and DREAMS focused heavily on getting SRH information and access to sexual health resources to adolescent girls and young women. While both programmes reported some change in knowledge levels, there is minimal available evidence of behaviour change in the participants. The AGEP findings specifically cited difficulty in shifting girls' attitudes towards domestic violence and little evidence to suggest that girls' sexual health habits changed as a result of new knowledge acquired. The combination of low-quality education in rural Zambia, deeply entrenched gender norms including acceptability of violence against women, lack of female agency, high poverty, high rates of HIV, and limited access to SRH information and materials makes for an extremely challenging context for girls. Moreover, all of these factors are inextricably linked and attempts to isolate and intervene in only one or two areas have proven ineffective in driving tangible behaviour change, as evidenced by the final AGEP and DREAMS reports.

This is the regional framework and Zambia-specific history on both the educational and health setbacks faced by girls, which the TTF encountered when it was founded.

4 Safe, Female-only Extracurricular Clubs as a Response to the Context

“As professionals, we are seeing girls in the club and those not in the club, and those in the club are performing high. As teachers, we are assessing and even the rate of having unwanted pregnancies is zero. Those who are not in Girls Club have been getting pregnant; no one in Girls Club gets pregnant.” Acting Head Teacher, Matula Primary School

“Once girls join the club, self-esteem is inculcated in them.” Teacher, Yosefe Primary School

4.1 Female Empowerment Programme (“Girls Clubs”)

The TTF was registered in June 2015 in the Republic of Mauritius as the philanthropic arm of the Time + Tide tourism company. At that time, Time + Tide had assumed full ownership of an existing set of lodges in Mfuwe, Zambia known as Norman Carr Safaris. Norman Carr, the original company’s namesake, is credited with pioneering a conservation and community-based model of tourism in Zambia. Part of the business model was financial contribution to antipoaching efforts in the South Luangwa and sponsoring students through secondary school. The sponsorship programme was formalised in the early 2000s and registered as a separate non-profit, called the Kapani School Project. When Time + Tide assumed ownership of Norman Carr Safaris, the intention was to upkeep existing charitable activities, expand the social benefits of the company in Mfuwe and develop equally meaningful projects in the other sites where Time + Tide had lodges (the Lower Zambezi) and would soon have lodges (Liuwa Plain in Zambia and the island of Nosy Ankaon in Madagascar). The TTF took over management of the Kapani School Project sponsorship programme in 2015, and the Zambian non-profit was re-registered as the TTF Zambian branch.

When taking over management of the sponsorship programme in mid-2015, the TTF team firstly reviewed the academic results of the beneficiaries. In so doing, they noted failing and extremely low marks amongst almost all of the female students. Subsequently, they then compared these results with the students’ sponsorship applications and could see that most of these female students were relatively high academic performers in primary school.

Something shifted in their transition to secondary school such that after only two years, they were at risk of failing out of school. In September 2015, the TTF called a meeting with girls’ parents and primary school teachers to try to understand their perspectives on why these girls, once performing well in school, were at risk of dropping out less than two years into high school. Both parents and teachers cited low levels of self-esteem in girls and the likelihood that once girls move to a secondary school environment, with more difficult academic demands, consistent use of English as the language of instruction and social pressures, they do not have the socio-emotional and academic skills to cope with the resulting pressure. In order to address this challenge, the TTF decided to pilot an extracurricular Girls Club at Yosefe Primary School in the last term of 2015 (from September – December) as a safe space to address some of the social pressures faced by girls, engage in self-esteem building activities and help prepare them for enrolment in secondary school.

The TTF team asked the teachers to help identify girls at the end of primary school whom they felt were at risk of not acclimating well in secondary school -- girls with particularly low self-esteem. Before the first meeting, the team researched and planned a number of activities to establish an environment of trust and to help girls learn to share their thoughts and speak out about their personal and academic challenges. At the first meeting with the girls, the girls said nothing; they simply did not speak. It was a painfully slow one hour of asking questions, trying to engage in activities, only to be met with downcast eyes, defensive body posture and silence. The TTF team realized immediately that there was a large piece of work to just get the girls to speak before they

could begin to understand their perspectives and help them to develop tools to manage academic and social pressure. One key realisation was that the girls could not understand English. In government schools in Zambia, local languages are used in classrooms through Grade 4, after which the language of instruction is meant to switch to English. But these girls, many of whom were in the final year of primary school, could not even understand a basic English sentence. On top of that, they were socially conditioned to be silent. What's more, the questions posed by the TTF team had never been asked of them before: how do you feel? What are your biggest challenges? How can I help you?

When the TTF started in 2015, there was a team of two people: the first and only employee and a volunteer, neither of whom were from Zambia nor spoke the language. This was part of the challenge in eliciting responses from the girls. The TTF team asked two of the Time + Tide female Zambian lodge managers to assist, and they started attending the clubs, addressing the girls in their local language (Chinyanja), which helped to establish connection. Thereafter, they introduced songs and short activities that were familiar to the girls, in order to create a more relaxed atmosphere. The team learned soon after that although school classes were meant to be in English and the girls themselves were meant to have learned English as a subject, many teachers could not speak English themselves and were conducting classes in Chinyanja. What's more, hardly anybody in the girls' families spoke English, and so for the majority of girls the club was their first experience hearing English spoken consistently with the expectation for them to respond in English. This shed new light on the girls in the sponsorship programme: their low academic results were likely related to their lack of comprehension of the school material because they could not understand nor speak English fluently upon entry into high school.

4.1.1 Early Years of Girls Clubs

From 2016 – 2020, the TTF ran Girls Clubs at Yosefe Primary School and in 2018 they expanded to another primary school in a different chiefdom called Matula Primary School. The team asked for the teachers' assistance in identifying girls whom they felt were at risk of either dropping out of primary school and/or not transitioning to secondary school. The AGEP curriculum on SRH and life skills development was used as a guiding tool and supplemented with English language lessons. In 2017, TTF hired a Programme Officer for the South Luangwa, a young Zambian woman with a background in psychology and education, whose job it was to run the clubs. Over these years, TTF enrolled 82 girls, the majority of whom entered the club in Grade 6, the youngest grade accepted because of the SRH content, which teachers thought was inappropriate for younger girls. TTF recorded 66 of those 82 girls advancing to secondary school, eight either failed or repeated grades, eight relocated, and two fell pregnant (one continued with school and one did not). In those years, TTF did not track what happened to girls after they continued to secondary school unless they transitioned to the TTF sponsorship programme.

When the Girls Club began, TTF did not deliberately align the content with national priorities of delivering SRH information and ensuring girls' continued education to the secondary level; rather, it responded to a local need that turned out to be symptomatic of a much larger, well-understood regional concern. The programme content inadvertently touched on priorities as outlined in the Gender Equality and Equity Act and as such was welcomed by the schools, which struggled to maintain high female attendance and retention rates. The clubs were warmly received by the schools, with classroom space given, matrons assigned to the clubs to partake in activities and learn from the content and assistance from the teachers in identifying girls who they felt most needed the support. As is common with government schools in Zambia, mandates are given by the ministry offices in the capital, such as 'improve academic performance of female students,' but no resources offered to help schools adequately respond; schools are left to independently find ways of meeting

those expectations, the efficacy of which often depends on the leadership of the school. What proves an additional challenge is that these mandates are not necessarily supported by structural changes in the Ministry of Education. For example, final primary school exam scores are categorized and publicised by gender, with the explicit expectation that boys will score higher than girls. Secondary schools have different desired minimum exam scores for girls and boys, and the message ingrained in students at the primary level is that there are different expectations for the academic performance of boys and girls, with boys considered academically superior and evaluated accordingly.

Teachers themselves were schooled in similar contexts and unknowingly often harbour the same biases, without holistic perspective on the cultural, emotional, social, and academic barriers that girls face to stay in and advance through school. For the majority of the first years of Girls Clubs, the head teacher at Yosefe Primary School was a man from a different region of Zambia who called meetings with the TTF and school Parent Teacher Association to request reallocation of resources from the Girls Club to the school's infrastructure development projects. What's more, at Yosefe Primary School, the teachers have to contend with class sizes higher than the regional average: 80 pupils to one teacher. In order to accommodate this large volume, teachers sometimes teach a double load, taking half of the class in the morning and half in the afternoon, which results in half the learning time for pupils. Teachers simply do not have the bandwidth to think through how to address gender gaps in their classes; they do not have the capacity to note who is absent from class, who participates in class, the language barriers, let alone consider the socio-cultural norms at play in the classroom that may inhibit girls from retaining lesson material. Indeed, in the early years of Girls Clubs, TTF attempted to collect girls' attendance rates from teachers, and it was simply impossible: teachers were not otherwise expected to record class attendance and attempting to do so for the sake of the TTF was resulting in strained relationships. Put simply, teachers are so overwhelmed they cannot manage any requests over and above their primary teaching mandate, and even that basic requirement is a stretch.

4.1.2 Evolution of Girls Clubs

Over time, TTF learned how to more effectively lead Girls Clubs, and this included gaining deeper knowledge of the experiences of girls in the clubs and the kinds of activities and interventions to which they responded best. For girls to succeed in school and meaningfully advance to high school, they need to have a firm command of the English language and be able to use English in conversation. In order for girls to speak openly, answer questions that are asked of them and, a step further, have the confidence to ask questions and seek support, they needed to build self-esteem. In order to build their self-esteem, TTF had to help the girls review some of the long-held local beliefs about the societal roles of girls and women: to examine their upbringings, what they've internalised about women and the relationships between men and women and to reflect on their mother's upbringings, education levels and the opportunities to which they may not have been exposed due to their socio-economic circumstance and gender.

In 2020, TTF hired the first designated Girls Club mentor, a young woman who grew up in Mfuwe with a Bachelor's degree in education from the University of Zambia. The Programme Officer who had previously been in charge of the Girls Clubs had several other responsibilities within the organisation, and so the arrival of the mentor was the first time one employee was engaged to focus exclusively on preparing for and delivering Girls Club content. This was also the year the clubs were impacted by Covid, which involved school closures and transferring the lessons to a home-based model with small groups of girls. Despite these continued efforts, TTF received reports of two girls in the clubs getting pregnant and many more within the larger community. The organisation then decided that they needed to be more direct in delivering SRH information. A focus group with Time +

Tide female employees and teachers from Yosefe School was held towards the end of 2020 to explore their opinions on taking a more explicit and factual approach to SRH in the clubs. There was strong resistance and a common fear that teaching girls about sex would result in them becoming more sexually experimental. The rumours that circulated over the Covid period about rampant sexual activity amongst teenagers in Mfuwe were discussed, which all of the women in attendance had heard and/or noted themselves. In the end, the women in the focus group said they would be supportive of girls getting more information, including on contraception use, as long as they did not have to personally be involved in the dialogue with their daughters.

TTF then prepared a consent form for parents of girls in the club, explaining the SRH content they intended to deliver and asked for their approval. The mentor braced herself for strong objections from parents and surprisingly received none. Simultaneously, TTF revised the intake criteria for the clubs to girls at Grade 5 only with a mandated commitment of three years: from Grade 5 through Grade 7. This followed the realization that starting SRH lessons in Grade 6 was too late; by age 11 or 12, most girls have had direct or indirect sexual exposure. TTF later noted, at the end of 2021, that of the girls in the 2019 cohort who had spent three consecutive years in the club from, 100% transitioned to secondary school. Girls typically enter the club at low levels of literacy, and the team realised in order to help these girls improve their literacy levels and build their levels of self-esteem, sense of agency and SRH knowledge, they needed multiple years of engagement. Starting from 2021, only girls in Grade 5 were recruited into the programme based on the same vulnerability criteria (poor academic performance, low self-esteem and/or particularly challenging home environments).

In 2022, TTF combined the most effective SRH content from the AGEP curriculum (see pg. 19) with English literacy modules and self-esteem building activities to create its own Girls Club curriculum. This was written and finalised for each grade over the first quarter of 2022 and rolled out into the clubs simultaneously. The curriculum provides a road map to integrating English language lessons with all other activities and ensuring at least 40% of club sessions are devoted specifically to English language and literacy. TTF decided to reinforce the focus on literacy upon more carefully analysing the baseline literacy assessment results: 80% of girls who enter the clubs are only able to identify letters or basic words. Once girls are fluent in English, a natural surge in their confidence follows. Not only are they better able to complete their schoolwork and participate in class, but their positions of power in the household change. It is not uncommon for girls in the clubs to be the only speakers of fluent English in their households, which then means they become an interlocutor for their families: they interpret radio messages, read text messages, read newsletters and signage, and translate phone calls. Based on verbal testaments of the girls, English seemed to be the key to unlocking a different kind of future and the catalyst for all of the other changes.

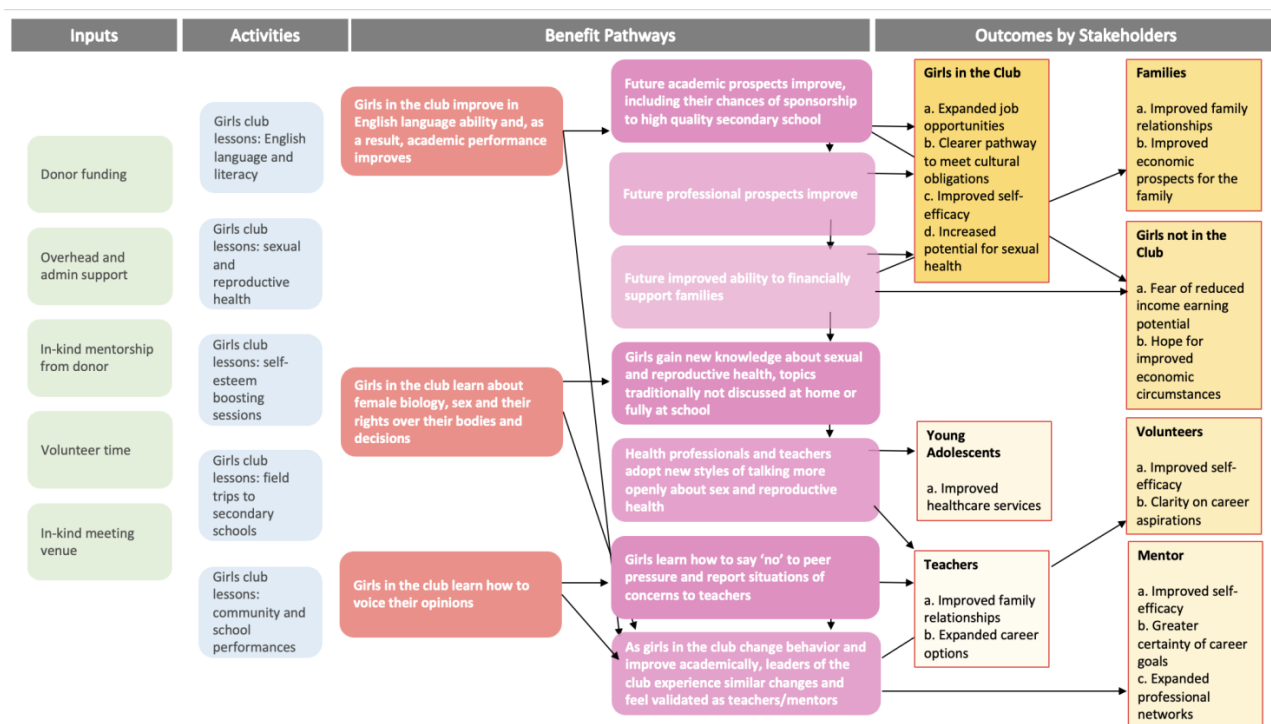
SRH education today looks different to what it did when Girls Club first began: nurses are invited as guest speakers, the girls receive a variety of menstrual hygiene materials (including menstrual cups), and the mentor openly addresses sexual intercourse and the physical, emotional and social consequences of engaging in premature sexual activity. These lessons are structured around the question of rights and choice: the choices girls need to make about their bodies and sexual partners; the right they have to refuse unwanted sexual attention; the definitions of harassment and sexual assault and how to report these cases. In 2022, students who were sponsored to high school by the TTF and graduated were included as volunteers in Girls Clubs so that they could act as accessible role models for the girls and help to prepare for the transition to secondary school. More field trips and outings are now included in the calendar so the girls can have exposure to other areas in Zambia and engage with more diverse, dynamic groups of students. Female entrepreneurs and professionals visit the clubs more regularly to talk about their experiences and inspire the girls to continue on their

educational track, to stay focused and to believe in their ability to one day become financially independent.

The value of the programme was particularly tangible in 2022, with mothers becoming more involved, consistent, positive feedback from teachers on the indirect effect the girls' increased academic performance was having on other students, the change in the club mentor's confidence and networks, the change in the volunteers, and the girls themselves growing in confidence. Girls are recruited into the club because they are at risk of not completing school, they are behind academically, and yet in 2022 we recorded on average 10% higher performance on the final government exam from girls in the club over girls not in the club. The change for girls in the club is real and measurable. For TTF, the SROI assessment was an opportunity to explore the depth and value of this change for the beneficiaries and better understand how value flows to other stakeholder groups.

5 Programme Overview, Inputs and Scope of Evaluation

Figure 3: Girls Club Theory of Change



The above diagram describes the monetary and in-kind contributions required for Girls Clubs to operate (inputs, in green), and the direct activities that result from these inputs (Girls Club lessons, field trips and performances, in blue). From these activities, changes start to occur, with the short-term changes in red and the mid-term and longer-term outcomes in purple, with the shade of purple lightening for the longer-term outcomes (i.e., the lighter the purple, the further into the future the outcome), and the final outcomes in yellow, with the darkest yellow representing the stakeholder group with the highest value experienced (girls in the club) and the most transparent yellow representing the stakeholder group with the least value experienced (teachers).

For the Girls Clubs, change begins with the girls who attend the extracurricular lessons: they are taught new subject material, receive one-on-one tutoring to improve their English, are encouraged to speak in English no matter how self-conscious they feel, and are exposed to new narratives on the economic potential of girls and women. When the girls begin to change, when outcomes are achieved -- when their English improves and simultaneously their future education and economic prospects, when they acquire the knowledge and agency to make more informed decisions about their sexual relationships, when they gain the confidence to speak in public and in English -- there is a ripple effect to other stakeholders. The longer girls stay in the club, the more value they receive as the learnings are continuously reinforced and the skill development cumulative. This is why **the 53 girls enrolled in 2022 have been separated into subgroups according to their grade and duration in the club**. While the outcomes all girls experience are the same, the degree and duration, as well as the influence of other stakeholders and factors, varies based on the duration of their involvement. The mentor who has led the girls to acquire these skills and knowledge is herself empowered through the clubs: she feels the effectiveness of her teaching and coaching style, she too improves in her English language and literacy and by researching how to help girls gain confidence and confront the patriarchal norms, she too confronts these norms herself. The volunteers who assisted the mentor in 2022 had a similar experience over the course of their one-year involvement: they too

gained confidence by observing the positive influence they had on girls in the club, which also affirmed for them their own desired career paths.

When the girls improve in English and can translate from the local language (Chinyanja) to English for their parents, the majority of whom never formally studied English, the power dynamic in the household shifts: the girls come to be seen as potential long-term economic assets, which improves their relationships at home. Teachers at the schools watch as girls' academic results increase, they see boys feel threatened by the superior academic performance of girls and ignited with the need to compete, which positively drives the overall academic results of the school and, in turn, reflects well on the teachers. What's more, the teachers who are close to the clubs observe the benefits of speaking openly about SRH, which is a topic traditionally not discussed in Mfuwe households between parents and children, and they elect to adopt this open form of communication in their own homes, which improves relationships with their children. The value of this open communication and the safe space model was also felt by the volunteer nurse who led specific SRH sessions, which inspired her to open her own safe space corner at the clinic and provide more focused, relevant health services to young adolescents. Girls who are not in the club too see the changes in their peers in the club, and they feel left out, left behind. Yet at the same time they appreciate the value of the club, how it positions girls on the pathway of greater educational and economic opportunity, and they wish for their sisters to get involved so that someone from their family can directly benefit and eventually share those returns.

5.1 Inputs

In order to adjust for this cumulative value, **investment from all years relevant to the 2022 stakeholders was included** as follows:

- All of the 2022 investment in the programme
- 4% of the TTF overhead costs for the 2022 calendar year⁴¹
- 2021 Girls Club costs were divided by the number of girls involved in 2021 to get a per student cost and then multiplied by the number of girls enrolled in 2022 who were also involved in the programme in 2021
- 2020 Girls Club costs were divided by the number of girls involved in 2020 to get a per student cost and then multiplied by the number of girls enrolled in 2022 who were also involved in the programme in 2020
- USD equivalent of 4% of the TTF overhead costs for the 2021 calendar year were divided by the number of girls involved in 2021 to get a per student overhead cost and then multiplied by the number of girls from 2022 who were also involved in the programme in 2021
- USD equivalent of 4% of the TTF overhead costs for the 2020 calendar year were divided by the number of girls involved in 2020 to get a per student overhead cost and then multiplied by the number of girls from 2022 who were also involved in the programme in 2020
- All volunteer time was valued at the market rate and included (relevant for 2022 only)
- All time donated by the nurse was valued at the market rate and included (relevant for 2021 and 2022)
- All time donated by a visiting mentor was valued as per her hourly wage and included (relevant for 2022 only)

⁴¹Calculated as an exercise for the 2023 TTF Annual General Meeting to understand how much of the organization's stated overhead costs were used for project-based management. Figure derived by estimating % time by each central cost employee and % use of central resources. Arrived at 4% of central administrative costs used to support the Girls Clubs in Mfuwe.

- All training/coaching from the donor to the club mentor was valued by the donor on an hourly basis and multiplied by the number of hours of support offered to the mentor from 2020-2022
- The in-kind support of the classroom meeting venue at both schools from 2020-2022 was monetized and included based on the rate at which the schools rent classrooms outside of school hours

The below table details the inputs required in order for the 2022 Girls Club stakeholders to experience value from the programme.

Table 2: Inputs required to deliver the value of Girls Clubs to 2022 Stakeholders

Category	Description	Costs
Girls Club Costs in 2022 <i>53 Girls Enrolled</i>	Mentor (1 FTE)	\$4,838 USD
	Transport to/from Girls Clubs, events and fieldtrips	\$1,774 USD
		\$652 USD
	Mentor travel to 2022 network meeting	<u>\$1,328 USD</u>
	Materials, stationery and t-shirts	\$8,592 USD Total
Girls Club Costs in 2021 <i>59 Girls Enrolled</i> 31/59 Girls Involved in 2022	Mentor (1 FTE)	\$4,412 USD
	Transport to/from Girls Clubs, events and fieldtrips	\$925 USD
		<u>\$451 USD</u>
	Materials, stationery and t-shirts	\$5,788 USD Total
		\$5788/59 total girls = \$98.1/girl * 31 =
		\$3,041 USD relevant to 2022 girls
Girls Club Costs in 2020 <i>44 Girls Enrolled</i> 3/44 Girls Involved in 2022	Mentor (1 FTE)	\$2,244 USD
	Transport to/from Girls Clubs, events and fieldtrips	\$2,376 USD
		<u>\$1,082 USD</u>
	Materials, stationery and t-shirts	\$5,702 USD Total
		\$5702/44 total girls = \$129.6/girl * 3 =
		\$389 USD relevant to 2022 girls
Overhead support to Girls Clubs in 2022 <i>53 Girls Enrolled</i>	Estimated 5% of Director and Communications Manager time and 12.5% of Programmes Manager time to support Girls Clubs across all regions / 4	\$10,694 USD

Category	Description	Costs
	regions = cost per region. Non-salary costs such as office rental, internet, phone usage etc divided by # of programmes per site and the relevant portion applied to Girls Club in Mfuwe	
Overhead support to Girls Clubs in 2021 <i>59 Girls Enrolled</i> <i>31/59 Girls Involved in 2022</i>	Estimated 5% of Director and Communications Manager time and 12.5% of Programmes Manager time to support Girls Clubs across all regions / 4 regions = cost per region. Non-salary costs such as office rental, internet, phone usage etc divided by # of programmes per site and the relevant portion applied to Girls Club in Mfuwe	\$9,595 USD/59 total girls = \$162.6/girl * 31 = \$5,041 of Admin Costs relevant to 2022 girls
Overhead support to Girls Clubs in 2021 <i>44 Girls Enrolled</i> <i>3/44 Girls Involved in 2022</i>	Estimated 5% of Director and Communications Manager time and 12.5% of Programmes Manager time to support Girls Clubs across all regions / 4 regions = cost per region. Non-salary costs such as office rental, internet, phone usage etc divided by # of programmes per site and the relevant portion applied to Girls Club in Mfuwe	\$4,998 USD/44 total girls = \$113.6/girl * 3 = \$341 of Admin Costs relevant to 2022 girls
Mentorship/guidance from donor	In person and virtual support from donor organisation to mentor. Valued at \$20 per hour x 25 hours in 2022 + 15 hours in 2021 + 12 hours in 2020 (hour valuation from donor; total hours recorded by club mentor)	\$1,040 USD
Volunteer Time	3x volunteers working 6 hours per week. Calculated at market rate of paid internship: \$3 USD per hour x 3 volunteers x 6 hours x 30 weeks	\$1,620 USD
Nurse Volunteer Time	6x SRH sessions. Calculated at private nurse consultation rate of \$38 USD per session x 3 sessions per year x 2 years	\$228 USD
Outside Mentor Volunteer Time	3x sessions with the girls valued at her hourly salary rate of \$12 USD / hour	\$36 USD
Meeting Venue	Classrooms at schools. Calculated based on what the schools charge to rent classrooms: \$3 USD per day for a room x 3 rooms needed per week x 30 weeks of the year = \$270 USD per year of donated classroom space x 3 years	\$810 USD
		\$31,832 USD Total Investment

5.2 Scope of Evaluation

The below table details the scope of the evaluation in terms of the required inputs, the activities resourced by the inputs, the Girls Club outputs in 2022, the material stakeholders engaged through the SROI, and their respective material outcomes.

Table 3: Scope of Evaluation

Inputs	Activities	2022 Outputs	Stakeholders	Outcomes by Stakeholder
Donor funding and Overhead Admin Support	Extracurricular clubs for girls in Grades 5, 6 and 7 – the final three years of primary school	53 girls enrolled in the Girls Clubs throughout the full 2022 calendar year	1. Girls enrolled in the Club (n=53)	1a. Expanded job opportunities 1b. Clearer pathway to meet cultural obligations 1c. Improved self-efficacy
In-kind mentorship from donor	The clubs consist of:	162 hours of Girls Club activities		1d. Increased potential for sexual health
Volunteer time	a. English language and literacy lessons b. sexual and reproductive (SRH) lessons		2. Families of Girls in the Club (n=53)	2a. Improved family relationships 2b. Improved future economic prospects for the family
In-kind support for meeting venue	c. self-esteem boosting exercises d. public speaking practice e. field trips to high schools d. participation in community awareness and school events		3. Teachers (n=21)	3a. Improved family relationships 3b. Expanded career options
			4. Young adolescents (n=1300)	4a. Improved healthcare services
			5. Girls not in the Club (n=107)	5a. Fear of reduced income earning potential 5b. Hope for improved economic circumstances
			6. Volunteers (n=3)	6a. Clarity on career aspirations 6b. Improved self-efficacy
			7. Mentor (n=1)	7a. Improved self-efficacy 7b. Greater certainty of career goals 7c. Expanded professional networks

6 Outcomes by Stakeholder Group

In this section, the processes of stakeholder engagement, understanding and mapping the outcomes per material stakeholder group are explained, along with an analysis of each resulting theory of change.

6.1 Stakeholder Engagement

The following table details stakeholder engagement, including dates and numbers of stakeholders consulted in order to determine outcomes and dates and numbers of stakeholders consulted in order to validate those outcomes and contribute to valuation exercises.

Stakeholder groups were considered material if:

- The consulted stakeholders could demonstrate clear experience of change, with examples, and explanations of relevance of that change to activity under analysis
- The majority of consulted stakeholders agreed that change had occurred in relation to the activity under analysis
- At least one other stakeholder group could validate or attest to their relevance and/or significance in relation to the activity under analysis

Nine stakeholder groups were assessed with seven out of nine determined material for the analysis. The two not deemed material are further discussed in Section 6.9.

Table 4: Material Stakeholders

Group	Stakeholders	Engaged	Engagement	Material Outcomes
Girls in the Club	53	46	<ul style="list-style-type: none"> • Focus Group (6/3/23, 13 girls; 8/3/23, 12 girls; 9/3/23, 19 girls) • Phone Interview (19/3/23, 2 girls) • Validation via Focus Groups (8/3/23, 25 girls; 5/4/23 2 girls) 	<ul style="list-style-type: none"> • Expanded job opportunities • Clearer pathway to meet cultural obligations • Improved self-efficacy • Increased potential for sexual health
Families	53	31	<ul style="list-style-type: none"> • Focus Group (16/3/23, 23 mothers; 21/3/23, 8 mothers) • Validation via Focus Groups (23/3/23, 15 mothers; 21/3/23, 7 mothers) 	<ul style="list-style-type: none"> • Improved future economic prospects for the family • Improved family relationships
Teachers	21	7	<ul style="list-style-type: none"> • Focus Group (7/3/23, 3 teachers; 9/3/23, 4 teachers) • Validation via Focus Groups (15/3/23, 3 teachers; 29/3/23, 2 teachers) 	<ul style="list-style-type: none"> • Expanded career options • Improved family relationships
Young Adolescents	1,300	1 proxy (nurse)	<ul style="list-style-type: none"> • Interview (4/3/23) • Validation via Interview (31/3/23) 	<ul style="list-style-type: none"> • Improved healthcare services
Volunteers	3	3	<ul style="list-style-type: none"> • Focus Group (24/2/23, 3 volunteers) • Validation via Focus Group (14/3/23, 3 volunteers) 	<ul style="list-style-type: none"> • Improved self-efficacy • Clarity on career aspirations
Club mentor	1	1	<ul style="list-style-type: none"> • Interview (4/3/23) • Validation via Interview (31/3/23) 	<ul style="list-style-type: none"> • Improved self-efficacy • Greater certainty of career goals • Expanded professional networks
Girls not in the Club	107	33	<ul style="list-style-type: none"> • Focus Group (29/3/23, 33 girls) • Validation via Focus Group (6/4/23, 33 girls) 	<ul style="list-style-type: none"> • Hope for improved economic circumstances • Fear of reduced income earning potential
Visiting Mentor	1	1	<ul style="list-style-type: none"> • Interview (20/3/23) 	<ul style="list-style-type: none"> • No material outcomes identified
Programme Donor	1	1	<ul style="list-style-type: none"> • Interview (29/3/23) 	<ul style="list-style-type: none"> • No material outcomes identified

Table 5: Other Potential Stakeholders Considered

Stakeholder Group	Total # of Stakeholders	Potential to Experience Change	Rationale for Exclusion	Risks and Future Considerations
Siblings of girls in the club	212	<ul style="list-style-type: none"> • May have benefitted from sister tutoring in English • May have benefitted from sister acting as a role model 	<ul style="list-style-type: none"> • Captured indirectly through the “families” stakeholder group • Many siblings too young to engage directly • Difficult to access siblings amidst their school commitments 	<ul style="list-style-type: none"> • Underclaiming on value for the family • Missing a family sub-group • Include in future analyses, especially female siblings
Boys in Grades 6 and 7 at the same school as Girls Clubs	110	<ul style="list-style-type: none"> • According to teachers, boys’ academic performance has improved now that they are competing against girls for high marks • May be displaced in terms of opportunities for sponsorship now that girls’ academic results have improved 	<ul style="list-style-type: none"> • Difficult to access amongst school, other club and sports commitments • Change cited by teachers was in the context of improved school rankings (vs. the boys themselves) • The stakeholder group identified by teaches to be most impacted was girls not in the club 	<ul style="list-style-type: none"> • Displacement could be under-reported • Boys’ chances of sponsorship could materially improve thanks to a more competitive academic environment • Include in future analyses
Fathers (or father figures)	53	<ul style="list-style-type: none"> • Could have changed perception of daughter’s value to the family • Could have changed perception of female agency 	<ul style="list-style-type: none"> • Fathers not traditionally involved in children’s education • Difficult to access with farming/ad hoc employment 	<ul style="list-style-type: none"> • Under-reporting value for the family • Fathers could be invited specifically for discussions in the future, depending on their involvement with the family
The community	60,000	<ul style="list-style-type: none"> • Large scale shift in perception of the value of educated girls 	<ul style="list-style-type: none"> • Huge population and unlikely to be materially affected by a programme with 53 beneficiaries • Difficult to determine representative boundaries 	<ul style="list-style-type: none"> • Under-reporting social multiplier effects • Identify proxies for community (e.g., leadership figures) to speak to potential change
Nurse	1	<ul style="list-style-type: none"> • May have developed new skills from interaction with Girls Clubs 	<ul style="list-style-type: none"> • In stakeholder engagement, only expressed change in professional output 	<ul style="list-style-type: none"> • No risk identified

6.2 Outcomes for Girls in the Clubs

“Girls Club benefits both the school and society. Self-esteem has blocked the barrier of these social constructs in our culture. The girls break these barriers. Socially constructed ideas like a woman cannot climb a tree, a woman cannot do math up to a certain level. We have clubs like Spelling Bee and Great Minds, the girls in Girls Club take part in these clubs, and we go to compete against other schools, and we win. The pupils spearheading most of these clubs are from Girls Club so there’s enough evidence.” Acting Head Teacher, Matula Primary School

Figure 4: Theory of Change: Girls in the Club



Primary School and Matula Primary School). At the start of the 2022 academic year, 56 girls were enrolled, however three of those girls relocated with their families over the course of the year. The experiences of these three girls were not considered given it was not logistically possible to locate them, and they did not leave the club of their own volition. No other girls (direct beneficiaries) left the club over the course of 2022. The stakeholder engagement was concentrated on the 53 girls who were enrolled throughout the whole year, of which 22 were in Grade 5, 28 were in Grade 6 and three were in Grade 7.

6.2.1 Understanding the Outcomes by Involving Stakeholders

Of the 53 girls involved in Girls Club in 2022, 50 are still resident in Mfuwe, Zambia, attending the same primary schools and still involved in Girls Clubs. Of the three Grade 7 girls who were enrolled in 2022, one now attends a local day high school in Mfuwe and the other two attend a boarding school outside of Mfuwe.

- 44 of the 51 girls who were present in Mfuwe at the time of data collection were engaged in focus group discussions with open ended questions about if they had experienced change

since joining Girls Club, the nature of that change, possible negative changes, and who else (other stakeholder groups) might have experienced change. The practitioner met the girls along with one of the 2022 volunteers to ensure that if the girls wanted to express themselves in the local language they could do so. At the start of each focus group, the option of privately sharing perspectives with the practitioner, volunteer or club mentor was offered to the girls as an attempt to de-risk the homogeneity of responses in the focus group setting and social desirability bias.

- Girls at Yosefe Primary School who were in Grade 5 in 2022 were met separately (12) in order to avoid their voices potentially being overshadowed by the older girls
- Girls at Yosefe Primary School who were in Grade 6 (12) and Grade 7 (1) in 2022 were met collectively
- Girls at Matula Primary School who were in Grades 5 and 6 in 2022 (19) were met together because
 - Logistically this was the most efficient option
 - They were met after the girls at Yosefe School, and the outcomes expressed by the Grade 5 and Grade 6 girls at Yosefe were the same (saturation was reached quickly), and it was therefore assumed that this would also be the case for the girls at Matula Primary School
- 2 of the 2 girls at high school outside of Mfuwe were interviewed together on the phone
- The high degree of saturation between the 46 girls consulted gave the practitioner confidence that the seven girls not engaged through focus groups would have expressed similar experiences, and so the outcomes were extrapolated to include the full stakeholder group
- From these discussions a set of six initial outcomes were identified
- These outcomes were then sense checked with the club mentor and the volunteers
- An initial theory of change was drafted, sense checked with the club mentor and then presented back to smaller groups one week later to seek clarity and confirmation that the outcomes in the theories of change were as the girls in the club had intended (validation)



Figure 5: Initial Focus Group with Girls Club Members at Matula Primary School

6.2.2 Exploring Outcomes for Girls in the Club

Interestingly, all girls cited the same experiences of change regardless of school location, grade or duration in the programme. The initial outcomes identified were:

1. Improved self-sufficiency
2. Independence
3. Expanded hopes for professional future
4. Improved social connections
5. Ability to serve as a role model
6. Expanded hopes for academic future

Each of these outcomes was articulated after asking the girls to explain specifically what had changed and how they could be sure the change had taken place, with consistent follow up questions of “why is that important?” and “why does that matter to you?” (See Appendix C for full discussion guide.) The girls in general gave short answers, and the practitioner needed to persistently tease out why they felt the change was important. In all focus groups, when asked about change, the girls started by raising their hands and individually citing examples of change. Once each girl spoke, the practitioner asked the rest of the girls if they agreed, and the girls always agreed; **there was no disagreement amongst the girls about the changes experienced.** This could represent social desirability and be a risk of the focus group methodology, however **the changes expressed by the girls were consistent with how other stakeholders described changes** in the girls attending Girls Clubs. Broadly speaking, the overarching changes were consistent and evidenced sufficiently, however if some girls did not exactly agree or had a different experience, this was not expressed in the focus group setting nor did any girls approach the practitioner, volunteer or mentor afterwards to share a different perspective.

For example, one of the beneficiaries cited an example of change as, “I know how to read.” When asked why this was important, she said: “If you know how to read, you learn a lot of things. If you don’t know how to read, you can’t get a job.” When asked why this was important, she replied, “Getting a job is important because without a job, you can’t survive. I plan to build my own house, and if you can’t read, you can’t build your own house.” The practitioner then turned to the other girls and asked if they identified with that change, to which came the reply of a collective, resounding “yes!”.

Another example of change: “I used to always be quiet. Now, when my teacher asks me a question and I know the answer, I can raise my hand. I am more confident.” When the other girls were asked if they identified with that change, again the collective “yes!” reply.

6.2.2.1 Establishing Well-defined Outcomes

Each of the initial outcomes was refined in a verification session with the club mentor and volunteers and then with the girls themselves in the second focus groups, ahead of the valuation and discounting discussion.

1. *Improved self-sufficiency and independence*: upon reflection of how the girls defined these changes, they were determined to both be intrinsic changes and modified to a more encompassing outcome of **improved self-efficacy**. The definition of “self-efficacy” being used is that of the American Psychological Association: “Self-efficacy reflects confidence in the ability to exert control over one’s own motivation, behaviour, and

social environment.”⁴² Similarly, the initially described outcomes of *ability to serve as a role model* and the importance of this change (ability to make informed choices, ownership over decisions) was also interpreted as an intrinsic shift and an example of having self-efficacy and being able to showcase that agency to others.

- a) Part of the girls’ explanation of informed choices had to do with SRH, which was determined to be a functional rather than intrinsic outcome, due to the knowledge gained in the club that enabled the girls with this decision-making ability. In the regional and national context as described in the Context Section (pg. 20-22), the historical inability and lack of access to this information has been enormously inhibiting for girls and women, and therefore the acquisition of this knowledge and the subsequent functional change was considered a discrete outcome as **increased potential for sexual health**. The definition of “sexual health” being used is that of the World Health Organisation: “Sexual health is a state of physical, emotional, mental and social well-being in relation to sexuality; it is not merely the absence of disease, dysfunction or infirmity. Sexual health requires a positive and respectful approach to sexuality and sexual relationships, as well as the possibility of having pleasurable and safe sexual experiences, free of coercion, discrimination and violence.”⁴³
2. *Expanded hopes for professional future and expanded hopes for the academic future*: these too were consolidated as for the girls, the one (academic) would necessarily lead to the other (professional), which was the well-defined change. When asked for evidence that this change had occurred, **the girls unanimously cited the change in their ability to speak, read and write in English**. The confidence in English unlocks for them the ability to interpret their other coursework (all in English) and perform better at school, which in turn means that they will obtain better results on their final primary school exam, go to a good high school, which then positions them for college, and thereafter employment. On their own, these *hopes for the future* were not specific enough and did not pass the ‘so what’ test; the ‘so what’ for the girls was, in fact, **expanded job opportunities**: the ability to become financially independent through their improved academic and then professional futures.
3. Equally important for the girls, the ‘so what’ of a better professional future, is the ability to see **a clear pathway to financially support their parents and siblings**, which is a critical cultural expectation in Zambia, especially in the rural areas. Given the functional nature of the improved economic prospects outcome, this foreseeable change for the girls is inextricably linked: **expanded job opportunities** for them necessarily means the ability to financially support their families, which allows them to experience the intrinsic outcome of **fulfilling this cultural obligation**. These outcomes, though closely connected, affect the girls in different ways: one is a functional change, and one is intrinsic.
4. *Improved social connections*: while initially articulated as its own outcome, the descriptions by the girls of why they saw this as a positive change were largely in line with *ability to serve as a role model* (socializing in line with one’s values and priorities and expressing one’s values and priorities) so this was rethought to be an extrinsic shift and part of the pathway to **improved self-efficacy** as opposed to an independent outcome.

⁴²<https://www.apa.org/pi/aids/resources/education/self-efficacy#:~:text=Self%2Defficacy%20refers%20to%20an,%2C%20behavior%2C%20and%20social%20environment.>

⁴³<https://www.who.int/health-topics/sexual-health>

Table 6: Review of Outcomes for Girls in the Club

Original Outcomes	Establishing Well-defined Outcomes	Revised Outcomes
Improved self-sufficiency; Independence; Improved self-confidence	<p>Used interchangeably and deemed to be same material outcome: finding a voice, the confidence to use this voice and express one’s opinions. Improved self-sufficiency and confidence were described as parts of the pathway to change to developing agency.</p> <p><i>“With self-esteem you won’t feel shy to express yourself. It’s important because you’ll be able to speak your needs.”</i></p> <p><i>“If it weren’t for Girls Club, I would feel I can’t do things, I can’t speak the truth, I’m not good enough.”</i></p> <p><i>“Confidence is most important because it’s taught me how to speak up and openly... People think girls cannot do this, we cannot learn, only boys can.”</i></p>	Improved self-efficacy (<i>intrinsic</i>)
Improved self-sufficiency	<p>Increased knowledge and awareness of SRH and rights was not spoken of by the girls as a material change but was considered to be a separate, functional outcome due to the novelty of this information and significance in the context.</p> <p><i>“Before Girls Club, I didn’t know we had rights.”</i></p> <p><i>“We learned how to protect ourselves when we start our periods.”</i></p>	Increased potential for sexual health (<i>functional</i>)
Expanded hopes for academic future/Expanded hope for professional future	<p>None of the girls expressed a desire to continue with education for the sake of becoming more knowledgeable; it was always expressed in a specific context: in order to obtain a good education that leads to a good job one needs to be fluent in English.</p> <p><i>“Nowadays, education is based on being brave, intelligent and clever. If you don’t do well in education, you won’t get</i></p>	Expanded job opportunities (<i>functional</i>)

Original Outcomes	Establishing Well-defined Outcomes	Revised Outcomes
	<p><i>appointed in many jobs, and if you have a family, it won't do great, you'll end up being homeless.</i></p> <p><i>"I wouldn't have learned how to read English, and I wouldn't have understood the questions in writing my exams. I would have failed my exams. It's important to get good marks because otherwise you won't continue. You need to complete Grade 7 to go to Grade 12 for a job opportunity."</i></p> <p>The desire for a high paying job was two-fold: improved future economic prospects for the girls and equally the ability to support their families, which is an expectation of children in Zambia, especially the rural areas: to give back, to take care of their families as they were once taken care of; fulfilment of familial duty.</p> <p><i>"I need to finish Grade 12 to secure my future so that I can go to college, I can go to find a job and then I can help myself with so many things. I can build a house and help my family... they have helped me in so many ways."</i></p>	<p>Clearer pathway to meet cultural obligations (<i>intrinsic</i>)</p>
<p>Improved social connections and Ability to serve as a role model</p>	<p>In the focus groups, girls spoke about awareness of their own and their peers' unhealthy behaviours and activities and ability now to say 'no' to such activities and socialize with peers who equally prioritize schoolwork. They see their behaviour as setting a positive example for others. This was considered to be part of the pathway to developed agency (self-confidence, finding a voice, ability to express opinions) instead of an isolated outcome.</p> <p><i>"We tell our friends that teenage pregnancy is not good, if you get pregnant when you are young your dreams will be shattered."</i></p>	<p>Improved self-efficacy (<i>intrinsic</i>)</p>

6.2.3 Negative Outcomes

The practitioner specifically explained to the girls that it's important to share any negative outcomes; full transparency of these will only help to strengthen the programme. The girls expressed that they have sometimes felt upset or frustrated when they've tried to share knowledge learned in the club with girls who were not in the club, particularly about SRH, and the girls weren't interested. When explored further with the girls to gauge the significance of the frustration and upset, they said it did not affect them regularly and it did not lead them to change their behaviour (e.g., to stop trying to share information). This was therefore not considered as an outcome but rather a feeling. Aside from this expressed frustration, no negative outcomes were cited, despite specific probing on this point (see Appendix C).

6.2.4 Subgroups

The girls were initially separated in anticipation of different outcomes emerging as a result of their time in the programme. Surprisingly, all changes expressed were the same by grade, with all girls experiencing or having the opportunity to experience functional change in English, to build confidence and learn new material on SRH. While the outcomes did not differ, **at the modelling stage it made sense to separate the girls by grade for discounting purposes**. Firstly, the duration of the benefit period differed by the grade: it was modelled that the value experienced through the clubs would last for the duration of their time in Girls Club and remain with the girls for the first two years of high school. As the girls were in different grades in the year 2022, this duration varied accordingly. What's more, the deadweight and attribution also differed based on time in the programme, **with deadweight and attribution decreasing in proportion to years spent in the programme** (i.e., the longer girls have been in the programme, the stronger the influence of Girls Club; the younger the age of girls, the greater the chance of other factors impacting them).

6.2.5 Material Outcomes

Girls in the club experienced four material outcomes: two intrinsic and two functional, all of which were relatively proportional in value. The highest value for the girls at **32% was 'clearer pathway to meet cultural obligations;** second at **26% was 'improved self-efficacy;** third at **23% was 'increased potential for sexual health;** and fourth at **19% was 'expanded job opportunities'.**

6.2.5.1 Expanded Job Opportunities

Once girls are in the 'safe space' of the Girls Club, they receive the focused attention they need on English literacy, which then enables the girls to better understand their schoolwork, improve their overall academic performance and imagine their academic futures at top high schools, followed by college and eventually employment in a high paying job. For the girls, **being able to read, write and converse fluently in English unlocks this different future**. In normal classroom environments, with student-teacher ratios of 80:1, one-on-one support is simply not tenable, nor do girls typically have the confidence or social acceptance to advocate for extracurricular tutoring. **All girls, across all focus groups, were adamant that the biggest change comes from improving their English;** accordingly, this is the outcome with the highest value collectively for all girls in the club.

"If you don't know how to read [in English], you won't have a successful future. You'll be begging in the street, you'll be poor, you won't have anything because you won't have any options."

The change in the ability to speak, read and write in English is a **functional** one. With this skill, girls understand that they can play a role in the world of commerce, which necessitates firm command of English. The girls come from an area of high poverty, and the majority of their parents do not speak English. The girls largely associate poverty with not speaking English (“you’ll be poor”); all of the highly paid people in their community, those who live in big, cement houses with electricity speak English. When one is fluent in English, one “has options.”

6.2.5.2 Clearer Pathway to Meet Cultural Obligations

With improved English and the access this provides, girls are also able to imagine taking care of their parents and siblings financially. In Zambia, this is a hugely important cultural dynamic in families, and children are expected to financially provide for their parents once they find employment. As one TTF employee put it, “When your first paycheque comes in, you don’t even think: you send it all home. Maybe your parents will give you a bit back, but it all goes home. Thereafter, you can start keeping some of the paycheques for yourself.”

Fulfilment of this cultural obligation places stress on most Zambians, and the pressure in the rural areas, where the poverty levels are higher, is especially strong. For girls in the club, improved future economic prospects and a clear pathway to fulfil this cultural obligation **go hand in hand**. Of course, in order to send money home, one must have a job that allows financial independence, and so it makes sense that the improved future economic prospects outcome is the most highly valued, with pathway to meet cultural obligations closely behind. The girls did not use this language themselves; they spoke about building houses for their parents, sponsoring their siblings to school, sending money so their parents could buy groceries. More mature students feel this pressure acutely. One of the volunteers for Girls Club in 2022 explained that as she advances towards college, she feels the pressure has increased – not because she is closer to fulfilling the obligation but because as she matures and has opportunities that her parents did not, she appreciates their poverty from more angles (lack of exposure, inability to speak English) **and feels a stronger sense of duty** to provide for them.

6.2.5.3 Improved Self-Efficacy

In addition to allowing them to access a different kind of economic future, speaking English also plays a significant role in raising the girls’ levels of confidence.

*“Most of our lessons are in English. If you don’t speak English, you can’t answer. If you can’t answer, you feel shy. **English helps you feel more confident in school.**”*

Specific Girls Club sessions are devoted to English literacy and the majority of Girls Club meetings are conducted in English, which further forces the girls to become more comfortable listening to and speaking the language. English is a common thread throughout all of the outcomes for the girls and helps to build their confidence because they can now understand what is being said in class and they can respond; in other words, they gain the vocabulary and the confidence to have a voice in the language of instruction. There are other Girls Club lessons devoted to building self-esteem: how to identify and articulate one’s feelings, how to express an opinion, how to disagree, how to say ‘no’ to a scenario that is uncomfortable. The girls are exposed to public performances, both in school and in their communities, and so they have experience standing up in front of large audiences showcasing their plays and poems. All of these activities help the girls to develop a sense of self, develop agency, in forming their own opinions and then expressing them – something that girls in rural Zambia are not taught to do and societally expected *not* to do. The value of this outcome immediately followed clearer pathway to meet cultural obligations 32%, which is logical: in order to successfully transition

from a rural setting to an urban university and into the skilled workforce and thereafter be in a position to support their families, girls have to be able to self-advocate, especially as the majority of them have not had educated, professional female role models in their households who know how to advocate for them.

6.2.5.4 Increased Potential for Sexual Health

*“Girls Club was the **first time** we learned about a condom.”*

*“When girls period starts from school and she’s not ready, she comes to approach the female teacher. **That’s a big change from before and after the club started.** Previously they would go home and miss out, they would stay out of school for weeks. **Now they know their rights, they know where they can get help and continue their lessons.**” Teacher, Yosefe Primary School*

Through the clubs, girls learn how to manage their periods so they do not need to miss school, and they are given materials (reusable pads, menstrual cups) to help them do so. Traditionally, girls would stay at home during their periods, partly because the local material used for pads was not sufficiently absorbent and culturally it was accepted that girls remain isolated for this week of the month (see pg. 20-22), thus missing a significant amount of school each year. Through the club, girls are also taught the biology of menstruation, which helps them to better understand how periods are connected to their fertility and the risks of unprotected sex. Open and candid conversations about menstruation and sex are traditionally ‘taboo’ at home, and oftentimes the biological processes behind menstruation are obscure if not outright unknown. **When girls understand what is happening with their bodies, they are better equipped to make informed decisions and to protect themselves.** This also contributes to the outcome of developed agency: the ability to make informed personal health choices, specifically how to avoid unwanted pregnancies, better positions them for improved future economic prospects.

6.3 Outcomes for Families

Figure 6: Theory of Change: Families of Girls in the Club



Thirty-one out of 53 families were consulted in focus groups through the mothers serving as proxies for the families: 23 from Yosefe Girls Club and 8 from Matula Girls Club. This participation included more than 60% of the stakeholder group and was deemed sufficiently representative of the full group. The mothers of girls from the respective schools were met separately twice: once to understand the outcomes and secondly to participate in the valuation of outcomes. Originally, this stakeholder group was conceived of as *parents of girls in the club* as opposed to families, but both outcomes identified by the mothers were those that added value to the family. Interestingly, when other stakeholder groups spoke of the impacts of Girls Clubs in the girls' homes, nobody ever mentioned fathers; fathers never came up as a possible unique stakeholder group, not even with the girls' mothers (however the value to fathers may have been implied in their descriptions of change *for the family*). This is not unusual: in rural Zambia, it is not uncommon for biological fathers to be absent or uninvolved. Even when fathers are present, mothers are often more closely involved with their children's educations, especially the education of their daughters, and mothers largely are the spokespeople for the well-being of the family unit.

6.3.1 Understanding the Outcomes by Involving Stakeholders

Families of girls in the club, comprising parents and siblings, were not consulted directly but rather **mothers of girls in the club served as proxies** for the rest of their families. The 31 mothers were split by school for logistical reasons: the schools are over 20 km apart, none of the mothers have easy access to transport, and it would have been difficult and costly to facilitate transport for the mothers from Matula to meet collectively. Most of the mothers were highly engaged, interested in the conversation and active participants. This was pleasantly surprising as oftentimes groups of adults in Mfuwe who have not completed their education and are not employed don't feel confident to express their opinions. The practitioner interpreted this active engagement as an indication of how **passionately mothers as a proxy for families feel** about the changes they have witnessed in their daughters. Of the 31 mothers interviewed, only one had formal employment.

- 31 of the 53 mothers came to the voluntary focus group sessions. Some mothers were unavailable due to farming commitments, caretaking and for some the distance to the schools would have been too great for a two-hour meeting
 - Mothers were met in two groups: one at Yosefe Primary School and one at Matula Primary School
 - Mothers represented all grades of girls in the club, including two mothers of Grade 7 graduates
- The high degree of saturation between the 31 mothers consulted gave the practitioner confidence that the 22 mothers not engaged through focus groups would have expressed similar experiences, and so the outcomes were extrapolated to include the full stakeholder group (see section 16.3 for further discussion)
- From these discussions a set of six initial outcomes were identified
- These outcomes were then sense checked with the club mentor and the volunteers
- An initial theory of change was drafted, sense checked with the club mentor and then presented back the same groups of mothers two weeks later to seek clarity and confirmation that the outcomes in the theories of change were as the mothers had intended (validation)

6.3.2 Exploring Outcomes for Families of Girls in the Club

For focus group discussions with the mothers, one of the volunteers from 2022 joined as a translator as the vast majority of mothers did not speak or understand English. **Only two of the mothers in the focus groups had completed secondary school**, with the rest having left at the primary or early secondary level. These focus groups were time consuming as all questions had to be translated, and the responses from the mothers had to be translated back to the practitioner. Moreover, these kinds of data collection processes are unfamiliar to many adult residents in Mfuwe, specifically asking for opinions and observations. There was therefore significant time required to ease the mothers into the discussion and help them understand that there was no right or wrong opinion/observation; the purpose was to understand what they have observed to change and if and/or why that change was important to them.

The mothers across both areas articulated the same outcomes for their families regardless of the duration of time their daughters had been in the clubs. These included:

1. Improved health in the household
2. Expanded hopes for the future
3. Financial Relief
4. Improved family relationships
5. Pride in daughters
6. Emotional stability

Each of these outcomes was articulated through verbalizing a theory of change and consistent follow up questions of “why is that important?” and “why does that matter to you?” (See Appendix C for full discussion guide.) The mothers were highly explanatory in being able to talk through how they’ve observed the changes and why they felt the changes were important. In all focus groups, the mothers volunteered examples of change, and the rest of the group was asked for their thoughts. **There were no disagreements about the outcomes articulated.** Certain mothers were more vocal, which posed the risk that the quieter mothers might have had different viewpoints despite agreeing with those expressed. This was mitigated by offering to continue the discussion on an individual basis if any mother wished to do so, but none of them expressed interest or approached the practitioner separately.

6.3.2.1 Establishing Well-defined Outcomes

Each of the initial outcomes was refined in a verification session with the club mentor and volunteers and then with the mothers themselves in the second focus groups, ahead of the valuation and discounting discussion.

1. *Improved health in the household*: this was cited by a few mothers but when probed for specific examples as to how the health had changed, responses related to their *daughters sharing their opinions* more openly about hygiene practices, such as covering food and boiling drinking water. It was not clear to what extent this information was adopted in the household, but what did seem evident is that the *girls were expressing their viewpoints more openly*, which was considered as part of the pathway to change for **improved family relationships**;
2. *Expanded hopes for the future*: when probed further, the ‘hope’ that mothers had for their daughters now related to **improved future economic prospects for the family**. With their daughters improving in the English language and academic results, mothers could imagine their daughters continuing education through college and eventually obtaining the kind of job that would allow them to send financial support back to the household;
3. *Financial Relief*: this outcome was deemed to be the same as **improved future economic prospects for the family**, which would bring financial relief when their daughters are in a position to regularly send money home;
4. **Improved family relationships**: this outcome remained as is and was further supported by the many intermediate outcomes cited in the theory of change;
5. *Pride in daughters* and *emotional stability*: both of these were understood to be part of the pathway to **improved family relationships**. Specifically, mothers explained feeling proud when their daughters’ improved English is admired by neighbours, which serves as further proof of the value of their daughters and contributes to the improved relationships. *Emotional stability* was expressed as the relief mothers feel when their daughters have the knowledge to manage their menstrual cycles and to make smart decisions about their sexual health. This was not considered as a material additional outcome because mothers did not express any significant stress from daughters not getting sexual health and menstrual information formally, which is the norm in Mfuwe. They were pleased to know their daughters were receiving biological information but did not provide evidence of an additional intrinsic outcome of emotional relief/emotional stability.

Table 7: Review of Outcomes for Families

Original Outcomes	Establishing Well-defined Outcomes	Revised Outcomes
Improved health in the household	Understood to be part of pathway to change for improved family relationships. No evidence that health of family members had materially changed but rather daughters now share their opinions more openly. <i>“She tells me now to cover the food when we are done eating to protect it from flies.”</i>	Improved family relationships (<i>extrinsic</i>)
Expanded hopes for the future	The specific hope that has expanded and changed is that	Improved future economic prospects for the family (<i>functional</i>)

	<p>the daughter will be able to become financially independent and support the family financially.</p> <p><i>“She likes reading now ... Reading is important because she will understand what’s being taught and do well on tests. She will be able to complete her education, go to university and have a good future. A good future is having your own job, your own money. If she’s independent, she will be able to help her siblings.”</i></p>	
Financial Relief	<p>Part of the pathway to improved economic prospects for the family: once the daughter is financially independent and able to help her siblings, the pressure is taken off the parents to fund education needs for their younger children.</p>	Improved future economic prospects for the family (<i>functional</i>)
Improved family relationships	<p>Mothers cited examples of arguing less with their daughters and their daughters being more proactive around the household. One mother said her daughter now helps with sweeping and food preparation as soon as she wakes up, without instruction.</p> <p><i>“My daughter is free to talk to me now.”</i></p>	No change
Pride in daughters and Emotional stability	<p>Mothers cited examples of neighbours noticing their daughters’ improved English, asking their daughters to tutor their own children, which mothers said made them “feel proud”. Moreover, the mothers explained that they first had their own children between the ages of 16-22 years old, and they feel hopeful that their daughters will only have children once they are employed and financially independent. They too explained that they used to worry that their daughters’ locally made pads could be at risk of being poisoned by people who had a grudge against the family, and now that their daughters have the</p>	Improved family relationships (<i>extrinsic</i>)

reusable pads and know how to manage their periods, they are less at risk, which brings the mothers a sense of emotional stability. This was, again, understood to contribute to an ease and strengthening of the relationships.

*“The **pride of a parent** is the decency of your child.”*

6.3.3 Negative Outcomes

Despite probing for negative outcomes, the mothers were adamant that no negative changes have occurred because of Girls Club. There was an assumption by the practitioner that the activities of the club would make girls less available at home after school and therefore reduce their contribution to household chores, which could cause frustration. On the contrary, the mothers explained that girls have generally become **more responsible and helpful since joining the club**, which has contributed to the improved relationships and meant that their household contributions have too improved.

6.3.4 Subgroups

There was an assumption by the practitioner that mothers whose daughters had graduated the programme and progressed to secondary school may form a sub-group. Only two of the mothers in the focus groups had this experience, which was not a significant proportion of the stakeholders, and their outcomes did not differ from the other mothers. In order to explore this thoroughly, they were met separately after each focus group and asked specifically about the potential changes that relate to the daughters now attending high school but again these conversations did not lead to materially different outcomes.

6.3.5 Material Outcomes

Families of girls in the club experienced **two material outcomes: ‘improved family relationships’ (48% of the value) and ‘improved future economic prospects for the family’ (52% of the value).**

6.3.5.1 Improved Future Economic Prospects for the Family

Families of girls in the programme benefit indirectly from the changes they see in the girls. The positive change identified by the girls was reiterated by their mothers, with a number of the intermediate outcomes validated (improved confidence, more knowledge about sexual health, improved academic performance, improved attendance). Once mothers observed the improved academic performance and improved literacy in English in their daughters, they too could envision a future with improved economic prospects for the family, or “hope for the future” as this outcome was originally described. The mothers want their daughters to have opportunities they did not and reach a point of financial independence. Once they’ve reached that point of financial independence, then they too would be able to fulfil their cultural obligations by sponsoring their younger siblings through school and assisting their parents with household expenses. **This pathway to an easier financial future for the daughter and, by proxy, the whole family became tangible for mothers**

when they observed the language and academic changes in their daughters. Before the club, when their daughters could not speak English well and did not spend much time on their schoolwork, this trajectory was not clear, and mothers did not have much hope that their daughters' futures would be different than their own. Now, mothers do have that hope, and their daughters' fluent use of English is proof that their daughters can become agents of economic change for the family.

6.3.5.2 Improved Family Relationships

In addition to taking school more seriously, their daughters are also socializing with like-minded girls and not getting into the trouble they once were: "Girls Club has taught my daughter to stay away from trouble. She has improved literacy, she can read and write, but she also has good behaviour." The **'good behaviour' was brought up by multiple mothers** who explained that their daughters have become "more respectful" since they've been in the club. What's more, because the daughters' confidence levels have increased, they are more open with their mothers and share information about school and their lives.

*"We have **more conversations** now."*

*"She used to have low self-esteem and could not voice her thoughts; now **she speaks freely**."*

Mothers too have changed their expectations of their daughters, now that they see them becoming more focused on their schoolwork. "Before, I made sure my daughter did all the housework before going to school; now, I just let her go. **I see the benefits of school.**" The mothers' appreciation of school and the value of their daughters improving academically has contributed to the **improved family relationships**.

What's more, the mothers cited examples of their neighbours noticing the change in their daughters as well, which has added to feelings of pride in their daughters: "We've been approached by other parents to ask about our parenting skills: why is your daughter so different, why does she have good behaviour? **It makes me feel good.**"

*"My daughter has really improved, **she got first position in quizzes**, her academic performance has improved."*

The improved family relationships are linked to improved future economic prospects for the family, and so it makes sense that **these values were proportionate**, with only four percentage points between them: **the greater hope the mothers have in their daughters to excel academically and then positively change the future economic standing of the family, the more the relationship improves.**

*"Previously, we were not free to talk to our daughters because it was taboo, but now **they tell us what they've learned** about menstrual hygiene, so now **it's okay to talk about it.**"*

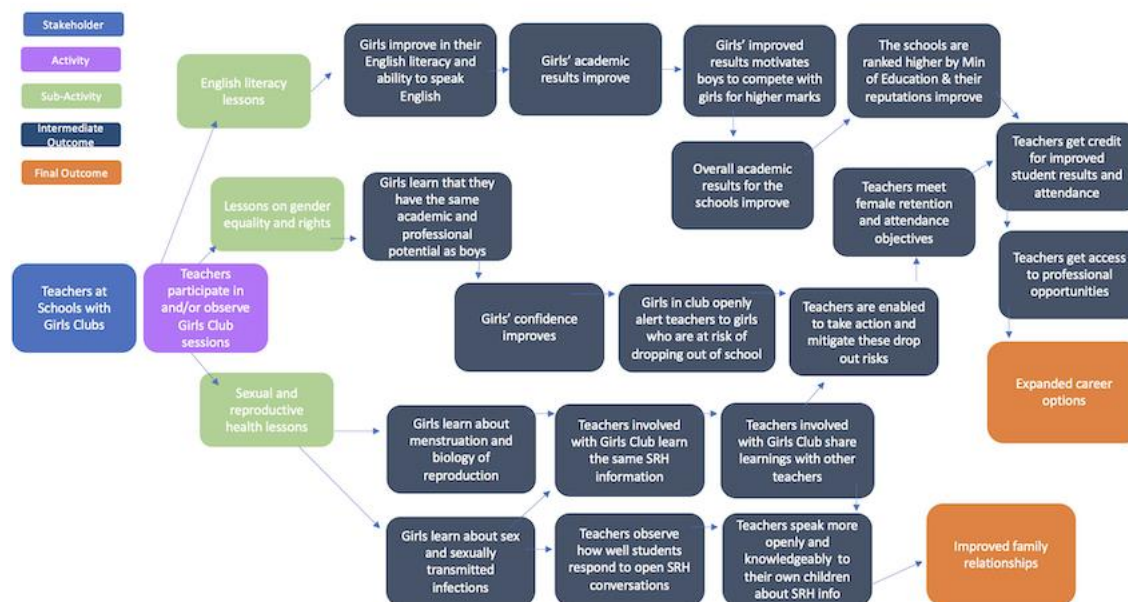
*"She has learned about menstrual hygiene and **knows how to take care of herself.**"*

Their daughters have also learned about SRH and menstruation in the Girls Clubs, which has unburdened their mothers from worrying about where they will learn this information. In rural Zambia, it is 'taboo' for mothers to speak directly to their daughters about sex, and these conversations are normally had by older female family members. What's more, their daughters **now feel confident to come home and share** with their mothers what they have learned (**improved self-**

efficacy), which opens the door to conversations they would not have otherwise had so directly or at all.

6.4 Outcomes for Teachers

Figure 7: Theory of Change for Teachers



Seven out of 21 teachers at Yosefe Primary School and Matula Primary School were engaged in focus group discussions. These seven teachers (three from Yosefe and four from Matula) were identified by the head teachers or acting head teachers at the schools as those most closely involved with the Girls Club activities. These teachers were met in two separate focus groups: the first to identify outcomes and other stakeholders and the second to confirm the outcomes and theory of change (validation) and partake in valuing those outcomes.

These focus groups had to fit in teachers' busy schedules and accommodate their meeting times, which meant it was not possible to bring all seven together for one focus group engagement. It was, however, interesting to learn that the **outcomes were the same from both sets of teachers**, at two different schools in two different chiefdoms, despite these teachers not having regular (if any) contact.

6.4.1 Understanding the Outcomes by Involving Stakeholders

Only a few teachers at each school are actively involved in Girls Clubs sessions. At each school, there is a club matron who regularly attends club sessions and accompanies the clubs when they go on field trips. Additionally, there are other teachers (head teachers, senior teachers) who stay informed on the club material, and occasionally sit in on the sessions. However, one of the most prominent changes felt by all teachers was **the girls' ability to speak up about concerning scenarios involving other girls**: now, when they notice a long absence of one of their peers or when they feel certain girls are under pressure at home, **girls in the club bring these issues to the direct attention of teachers**. Girls Club has opened up a **new line of communication** between female students and teachers, which has resulted in teachers being informed about situations of concern and **enabled them to take action to keep girls in school**. This helps teachers feel effective in assisting with high attendance and retention of primary school girls, two of the expectations from the Ministry of Education in response to the Gender Equality and Equity Act (see pg. 20).

- 7 out of 21 teachers were involved in focus group discussions as per recommendations of head teachers or acting head teachers at both schools
 - Teachers were met in two groups: one at Yosefe Primary School (3 teachers) and one at Matula Primary School (4 teachers)
 - These teachers included head teachers, senior teachers and club matrons
- From these discussions a set of four initial outcomes were identified
- These outcomes were then sense checked with the club mentor
- Not all teachers at the school have direct exposure to Girls Club activities, and the teachers consulted did not have the knowledge to serve as proxies for all of the other teachers. Some of them did feel comfortable attesting to outcomes experienced by their colleagues, and these teachers were therefore included in the outcome incidence, however there was not enough evidence to extrapolate the outcomes to the full stakeholder group
- An initial theory of change was drafted, sense checked with the club mentor and then presented back the same groups of teachers one to two weeks later to seek clarity and confirmation that the outcomes in the theories of change were as the teachers had intended (validation)

6.4.2 Exploring Outcomes for Teachers

The focus groups with teachers were conducted by the practitioner alone or with one of the 2022 volunteers for learning/capacity building purposes. No translation was required as all teachers were fluent in English and had participated in data collection exercises, including focus group discussions, in the past and were thus familiar with the methodology. The original outcomes identified:

1. Improved physical health
2. Improved family relationships
3. Improved confidence
4. Expanded hopes for the future

Each of these outcomes was articulated through verbalizing a theory of change and consistent follow up questions of “why is that important?” and “why does that matter to you?” (See Appendix C for full discussion guide.) The teachers were thoughtful and considered in speaking about the impacts of Girls Club both at the schools and for themselves personally, with multiple examples of how they felt the influence of the Girls Club had been beneficial to a wider set of learners. Only one of the participating teachers was male, and one of the original outcomes cited (improved physical health) was female specific and not applicable to him. The other outcomes were agreed by the teachers and identified independently by both groups of teachers. All teachers participated enthusiastically and no one voice dominated the discussion, though there were clear representatives (the head teacher from Yosefe and the senior teacher/acting head from Matula) for the impact on the school.

6.4.2.1 Establishing Well-defined Outcomes

These outcomes were refined in a verification session with the club mentor and then with the teachers in the second focus groups, ahead of the valuation and discounting discussion.

1. *Improved physical health*: this was mentioned by one teacher in relation to switching from menstrual pads to the menstrual cups, which were given to teachers in the pilot phase of testing menstrual cups as an alternative to pads for girls. This was only mentioned by one teacher and therefore deemed not significant;

2. **Improved family relationships:** this outcome was cited by all teachers based on their learnings in the club and the positive response by adolescent girls when sexual health and menstrual health are discussed openly. This outcome was unchanged;
3. *Improved confidence:* teachers spoke about new information learned through the club, such as ways of teaching SRH, exposure to new schools through field trips, interaction with new stakeholders. When asked why this was important, the teachers described new knowledge that was relevant for their professional development and so this outcome was deemed as part of the pathway to **expanded career options**;
4. *Expanded hopes for the future:* when taken further, this outcome again related to professional opportunities and future increased earning potential through professional growth and therefore aligned with **expanded career options**.

Table 8: Review of Outcomes for Teachers

Original Outcomes	Establishing Well-defined Outcomes	Revised Outcomes
Improved physical health	Improved physical health was spoken about specifically in the context of being introduced to menstrual cups, which come with the convenience of fewer leaks. While the benefit of the menstrual cup was appreciated by two of the teachers, only one thought it improved her physical health whereas the other thought it was more convenient. Neither were considered significant outcomes.	No material outcome
Improved family relationships	This outcome was described by 6/7 teachers in the focus groups; the 7 th teacher did not yet have adolescent children. For those teachers who did experience the outcome, they described conversations with their daughters about boyfriends, sex and menstruation that they said they would not have been able to have without the influence of the Girls Club .	Improved family relationships (<i>extrinsic</i>); no change
Improved confidence	The improved confidence was described in the context of teachers learning new information through the club and also their ability to proactively address situations of concern for female students. When taken further, 'why is this important' related to retention and attendance of girls in school , which ultimately led to opportunities for the teachers to advance professionally.	Expanded career options (<i>functional</i>)

Original Outcomes	Establishing Well-defined Outcomes	Revised Outcomes
Expanded hopes for the future	<p>“Before it was a taboo for a man to stand in front of girls. Now, I find it very easy to stand in front of girls and fellow elders, I’ve got so much confidence.”</p> <p>Expanded hopes for the future was a vague outcome and the examples given centred on the teachers’ professional growth and where such growth lead them (improved income earning potential).</p> <p>“The Girls Club helps us with our own research on the importance of girls education and ideas for future study.”</p> <p>“Some teachers here have been promoted after the seeing the performance of the school improve.”</p> <p>“Girls report scenarios from home, they come and tell me when their parents are discouraging them.”</p> <p>Current academic pursuits by the teachers included: Master’s in leadership and management with a gender lens, degree in education and research on SRH.</p>	Expanded career options (<i>functional</i>)

6.4.3 Negative Outcomes

The teachers themselves did not express negative outcomes, however they highlighted the negative impact the girls club can have on girls who are not in the club. This was expressed most strongly by the acting head teacher at Matula Primary School, who felt that all adolescent girls at Matula needed extra support, and **those who were not involved in Girls Club felt demotivated** by the positive change they witnessed in the girls in the club. This served as further evidence of the negative outcome for girls not in the club, and the teachers’ assessments of this dynamic were used as indicators for this negative outcome in the model.

6.4.4 Subgroups

It was assumed that those teachers directly involved in the Girls Clubs as matrons may form a subgroup as they interact most regularly with the programming. However, what was learned through the focus groups was that other teachers who are indirectly involved with the club also share in the

learnings, through less regular participation or through the club matrons. The outcomes for club matrons did not differ from the other teachers and therefore they did not form a sub-group.

6.4.5 Material Outcomes

Teachers experienced **two material outcomes**: ‘**improved family relationships**’ (39% of the value) and ‘**expanded career options**’ (61% of the value).

6.4.5.1 Expanded Career Options

*“I came here as a class teacher, the school was recognised, and **I was promoted** to be a zonal coordinator.”*

*“Girls report on other girls who are truant and have bad plans, so we follow up with them and **talk to their parents so that she can come back to school**. We have a **higher retention of girls** in school.”*

*“I’ve had an interaction with a school with no [Girls] club. The girls in that school, they are not that exposed, and **they are always facing problems** with illicit activities, they don’t know about the importance of school.”*

The teachers interviewed were all highly informed on the lessons and material shared in the Girls Club, with two of the teachers (two women) serving as club matrons, and regularly attending club sessions as well as accompanying all field trips. All teachers expressed clear observations of change in the girls who attend the clubs: improved academic performance (and the knock-on effect of boys being motivated to work harder to compete with girls), improved confidence and the ability to speak openly about their concerns for girls who are absent or facing difficult circumstances at home.

These changes in the girls **enable teachers to be more proactive in keeping girls in school**. Specifically, when alerted to girls who are potentially facing concerning circumstances, teachers intervene by speaking to the girls and/or speaking to their families.

*“Whenever I see a girl is going astray from school programmes, I am able to approach that girl and talk to her, tell her about the importance of school and **at last she would come back to school**. **That’s a big change** I’ve experienced. It has made me closer to the girls than previously.”*

The result of this is that girls who may have otherwise had prolonged absences are kept in school and the risk of them dropping out is mitigated. The attendance and retention rates of girls have improved accordingly (pers. comm., Head Teacher Yosefe Primary School). Moreover, because Girls Club firstly involves girls who have been flagged as high risk for dropping out of school, these girls are also being kept in school and motivated through the club, which too contributes to improved retention and attendance rates of girls. Keeping girls in school is a priority for the Ministry of Education of Zambia (pg. 18), and when schools are able to report high levels of female student retention as well as high academic performance from girls, **the schools are recognised** in the form of teacher promotions or being further educational opportunities for teachers. Indeed, two teachers at Yosefe and one at Matula were connected to research opportunities with a focus on gender *because of their involvement with Girls Club*, which in turn expands their career options. Teachers have come to understand Girls Club as a **direct and indirect pathway to their own professional development**: when the overall academic results of the school improve, teachers are rewarded. What’s more, there are specific research project and courses centred around gender inclusiveness, and teachers affiliated to gender equality initiatives are best positioned to take advantage of these opportunities. Expanded career options are where most of the value lies for teachers: **they appreciate the**

professional advancement and personal economic benefits associated with girls progressing in school.

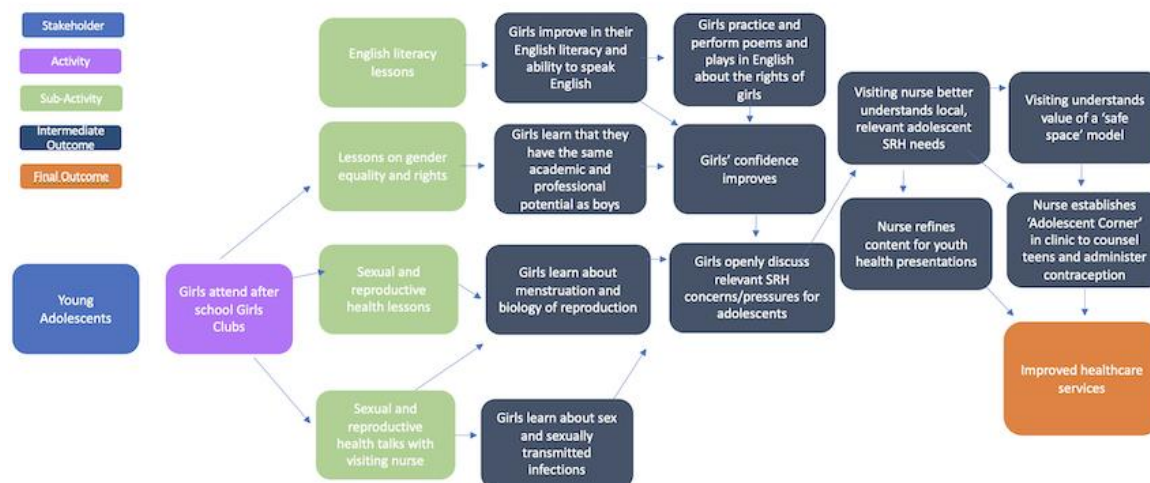
6.4.5.2 Improved Family Relationships

Teachers harbour similar taboo sentiments as the mothers stakeholder group: it's not culturally appropriate to speak directly to one's children about matters of SRH. However, through the Girls Club, the teachers have witnessed these direct, open conversations and how well girls respond: the questions they ask, their demonstration of knowledge retention, how they share this information with girls outside of the club. **This has changed teachers' own perception of SRH conversations**, and they too have decided to break with tradition and speak to their own children more openly about sex. In the cultural context of silence and vague information about sexual health, this outcome is profound. In addition to sharing information that could lead to their own children's improved sexual health, the result of these open conversations has been a strengthening of dialogue and relationship between teachers and their adolescent children: their children have become more open with their parents about their romantic relationships and parts of their lives that would have remained hidden are now known and discussed.

The head teacher of Yosefe Primary School described this shift in the relationship with her oldest daughter as transformational: before they would not communicate at all about these topics, and now her daughter treats her like a friend: "She will message me first when she gets a text from a boy. She will forward me the text and ask my advice on how to respond. **It is completely different to the way our relationship was before.**" This has led to closer family relationships and a culture of openness in the household, which did not exist before the teachers saw the benefits of transparent communication on traditionally 'taboo' topics.

6.5 Outcomes for Young Adolescents

Figure 8: Theory of Change for Young Adolescents



The nurse from Airport Clinic in Mnkhanya Chiefdom has been engaging with the Girls Club since 2021, and she visited the girls at Matula Primary School three times in 2021 and 2022 (a total of six sessions). The Airport Clinic is only a couple of kilometers away from Matula Primary School, which is why the nurse interacts with the girls at the Matula Club only. During these sessions, she taught the girls about different contraception methods, the biology of reproduction and menstrual hygiene management techniques. These lessons enable the girls to have direct access to a medical professional and the opportunity to ask more specific medical questions on these topics. Once she established a rapport with the girls, she asked them questions about the sexual habits amongst youth their age. Upon seeing how effective this private, open communication was with the girls, the nurse was inspired to start her own 'Adolescent Corner' at the Airport Clinic, to serve as private space where teens can visit her confidentially, without their parents, to ask questions and/or receive contraception.

Through two interviews with the nurse, one to identify outcomes and stakeholders and the other to value those outcomes, it was learned that these lessons have been equally beneficial to the nurse for two reasons: 1) in the safe space of the Girls Club, the girls feel comfortable sharing information about relevant sexual habits of young teens and their needs/wants, which **gave the nurse deeper insight into the sexual status quo for teenagers**, and **better enabled her to connect with teens** during health talks and share relevant information; and 2) the nurse witnessed **the value of the 'safe space' model**: an environment free from judgement where teens can express their challenges and their needs.

The visiting nurse shared specifically how she changed the nature of her healthcare services to young adolescents *as a result of* the information she learned through interaction with Girls Clubs. Over the course of 2022, the nurse estimated she reached 1,300 adolescents through school-based and community health talks in the Mnkhanya Chiefdom where she is based, and her insights were used to determine outcomes by proxy for these young adolescents.

6.5.1 Understanding the Outcomes by Involving Stakeholders

*“Through the Girls Club, I get exposure to what girls these ages are going through and their levels of knowledge. Through this, I realised that **girls are much more open when they are in these safe spaces**. When they visit the clinic, with adults around, they never open up or ask questions.”*

Young adolescents themselves were not engaged directly but rather **the nurse served as a proxy**. As part of her job, the nurse holds community meetings and visits primary and secondary schools in her chieftdom to hold health talks with students. She estimated reaching 1,300 individual youth in 2022 through these talks, and she shared data with the practitioner that 117 youth visited her at the clinic in 2022 for private consultations. This was a significant jump from the private consultations she recorded in 2021 (71), and an even bigger jump from the private consultations she recorded in 2020 (only 49). Her interpretation of this upward visitation trend is the adapted content at the school and community health talks and the enhanced, private service she offers youth at the clinic have made more youth feel safe to come for consultations.

The consultations at the clinic are confidential, and while the nurse shared the total figures, the names and contact information of the patients are confidential. The practitioner was therefore not able to verify that the youth came to the clinic because of the information shared in the nurse’s health talks. That said, the nurse explained what has changed in her health offerings over the past two years: 1) **more relatable content** at the health talks, which she has learned from her involvement with Girls Clubs; and 2) the ‘Adolescent Corner’ she established, which she did **only after witnessing the effectiveness of the ‘safe space’ model at Girls Club**. It is her understanding that these changes have led to increased numbers of youth seeking private consultations.

6.5.2 Exploring Outcomes by Young Adolescents

The initial outcomes articulated by the nurse on behalf of young adolescents were:

1. Expanded hopes for the future for girls
2. Improved physical health

The first outcome of improved hope was derived from the nurse’s records of reduced teen pregnancy at the Airport Clinic. In 2020, she recorded 42 teen pregnancies at the clinic, which decreased to 12 in 2021 and only 9 in 2022. She believed that more awareness about contraception as shared through her health talks has influenced change in adolescents, particularly their willingness to use contraception, and this has led to a decrease in teen pregnancies. When girls avoid pregnancy in adolescence, their hopes for the future expand: they are free to continue uninterrupted through school, into the workplace and towards a future of financial independence.

Additionally, she recorded treating 11 adolescents for STIs in 2020, 11 in 2020 and then a reduction to seven in 2022. Similarly, she believed the prevalence of information about use of contraception and its growing acceptance has led to this decrease in STIs, which in turn results in improved physical health for adolescents. See Appendix C for full discussion guide.

6.5.2.1 Establishing Well-defined Outcomes

These outcomes were refined in a verification session with the club mentor then with the nurse in a second interview, ahead of the valuation and discounting discussion.

1. *Expanded hopes for the future*: while the nurse recorded a decrease in teen pregnancies at the clinic in her chieftdom, this was not sufficient evidence to support the overall claim that teenage pregnancies were declining and that, as a result, girls' futures were measurably different. Rather, what could be verified is that the nature of the **healthcare services had changed and improved** with more relevant, direct information reaching adolescents through school and community talks as well as the option of confidential consultations at the clinic;
2. *Improved physical health*: similar to the outcome above, the small sample size in reduction of teenage girls presenting with pregnancies at the clinic and a reduction of teenagers presenting with STIs was not sufficient evidence to support an overall improvement in physical health for adolescents. However, what the nurse could prove was the **improvement in healthcare services**, through the establishment of the 'Adolescent Corner' and refined content shared in school and community health talks.

Table 9: Review of Outcomes for Young Adolescents

Original Outcomes	Establishing Well-defined Outcomes	Revised Outcomes
Expanded hopes for the future for girls	<p>Not sufficient evidence to prove this change has occurred; change in evidence is that of improved healthcare services.</p> <p><i>"It's important to stop teenage pregnancies and give girls a chance. Girls are not given the same chance as boys, and they can be all of the positions boys can be, they can be the president of Zambia. But they need to know how to make smart choices and stay in school."</i></p>	Improved healthcare services (<i>functional</i>)
Improved physical health	<p>Not sufficient evidence to prove this change has occurred; change in evidence is that of improved healthcare services.</p> <p><i>"We used to have one day per week, Thursday, when it was open day for adolescents, but we didn't see them coming to access family planning. [Now with Adolescent Corner], there has been a rise in the number of adolescents coming for information or for family planning, they can feel comfortable to come and get it now."</i></p>	Improved healthcare services (<i>functional</i>)

6.5.3 Negative Outcomes

No negative outcomes were identified; the sharing of biologically based information about sex and sexual health was viewed by the nurse as a purely positive outcome. This was validated by the

teachers at the school and the girls in the club themselves who all feel the culture of silence and ‘taboo’ around these topics is not helping adolescents make informed sexual health choices.

6.5.4 Subgroups

No subgroups identified. With the nurse acting as a proxy for young adolescents and the confidentiality of her consultations, it was not possible to engage individuals and determine the potential relevance of categorizing girls who presented with teen pregnancies and/or adolescents who presented with STIs as subgroups.

6.5.5 Material Outcomes

Young adolescents, as represented through the nurse as a proxy, experienced **one** verifiable outcome: **‘improved healthcare services.’**

6.5.5.1 Improved Healthcare Services

“Because of the info I get from the girls in the club, I know better how to advise young teens to stay safe during sexual interactions and how to help them stay in school.”

The nurse leads SRH sessions at Girls Clubs, has direct communication with these young adolescent girls and is able to assess their knowledge of SRH, their sources of information and the relevant sexual habits/activities of teens. With this information, she is then better able to engage teens with relevant information on prevention of and protection from sexually transmitted diseases, infections and risks. She meets teens who visit the clinic confidentially in her ‘Adolescent Corner’ and she also participates in monthly health talks at a variety of schools, where she addresses larger audiences of students and explains biological processes of change during adolescence as well as general sexual health content. Thanks to the knowledge obtained in the Girls Clubs, she knows the kinds of sexual activities teens are engaging in and at what ages, which **enables her to speak to youth with more relevant sexual health content**. This means that adolescents at the schools in her area and those who visit her at the clinic are receiving **more relatable information** and are therefore **better able to protect themselves** against pregnancy and STIs.

In addition to the relevant information, the nurse observed the efficacy of distributing this information in a safe, judgement free environment. She decided to start her own ‘Adolescent Corner’ at the clinic where she provides confidential, one-on-one counselling to teenage boys and girls who come with specific questions and the need for contraception. She **advertises this service during her outreach** to students at schools and in her community health talks. After establishing this safe space, she has noted **an increase in the number of adolescents coming to access information and services**, and she has noted a **decrease in teenage pregnancies and STIs**. While there was not sufficient evidence to determine causality, the nurse expressed confidence in the correlation between sharing specific SRH information and contraception and a decrease in recorded STIs and pregnancy, which in turn motivates her to continue encouraging teens to visit the Adolescent Corner.

6.6 Outcomes for Volunteers

Figure 9: Theory of Change for Volunteers



Three volunteers contributed their time in 2022, all of whom had been beneficiaries of the TTF Student Sponsorship Programme, and two of them had been part of the pilot Girls Clubs at Yosefe Primary School in 2016 and 2017. In 2023, two of the volunteers had been hired by the TTF and were easily accessible for meetings and focus group discussions in the office. The third volunteer was unemployed as of the beginning of 2023 and was freely available to come to the TTF office for focus group discussions.

6.6.1 Understanding the Outcomes by Involving Stakeholders

Two focus groups were held with the practitioner and three volunteers: the first to understand outcomes of the programme and identify other potential stakeholders, which was especially helpful to hear how the volunteers remembered Girls Club impacting them (both the girls who were in the club and the one who was not, what she remembered hearing and learning about the club). The second focus group discussion was held to confirm the theory of change and outcomes (validation) as well as discuss the value of the outcomes and discounting factors. See Appendix C for full discussion guide.

- All three volunteers participated in both focus groups (full stakeholder group)
- Two outcomes identified for the volunteers
- Outcomes discussed and sense checked with club mentor
- Initial theory of change discussed and presented back to the volunteers for verification

6.6.2 Exploring Outcomes for Volunteers

The initial outcomes identified remained consistent: a) **clarity on career aspirations**; and b) **improved self-efficacy**. The volunteers could speak clearly about how volunteering for the club

changed their professional outlooks and their ability to think through and speak about the subject matter addressed in Girls Clubs.

No review or revision of outcomes was necessary for the volunteers.

6.6.3 Negative Outcomes

No negative outcomes were identified by the volunteers. This was probed for the one volunteer who did not go on to get a job offer with the TTF in 2023, with the assumption that perhaps there had been an expectation from her that volunteering would necessarily lead to a job. She was the one volunteer who did not share the outcome of clarity on career aspirations, but she remained adamant that the benefits of volunteering for the club were of value to her regardless of her current employment situation.

6.6.4 Subgroups

A couple of different sub-group options were explored, including the two volunteers who participated in Girls Clubs when they were in primary school, and the two volunteers who went on to be employed by the TTF (these were not the same two: volunteer A and B were both in Girls Clubs, whereas volunteer B and C were employed by the TTF). The outcome of increased self-confidence was shared by all three volunteers, and while one volunteer did not feel her time as a volunteer led to clarity on career aspirations, there was not a significant reason to categorise her as her own sub-group; she simply did not experience this outcome.

6.6.5 Material Outcomes

Volunteers experienced **two material outcomes: 'improved self-efficacy' (64% of the value) and 'clarity on career aspirations' (36% of the value).**

6.6.5.1 Improved Self-Efficacy

*“When helping the girls learn new things and grow in confidence, I learned how to manage the girls, and I **could teach them confidently.**”*

With the Girls Clubs, the volunteers participated in lesson planning and delivery. Specifically, they were tasked with planning lessons around specific topics and then assisting the mentor in delivering these lessons. In the process, the volunteers were exposed to the lesson content, which was new to the volunteer who was not in Girls Club and highly developed since the girls who were in the club were taught the material. The content in and of itself was motivating for the volunteers, who developed a stronger sense of self-esteem through the clubs. What's more, when they witnessed the change in the girls in the club, they felt a sense of pride in contributing to the girls' academic and self-confidence improvements, which in turn **made them feel proud and capable** and boosted their own confidence levels. This outcome was consistent across all three volunteers.

For the volunteers, all three believed their confidence had improved as a result of seeing the girls in the club improve in their own confidence as well as their English language ability and academic results, but also because leading Girls Clubs and preparing the requisite material forced the volunteers to use English in a professional setting. In Mfuwe, **improved English often if not always leads to improved confidence** as the language serves as a tool of commercial value. As all three of the volunteers had finished secondary school in 2021, this stint of volunteering for the Girls Club was their first professional experience and their first-time using English in a professional setting. In both

the volunteer and mentor focus group discussions and interviews, it became clear that **teaching confidence simultaneously builds confidence** – and example of the **protégé effect** (teaching information to others can help the person learn information).⁴⁴ Interestingly, despite all three volunteers citing increased self-confidence, the club mentor, who supervised all three volunteers in 2022, only observed two of the volunteers – the two who were employed by the TTF in 2023 – to materially change in confidence. This perspective is accounted for in the outcome incidence. That volunteer, however, self-reported that the change in her English and participating in self-esteem building lessons and activities resulted in a boost of her own confidence.

The other two volunteers who were employed by TTF in 2023 demonstrated substantial change in confidence, ability to navigate a variety of professional demands and interact with native English-speaking stakeholders (pers. communication, TTF Programmes Manager).

6.6.5.2 Clarity on Career Aspirations

*“Guiding the girls taught me effective communication and compassionate mentoring. This directed me to **want to become a social worker**. Before I wanted to be a surgeon.”*

Clarity on Career Aspirations applied to two of the volunteers. Both of these volunteers entered their year of volunteering with some idea of their desired college and career paths: they both wanted to be in the health field. During the year with the Girls Clubs, their career aspirations were clarified: one felt reinforced in her counselling abilities and the other decided she wanted to invest more in her counselling skills and become a social worker, rather than a surgeon. The third volunteer experienced no change in this regard: she did not enter the club with a strong sense of further academic or professional direction, and her time volunteering did not provide her with this clarity. This outcome was achieved by two of the three volunteers who started volunteering **with an already established sense of their future professional selves**. For the two volunteers who experienced the outcome, it was significant: both decided over the course of 2022 where they wanted to apply to college and developed a timeline to submit those applications in 2023. Advancing academically was of great importance to the stakeholders, and this outcome was accordingly deemed both relevant and significant (see Section 7.4 for details on determining materiality).

⁴⁴<https://effectiviology.com/protége-effect-learn-by-teaching/#:~:text=The%20prot%C3%A9g%C3%A9%20effect%20is%20a,%20person%20learn%20that%20information.>

6.7 Outcomes for the Club Mentor

Figure 10: Theory of Change for Club Mentor



*“Before I joined, I never knew that girls were undervalued generally... Before joining, I thought boys were always on top, I thought boys were smarter than girls. As a mentor, I started to think **girls are just like boys, girls can fight for the same opportunities, girls are just as smart.**”*

The mentor of the Girls Club is a TTF employee, and she has been involved in the process of identifying and mapping outcomes and stakeholder engagement for all of the stakeholder groups, including herself. She is based at the TTF office, and throughout the primary data collection process and analysis, she and the practitioner held several informal and formal meetings to talk through the outcomes per stakeholder group, the respective theories of change and to get her insights on change.

6.7.1 Understanding the Outcomes by Involving Stakeholders

The mentor was engaged in two formal interviews to collect data on outcomes and identify other stakeholders, and then a few weeks later to value those outcomes and participate in the discounting considerations. **The mentor alerted the practitioner to the volunteer nurse** from the Airport Clinic and the change that resulted from her involvement in the Girls Club, which highlighted **a new stakeholder group and value chain**. These interviews with the mentor were held at the TTF office, when the mentor was not otherwise engaged in Girls Club planning and activities.

6.7.2 Exploring Outcomes for the Mentor

The mentor expressed experiencing significant personal and professional change and growth throughout her time leading the Girls Clubs. The first interview to identify outcomes and develop a theory of change was over two hours. Initially, the following outcomes were articulated:

1. Belief in gender equality

2. Emotional stability
3. Improved professional connections
4. Increased self-confidence
5. Exposure to different countries and cultures
6. Greater certainty of career goals
7. Emotional instability

Each of these outcomes was articulated through verbalizing a theory of change and consistent follow up questions of “why is that important?” and “why does that matter to you?” (See Appendix C for full discussion guide.) The mentor was able to give multiple examples of change in both her personal and professional life and work through the series of events leading up to that change and why the change has been significant for her.

6.7.2.1 Establishing Well-defined Outcomes

These outcomes were refined after visualizing a theory of change and understanding some of the outcomes to be the same or intermediate outcomes.

1. *Belief in gender equality*: this was certainly a big change for the mentor, who applied for and accepted the position as mentor for the TTF because of her background in teaching and her desire to work outside of the government sector. **She had no specific interest in or awareness of girls’ rights.** After joining, she digested the regional and national literature on the disadvantages girls face in the education system, which prompted her to reflect on her own upbringing and implicit biases. This coupled with her engagement with girls fired up within the mentor **a real desire and passion** to help girls gain equal access to educational opportunities; in other words, this led the mentor to develop **greater certainty of her career goals**;
2. *Emotional stability*: this was expressed in the context of having strong job satisfaction, which was understood to contribute to the mentor having **greater certainty of her career goals**;
3. *Improved professional connections*: since taking up the position with Girls Club, the mentor has been able to join a few different professional networks and develop new professional relationships within the realm of female empowerment. These gatherings have given her the opportunity to *gain exposure to different countries and cultures*, which she led her to develop an interest in travelling. These new, strong connections in exciting destinations were understood to be part of the mentor **expanding her professional networks**;
4. *Increased self-confidence*: understood to be part of the pathway to mentor being able to self-advocate, address authority when needed, feel proud in her stakeholder engagement and therefore re-framed as **improved self-efficacy**;
5. **Greater certainty of career goals**: no change in this outcome, maintained as originally expressed;
6. *Emotional instability*: this was expressed as a feeling when the mentor goes on leave, specifically when imagining the volunteers or her more junior colleagues assuming management of the Girls Club in her absence. During the valuation portion of the interview, the mentor did not give this outcome any weighting. Upon further reflection, it was not deemed to be its own discrete outcome but rather a feeling associated with caring deeply about one’s work.

Table 10: Review of Outcomes for Mentor

Original Outcomes	Establishing Well-defined Outcomes	Revised Outcomes
Belief in gender equality	Part of the pathway to understanding and finding her professional passion. <i>"We all have the same rights. Everyone deserves the same opportunity."</i>	Greater certainty of career goals (<i>intrinsic</i>)
Emotional stability	Passionate about her job, strong sense of emotional satisfaction and stability. <i>"Loving what you're doing is important because it helps me to not feel overwhelmed."</i>	Greater certainty of career goals (<i>intrinsic</i>)
Improved professional connections and Exposure to different countries and cultures	Opportunity to meet like-minded professionals, both locally and internationally, has allowed the mentor to build a professional network, which is important for her peer-to-peer learning and continued intellectual and professional development. <i>"In 2022, I managed to get my passport. This is something that I never thought of doing, it never even crossed my mind, I never thought of going out of the country. I crossed a border, I visited another country and interacted with other mentors."</i>	Expanded professional networks (<i>extrinsic</i>)
Increased self-confidence (<i>intrinsic</i>)	<i>"When you have confidence, everything becomes easier. For example, public speaking becomes easier, personally things become easier for you and socially. Today, I can stand in front of intellectuals and present. Back then, I used to stammer a lot and cry."</i>	Improved self-efficacy (<i>intrinsic</i>)
Greater certainty of career goals (<i>intrinsic</i>)	<i>"I see girls changing, especially when it comes to reading and confidence. When I see them changing, it makes me feel good because it means the programme is working and it says from my opinion that I'm doing a great job."</i>	No change

Emotional instability	Not significant and not well-defined.	No outcome
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6.7.3 Negative Outcomes

No negative outcomes articulated. The “emotional instability” reflection was made in reference to a lack of confidence in her junior colleagues leading Girls Clubs when the mentor takes annual leave, which is an important consideration for the TTF but not a material outcome.

6.7.4 Subgroups

Not relevant for stakeholder group of one.

6.7.5 Material Outcomes

The mentor experienced **three material outcomes**: ‘**greater certainty of career goals**’ (61% of the value), ‘**expanded professional networks**’ (20% of the value) and ‘**improved self-efficacy**’ (19% of the value). The significant transformation the mentor has undergone during this role aligns with ‘greater certainty of career goals’ as the most valuable outcome.

6.7.5.1 Greater Certainty of Career Goals

The mentor joined the TTF because the organisation was recruiting for a teaching opportunity in her local area, and she had studied teaching at university. She did not have a particular interest in empowering young girls. When she came for the interview, she was highly reserved, but it was clear she was a thoughtful educator, and she was hired on this basis. When she first started with the TTF in 2020, she was quiet and hesitant to speak English. She was not comfortable to speak in team meetings and had particular difficulty in conversing with her superiors.

What she has learned through her time in the Girls Club is that **she herself harboured a number of biases about girls, their value and abilities to learn.**

*“If somebody got a higher mark [than me in school] and it happened to be a boy, **I would be relaxed knowing it’s a boy... boys are judged in their own category.**”*

As she started engaging with the content on increasing girls’ self-confidence and the academic/professional potential of girls, she realised just how much of these sexist beliefs had been instilled in her. These began to change: **by teaching the girls about their potential and how to overcome barriers, she too began to overcome the same barriers herself** (another example of the ‘protégé effect’). In that process, she started to form a strong passion for educating girls and contributing to their development. She came to realise that **this is what she wanted to do with her life and career**: support young girls and women and help overcome societal and cultural barriers. Her own sense of confidence equally skyrocketed as has her ability to speak English. She has learned from the class material and the curriculum as much as she has taught it. Her change in the office environment has been extraordinary; in 2022, she was asked to support the TTF mentors across the organisation’s other sites in their implementation of the programme. She was officially promoted to Female Empowerment Coordinator in 2023. She now takes pride in being the most organised, direct and precise participant in the weekly planning meetings.

Finding employment with an international non-profit that allowed the mentor exposure to diverse colleagues, data-driven programming and exposure to new contexts **was unique in the context of Mfuwe**. As is further elaborated in Section 7.3, the mentor strongly believed she would not have experienced this change in any other available teaching job. Had she been employed by a private or government school, she would have taught students how she had been taught, never had the opportunity to realize and confront her biases on the learning potential of boys vs. girls and she would not have had the opportunity to discover her passion for helping disadvantaged girls to advance in school.

6.7.5.2 Expanded Professional Networks

Her developed love of supporting girls has led her to **form professional networks with like-minded women**, and she has been charged with formal stakeholder meetings with heads of school, teachers, government officials, and Time + Tide guests. In 2022, she travelled to Zimbabwe for a mentor meet-up, which was organised by the programme's donor, and that marked the first time she left the country of Zambia. The engagement with other professional women working to promote equality and helping girls navigate educational and societal barriers has been of considerable value to the mentor. The outcomes for the mentor, like several other stakeholder groups, mutually reinforce one another: **networking with like-minded women has confirmed her desired career path, and being treated as a valuable contributor to female empowerment has increased her self-confidence**.

6.7.5.3 Improved Self-Efficacy

From leading the Girls Club and earning the respect and trust of her students, the mentor began to grow her own levels of confidence. In leading the club, **her English vocabulary and comfort in speaking improved significantly**, which too contributed to her overall professional confidence. **Teaching confidence builds confidence**, and in order to lead by example for the girls, she at times had to push herself to assume a strong persona, one that might not have felt entirely natural in the beginning. Eventually, this became second nature to the mentor, and she started sharing her opinions more openly in the office and offering to get involved in other aspects of the organisation. Through the TTF Communication's Manager, she sought assistance with her writing, which too has improved dramatically. Her direct supervisor, the TTF Director and the Communications Manager **have all attested to her significant change over the past three years**, which the mentor has observed herself and has resulted in her being **promoted to now serve as a mentor to the other mentors** in the organisation.

6.8 Outcomes for Girls not in the Club

Figure 11: Theory of Change for Girls not in the Club



*“They make us feel left out because **we won’t get the chance to have sponsorship**, and our parents can’t afford to pay for us to go to boarding school. We will end up at day schools, where there is less concentration, and **you can fail**. If you fail, you stop school and get married and end up suffering.”*

Girls not in the club were identified as a stakeholder group by the girls in the club (“we share information with our friends not in the club”) as well as the teachers, who too noted that girls in the club share the information they learn with other pupils, mostly fellow female students. The teachers at Matula Primary School mentioned that girls not in the club feel left out of the changes experienced by girls in the club, with one teacher saying he felt that not being in the club **actually demotivated those girls from schoolwork**.

In order to get the views of these girls directly, a focus group was held with girls not in the club at Yosefe Primary School, the school at which the club has been present the longest, and where the Girls Club is most ingrained in the school environment. Thirty-three girls from Grades 6 and 7 were met in an initial focus group at Yosefe School to ask them about any change they’ve experienced and the importance of the change as well as other affected stakeholders. They were then met a second time to value those changes and participate in a discounting discussion. Due to logistical reasons (time and distance), only girls not in the club at Yosefe Primary School were included as representation for this stakeholder group. Given the high degree of saturation with the girls in the clubs, their mothers and the teachers at both schools, it was assumed that girls not in the club would hold similar perspectives and the outcomes extrapolated accordingly.

6.8.1 Understanding the Outcomes by Involving Stakeholders

The focus groups included girls in Grades 6 and 7 only as they would have had one to two years of observing girls in their same grade who have been part of the Girls Club. Teachers at the schools were engaged as proxies for the Grade 5 girls, and their perspective was that girls in Grade 5 would not have had sufficient knowledge of the activities or outcomes of Girls Club after only one year of

observation to have experienced change themselves. They were therefore not included in the stakeholder group of girls not in the club. Due to timing and capacity, this proxy perspective could not be verified directly with Grade 5 girls, which presents a potential limitation to the analysis and explored further in Section 10. The Headteacher at Yosefe Primary School organised a group of 33 girls to participate in the focus groups:

- 33 girls not part of Girls Club were met by the practitioner’s assistant (one of the 2022 volunteers) for Girls Club
- The focus group discussions were held in a mix of Chinyanja (local language) and English; the girls not in the club felt more comfortable expressing themselves in Chinyanja
- The girls were proportionately represented across both Grades 6 and 7
- The high degree of saturation between the 33 girls consulted gave the practitioner confidence that the 74 girls not engaged through focus groups would have expressed similar experiences, and so the outcomes were extrapolated to include the full stakeholder group
- From this focus group, two distinct outcomes were identified: one positive and one negative
- The same girls were engaged two weeks later to confirm the outcomes and partake in a valuation and discounting discussion

6.8.2 Exploring Outcomes for Girls not in the Club

The Girls not in the Club articulated two clear changes they felt as a result of Girls Club being present at the school. They were originally expressed as:

1. Hope for the future
2. Reduced hope for the future

Each of these outcomes was articulated through verbalizing a theory of change and consistent follow up questions of “why is that important?” and “why does that matter to you?” (See Appendix C for full discussion guide.) For girls not in the club, the teachers were important validators of their perspective, as they witness the impacts of the Girls Club on the student body. The theory of change was validated with the head teacher at Yosefe Primary School, with the club mentor and then back to the girls not in the club themselves before the valuation discussion.

6.8.2.1 Establishing Well-defined Outcomes

The outcomes were analysed and refined as follows:

1. *Hope for the future*: this was expressed vaguely and when taken through the theory of change, it was specific to the girls’ sisters. While the girls not in the club felt they could not benefit from the positive pathways of the Girls Club personally, they felt as though their sisters could still benefit, which would lead to **hope for improved economic circumstances**. If their sisters were able to get on the positive pathway of education at a top secondary school, college and well-paid job, then the family, including the girls themselves, would still benefit;
2. *Reduced hope for the future*: the girls were still disappointed by not being involved in Girls Club and experiencing the benefits of the club first hand. While their families could still benefit through their sisters’ future involvement, they would not personally benefit, and this has led to them **to fear that their own future income earning potential has reduced**. Girls in the club are seen to progress to good high schools and on to college. By not being in the club, the girls feel as though they won’t get this chance; girls in the club improve in their English and this positions them as first in line for sponsorship to get into these superior

schools. Girls not in the club then feel demotivated about their own future educational and economic prospects.

Table 11: Review of Outcomes for Girls not in the Club

Original Outcomes	Establishing Well-defined Outcomes	Revised Outcomes
Expanded hope for the future	<p>Refined more specifically as expressed by the girls in relation to their sisters' potentially benefitting from the club.</p> <p><i>"Girls in the club learn English literacy ... Literacy is important because it helps you in academic performance... If you understand, you will pass. If you work hard, you will finish school, go to college and start working. When you start working, you will be helping your parents and you can educate the young ones."</i></p> <p><i>"I can encourage my sister to join Girls Club so that she can learn English, improve her academic performance, pass well at Grade 7 and get sponsorship. If she gets sponsorship, she'll go to a boarding school. When she goes to a boarding school, she will get a quality education, pass well and go to college, get a job, and help the family. If you go to university, you get a good job and become independent."</i></p>	Hope for improved economic circumstances (<i>intrinsic</i>)
Reduced hope for the future	Refined more specifically as expressed by the girls in relation to their individual feelings of loss by not participating in the club.	Fear of reduced income earning potential (<i>intrinsic</i>)

6.8.3 Negative Outcomes

The negative outcome of how girls not in the club feel about reduced hope for their own futures was articulated clearly and without the need to probe. **There is a clear negative outcome for the girls not in the club in the way they feel their chances of proceeding to good quality boarding schools are diminished because girls in the club are academically ahead and will be first in line for sponsorship.** The negative outcome dominated the focus group conversation. While the girls could clearly identify and speak to the ways in which girls in the club were positively affected, they were clear and eloquent in describing how they as **girls not in the club feel disadvantaged** by their peers in the club receiving this extra support and attention. This negative outcome has implications for future management of the Girls Club and is further discussed in Section 11.

6.8.4 Subgroups

The girls in Grades 6 and 7 outside of the club shared the same sentiments in the focus group, with a large degree of saturation. No subgroups emerged out of these focus groups. None of the girls engaged in these focus groups had a sister in Girls Club in the past or presently. With the outcomes of the girls engaged in focus groups applied to all girls in Grade 6 and 7 across the two primary schools, there is a risk of losing a potential subgroup of girls who have already had sisters in the club. This risk means that there is a potential underclaim or overclaim on value for girls not in the club, with the possibility that a subgroup of girls with sisters in the club would feel higher value. This limitation in the data collection is discussed further in Section 11.

6.8.5 Material Outcomes

Girls not in the club experienced **two material outcomes: ‘hope for improved economic circumstances’ (60% of the value) and ‘fear of reduced income earning potential’ (40% of the value)**. While the fear of not joining the perceived pathway to a secure economic future is significant, ultimately the girls not in the club value the opportunity of Girls Club more than they do the disappointment of not partaking themselves, which offsets the negative outcome leading to an overall positive net benefit for this stakeholder group.

6.8.5.1 Hope for Improved Economic Circumstances

Girls who are not in the club clearly identify the changes in the girls in the club: changes in their demeanour as well as awareness of the opportunities available to them. There are feelings of jealousy, of being left out:

*“Girls in the club hurt us because **they make us look as if we can’t do what they can do**. They put themselves high. We actually don’t speak to them when they come back from educational tours because they talk about it every single minute and that makes us uncomfortable.”*

The overwhelming feeling amongst them is that Girls Club **gives a select group of girls the opportunity to advance** and be put on the pathway to higher quality secondary schools, which in turn better positions for college education and the kinds of jobs that will allow them to become financially independent and fulfil their cultural obligations. This pathway depends on a) girls receiving the kinds of marks on their exams that make them eligible for boarding schools and b) the financing to send girls to boarding schools. The Girls Club supports girls in their English literacy, which is necessary in order to understand the content of schoolwork and perform well on exams. There are not many opportunities for extra tutoring outside of school; for the most part, teachers are overwhelmed with large class size numbers, and it’s difficult for students to receive individual attention. The Girls Club is a rare space for girls to get academic support, specifically to help improve their English. Moreover, the TTF, the organisation that manages the Girls Club, also has a sponsorship programme, and the girls from the club are prioritised for places in the sponsorship programme. For all of these reasons, girls not in the club understand the benefits of being in Girls Club. Despite the disappointment of not being in the club themselves, the benefits of the club and the hope that brings for the future – **the mere existence of this opportunity** – outweighs the negative outcome.

6.8.5.2 Fear of Reduced Income Earning Potential

Girls not in the club feel doubly disadvantaged: without the extra support of Girls Club, they may struggle academically to attain the marks to get into good boarding schools. Even if they did get the marks to gain acceptance to these boarding schools, they know that TTF would consider them only after they had considered the girls in the club as their priority sponsorship beneficiaries. This reduces their hopes for their own future and ability to get onto the pathway to a better education, which is seen to lead to college and a high paying job. There are other sponsorship opportunities available in Mfuwe, but the perception of the girls not in the club is that transitioning from Girls Club, managed by the TTF, to a sponsorship programme managed by the same organisation would be the simplest trajectory.

Interestingly, the two head teachers had different perspectives on this outcome. The Head Teacher at Yosefe Primary School **did not think that any of the Grade 7 graduates in 2022 missed out** on better high school opportunities. She consulted with her fellow teachers and reported that all of the girls they felt could have gained acceptance to high quality boarding schools did, and all of them went with funding from their families or other sponsorship schemes. The Head Teacher at Matula Primary School, by contrast, thought that **30% of the Grade 7 graduates in 2022 could have gone to higher quality secondary schools** had they benefitted from the a) extra English lessons and academic support through Girls Club and b) the perceived 'easier' access to sponsorship through the TTF. These perspectives as well as those of the girls are accounted for in the outcome incidence (see Section 7.1.7 and Figure 24).

6.9 Other Stakeholders Consulted

In addition to the material stakeholders with outcomes analysed, two additional stakeholder groups were assessed with initial interviews to determine if and to what extent change had occurred for them through their involvement with the Girls Clubs. These included:

- a. Global Sojourns Giving Circle (GSGC), a U.S. non-profit and the primary programme donor
- b. The outside mentor who volunteered her time as a guest speaker/guest mentor at the Girls Clubs in 2022

The founder of GSGC was interviewed on Zoom and gave an overview of her journey in establishing the organisation and the grantees supported today, of which the TTF is one. While there have been lots of learnings through the collaboration on both sides, the founder could not think of any material changes to how GSGC operates as a result of supporting the TTF Girls Clubs in Mfuwe. It was determined that **no material change occurred for this stakeholder group**, and the stakeholder engagement ended after this first discussion to establish potential outcomes.

The outside mentor from a partner organisation in Mfuwe, Project Luangwa, was interviewed and too gave a history of her involvement getting into her mentorship role and developing a passion for girls' education and the rights of women and girls. Her normal mentorship role through Project Luangwa involves working with girls and boys at secondary schools through clubs with similar objectives to the TTF Girls Clubs but with more of a focus on rights, sexual health and healthy relationships. She described her interaction with primary school girls as "inspiring" as she has observed increased awareness and agency amongst primary school girls. While observing these more aware primary school girls gives her increased hope for the future, this is a feeling that is cultivated by **her exposure to primary school girls more generally** and not the TTF Girls Clubs specifically. It was therefore determined that no material change occurred for this stakeholder group, and the stakeholder engagement ended after this first discussion to establish potential outcomes.

7 Evidencing and Valuing Outcomes

Representatives from each stakeholder group were included in the valuing and discounting discussions for their stated outcomes. These conversations and the perspectives of the stakeholders informed the financial proxies used as well as the rationale for discounting. The full SROI model, with specific details on each of these considerations, can be found in Appendix F.

7.1 Evidencing Outcomes

7.1.1 Evidencing Outcomes for Girls in the Club

The outcomes for girls in the club were evidenced through a mix of objective assessments and the perspectives of the girls themselves as surveyed using Likert scales. As explained in the previous section, the girls in the club were split into sub-groups by their grades in order to consider more precise outcome incidence, and because the discounting and duration considerations were specific to the number of years girls have benefitted from the club lessons and content.

The indicators chosen for the outcomes were done by:

- a. Reviewing the theory of change and identifying intermediate outcomes towards the end of the chain that could be quantified;
- b. Asking the girls themselves what would serve as proof that their stated outcomes have occurred

The indicators included a threshold to determine whether the outcome had been achieved, with the number of girls achieving the outcome divided by the total number of girls assessed, and then extrapolated to the full stakeholder group. In other words, the practitioner used the ‘how many’ approach as opposed to ‘distance travelled’. Please see full outcome incidence, broken down by sub-group, for specific calculations in Appendix D.

Table 12: Indicators and Tools to Evidence Consolidated Outcomes for Girls in the Club (n=53)

Outcome	Indicator	Tool	Outcome Incidence
Expanded job opportunities	<ol style="list-style-type: none"> a. Academic results of girls: # of girls achieving TTF minimum ‘high mark’ standard of 65% b. Literacy: # of girls testing as functionally literate in English c. Transition to high quality secondary school – applicable to Grade 7 subgroup only 	<ol style="list-style-type: none"> a. School results b. Functional Literacy Assessment Tool c. School records 	60% collectively (see Appendix D for breakdown by sub-group)
Clearer pathway to meet cultural obligations	<ol style="list-style-type: none"> a. Confidence in ability to one day support their parents/siblings 	<ol style="list-style-type: none"> a. Likert scale - # of girls who ranked 	80% collectively (see

		their confidence at 9/10 or higher	Appendix D for breakdown by sub-group)
Improved self-efficacy	a. Self-esteem score: # of girls scoring 'high self-esteem' of 70% or above	a. Coopersmith self-esteem assessment	75% collectively (see Appendix D for breakdown by sub-group)
Increased potential for sexual health	a. High attendance: # of girls who maintained attendance rates of 90% or higher, indicating minimal/no school missed during menstruation b. Knowledge of contraception: # of girls who could name at least two types of non-abstinence contraception	a. Attendance records b. TTF Girls Club survey	76% collectively (see Appendix D for breakdown by sub-group)

7.1.2 Evidencing Outcomes for Families of Girls in the Club

The outcomes for families were evidenced through a mix of indicators for the girls in the club, given their most valued outcome is dependent upon the educational advancement of the daughters, as well as their perspectives and the perspectives of the daughters.

The indicators chosen for the outcomes were done by:

- a. Reviewing the theory of change and identifying intermediate outcomes towards the end of the chain that could be quantified;
- b. Asking the mothers themselves what would serve as proof that their stated outcomes have occurred

The indicators included a threshold to determine whether the outcome had been achieved, with the number of mothers achieving the outcome divided by the total number of mothers assessed and then extrapolated to the full stakeholder group. In other words, the practitioner used the 'how many' approach as opposed to 'distance travelled'.

Extracting evidence from the families through the mothers as proxies was most easily and comfortably done in a focus group setting. The majority of mothers are not able to read or write and therefore a hard copy survey was not possible. Discussing evidence for an outcome was most appropriately done collectively, in a group. This comes with the risk that certain mothers with different feelings or experiences would be subject to social desirability bias but given that a survey was not feasible this was the best option for evidencing the change as perceived by mothers. The limitations of this methodology are considered in Section 11.

Table 13: Indicators and Tools to Evidence Outcomes for Families (n=53)

Outcome	Indicator	Tool	Outcome Incidence
Improved future economic prospects for the family	<ul style="list-style-type: none"> a. Academic results of girls: # of girls achieving TTF minimum 'high mark' standard of 65% b. Increased positivity about daughters' futures: # of mothers who expressed belief that their daughters would go to high quality boarding schools 	<ul style="list-style-type: none"> a. School results b. Focus Group verbal survey 	72%
Improved family relationships	<ul style="list-style-type: none"> a. SRH conversations between mothers and daughters: # of girls in the club who said they had at least one conversation about SRH with their mothers b. Mothers' perspectives: # of mothers who said their relationships with their daughters have become stronger since the girls joined Girls Club 	<ul style="list-style-type: none"> a. Club survey b. Focus Group verbal survey 	70%

7.1.3 Evidencing Outcomes for Teachers

The outcomes for teachers were evidenced through their own self-reporting on professional opportunities and feelings about changed relationships. The practitioner did not ask the teachers to prove the stated new academic/professional opportunities as a result of Girls Club (e.g., copies of research data), and thus the details provided verbally by the teachers about these opportunities served as sufficient confirmation.

The indicators chosen for the outcomes were done by:

- a. Reviewing the theory of change and identifying intermediate outcomes towards the end of the chain that could be quantified;
- b. Asking the teachers themselves what would serve as proof that their stated outcomes have occurred

The indicators included a threshold to determine whether the outcome had been achieved, with the number of teachers achieving the outcome divided by the total number of teachers. In other words, the practitioner used the 'how many' approach as opposed to 'distance travelled'. The results were not extrapolated to the full stakeholder group due to insufficient evidence that the teachers not

consulted, or for whom the consulted teachers could not serve as proxies, would have experienced the same outcomes.

Table 14: Indicators and Tools to Evidence Outcomes for Teachers (n=21)

Outcome	Indicator	Tool	Outcome Incidence
Expanded career options	<ul style="list-style-type: none"> a. New professional opportunities related to SRH and gender: # of teachers who reported further study in these fields b. Academic results of students: # of teachers who reported improvement in students' results, which they believe was positively influenced by Girls Club 	<ul style="list-style-type: none"> a. Teacher self-report b. Teacher self-report 	40%
Improved family relationships	<ul style="list-style-type: none"> a. SRH conversations between teachers and children: # of teachers who reported initiating at least one SRH conversation with their children c. Feeling of closeness: # of teachers who reported feeling closer to their children because of more open dialogue 	<ul style="list-style-type: none"> a. Teacher self-report b. Focus group verbal survey 	33%

7.1.4 Evidencing Outcomes for Young Adolescents

The outcome for young adolescents was obtained by proxy from the nurse at one of local clinics, the same nurse who delivered SRH lessons to the Girls Club at Matula Primary School. She was able to estimate the total number of youths reached in the 2022 calendar year through her school-based and community health talks, and she was able to share exactly how many youths accessed her 'Adolescent Corner' in 2022. The youth who accessed this service were understood to be taking advantage of the improved healthcare services and thus counted towards the outcome incidence (see Appendix D). The number of young adolescents achieving the outcome was divided by the total number of young adolescents reached. In other words, the practitioner used the 'how many' approach as opposed to 'distance travelled'. The results were not extrapolated to the full stakeholder group due to insufficient evidence that the young adolescents who did not access the service experienced the outcome.

Table 15: Indicators and Tools to Evidence Outcomes for Young Adolescents (n=1300)

Outcome	Indicator	Tool	Outcome Incidence
Improved healthcare services	a. SRH consultations: # of youth who accessed private consultations through the 'Adolescent Corner' at the Airport Clinic	a. Clinic Record Data	9%

7.1.5 Evidencing Outcomes for Volunteers

The outcomes for volunteers were evidenced through their own self-reporting, the evaluation of their supervisor and the actions they have taken in line with the described outcomes.

The indicators chosen for the outcomes were done by:

- a. Reviewing the theory of change and identifying intermediate outcomes towards the end of the chain that could be quantified;
- b. Asking the volunteers themselves what would serve as proof that their stated outcomes have occurred

The indicators included a threshold to determine whether the outcome had been achieved, with the number of volunteers achieving the outcome divided by the total number of volunteers (the entire stakeholder group). In other words, the practitioner used the 'how many' approach as opposed to 'distance travelled'.

Table 16: Indicators and Tools to Evidence Outcomes for Volunteers (n=3)

Outcome	Indicator	Tool	Outcome Incidence
Improved self-efficacy	<ol style="list-style-type: none"> a. Supervisor observation on change in confidence: # of volunteers whose confidence improved over the year of volunteering b. Volunteers' perception on change in confidence: # of volunteers who believed their confidence changed over the year of volunteering 	<ol style="list-style-type: none"> a. Supervisor report b. Volunteer self-report 	83%
Clarity on career aspirations	a. Volunteers' perception on gaining clarity on career aspirations:	<ol style="list-style-type: none"> a. Volunteer self-report b. College applications 	67%

Outcome	Indicator	Tool	Outcome Incidence
	# of volunteers who stated experiencing this clarity b. Volunteers' college applications: # of volunteers who had submitted college applications		

7.1.6 Evidencing Outcomes for the Club Mentor

The outcomes for mentor were evidenced through the mentor's own self-reporting of change as well as observations from her direct supervisor and the senior management team at the TTF.

The indicators chosen for the outcomes were done by:

- a. Reviewing the theory of change and identifying intermediate outcomes towards the end of the chain that could be quantified;
- b. Asking mentor what would serve as proof that their stated outcomes have occurred;
- c. Asking the mentor's supervisor and senior colleagues for their perspective on the cited outcomes

For the mentor outcomes, a combination of distance travelled (change as indicated in the movement across the Likert scale), self-report by the mentor on achievement of outcomes and the mentor's performance appraisal were used as evidence.

Table 17: Indicators and Tools to Evidence Outcomes for the Club Mentor (n=1)

Outcome	Indicator	Tool	Outcome Incidence
Improved self-efficacy	a. Degree of change in mentor confidence levels as observed by supervisor: baseline score /10 vs. end of 2022 score /10 b. Degree of change in mentor confidence levels as self-reported by mentor: baseline score /10 vs. end of 2022 score /10	a. 10-point Likert scale b. 10-point Likert scale	70%
Greater certainty in career goals	a. Performance review, specifically question re: employee's 5-year professional aspirations b. Mentor's perspective on change in her	a. TTF Performance Review b. Self-report by mentor	100%

Outcome	Indicator	Tool	Outcome Incidence
Expanded professional networks	professional trajectory		
	a. Network membership: # of networks joined at baseline vs. current b. Ability to lead stakeholder engagement: baseline score /10 vs. end of 2022 score /10	a. Self-report by mentor b. Likert scale	100%

7.1.7 Evidencing Outcomes for the Girls not in the Club

The outcomes for girls not in the club were evidenced through TTF records to review the girls' perspectives on the trajectory of Girls Club members, the views of head teachers and the self-reports of the girls not in the club.

The indicators chosen for the outcomes were done by:

- a. Reviewing the theory of change and identifying intermediate outcomes towards the end of the chain that could be quantified;
- b. Asking the girls what would serve as proof that their stated outcomes have occurred;
- c. Sharing the outcomes with the head teachers at Yosefe and Matula Primary School and asking if they had evidence to support the girls' achievement of outcomes

The indicators included a threshold to determine whether the outcome had been achieved, with the number of girls not in the club achieving the outcome divided by the total number of girls assessed and then extrapolated to the full stakeholder group. In other words, the practitioner used the 'how many' approach as opposed to 'distance travelled'.

Table 18: Indicators and Tools to Evidence Outcomes for Girls not in the Club (n=107)

Outcome	Indicator	Tool	Outcome Incidence
Fear of reduced income earning potential	a. # of girls not in the club who graduated Grade 7 in 2022 and missed out on better quality high schools	a. Head teacher report b. Focus group verbal survey	56%
	b. The beliefs of girls not in the club: # that agreed they are less likely to advance in their education as a result of not being in the club		
Hope for improved	a. # of girls in the club who graduated Grade 7 in 2022 and	a. TTF records b. Focus group verbal survey	83%

Outcome	Indicator	Tool	Outcome Incidence
economic circumstances	<p>advanced to high quality high schools</p> <p>b. The wishes of girls not in the club: # that agreed they would encourage their sisters to join the club to get on a better educational and economic pathway</p>		

7.2 Valuing Outcomes

7.2.1 Determining Relative Value

Two approaches were used to determine the relative value of outcomes with stakeholders:

1. Weighting outcomes: stakeholders each given 10 stones and asked to weight the relative importance of each outcome;
2. The ValueGame:⁴⁵ stakeholders were asked to draw four to five “product cards” or pictures of material items or experiences they would like to have or be given, across a variety of monetary values. As a group, the stakeholders selected between six to eight of these, and then collectively placed them alongside outcomes to represent how they valued the outcomes in relation to relevant monetize-able items

The practitioner chose these two valuation methods with stakeholders because they were **accessible to all stakeholder groups**, even those who could not read and write. The weighting exercise was easily explained, and all stakeholder groups took their time in considering how to weight the relative value of outcomes.

The ValueGame was also enjoyed by all stakeholder groups, and there was considerable overlap in the items drawn within and between stakeholder groups, **which correlated with the high saturation in outcomes described between stakeholder groups**. These included: a cement house with running water and electricity and a 4x4 vehicle as the most highly valued items, which were consistently mentioned by all stakeholder groups (the number of rooms in the house and the make/model of the 4x4 vehicle varied but all stakeholder groups independently expressed themselves similarly through the ValueGame, regardless of age or profession). See Appendix E for further details.

7.2.2 Financial Proxies

Financial proxies were selected by:

1. Considering the items mentioned in the ValueGame exercise
2. Desktop research

⁴⁵The ValueGame is a simple, flexible method for valuation. It is a way of working with service users to find a (financial) proxy for the value of the outcomes they experience from activities, or even the value of the whole service to them. It is a mixture of techniques like participatory impact assessment, choice modelling (or discrete choice experiments) and contingent valuation.” (pg. 3, “ValueGame.”)

3. Primary data collection through stakeholders (outcomes discussions)
4. Opportunity costs
5. Avoided costs

Given the care and consideration of the weighting exercise by all stakeholders, the practitioner identified **one financial proxy per stakeholder group and used the anchoring method as per the relative value of the outcomes expressed by the stakeholders**. The anchoring method involves calculating the relative value between outcomes as expressed by stakeholder and then monetizing these values based on one quantified outcome. For example, if Outcome A was weighted as 50% as important as Outcome B, and Outcome B was monetized at \$100 USD, then through the anchoring approach one would know the value of Outcome A to be \$50 USD. This was determined to be the most reliable approach to capturing the relative value of the outcomes per stakeholder group and more efficient and accurate than attempting to value each outcome individually. Appendix E explains how each of these approaches were considered in more detail.

All financial proxies were considered in the local currency of Zambia, the Kwacha (ZMW), and converted to USD based on the average rate of exchange for the calendar year 2022 (16.94 ZMW to 1 USD) as reported by the Bank of Zambia.⁴⁶ The below tables describe the financial proxies used for each outcome, their rationale and the data sources.

⁴⁶<https://www.boz.zm/average-exchange-rates.htm>

Table 19: Financial Proxies for Girls in the Club

Outcome	Value per Individual 2022 Stakeholder before Discounting	Description and rationale	Source of proxy
Expanded job opportunities	\$2,876 USD	In the stakeholder engagement, girls cited the types of jobs that are possible when one does well in school and advances to university. The girls specifically cited: engineer vs. housekeeper. The value expressed for this outcome is the difference between one year's starting salary as an engineer in Zambia and one year's starting salary as a housekeeper.	Source for engineer salary: http://www.salaryexplorer.com/salary-survey.php?loc=242&loctype=1&job=22&jobtype=1 Source for housekeeper salary: locally reported housekeeper wages in Mfuwe
Clearer pathway to meet cultural obligations	\$2,876 USD	Anchored against the improved future economic prospects outcome as both were weighted the same by girls in the valuation exercise.	Proportional weighting against future economic prospects
Improved self-efficacy	\$2,465 USD	Anchored against previous outcomes as per the data of the weighting exercise; weighted at 86% the value of the highest valued outcome.	Proportional weighting against other outcomes
Increased potential for sexual health	\$2,465 USD	Anchored against previous outcomes as per the data of the weighting exercise; weighted at 86% the value of the highest valued outcome.	Proportional weighting against other outcomes

Table 20: Financial Proxies for Families

Outcome	Value per Individual 2022 Stakeholder before Discounting	Description and rationale	Source of proxy
Improved family relationships	\$956 USD	Anchored against improved future economic prospects for the family outcome as per the data of the weighting exercise; weighted at 54% the value of the highest valued outcome.	Proportional weighting against the other outcome
Improved future economic	\$1,771 USD	Stakeholder engagement: in the ValueGame, improved economic prospects for the family were described specifically the ability of the future	TTF financial records

prospects for the family	financially independent daughter to pay school fees for her younger siblings and relieve the parents of this financial responsibility. Proxy here is the cost of school fees for one sibling to complete five years of high school at a boarding school.
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Table 21: Financial Proxies for Teachers

Outcome	Value per Individual 2022 Stakeholder before Discounting	Description and rationale	Source of proxy
Improved family relationships	\$254 USD	Anchored against expanded career prospects outcome as per the data of the weighting exercise; weighted at 86% the value of the highest valued outcome.	Proportional weighting against the other outcome
Expanded career options	\$295 USD	Stakeholder engagement: value of research grant one of the teachers received to pursue his studies in sexual and reproductive health following learnings/exposure to Girls Club lessons	Teacher who received the grant (self-report)

Table 22: Financial Proxies for Young Adolescents

Outcome	Value per Individual 2022 Stakeholder before Discounting	Description and rationale	Source of proxy
Improved healthcare services	\$38 USD	Cost of a private medical consultation with a nurse.	Nurse's private consultation rate

Table 23: Financial Proxies for Volunteers

Outcome	Value per Individual 2022 Stakeholder before Discounting	Description and rationale	Source of proxy
Clarity on career aspirations	\$1,768 USD	One of the volunteers specifically mentioned her role as a volunteer clarifying her desire to become a medical doctor to counsel and guide patients. The proxy used was one year's worth of school fees at a medical college in Zambia.	TTF financial records
Improved self-efficacy	\$2,526 USD	Anchored against clarity on career aspirations outcome as per the data of the weighting exercise; clarity on career aspirations was weighted at 70% of the increased self-confidence outcome.	Proportional weighting against the other outcome

Table 24: Financial Proxies for Club Mentor

Outcome	Value per Individual 2022 Stakeholder before Discounting	Description and rationale	Source of proxy
Greater certainty of career goals	\$3,118 USD	Anchored against expanded professional networks outcome as per the data of the weighting exercise; expanded professional networks was weighted at 50% of the other two outcomes.	Proportional weighting against the other outcome
Improved self-efficacy	\$3,118 USD	Anchored against expanded professional networks outcome as per the data of the weighting exercise; expanded professional networks was weighted at 50% of the other two outcomes.	Proportional weighting against the other outcome
Expanded professional networks	\$1,559 USD	The mentor cited an international trip in 2022, which expanded her professional relationships and was the first opportunity for her to travel outside of Zambia. The most common destination for TTF team members to travel for conferences is South Africa, and the proxy rationale for this outcome are the flights, accommodation and food costs to attend a multi-day conference in South Africa.	TTF financial records

Table 25: Financial Proxies for Girls not in the Club

Outcome	Value per Individual 2022 Stakeholder before Discounting	Description and rationale	Source of proxy
Hope for improved economic circumstances	\$1,771 USD	Hope for future financial assistance to the family often takes the shape of older siblings funding younger siblings' school fees. This proxy is therefore the same as the one for mothers' improved future economic prospects for the family.	TTF financial records
Fear of reduced income earning potential	\$1,647 USD	Anchored against hope for improved future economic prospects for the family outcome as per the data of the weighting exercise; reduced hope for future economic prospects was weighted at 93% of the other two outcomes.	Proportional weighting against the other outcome

7.3 Discounting Outcomes

As per the Guide to Social Return on Investment, there are four discounting factors to consider in line with calculating final values per outcome:

1. **Deadweight:** the amount of the outcome that would have happened anyway, even if the activity had not taken place

2. **Attribution:** determining how much of the outcome was the result of others' contributions or other factors
3. **Benefit Period and Drop off:** the duration of time the outcome is assumed to last and the degree to which its impact on the stakeholder will be influenced by other factors for outcomes that last more than one year (with the understanding that attribution to the activities under analysis often decreases over time)
4. **Displacement:** the degree to which the outcomes achieved are being offset by creating potential negative value for other stakeholders

This section describes the approach to accounting for these four discounting factors.

7.3.1 Deadweight

All stakeholders were involved in discounting discussions during the valuation focus groups and asked specifically "would this change have happened without Girls Clubs?" If the answer was "yes" or "partially yes," the stakeholders were asked to explain what they think would have happened anyway and why. If the answer was "no," the stakeholders were asked to share the reasons why they believed the change would not have happened. The stakeholder responses, professional judgement and additional data collection were then used to determine deadweight. See Appendix C for full discussion guides.

The following tables describe the rationale for deadweight by stakeholder group, sub-group and outcomes.

Table 26: Deadweight Values used for Outcomes for Girls in the Club

Outcome	Stakeholder	Deadweight	Source and rationale
Expanded job opportunities	All girls in the club	9%	Based on interview with the Head Teacher at another primary school in Mfuwe that does not have Girls Club. According to this head teacher, of those girls considered to be at high risk of dropping out in Grade 5, 9% end up progressing to good schools after achieving high marks on their Grade 7 exams. The teacher arrived at this 9% by listing those girls who graduated Grade 7 in 2022, identifying how many went to boarding schools for Grade 8 and of those how many he thought had “beat the odds” – those that were noted as ‘at risk’ earlier in primary school. This 9% was used as a way of estimating how many of these ‘at risk’ girls could, despite “the odds,” manage to continue to a boarding high school without the extracurricular support of Girls Clubs. This deadweight was then applied to all sub-groups (girls in Grade 5, 6 and 7).
Clearer pathway to meet cultural obligations	All girls in the club	9%	Expanded job opportunities necessarily lead to the intrinsic outcome of clearer pathway to meet cultural obligations. While two distinct outcomes, the intrinsic shift of the improved ability to support the family financially only materializes when one's job opportunities have expanded. Therefore, the deadweight for both outcomes is the same.
Improved self-efficacy	Girls Grade 5	50%	Grade 5 girls are approximately 10-11 years old and have no direct exposure to activities or lessons that directly work to improve their self-esteem and build agency/self-efficacy. Assuming 50% of the self-esteem development of this age range would occur due to young age and the confidence of youth, before the onset of puberty and the social/sexual pressures that girls face thereafter, which reduce their sense of agency (this was the logic of enrolling girls in Grade 5 - to counterbalance that direct cultural pressure before its onset).
	Girls Grade 6	20%	Grade 6 girls are approximately 12-13 years old, a critical time when puberty begins. The onset of puberty traditionally has been very isolating for girls, both physically with the 'chinamwala' (see Section 3) and socially as open communication about these changes between girls and their mothers/female relatives is 'taboo'. This can lead to a drastic reduction of the esteem and agency of youth. Without the Girls Club, girls when they reach this age could have support from a guidance counsellor, but there are no traditional or formal structures to ensure girls maintain their self-esteem over this time. To not overclaim, deadweight is set at 20% to account for the possibility of a helpful guidance counsellor and/or progressive female relative to support girls over this critical stage of transformation

Outcome	Stakeholder	Deadweight	Source and rationale
	Girls Grade 7	10%	Grade 7 girls are approximately 14-15 years old, into their mid-adolescence, and some already sexually active. If girls are not supported in understanding and defending their rights at this stage of adolescence, they could easily fall into submissiveness that persists into adulthood. If there was no Girls Club to assist these already vulnerable girls to build their esteem and believe in their ability to express themselves and defend their rights, only a strong female presence (possibly a family member, possibly a Guidance Counsellor) would potentially have a similar influence. Given the high student to teacher ratio and lack of empowered women in rural, high poverty settings, it is highly unlikely a positive, consistent force would be present to influence girls at this stage of adolescence. To not overclaim, deadweight is set at 10% to account for this possibility.
Increased potential for sexual health	Girls Grade 5	30%	Similar to self-efficacy, at the age of 10-11 years old, the sexual pressures and realities of puberty have largely not yet affected Grade 5 girls. While the Grade 5 girls do partake in SRH lessons, the content is less explicit than that shared with the older girls. Therefore, without the Girls Club, the potential for improved sexual health in ten-year old girls would come from the limited sexual health curriculum in schools and possibly positive influence from a female relative. To account for these potential influences, deadweight is considered to be 30%.
	Girls Grade 6	15%	Similar to self-efficacy, at the age of 12-13 years old, the realities of puberty and accompanying sexual pressures set in for girls. This is a critical stage when girls need positive support and reinforcement about their bodies and their choices, which is why deadweight is half of what it is for the Grad 5 girls. Without Girls Club, the potential other positive influences could be a supportive Guidance Counsellor, progressive female relative or older female peer at school. Given the high ratios of students to teachers at school, the opportunity for the Guidance Counsellor to offer individualized support to girls is limited. Girls in the Club typically come from highly vulnerable home circumstances and therefore chances of living with progressive older women are slim. An open-minded, supportive classmate would probably be the most realistic option to drive this outcome in the absence of Girls Club and so setting deadweight at 15% to account for that possibility.
	Girls Grade 7	10%	Girls in Grade 7 are either sexually active or have faced sexual experiences/pressures. Without the Girls Club, there are highly limited options to influence positive sexual health given the culture of silence around sex, choices and rights, including in schools

Outcome	Stakeholder	Deadweight	Source and rationale
			and the designated CSE curriculum. A progressive female relative (unlikely) or peer in school could have a positive influence, though this would be significantly less than the strategic, consistent, biologically-based sexual health information girls receive in the club. Deadweight is set at 10% to acknowledge this possibility and to not overclaim. The deadweight is very close in value to the deadweight for Grade 6 girls as the intervention on SRH content is essential for girls before puberty (Grade 6). One could argue that deadweight for Grade 7 girls should be even lower as this would be a likely time for sexual debut, and so the impacts of a lower deadweight are explored in Section 9.

Table 27: Deadweight Values used for Other Stakeholders

Outcome	Stakeholder	Deadweight	Source and rationale
Improved family relationships	Families	20%	Mothers were clear that without Girls Club, they did not believe the relationships would have improved as they said there would have been no one to push/change the status quo on lack of SRH dialogue. That said, it is possible that more dynamic, educated teachers on the topic could be stationed at schools and/or girls could have been positively influenced to speak to their mothers about 'taboo' subjects from other stakeholders, which is accounted for in the 20% to not overclaim and account for the girls' influence in driving this outcome.
	Teachers	10%	Without Girls Club, teachers felt they would not have first-hand witnessed the benefits of direct SRH communication nor had the perspective to challenge the approach of CSE, and they credited this change fully to the Girls Club – they were definitive that without Girls Club, the change would not have occurred. However, it is possible that their daughters could have driven a positive change in the relationship vs. the other way around (though unlikely given the context), so as to not overclaim, deadweight has been set at 10%.
Improved future economic prospects for the family	Families	20%	Mothers stated they believed this outcome could have been achieved "a little bit" without the Girls Club. The girls' behavior change and improved literacy were the most significant factors behind this outcome and these changes could have occurred at a lower level without Girls Clubs. The "little bit" is accounted for in the 20%.
Hope for improved economic circumstances	Girls not in the Club	50%	For girls not in the club, extracurricular activities with sponsorship affiliations inspire hope for improved economic futures. The Girls Club has more of an impact than other extracurriculars because the girls can see the change in their friends' English capabilities and academic results in addition to their pathway to secondary school. Girls Club, as one single opportunity, is considered equal to the other combined club opportunities that would

Outcome	Stakeholder	Deadweight	Source and rationale
			have happened anyway and reflected by 50% deadweight.
Expanded career options	Teachers	50%	The initiative of teachers to identify and pursue potential professional opportunities lies with them. Girls Club provided a convenient topic and platform of national importance. Without Girls Club, the teachers would have had to work harder to find a professional growth path but likely would have found one nonetheless. The 50% represents their own drive to pursue professional opportunities.
Clarity on career aspirations	Volunteers	20%	Volunteers said that they may have had “a little bit” of clarity on their desired career paths from other opportunities but the experience of volunteering for Girls Club is what “really made it clear to them” what they wanted to do. This “little bit” is accounted for in the 20%.
Greater certainty of career goals	Mentor	10%	Mentor said that without specific exposure through Girls Club programming, she did not believe she would have discovered let alone developed a desire to change the educational/economic futures of women and girls. The issues of gender equity were not on her radar before she joined the organization as a mentor. To not overclaim, assuming 10% would have happened anyway.
Improved healthcare services	Young adolescents	10%	The nurse, who acted as proxy for the young adolescents, was adamant that without the learnings of Girls Club, she would not have experienced the value of 'safe spaces' and gained access to relevant information. Some of the information could have been learned through presentations at schools/communities, but the nurse felt that without the Girls Club the healthcare would have 'gone backwards'. Assigning 10% for possibility of learnings elsewhere so as to not overclaim.
Improved self-efficacy	Volunteers	20%	If they had not volunteered, the volunteers believed their confidence may have improved “a little bit” through other activities or jobs, which is accounted for in the 20%.
	Mentor	30%	If she had not worked for TTF, she would have been employed in another teaching capacity and likely naturally grown in confidence through exposure to the work force. The mentor herself thought she might have acquired roughly half the confidence she has today through another teaching position. However, in addition to gaining confidence through a job, this job placed specific emphasis on building self-esteem, which is unique in the realm of available teaching-related positions. In comparing the English language level, public speaking and writing capabilities of the mentor to other primary school teachers, professional judgement was used to estimate she would have gained only 30% of the confidence anyway.

Outcome	Stakeholder	Deadweight	Source and rationale
Expanded professional networks	Mentor	30%	Mentor attributes her professional network expansion entirely to her work with the Girls Club and the opportunities for networking/exposure, which is corroborated by her manager. However, if she had been employed in another organization, she equally would have had these opportunities, which she might not fully appreciate as TTF was her first employer. Professional judgement was used to estimate that she would have gained 30% of the expanded professional networks anyway.
Fear of reduced income earning potential	Girls not in the Club	50%	For girls not in the club, extracurricular activities with sponsorship affiliations all inspire hope for improved economic futures. When girls do not participate in any club, they feel a sense of reduced hope for their ability to join the pathway of higher quality education and future income earning potential. The Girls Club has more of an impact than other clubs because they can see the short-term change in their friends' English capabilities and academic results. Girls Club is considered the single biggest influence on this outcome, comprising 50%, and the other clubs/opportunities comprising the other 50%.

7.3.2 Attribution

Attribution was considered by outcome and based on focus group discussions or interviews with the stakeholders on 'who else contributed to this change?'. Stakeholders were thoughtful in considering other influences on each outcome, and these were considered alongside professional judgement based on the data collected in the discussions to determine attribution. See Appendix C for full discussion guides.

Attribution to other stakeholders ranged from 20% - 70%, with **20-30% considered low; 40-60% medium; and 70% as high** attribution to others.

7.3.2.1 Girls in the Club

The Girls in the Club were divided into sub-groups specifically for the purposes of discounting. The longer girls have been in the club, the lower the attribution to other stakeholders; in other words, the longer girls spend in the club, the higher the influence of the club on the girls relative to other factors. Given the careful consideration of attribution by sub-group for the girls, the levels by outcome and sources are detailed separately for this stakeholder group.

Table 28: Attribution for Girls in the Club Outcomes

Outcome	Subgroup	Attribution	Source and rationale
Expanded job opportunities and Clearer pathway to meet cultural obligations	Girls Grade 5	60%	All girls cited influence of different stakeholders in this outcome: parents (medium), siblings (a lot), teachers (medium), Girls Club (a lot). The Girls Club lessons are more effective in advancing girls literacy than normal classes (as validated by teachers due to high numbers of students in class and inability to tutor girls individually),
	Girls Grade 6	50%	

	Girls Grade 7	40%	which unlocks the opportunity to advance academically and changes the mindset of girls as to what they can achieve. For girls with only one year in the club, the attribution to other stakeholder groups (specifically teachers) is considered more than 50% given the short-term influence of Girls Club and set at 60%. As their time in the club progresses, the attribution to other stakeholders decreases and the attribution to Girls Club increases, which is consistent with the perspectives of their mothers and teachers. This is accounted for in the inverse correlation between attribution and years in Girls Club across the grades. Because improved future economic prospects enable the pathway to meet cultural obligations, the same rationale was applied to both, with a 10% decrease in attribution for each year girls have been in the club.
Improved self-efficacy	Girls Grade 5	50%	Girls cited six stakeholder groups responsible for this outcome, with four contributing a 'medium' amount (parents, siblings, friends, teachers) and two contributing 'a lot' (guidance teachers, Girls Club). However, Girls Club is the only stakeholder with a strategic focus to build agency in girls . The change in girls over their time in the club, as observed by themselves, the mentor, their teachers, and their mothers would indicate high (and sometimes exclusive) attribution to Girls Club. The change for girls with only one year in the club correlates with higher attribution to other stakeholders with longer influence coupled with the girls' own development and before the negative pressures that affect girls during puberty. As the realities of puberty set in (normally Grade 6), then the role of the Girls Club in developing agency is more important , reflective of the jump from 50% to 30% attributable to other factors. By the time they are in Grade 7, managing their biological changes, final exams for primary school, sexual pressures and realities, the stabilizing, consistent influence of the Girls Club in this outcome is essential to girls maintaining and further developing their agency, as reflected in the 20%.
	Girls Grade 6	30%	
	Girls Grade 7	20%	
Increased potential for sexual health	Girls Grade 5	70%	Girls cited six stakeholder groups responsible for this outcome with two a 'little bit' (parents, siblings), two 'medium' (friends, teachers), and two 'a lot' (Girls Club, guidance counsellor). However, upon entering the Girls Club, the girls have lots of misconceptions about SRH and only abstinence as an example of contraception is allowed to be discussed by teachers in schools . Girls in Grade 5 receive less information on SRH than girls in Grades 6 and 7 due to their young age, and therefore change in knowledge over one year (Grade 5s) would largely be attributable to other stakeholders (70%). When girls start menstruating (normally Grade 6), they receive more direct knowledge through the club, which likely matches what they've gained from other sources (50%). By Grade 7, after three years of consistent, biologically-based SRH lessons, the majority of this
	Girls Grade 6	50%	
	Girls Grade 7	40%	

knowledge is understood to have come from Girls Club, as reflected in the 40%.

7.3.2.2 Other Stakeholders

The below table describes stakeholders and outcomes with **low attribution (20-30%)**; further details can be found in Appendix F.

Table 29: Low Attribution Outcomes by Stakeholder Group

Stakeholder	Outcomes	Attribution	Source and rationale
Families	Improved family relationships	30%	Low attribution to other stakeholders was applied when the stakeholders themselves claimed that Girls Club was the only or by far the greatest influence in the change . Mothers cited only Girls Club in improved family relationships, but both they and their daughters would have had to foster the change, which is accounted for in the 30%.
Volunteers	Improved self-efficacy; clarity on career aspirations	20%	For volunteers, both of their outcomes were attested to by the mentor and compared to other Grade 12 graduates who did not have this experience of one year volunteering; the 20% is to not overclaim and to acknowledge the implicit support of families and the individual determination of volunteers.
Mentor	Greater certainty in career goals; expanded professional networks	25%	For the mentor, both of these outcomes she felt were predominately due to Girls Club, however she did not have relevant perspective through another job as working with Girls Club has been her only formal employment. Other factors that would likely contribute to these changes in another job (influence of colleagues, experience, networking opportunities) are accounted for in the 25% to not overclaim.

The below table describes stakeholders and outcomes with **medium attribution (40-60%)**; further details can be found in Appendix F.

Table 30: Medium Attribution Outcomes by Stakeholder Group

Stakeholder	Outcomes	Attribution	Source and rationale
Families	Improved future economic prospects for the family	60%	Medium attribution to other stakeholders was applied when the stakeholders themselves claimed that multiple other stakeholders contributed to the change but with Girls Club as a strong / equal or near equal contributor to other stakeholders.
Girls not in the Club	Hope for improved economic circumstances	60%	For girls not in the club and mothers, the improved future economic prospects or hope for these improved prospects for their families is tied to education in general and the opportunities for good schooling, and Girls Club is understood as one (significant) pathway to access better schooling. The close association with hope for
Mentor	Improved self-efficacy	50%	

Young adolescents	Improved healthcare services	40%	improved future economic prospects and access to good schooling is reflected in the 60%. The mentor felt as though the Girls Club was the single biggest influence on the change of her self-confidence, but with a supportive husband and uncle also providing combined equal influence. Improved healthcare services and reduced hope for future economic prospects are majority attributable to Girls Club, as the Club sparked these outcomes for the respective stakeholders, which too were influenced by a number of other factors but the main association is to Girls Club for the stakeholders or their proxies.
Girls not in the Club	Fear of reduced income earning potential	40%	

The below table describes stakeholders and outcomes with **high attribution (70%)**; further details can be found in Appendix F.

Table 31: High Attribution Outcomes by Stakeholder Group

Stakeholder	Outcomes	Attribution	Source and rationale
Teachers	Improved family relationships; expanded career options	70%	Both outcomes for the teachers were majority influenced by other factors and stakeholders. The Girls Club provided an enabling environment for the teachers to take advantage of the Girls Club material, to share with their families and to use to their professional advantage. While the subject matter and interest may have been connected to the Girls Club to begin with, the teachers themselves had to propel these changes forward in collaboration with their own families, their colleagues and their superiors. In other words, the ideas may have come through exposure to Girls Club, but the action required for these changes was attributable to other factors.

7.3.3 Benefit Period and Drop off

The period each outcome lasts (benefit period) and rate at which it decreases over time (drop off) were estimated through:

- Stakeholder engagement: specific questions to stakeholders on the duration of the outcome (see Appendix C)
- Length of time stakeholders have been in the programme (especially Girls in the Club by subgroup)
- The implications of the outcomes
- The stakeholders and their ages/stages in life

The table below summarizes this information by stakeholder group with elaborated logic in the full SROI model, Appendix F.

Table 32: Benefit Period and Drop Off by Stakeholder Group

Stakeholder	Outcomes	Benefit period and drop off	Source and rationale
Girls in the Club: Grade 5	1) Expanded job opportunities;	5 years; no drop off for club years (1-3); 20%	Estimated that benefits last girls throughout their duration in girls club (3 years) + the first two years of high school, known in Zambia as 'lower secondary'

Stakeholder	Outcomes	Benefit period and drop off	Source and rationale
	2) Clearer pathway to meet cultural obligations; 3) Improved self-efficacy; 4) Increased potential for sexual health	drop off thereafter for outcomes 1-3; 30% drop off for outcome 4	(Grades 8 + 9), after which point the girls take a mid-secondary school exam that determines if they will continue in high school. While they are in the Girls Club (first 3 years), there is no drop off. Thereafter, outcomes relating to improved economic prospects (functional), pathways to meet cultural obligations (intrinsic) and developed agency (intrinsic) are estimated to drop off at a rate of 20% per year with rising influence from secondary school academic and social experiences. Knowledge to make informed sexual health choices estimated to drop off at a higher rate (30%) as girls mature and are exposed to academic classes on biology and the influence of older peers.
Girls in the Club: Grade 6	1) Expanded job opportunities; 2) Clearer pathway to meet cultural obligations; 3) Improved self-efficacy; 4) Increased potential for sexual health	4 years; no drop off for club years (1-2); 20% drop off thereafter for outcomes 1-3; 30% drop off for outcome 4	Estimated that benefits last girls throughout their duration in girls club (2 years) + the first two years of high school, known in Zambia as 'lower secondary' (Grades 8 + 9), after which point the girls take a mid-secondary school exam that determines if they will continue in high school. While they are in the Girls Club (second 2 years), there is no drop off. Thereafter, outcomes relating to improved economic prospects (functional), pathways to meet cultural obligations (intrinsic) and developed agency (intrinsic) are estimated to drop off at a rate of 20% per year with rising influence from secondary school academic and social experiences. Knowledge to make informed sexual health choices estimated to drop off at a higher rate (30%) as girls mature and are exposed to academic classes on biology and older peers.
Girls in the Club: Grade 7	1) Expanded job opportunities; 2) Clearer pathway to meet cultural obligations; 3) Improved self-efficacy; 4) Increased potential for sexual health	3 years; no drop off for club years (1 year); 20% drop off thereafter for outcomes 1-3; 30% drop off for outcome 4	Estimated that benefits last girls throughout their duration in girls club (1 year) + the first two years of high school, known in Zambia as 'lower secondary' (Grades 8 + 9), after which point the girls take a mid-secondary school exam that determines if they will continue in high school. While they are in the Girls Club (last year), there is no drop off. Thereafter, outcomes relating to improved economic prospects (functional), pathways to meet cultural obligations (intrinsic) and developed agency (intrinsic) are estimated to drop off at a rate of 20% per year with rising influence from secondary school academic and social experiences. Knowledge to make informed sexual health choices estimated to drop off at a higher rate (30%) as girls mature and are exposed to academic classes on biology and older peers.
Families	1) Improved future economic prospects for the family;	3 years; no drop off	Benefit period is duration of full enrollment of a girl in Girls Club (3 years), with no drop off over this time.

Stakeholder	Outcomes	Benefit period and drop off	Source and rationale
Teachers	2) Improved family relationships 1) Expanded career options; 2) Improved family relationships	1 year for improved family relationships; 2 years for expanded career options; no drop off	Benefit period of 2 years for expanded career options, which relates to the tangible example of the research project that was designed by one of the teachers, with data collection, analysis and further proposals spanning 2 years. Other teachers have used the subject matter of the Girls Club in multi-year Master's degrees but aligning benefit period conservatively to not overclaim. Improved family relationships estimated at 1 year, when the teachers apply the learnings through the club to their home relationships, with no drop off period for either outcome.
Young adolescents	Improved healthcare services	5 years; 20% drop off	The benefit of the 'Adolescent Corner' will be long-lasting (set as maximum period of 5 years), with new information shared directly by youth who visit the corner likely having a greater influence on its continuation of this outcome than Girls Club in future years. To reflect this, drop off has been set at 20%.
Girls not in the Club	1) Fear of reduced income earning potential; 2) Hope for improved economic circumstances	2 years for reduced hope for future economic prospects; 3 years for hope for improved future economic prospects for the family; no drop off	When girls enter Grade 6 of primary school, they become more aware of future education prospects and start getting prepared for their final primary school exam in Grade 7. It is over these two years that they would be thinking most critically about their opportunities and limitations in advancing to secondary school, which is why the benefit period has been estimated at 2 years (Grades 6 + 7), with no drop off. For the positive outcome, if their sisters joined Girls Club, they would participate in the club for a 3-year period, over which time the girls would experience the value of hope for improved future economic prospects for the family, with no drop off.
Volunteers	1) Clarity on career aspirations; 2) Improved self-efficacy	3 years; 20% drop off	Both outcomes have been estimated to last for the year of volunteering and following two years, which for the volunteers have been a year of employment followed by what is likely to be the first year of university and waning influence from the Girls Club (20% drop off). Once they become fully immersed in their university lives, the experience of university will outweigh the learnings from volunteering with Girls Clubs when it comes to informing their career paths and self-confidence.
Mentor	1) Greater certainty of career goals; 2) Improved self-efficacy;	4 years with 25% drop off for greater certainty of career goals; 3	Mentor due to sign new 2-year contract in 2023, through which the certainty in her role and desired career path is predicted to grow further. After this next period of employment, her certainty about the future could be impacted by other stakeholders, but

Stakeholder	Outcomes	Benefit period and drop off	Source and rationale
	3) Expanded professional networks	years with 30% drop off for increased self-confidence and expanded professional networks	still with strong rooting in her role as Girls Club mentor, reflected in the 25% drop off. The other three outcomes have been estimated as a shorter benefit period of three years (next contract cycle of 2 years + 1 additional year) with a higher drop off. Increased self-confidence and expanded professional networks will likely grow over her next period of employment and the year afterwards in relation to both Girls Club and new professional opportunities in general, along with her professional maturation (reflected in the 30% drop off).

7.3.4 Displacement

Almost none of the value experienced by the stakeholders precluded other stakeholders from experiencing value. Displacement has therefore been modelled at nil for the majority of outcomes and stakeholder group.

The exception was for girls in the club and their outcome of “expanded job opportunities”: because girls in the club are on the pathway to improved job prospects through higher quality education, they will end up competing with other university graduates for jobs. In Zambia, the university graduate unemployment rate is 12.5%⁴⁷ and this was used (rounded up to 13%) in the model to account for displacement for the “expanded job opportunities” outcome for girls in the club. If a girl in the club outcompetes another university graduate for a job, then that person is only displaced (net job change of nil) if he or she cannot find another job. It could be argued that not all of the 12.5% of unemployed university graduates are actively seeking jobs, however in the absence of that data and to not overclaim, the 12.5% figure was used. However, the implications of lower displacement were explored in the sensitivity analysis (see Section 9).

The outcome identified by girls not in the club that their non-inclusion in Girls Club has disadvantaged their future economic prospects is accounted for as a negative outcome and value for that stakeholder group as opposed to displacement by the girls in the club. The Girls Clubs are limited by a particular ratio of girls to mentor (20:1), and this means, with only one mentor, there are limited places. This is not displacement, but the feelings of girls not in the club that they are being displaced must be acknowledged and factored into the value equation, which it is through the relevant negative outcome.

7.3.5 Double Counting

The risk of double counting has been explored for the following stakeholder groups and outcomes:

1. **Girls in the Club: Expanded job opportunities and Clearer pathway to meet cultural obligations**

For girls in the club, the outcome of expanded job opportunities leads to financial independence for them and the ability to make their own decisions. This is of paramount value to girls in the club; “if you have money, you have choices.” In the context of high poverty in Mfuwe, and growing up in

⁴⁷file:///Users/elizabethellis/Downloads/1046-Article%20Text-3510-3702-10-20210608.pdf

households with few resources, the realization of this outcome would be a divergence from their parent's experiences. This outcome is achieved through improved academic performance, higher quality schooling options and eventual transition into the skilled, educated workforce; a functional change.

The pathway to meet cultural obligations, however, is felt by all children, regardless of their immediate or long-term economic prospects. It is an overt and internal pressure with which children live from a young age: the expectation to one day contribute to their families finances, to "take care of" their parents and younger siblings. While expanded job opportunities leads to a clearer pathway to fulfill their cultural obligations, they are distinct outcomes for the girls: one is functional, leading to independence and the freedom of choice, whereas the other is intrinsic, leading to emotional relief when she has been able to meet this overwhelming expectation.

These two outcomes were therefore determined to not be double counting.

2. Girls in the Club: **Clearer pathway to fulfil cultural obligations** and Families: **Improved future economic prospects for the family**

Similar to the outcomes above for girls, the change for families once their daughters and highly educated, gainfully employed and able to start sending money home is a functional one: they have more resources, with which they can send their younger children to school and build a better house. For the girls, however, meeting cultural obligations is an intrinsic shift: relief of the internal pressure they have placed on themselves as a result of the overt pressure placed on them by their families (and culturally) for financial support.

These two outcomes, across these two stakeholder groups, were therefore determined to not be double counting.

3. Young Adolescents: **Improved healthcare services** and Girls in the Club: **Increased potential for sexual health**

These stakeholder groups are unlikely to overlap when it comes to accessing reproductive healthcare services. While the girls at Matula Primary School do form a subset of young adolescents in Mnkhanya Chiefdom, the girls have access to improved healthcare services through the nurse visiting the club and are therefore less likely to need to visit the adolescent corner at the clinic. While the nurse was unable to confirm if any of the girls from Girls Club consulted her privately at the clinic due to confidentiality, the Club Mentor advised that this was highly unlikely.

Very low risk of double counting was identified for these two stakeholder groups and therefore outcome incidence (based on the number of youth who accessed the adolescent corner at the clinic in 2022) was unchanged.

7.4 Determining Materiality of Outcomes and Stakeholders

In this section, all stakeholder groups and outcomes modelled are considered for materiality. This includes a detailed review of all information collected to ensure that the final values and outcomes presented by stakeholder group give a fair picture of the programme's impact.

Each stakeholder group and their respective outcomes were assessed on materiality based on:

- Relevance of the stakeholder group in the context of the model and value creation

- Relevance of the outcomes to the stakeholder group, other stakeholders and society
- Significance of the value experienced by the stakeholder group in the context of the model, with the threshold of **stakeholder groups comprising total value of 1% or more included in the model**
- Significance of the outcomes experienced by each stakeholder group, with the threshold of **outcomes comprising at least 10% of total value per stakeholder group included in the model**

In the table below, each stakeholder group and their respective outcomes are considered on this basis.

Table 33: Materiality of Outcomes by Stakeholder Group

Stakeholder Group	Outcomes	Materiality Determination
Girls in Club (72% of Total Value): relevant and significant	1. Expanded job opportunities	1a. Relevant to stakeholders as per articulation and validation of their well-defined outcomes; ultimate goal of going to and excelling in school: to get a good job, to improve their economic prospects – relevant 1b. Reported by stakeholders to have changed ‘a lot;’ and significance validated by analysis of objective indicators (outcome incidence of 60%), verbally by other stakeholder groups (teachers, mothers) and comprised 19% of the value experienced by girls – significant
	2. Clearer pathway to meet cultural obligations	2a. Relevant to stakeholders as per articulation and validation of their well-defined outcomes; validated by other stakeholders (volunteers, mentor, families) as a strong expectation / pressure on children, especially from rural areas – relevant 2b. Reported by stakeholders to be of high importance: expanded job opportunities will certainly lead to fulfilling this cultural obligation; validated by analysis of indicators (outcome incidence of 80%), verbally by other stakeholder groups (mentor, volunteers) and comprised the majority of value (32%) experienced by girls – significant
	3. Improved self-efficacy	3a. Relevant to stakeholders as per articulation and validation of their well-defined outcomes; changed ‘a lot’ with multiple examples of ability to speak in class, ask questions, say no to peer pressure – relevant 3b. Reported as high importance to stakeholders, comprising 26% of the value experienced by girls; validated by objective indicators (75% outcome incidence) and verbally by other stakeholders (teachers) in terms of how this change has impacted school/classroom dynamics – significant
	4. Increased potential for sexual health	4a. Relevant to stakeholders as per articulation and validation of their well-defined outcomes and within socio-cultural context of historical lack of resources about sexual health made available to youth – relevant 4b. Significant in context (as validated by nurse, mentor, teachers), of high value to stakeholders (23% of value experienced by girls) and positively correlates with reduced teen pregnancies at schools, and no pregnancies amongst girls in the club; validated too by objective indicators (73% outcome incidence) – significant

Stakeholder Group	Outcomes	Materiality Determination
Families (18% of Total Value): relevant and significant	<ol style="list-style-type: none"> Improved future economic prospects for the family Improved family relationships 	<p>1a. Relevant to stakeholders as per articulation and validation of their well-defined outcomes and socio-culturally with expectation of children to earn enough to take future financial burdens away from parents – relevant</p> <p>1b. Significant in context (as validated by teachers, mentor), of high value to stakeholders (52% of value experienced by families); validated too by objective indicators of girls’ academic improvements and subjective perception of mothers (72% outcome incidence) – significant</p> <p>2a. Relevant to stakeholders as per articulation and validation of their well-defined outcomes; validated by girls in the club as tangible change in household – relevant</p> <p>2b. Significant in context (as validated by girls in the club), of high value to stakeholders (48% of value experienced by families); validated too by indicators of girls’ perception of change in family dynamics (70% outcome incidence) – significant</p>
Teachers (.2% of Total Value): relevant but NOT significant based on total value of the programme and therefore not material stakeholders	<ol style="list-style-type: none"> Improved family relationships Expanded career options 	<p>1a. Relevant to stakeholders as per articulation and validation of their well-defined outcomes and the socio-cultural shift of speaking more directly about SRH – relevant</p> <p>1b. Of high value to stakeholders (40% of value experienced by teachers), but of low relative value to other outcomes; modelled in sensitivity analysis with higher proportion of teachers experiencing outcome and even still the value was below the threshold for inclusion – not significant</p> <p>2a. Relevant to stakeholders as per articulation and validation of their well-defined outcomes and the professional opportunities / national priority relating to advancement of girls in education – relevant</p> <p>2b. Of high value to stakeholders (60% of value experienced by teachers), but of low relative value to other outcomes; modelled in sensitivity analysis with higher proportion of teachers experiencing outcome and even still the value was below the threshold for inclusion – not significant</p>
Young Adolescents (1% of Total Value): relevant and significant	<ol style="list-style-type: none"> Improved healthcare services 	<p>1a. Relevant to stakeholders as per stakeholder engagement with girls in the club (who are themselves young adolescents) by proxy from the nurse at a local clinic. Relevance was also determined through research and the limited direct, biologically-based information and materials adolescents in rural Zambia receive on SRH, which is a primary healthcare need amongst for youth (see pg. 18 of the context section) – relevant</p> <p>1b. In the modelling stage, this singular outcome and stakeholder group comprised 1% of total value, which met the practitioner’s threshold for significance. While relatively low, in the societal context of silence and myth around sexual health, to have services emerge with more</p>

Stakeholder Group	Outcomes	Materiality Determination
Volunteers (2% of Total Value): relevant and significant	<ol style="list-style-type: none"> 1. Improved self-efficacy 2. Clarity on career aspirations 	<p>relevant information for youth is a profound occurrence and signifies a potential change in approach – significant</p> <p>1a. Relevant to stakeholders as per articulation and validation of their well-defined outcomes; changed ‘a lot’ with multiple examples of improved English language, ability to prepare and lead a class, positive feeling when girls respond well to their teaching style – relevant 1b. Reported as high importance to stakeholders, comprising 64% of the value experienced by girls; validated by the subjective indicator of the volunteers’ self-assessment and the objective indicator of their supervisor’s report (83% outcome incidence) – significant</p> <p>1a. Relevant to 2/3 of the volunteers in the stakeholder group as per articulation and validation of their well-defined outcomes; for the two who experienced the outcome, it changed ‘a lot’ with concrete actions taken to drive their desired careers forward – relevant 2b. Reported as high importance to stakeholders for whom it was relevant, comprising 36% of the value experienced by volunteers and met the practitioner’s threshold of at least 10% of total value experienced for stakeholder group. While only relevant for 2/3 volunteers, the relatively limited discounting and thus high attribution to Girls Club for the two who experienced the change resulted in its inclusion – significant</p>
Mentor (2% of Total Value): relevant and significant	<ol style="list-style-type: none"> 1. Improved self-efficacy 2. Expanded professional networks 3. Greater certainty of career goals 	<p>1a. Relevant to stakeholder as per articulation and validation of her well-defined outcomes; changed ‘a lot’ with multiple examples of improved English language, identification of her professional passion, high job satisfaction – relevant 1b. Reported as high importance to stakeholder, comprising 19% of the value experienced by the mentor; validated by the distance travelled assessment of confidence by the mentor and her supervisor (70% outcome incidence) – significant</p> <p>2a. Relevant to stakeholder as per articulation and validation of her well-defined outcomes; changed ‘a lot’ with multiple networks identified to which she previously did not belong – relevant 2b. Reported as high importance to stakeholder, comprising 20% of the value experienced by the mentor; validated by the distance travelled assessment of networks to which mentor belongs and supervisor assessment of mentor’s confidence in stakeholder engagement (100% outcome incidence) – significant</p> <p>3a. Relevant to stakeholder as per articulation and validation of her well-defined outcomes; changed ‘a lot’ with multiple examples of the change from being ignorant of the disadvantages faced by girls to becoming fully driven to change educational pathways for girls in rural Zambia – relevant 3b. Reported as high importance to stakeholder, comprising 61% of the value experienced by the mentor, high attribution to Girls Club and multi-year duration;</p>

Stakeholder Group	Outcomes	Materiality Determination
<p>Girls not in Club (5% of Total Value): relevant and significant</p>	<ol style="list-style-type: none"> <li data-bbox="496 360 805 421">1. Fear of reduced income earning potential <li data-bbox="496 846 805 907">2. Hope for improved economic circumstances 	<p>validated by the self-report of mentor and objective indicator of performance review (100% outcome incidence) – significant</p> <p>2a. Relevant to stakeholders as per articulation and validation of their well-defined outcomes, their observations of positive change for girls in the club and how that change improves their future prospects and further validation by teachers as to this negative repercussion of not including all girls – relevant</p> <p>2b. Significant in context (as validated by teachers), of high value to stakeholders (40% of value experienced); validated too by objective indicator of % of girls that teachers reported could have had improved learning outcomes and academic prospects had they been assisted through Girls Club (56% outcome incidence). High attribution to Girls Club (more so than other clubs) due to immediate changes observed in Girls Club participants as well as future benefits – significant</p> <p>2a. Relevant to stakeholders as per articulation and validation of their well-defined outcomes and socio-culturally with expectation of children to earn enough to take future financial burdens away from parents – relevant</p> <p>2b. Significant in context (as validated by teachers, mentor), of high value to stakeholders (60% of value experienced); validated too by objective indicator of % of girls in the club who proceed to high quality boarding schools and the subjective perspective of girls not in the club (83% outcome incidence) – significant</p>

8 Value Created by the Girls Club for 2022 Stakeholders

8.1 Overall SROI

The SROI model determined that **for every \$1 USD invested in Girls Club, \$19.92 USD of social value was created.**

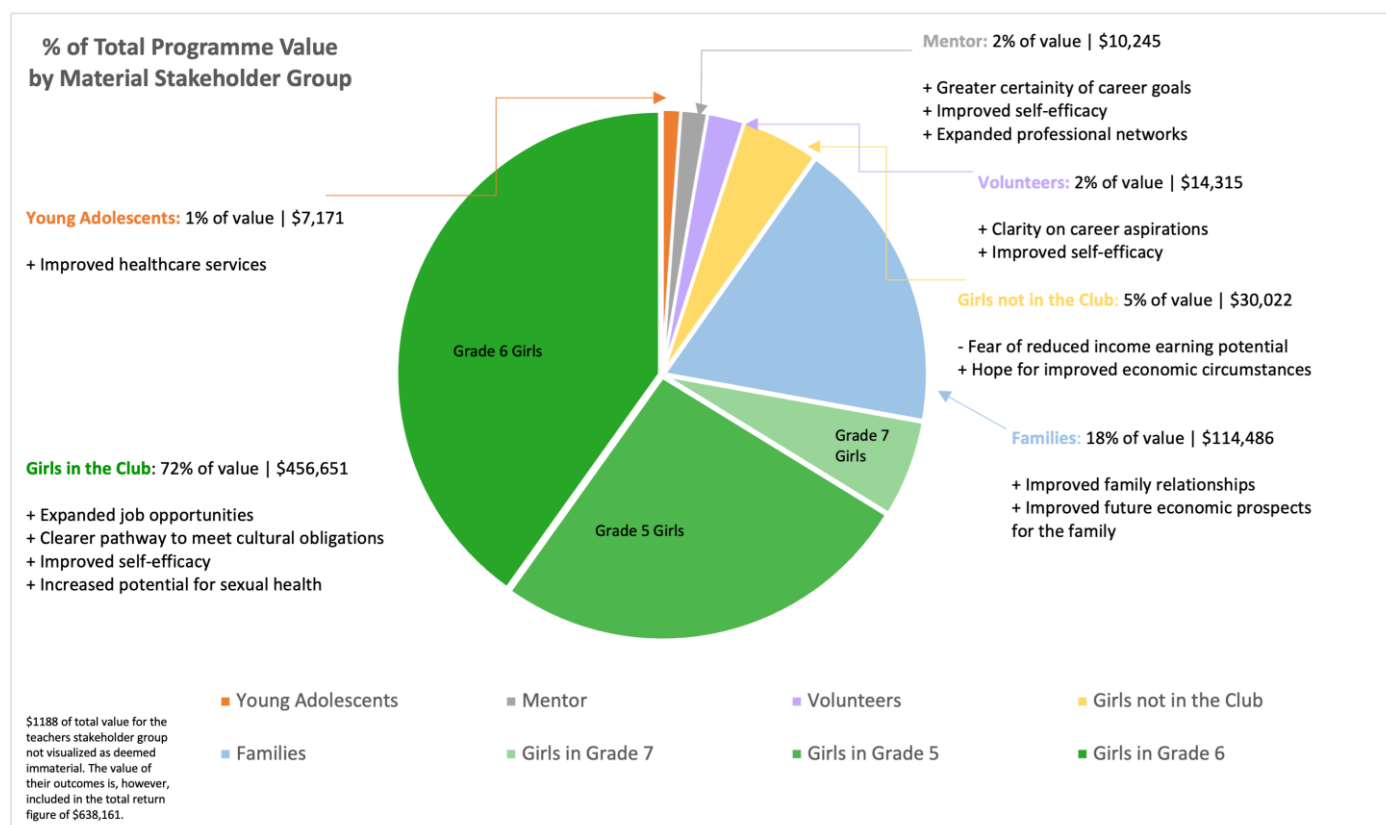
Key findings include:

1. Girls in the club experience the majority (**72%**) of the social value created by the Girls Club (**\$456,651 USD**). For girls, this value is spread across their four outcomes: a) **Expanded job opportunities (19%)**; b) **Improved self-efficacy (26%)**; c) **Clearer pathway to meet cultural obligations (32%)**; and **Increased potential for sexual health (23%)**. While the outcomes are discrete, they mutually reinforce one another: in order to have expanded job opportunities, girls must develop agency to make their own decisions. In order to make informed decisions about their romantic relationships, they need biologically based information. And lastly, in order to fulfil their cultural obligations and provide financial support to their parents and siblings, they need improved economic prospects – jobs that allow them to become financially self-sufficient and exit a life of poverty.
2. Families of girls in the club experience the next largest percentage of value (**18%**), equivalent to **\$114,486 USD**. Their outcomes experienced include **improved family relationships** and **improved future economic prospects for the family**, which are valued similarly, at **48%** and **52%** respectively. When their daughters gain confidence and the ability to speak and read English fluently, **the power dynamic in the household changes** and daughters earn more respect from their parents, which leads to improved relationships. This increased respect is also linked to improved future economic prospects for the family: with the improved academic performance of their daughters, families can begin to envision the pathway for their daughters through secondary school, onto college and into a well-paid job, which would in turn mean future, potentially substantial, financial assistance to the family.
3. **Five percent** of the total value is experienced by girls who are not in the club but attend the same primary schools as the girls in Girls Club, which equates to **\$30,022 USD**. Their outcomes are **both positive and negative**: girls not in the club fear their own **income earning potential is reduced** because they are not benefitting from the life skills and extra academic support offered to the girls in Girls Club, and therefore they feel that their opportunity to join the pathway to a good high school, college and into the skilled workforce is hampered. All the same, they see the value of the Girls Club, and they witness the changes in girls who are in the club. They therefore wish to see their own sisters partake in Girls Club and, through the imagined future of their sisters joining this pathway to good schooling and job prospects, they feel **hope for improved economic circumstances**. The general opportunity for girls to advance academically and economically is **more valuable** to girls who are not in the club than the disappointment that they do not personally benefit in the short-term.

8.2 Value Created per Stakeholder Group

The model revealed **six** material stakeholder groups in 2022 who experienced value as a result of the Girls Club. The 53 girls enrolled in Girls Club experienced the most value (72%), followed by the 53 families of these girls (18%) and then Girls not in the Club (5%). The below figure illustrates the breakdown of value experienced by the 2022 stakeholder groups. While the value of teachers has been included in the overall narrative analysis, teachers as a stakeholder group were excluded from the model because the total value experienced was less than 1%.

Figure 12: Total Programme Value by Material Stakeholder Group

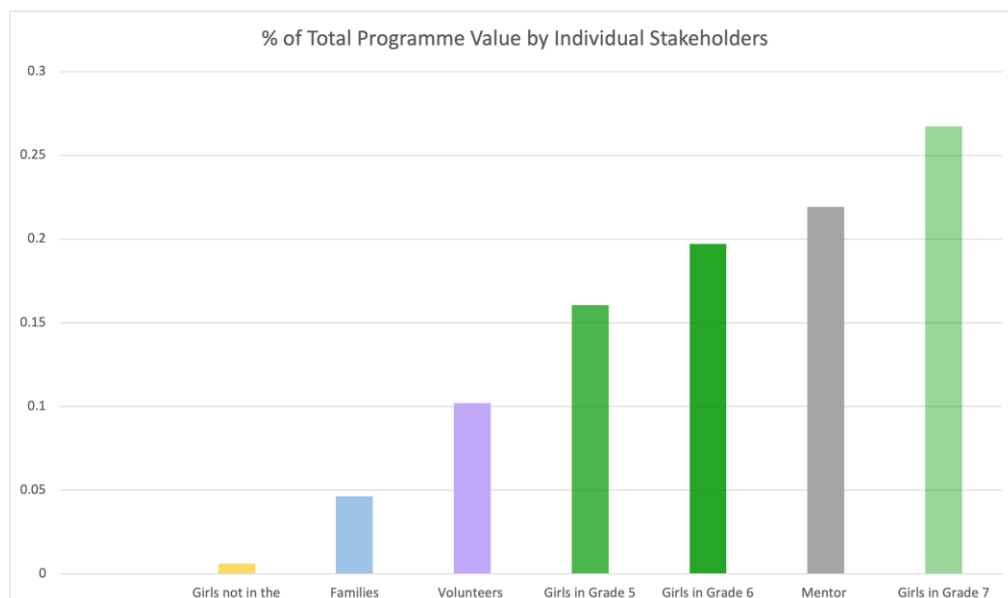


8.3 Value Created per Individuals

The girls in the club and the club mentor experience the most value on an individual basis (as opposed to the collective stakeholder group). As illustrated in Figure 13, girls in Grade 7, those who have been on the programme for three consecutive years, experience the greatest proportion of individual value at 27% (**\$12,499 USD per individual**). These girls have received the most exposure to the club's content and learnings, they have had the most opportunity for change and therefore individually they gain the most value. These girls are followed by the club's mentor at 22%, who in 2022 had been involved as the mentor for three consecutive years, the same amount of time as girls in Grade 7, changing significantly alongside the girls she was instructing (**\$10,245 USD per individual**). The mentor and girls in Grade 7 experienced similar proportions and monetary amounts of value, they had equal durations of involvement and there are similarities in some of their outcomes. Next, girls in Grade 6, who had two consecutive years on the programme, experienced

20% of the individual value (**\$9,072 USD per individual**), followed by girls in Grade 5 who experienced 16% of the individual value (**\$7,506 USD per individual**). It is logical that the volunteers, who were involved for one year, are not far behind the girls in Grade 5 with 10% of the individual value (**\$4,772 USD per individual**); while not all of the material in the clubs was new to the volunteers, at this stage in their lives, with college on the horizon, the outcomes gained through the club helped to build their confidence for a more tangible economic future. Families experienced 5% of the value (**\$2,160 USD per individual**), which is roughly 30% of the value experienced by individual girls in Grade 5. Mothers were not directly engaged through Girls Clubs; the outcomes they experienced were a result of changes in their daughters, and so it makes sense that the value of their outcomes is substantially less than the girls themselves – less than half the value experienced by girls with only one year in the programme. Lastly, girls not in the clubs only experienced 1% of the individual value (**\$281 USD per individual**); again, this is logical as they were not direct recipients of the teachings in the clubs. What’s more, one of their outcomes was in fact negative and only slightly outweighed by the positive outcome. When analysing on an individual stakeholder basis, the stakeholder group of young adolescents was immaterial as the individual value was insignificant (\$5.52).

Figure 13: % of Programme Value by Individuals in Stakeholder Groups



The below sections extrapolate on the value experienced by stakeholder group.

8.4 Value Experienced by Girls in the Club

Girls in the Club experienced the most value (**72%**), which is expected given the programme was designed specifically to benefit them. In 2022, **53 girls** were involved in Girls Club throughout the year, divided across the final three grades of primary school: 22 girls were in Grade 5 (one year in the club); 28 girls were in Grade 6 (two years in the club); and 3 girls were in Grade 7 (three years in the club). The monetary equivalent of the value experienced collectively by these girls was **\$456,651 USD**. The girls experienced **four material outcomes**:

1. Expanded job opportunities
2. Clearer pathway to meet cultural obligations
3. Improved self-efficacy
4. Increased potential for sexual health

The below figures show the value proportion of these outcomes by sub-group of girls and collectively across all of the Girls in the Club in 2022:

Figure 14: Value by Outcome: Grade 5 Girls

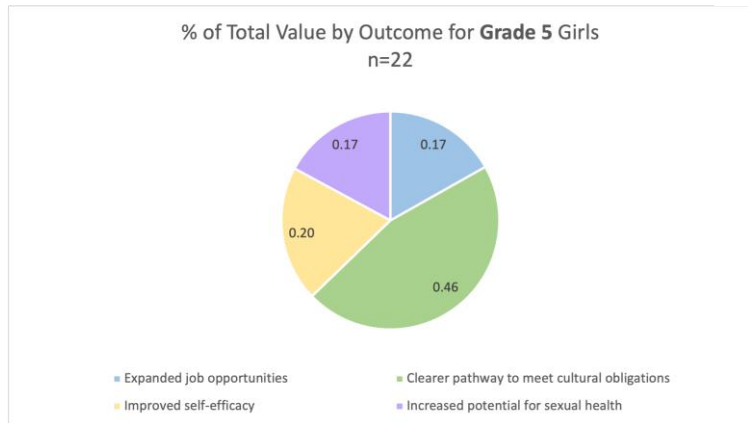


Figure 15: Value by Outcome: Grade 6 Girls

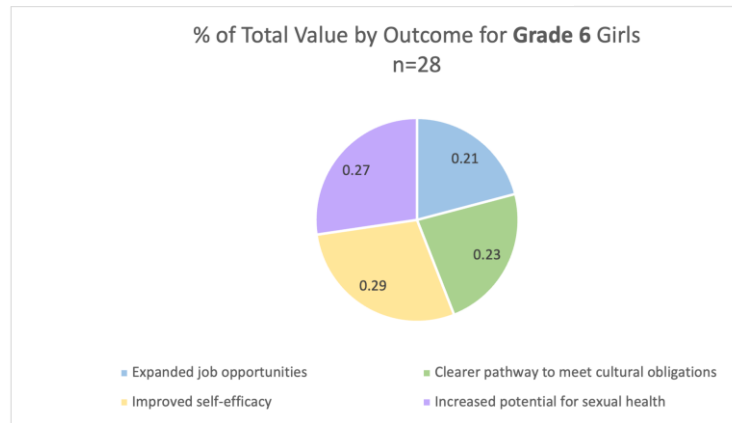


Figure 16: Value by Outcome: Grade 7 Girls

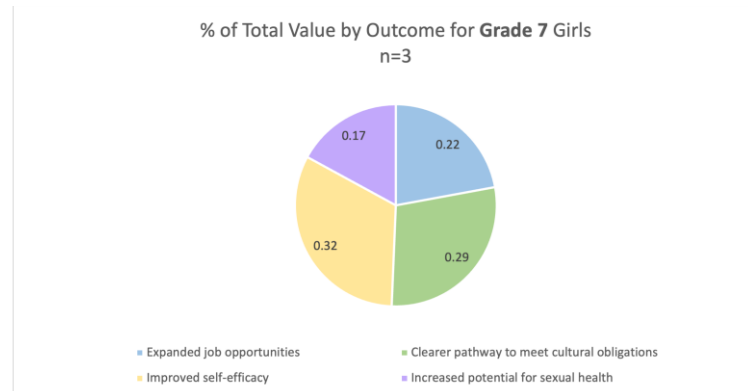
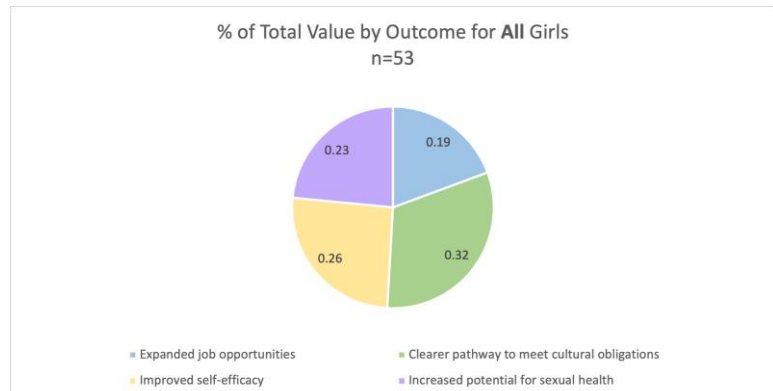


Figure 17: Value by Outcome: All Girls



The proportion of value per outcome is dependent on the number of girls in each stakeholder group. With such a small sample size of Grade 7 girls in 2022, it is not possible to accurately view the

progression in outcome value over the three years. What is notable from the above charts is the **significant jump in proportionate value of the outcome ‘increased potential for sexual health’ from Grade 5 to Grade 6**, both sub-groups with over 20 stakeholders. This makes sense given the age and biological changes for girls as they enter Grade 6 and corresponding increased emphasis on sexual health in the clubs. What may appear as a ‘decrease’ in value for this outcome for the Grade 7 girls is likely to be the impact of the small sample size.

Of importance too is the **mutual reinforcement of all outcomes**. Firstly, the **clearer pathway to meet cultural obligations** follows on from **expanded job opportunities**: with improved economic prospects, one necessarily and immediately starts to meet the cultural obligations of supporting one’s parents and siblings. **Improved self-efficacy** includes **increased potential for sexual health**, and knowledge on sexual health and how to make informed choices also in turn improves one’s efficacy. This knowledge and agency positively contribute to girls’ ability to **expand their job opportunities**, as they experience intrinsic shifts in confidence and acquire functional skills that make them more employable. This is reflected in the **similarity of the value proportions** for all girls involved in 2022 (Figure 17 above) and demonstrates the **equal importance of all aspects of the Girls Club curriculum**. This too is consistent with the learnings from large-scale girls’ sexual health projects in Zambia (see pg. 20-22) that did not address the other functional changes required to help girls access futures of financial independence and improved agency.

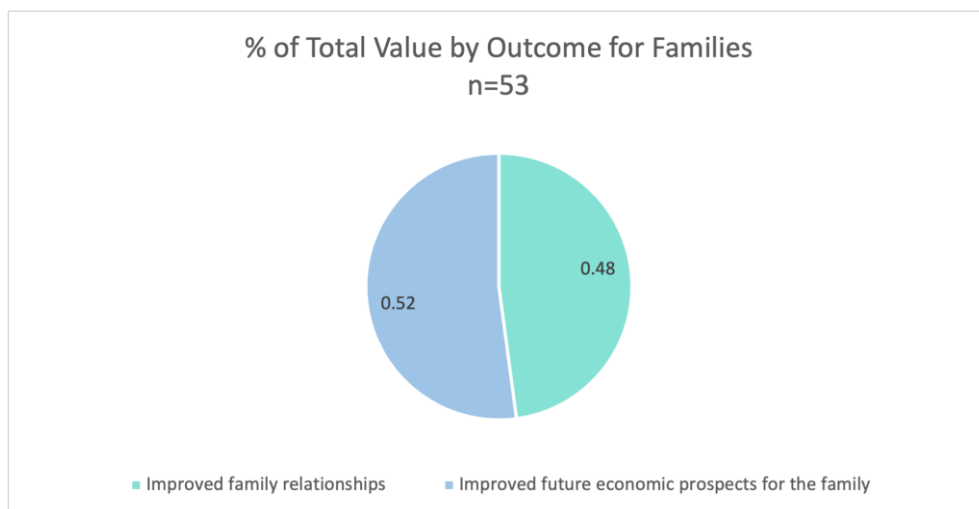
8.5 Value Experienced by Families of Girls in the Club

Families of Girls in the Club experienced the second highest value (**18%**), which correlates to the significance of the cultural obligation outcome and the expectation from families that **education outcomes result in financial gain for families**. In 2022, **53 girls’ families** indirectly benefitted from Girls Club, and the monetary equivalent of the value experienced collectively by the families was **\$114,486 USD**. The families experienced **two material outcomes**:

1. Improved future economic prospects for the family
2. Improved family relationships

The below figure shows the value proportion of these outcomes for families:

Figure 18: Value by Outcome: Families



The proportion of value per outcome is relatively even, and like the outcomes for their daughters, each outcome reinforces the other. When girls improve in their English language skills and academic results, they are able to immediately add functional value to the household (translation), and they are then considered as more valuable future assets for the family. As families begin to change their perspectives on their daughters and their **future income earning potential for the family**, the **relationship naturally improves**. What's more, with girls' agency developing, they are now more communicative and willing to share information. This is not a typical dynamic in households in Mfuwe: girls confident enough to share information with their parents, suggest improvements to certain household practices, act as interpreters. In other words, girls **holding power in the household**. Traditionally, girls in Mfuwe have been largely powerless: they have been de-prioritized in education, physically isolated at the onset of their periods and decisions made on their behalf about whom and when they would marry. These practices have been slowly changing over time, but the confidence the girls develop in the club **accelerates this change** in their households.

These are not easy shifts to articulate, especially amongst mothers (serving as the proxies) who had such different experiences, highly limited education and who did not have resources to cultivate their own self-confidence. It is in the detail of how the mothers describe the changed dynamic with their daughters – the pride in their daughters, comments from neighbors, the way they think differently about their daughters' academic and professional potential – that **a greater shift can be detected**. Notably, **none of the mothers expressed resistance to this change**. To the contrary, they spoke about the ages at which they first got pregnant (16 – 22 years old), their lack of formal employment, the absence of choice in their upbringings. They sense the potential for a different future for their daughters, but **they don't know how to help get them there**. Girls Club is understood to be that vehicle: to give their daughters the extra support that their teachers and mothers cannot. The more the girls' self-esteem, English and academic results improve, **the more proof the families have that their daughters will exit a life of poverty** and one day be positioned to help other members of their family do the same.

Collectively, Girls in the Club and their families experience **90% of the value** of Girls Club. The changes in the girls bring change to the household: small shifts in the present with the promise of bigger, financial gains for both girls and their households in the future. The activities of Girls Club simultaneously provide a pathway for girls to this different future and help change the way girls are viewed now: as long-term economic assets worthy of familial investment in their education and respect.

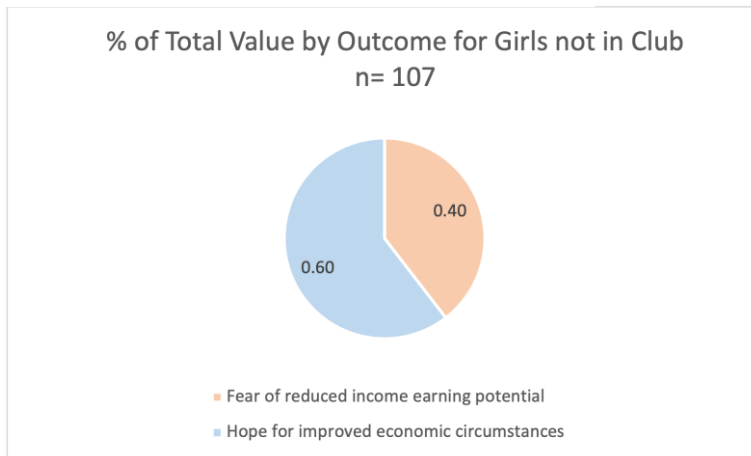
8.6 Value Experienced by Girls not in the Club

Girls not in the Club experienced the third highest value (**5%**), despite having one negative outcome. In 2022, **107 girls** at Yosefe and Matula Primary Schools comprised the stakeholder group (girls in Grades 6 and 7 at both schools). Girls not in the club experienced two outcomes, with a **net combined positive value of \$30,022 USD**, which is the sum of the negative value -\$56,768 and the positive value of \$86,790. The two material outcomes experienced were:

1. Fear of reduced income earning potential
2. Hope for improved economic circumstances

The below figure shows the value proportion of these outcomes for Girls not in the Club:

Figure 19: Value by Outcome: Girls not in the Club



As the above figure illustrates, the positive outcome of **hope for improved economic circumstances offsets the negative outcome of fear of reduced income earning potential**. In other words, the opportunity for change provided through the Girls Club is seen and recognized by all girls as valuable, even if they do not have the chance to benefit directly. Similar to mothers, girls not in the club are able to imagine the advantages of the pathway provided by Girls Club and wish for their younger sisters to participate. This would then, in the perspective of girls not in the club, put at least one of their family members on the trajectory of academic success and future financial independence, which necessarily returns back to the family. The possibility of this benefit loop is of significant value to the girls not in the club, of whom there are more than double the amount of girls actually enrolled in the club (noting the Grade 5s were not included in this stakeholder group, see Section 6.8.1), which makes this **the single highest value outcome across all stakeholder groups**.

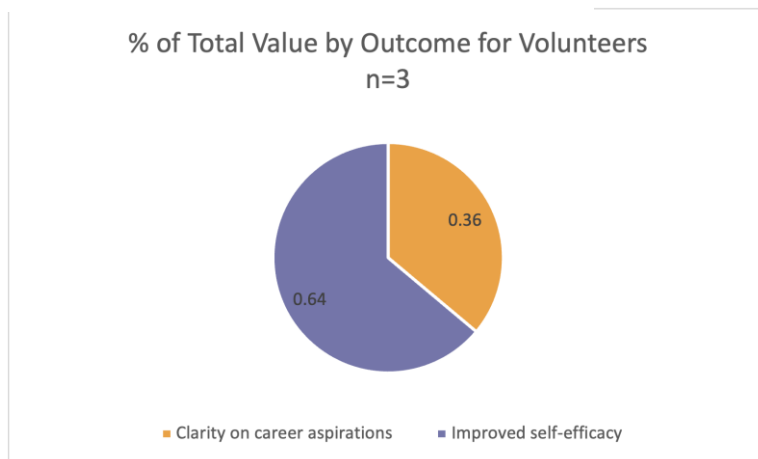
There is, however, the intrinsic negative outcome, which significantly offsets the positive: girls not in the club feel disadvantaged by their non-participation. There does not seem to be an understanding or appreciation that Girls Club caters to those girls at risk of dropping out; that by not being in Girls Club, one is considered not at risk and thus a relatively strong student. Yet from the data of final Grade 7 exam results, **with 10% higher average Grade 7 exam score for girls in the club over their non-club peers**, it is clear that the dynamic shifts, and by the time girls in the club take their final primary school exam, **they have surpassed their female peers in academic performance**. Girls not in the club recognize the beneficial pathway provided by Girls Club and wish this opportunity for someone in their family so that the returns of superior education can be felt by the family as a whole. Yet **they feel not only left out but left behind** by the advances made by girls in the club, who are better positioned at the end of primary school to gain access to higher quality secondary schools and, thereafter, discover improved future economic prospects.

8.7 Value Experienced by Volunteers

Volunteers for Girls Club in 2022 experienced the fourth highest value (**2%**), with only **three** young women in this stakeholder group. The monetized values of their outcomes totaled **\$14,315 USD**. The two material outcomes for volunteers were:

1. Clarity on career aspirations
2. Improved self-efficacy

Figure 20: Value by Outcome: Volunteers



For volunteers, the **dominating outcome was improved self-efficacy**, with **64%** of the value. This outcome was reported by all volunteers to have been achieved, however their direct supervisor, the club mentor, noted a material increase in self-confidence for two out of three of the volunteers, which is included in the outcome incidence calculations. For all three volunteers, this was their first time being exposed to a professional work environment. Moreover, they were specifically involved in a programme to build agency, self-esteem and functional skills in primary school girls, and so it makes sense that their own confidence increased in the process. This was also their first opportunity using the English language in a professional environment, and just like for girls in the club and (as noted in the following sub-section) for the mentor, improved English naturally results in higher levels of self-confidence in the local context of Mfuwe. Two out of three of the volunteers were part of the pilot cohort of Girls Club, and so there was **positive feeling of being part of a 'success' story**: girls supported by the programme who followed the desired trajectory, graduated from boarding schools and wished to help other girls follow in their footsteps. **All volunteers served as role models** for the girls in the club.

For two of the volunteers, the experience volunteering also resulted in them gaining **clarity on their career aspirations**, which accounted for the remaining **36% of the value**. Working closely with girls, specifically the role of mentoring and counseling them in the club, resulted in two of the volunteers deciding on their future career paths and acting to achieve those careers. Specifically, they identified colleges with their desired programmes of study and readied their applications for submission in early 2023. The third volunteer did not gain this clarity: she did not join as a volunteer with a sense of her future career path, nor did she arrive at this over her time volunteering. She experienced no change. The volunteering experience was not explicitly designed to foster professional growth in volunteers; it just so happened that two of the volunteers achieved this outcome. As with other stakeholder groups, **each outcome compounds the other**: the two volunteers that the mentor noted with materially increased self-confidence were the same two for whom the experience of volunteering led to clarity on their career goals. What was unique about this volunteering context

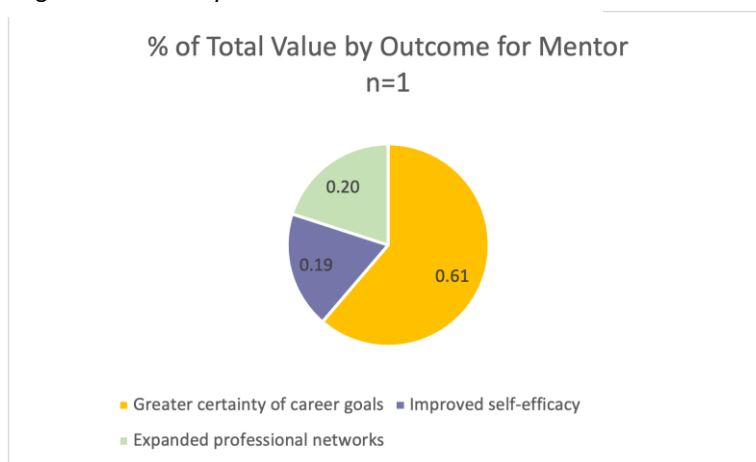
was the understanding the volunteers had of Girls Club from when they were in primary school and the environment of empowerment. The opportunity to contribute to positive change in girls from their own primary school was unique to Girls Club, and the volunteers therefore would have been unlikely to achieve these same outcomes in another local volunteering context.

8.8 Value Experienced by the Mentor

There was only one mentor in 2022, **whose value was cumulatively experienced over three years:** from the time she was hired in 2020 to the end of 2022. She represents the fifth highest value (**2%** of total value), with monetized outcomes totaled at **\$10,245 USD**. The three outcomes achieved by the mentor were:

1. Greater certainty of career goals
2. Improved self-efficacy
3. Expanded professional networks

Figure 21: Value by Outcome: Club Mentor



While the mentor as a stakeholder group only comprises **2%** of the total value, after individual girls in Grade 7, she experiences the **second highest total value per individual** (see pg. 105). In other words, the change she has experienced individually has been significant, only surpassed by the individual girls in Grade 7. This makes sense given individuals in both of those stakeholder groups reported value that had been accumulated over a three-year period.

The highest proportion of the value for her was in the outcome of **greater certainty of career goals (61%)**, which was also the most overwhelming change she experienced. Working as the mentor for the Girls Club was her first job: she had volunteered briefly in a teaching position before applying for the role, and prior to that she had been an undergraduate at university. She did not have a sense of her career goals; she applied to the job simply because it was one that required teaching skills, not because the teaching was geared towards advancing girls' education. Through her experience as a mentor, she came to appreciate the academic and professional disadvantages faced by girls and women, and she developed a strong passion for supporting girls through the education system. This first professional experience was a unique and rare opportunity for the mentor; most recent university graduates with teaching qualifications in Zambia find employment in schools. Through her role and inclusion in an international non-profit serving the most disadvantaged communities in remote, wildlife areas, the mentor gained new and immediate perspective on some of the root causes of poor learning outcomes in rural education in Africa. In her stakeholder engagement, she

firmly stated that no other entry level job as a teacher would have provided her with this exposure and pathway to a passionate future in girls' education, which is reflected in the deadweight for this outcome (see Section 7.3.1).

In the process, she has met and partnered with a number of likeminded professionals in this field, and gained access to several workstreams and initiatives in Zambia and the region to help girls overcome the socio-emotional challenges that result in them prematurely leaving school. These **expanded professional networks**, comprising **20% of the value**, reinforce the certainty of her career goals, and equally her passion for this line of work leads to new professional networks. Similarly, her confidence has grown immensely over her three years as a mentor, and this **improved self-efficacy the remaining 19% of the value**. Like the volunteers, a major component of the increased confidence has come through **improved comfort with the English language** and **using English in a professional setting**. When the mentor joined TTF, she was reluctant to speak openly because she knew she had to engage in English, and she was not confident in her language abilities. Moreover, teaching girls in the club how to be self-confident has positively impacted her own self-esteem, which in turn has helped her to further expand her professional networks and trust in her career goals. The more her networks expand, the more her confidence increases; the more confident she becomes of her abilities to make a positive difference to girls in Mfuwe, the more assured she is of her career trajectory.⁴⁸ **All outcomes reinforce one another**. As the ultimate role model and guide for the girls, that the mentor grows alongside them is a testament to the collective need for women and girls of all ages to support one another in overcoming the societal norms and pressures that have long hampered their educational and economic advancement.

8.9 Value Experienced by Young Adolescents

The final stakeholder group to experience material value was young adolescents, representing **1%** of the total value (**\$7,171 USD**). The practitioner chose to include this 1% as material given the implications of the outcome for this stakeholder group and the **significance of its evolution** in the context. One outcome was experienced by young adolescents and articulated through a proxy nurse:

1. Improved healthcare services

While the direct beneficiaries of the Girls Club are the girls enrolled in the club, other students are materially affected by the changes driven through the clubs. The first group is comprised of girls not in the club, as described above, and the second are young adolescents, who are indirectly affected by the SRH learnings through the club. Specifically, the visiting nurse to the club was able to learn from the girls about **relevant SRH topics** and the current realities of sexual interactions between youth. She was able to learn this information because Girls Club is an **established safe space**, where the participants feel free to share their views and experiences openly, **without fear of repercussion**. Both the material learned in the club and the model of the safe space positively impacted the nurse, **who in turn developed her own 'safe space'** at the clinic, which she termed the **'Adolescent Corner'**. In her routine school and community-based health talks, she **tailored her content based on what she learned in the Girls Club** and also used these platforms to **advertise her confidential service** now provided at the clinic. As a result, she has seen an **uptake in this service**, with growing numbers of young adolescents visiting each year since she implemented the safe space (see Section 6.5.1). While these young adolescents are a fraction of the total population of adolescents she engages (which is why the % value is the lowest for this stakeholder group), **the safe space model is working**: she is able to access more youth one-on-one each year, and these youth are then likely to share the availability of this service within their own networks.

⁴⁸Anyone entering the workforce for the first time would naturally have expanded professional networks and likely improved self-confidence; see section 7.3.1 for deadweight considerations.

This stakeholder group and outcome are thus significant because of the **verified increase in youth accessing private consultations**, and because the nurse is using relevant information to engage them as opposed to what the Ministry of Health believes 'should be' relevant to young adolescents. This includes free distribution of contraception and confidential treatment of STIs, even to youth who might be deemed 'too young' to be privy to such resources. In a context and history of 'taboo' SRH information, **this liberal approach to engaging youth on SRH is a novelty**. While not widely taken advantage of yet, **the trend is positive** and the message of openness and non-judgement critically important to effect change in the sexual habits of youth.

9 Sensitivity Analysis

The SROI model includes professional judgements and assumptions, which means that the final reported SROI of \$19.92 USD for every \$1 USD invested could be over or understated. The practitioner felt largely confident in the financial proxies chosen and the subsequent anchoring across outcomes as per stakeholders weighting, and the levels of certain discounting factors. The sensitivity analysis was therefore used to test **only those variables for which the practitioner felt there was reasonable scope for variability in the model** and over which the practitioner had to use careful judgement. The following particular assumptions were tested:

- Deadweight for 2/4 of the outcomes for girls in the club
- Displacement for “expanded job opportunities” for girls in the club
- Financial proxies for teachers and families
- Quantity of outcome for families, teachers and young adolescents
- Value of volunteer time
- Discount rate

Altering these variables revealed an **SROI range of \$18.16 to \$29.62 for every \$1 invested**, the results of which are detailed in the table below:

Table 34: Sensitivity Analysis

Variable Tested	Rationale	Base case	New case	New SROI
Deadweight for “Clearer pathway to meet cultural obligations”	It could be argued that the deadweight for clearer pathway to meet cultural obligations is higher than the expanded job opportunities based on progression in school for girls and maturation. The expanded job opportunities may lead to more lucrative ways of meeting this expectation but the more one progresses in school, the more likely it is that children see clearer means of meeting this expectation at some level. The girls in the club are vulnerable and therefore at high risk of dropping out of school, but, as they age, they could visualize a way of helping their families through marriage. Deadweight adjusted to be higher than that of “expanded job opportunities” to test the possibility of girls envisioning a different means of achieving this outcome.	9%	50% for Grade 5; 40% for Grade 6; 25% for Grade 7	18.16
Deadweight for “Increased potential for sexual health” for Grade 7 girls	By Grade 7, many girls are already sexually active and it could therefore be reasonably argued that without Girls Club as a reliable source of sexual health information, the potential for sexual health is close to 0% as most commonly there are no other resources for girls to acquire the knowledge they need to make informed choices.	10%	5%	19.93
Attribution for all four Girls in the Club outcomes	Standardized attribution across outcomes, changing the assumption that the influences of others outside of Girls Club	Grade 5: 50-70% per outcome; Grade 6: 30-	Grade 5: 60% all outcomes; Grade 6:	19.26

Variable Tested	Rationale	Base case	New case	New SROI
	are uniform across the outcomes, given the mutual reinforcement of all outcomes.	50% per outcome; Grade 7: 20-40% per outcome	50% all outcomes; Grade 7 40% all outcomes	
Displacement for “Expanded job opportunities” for all girls	Displacement rate used in the model is aligned with the unemployment rate in Zambia for university graduates. This rate assumed all unemployed university graduates are actively seeking or wish to have unemployment and therefore may be overstating the displacement rate. Adjusting to a lower rate to test this possibility.	12.5%	9%	20.04
Drop off for “Increased potential for sexual health”	In base case, assumed higher drop off (30%) of this outcome due to greater sexual exposure/influences as students progress in school. However, given the relatedness of the “improved self-efficacy” outcome, it could be argued that the rate of drop off would be the same.	30%	20%	20.14
Financial proxy for teachers	In base case, the financial proxy for one teacher’s small research grant on SRH was used, however other teachers reported focusing their Master’s theses on gender in education based on exposure through the Girls Club. Changed proxy to the value of a Master’s thesis instead of the small research grant.	\$549 USD combined for both teacher outcomes for one stakeholder for one year	\$6,577 USD combined for both teacher outcomes for one stakeholder for one year	20.33
Financial proxy for families	For families, when their daughters get to the position of fulfilling their cultural obligation of sending money home, they imagined an upgraded house in addition to sponsorship of their other children’s school fees. Specifically, they imagined a large, multi-bedroom house with running water and electricity. Proxy changed from funding school fees for one sibling to a basic three-bedroom house with living room, kitchen and dining area out of cement, but without electricity and water.	\$2,727 USD combined for both outcomes for one stakeholder for one year (proxy = cost of supporting one sibling through boarding school)	\$9,115 USD combined for both outcomes for one stakeholder for one year (proxy cost = cost of house build)	29.62
Quantity of outcome for families	If only the mothers’ (as proxy) subjective feedback in the focus groups was considered, then both of the families’ outcome incidence would be 100%. While the daughters’ perspectives on improved relationships differed and the academic results of the daughters lowered the	70-72% outcome incidence	100% outcome incidence	21.39

Variable Tested	Rationale	Base case	New case	New SROI
	incidence for one outcome, it could be argued that the families have still experienced these changes, even if the daughters don't fully recognize or appreciate them.			
Quantity of outcome for young adolescents	The improved healthcare services took two forms: more relevant information shared in school and community-based outreach and forming the 'Adolescent Corner' at the clinic. In the model, only those youth who accessed the clinic service were counted towards the outcome incidence, however it could be argued that all youth engaged through the outreach benefitted from the sharing of more relevant information and the opportunity to access the 'Adolescent Corner,' even if they chose not to.	9% outcome incidence	100% outcome incidence	22.20
Quantity of outcome for teachers	The teachers who participated in the stakeholder engagement were selected by the head teacher or acting head teacher at each school based on their understanding of those most directly affected by the Girls Club. It is possible, however, that a greater proportion of the teachers have noted the changes of girls in the club and adapted in response to that change. A higher outcome incidence for teachers is tested here.	33% - 40% outcome incidence	70% outcome incidence	19.95
Value of volunteer time	The rates at which recent high school graduates are hired is low, and one could argue that the value of the volunteers' time was greater given the knowledge of Girls Club from when they were in primary school. Considered the change in ratio with the volunteer time re-monetized as half as valuable as the outside mentor's time.	\$3 USD per hour	\$6 USD per hour	18.95
Discount rate	Discount rate used was the interest rate of Zambia for 2022, ⁴⁹ however it could be argued that discount rates for SROI purposes should be lower than for investment purposes. In Africa, these rates are high and a figure more in line with the U.S. treasury bond (5%) could be appropriate. Another possible equation would be to use the USD SROI rate and add the long-term interest rate differential to get local currency SROI. This would be 2.5% + (9%-4%) = 7.5% (with 4% = the difference between the Zambian bond and U.S. treasury bond).	9%	7.5%	20.27

⁴⁹<https://www.focus-economics.com/country-indicator/zambia/interest-rate/>

10 Verification

The verification process was included in several stages of the assessment, with informal and regular inclusion of the Girls Club mentor, the Girls Club volunteers, other members of TTF staff with local knowledge, and teachers. Formally, the verification process included:

- Verification of focus group discussion guides with mentor, volunteers and TTF Programmes Manager
- Verification of theories of change and material outcomes with mentor and each stakeholder group
- Verification of relative value of outcomes with each stakeholder group
- Verification of financial proxies with mentor
- External assurance of the report with Social Value International (forthcoming)
- Sharing final report with TTF programme staff and board of directors (forthcoming, once report is assured)
- Sharing key report findings and brainstorming on responses with stakeholder groups (forthcoming, once report is assured; see Appendix H)

During the second focus group discussion or interview with each stakeholder group, significant time was devoted to reviewing the theories of change and confirming each intermediate and final outcome. After the valuation weighting exercise, the results were discussed in the focus groups, with the outcomes visually ordered according to the weighting and again confirmed by the stakeholder groups. After each ValueGame, the stakeholders aligned the items with the outcomes, which prompted further review when the monetary value of items did not correspond to the weighting of outcomes (i.e., the highest value item was assigned to the second or third weighted outcome). In all of these cases, the stakeholder groups maintained the original weighting of the outcomes and adjusted the valued items accordingly, further proving the certainty stakeholders placed on the order of importance of their outcomes (and further justifying the anchoring valuation approach).

After the assurance process and final report is prepared, a summary of the results will be presented back to each stakeholder group, and each stakeholder group will be engaged in a discussion on how to respond to the negative outcome presented by girls not in the club.

11 Implications and Limitations of the Results

In order to fulfil Principle 8: Be Responsive, organisations are required to take action in response to the findings of the SROI analysis and commit to optimising well-being for materially affected stakeholders. These actions can include new or revised strategies, tactical decisions on which activities lead to the most value creation and/or improving existing operations to optimise value. This section includes the key implications of the SROI findings and suggested responses for TTF to consider.

In order to be transparent about the SROI, limitations on stakeholder engagement, data collection and the corresponding risks are detailed and discussed.

11.1 Implications of the Results

11.1.1 Improvement in the English Language Drives the Value for Multiple Stakeholder Groups

For girls in the club, the primary beneficiaries and target audience of the programme, **improvement in English is the key to unlocking all other changes.**

*“When I was in Grade One, I heard that if you don’t know how to speak English, **you can learn in Girls Club.**”*

*“If I had not joined Girls Club, **I wouldn’t have learned how to read or write in English.** I would fail my exams.”*

*“When I joined Girls Club, I didn’t know how to speak much English and so my confidence was not good. If someone asked me something in English, I would not respond. Now, I can speak English, and **I can speak with confidence.**”*

For the girls themselves, improved English leads to a different, better academic and professional future, which in turn means they are positioned to fulfil the cultural obligation of supporting their parents and siblings. While there are specific self-esteem sessions in the clubs and activities geared towards building the girls’ confidence, public speaking abilities and comfort in saying ‘no’ to peer pressure, improvement in the English language is also an important variable in this behaviour change. Better English drives confidence and agency; it changes the power dynamics in the girls’ households and at their schools. Whereas before it was always assumed and never questioned that boys would outperform girls academically, this has changed. Girls improving in their English language abilities is the reason for this change, as observed by the girls themselves and the teachers. With agency, with confidence and correct information, girls can make informed sexual health choices. English is, however, also closely linked to agency and could be tactically considered as the key point of change, **the point of departure**, for other changes to occur. The change in family dynamics and the value of girls at home is too driven by a change in English. For teachers, positive change in academic performance for girls drives improved academic performance overall and they get the credit: schools’ rankings increase, their reputations (as individual teachers and that of the school) grow positively. What’s more, teachers then see investing in girls’ education and gender equality is professionally advantageous to them, and so they pursue further studies accordingly.

Reinforcement of existing English language lessons coupled with tactical consideration of how to expand language-based activities would drive more value for multiple stakeholders.

11.1.2 Girls not in the Club are Left Behind

Girls not in the club feel that they are excluded from the benefits of this extracurricular activity, which materially disadvantages them from achieving improved future education and economic prospects. The evidence corroborates their perception that girls in the club achieve better academic outcomes. Girls in the club outperform their peers on the Grade 7 exams, and they are noted by teachers to excel in both classroom settings and other school-based activities, such as quizzes and spelling bees.

*“Before joining Girls Club, they were not pompous and selfish but after joining Girls Club they became **pompous and selfish.**”*

The above quote by a girl not in the club reflects the hurt of exclusion felt by this stakeholder group and also highlights the change they observe in their peers. Pompous could be reframed as confident, and selfish could be interpreted as having new boundaries. In the highly community-oriented setting of rural Zambia, certain individuals advancing beyond their peers is not easily accepted and the general attitude is that a small amount of benefit for everyone is preferable to large benefit for few (a hangover from past socialist political agendas in Africa; Ottaway, 1987). What’s more, all girls in rural Zambia are disadvantaged by the socio-cultural norms that drive expectations of submission from women and girls.

While girls not in the club understand the club’s value and wish for involvement of their younger sisters, they too feel that the progression of girls in the club comes at a cost to their own academic and professional advancement. Girls in the club will be better positioned to access higher quality boarding schools, both in terms of the marks required for eligibility to the school and sponsorship opportunities. **The TTF and stakeholders may wish to consider a new strategy to share the lessons of the club, specifically English language learning tools, more widely.** Including all girls in the relevant grades at both schools in some or all of the club activities may ease the resentment felt by girls not in the club and drive even more positive academic and eventual economic change for female students from Mfuwe. There are obvious cost implications to this consideration, however the high social return proves the effectiveness of the model, and this may be a useful fundraising tool.

11.1.3 The Clubs Build Confidence and Drive Positive Change for Several Stakeholder Groups

The mentor, the volunteers and the visiting nurse all experienced significant change as a result of their participation in the clubs. Teaching confidence and mentoring primary school girls has a positive impact on the stakeholders leading the clubs. Preparation and delivery of club material as well as the environment of empowerment results in valuable outcomes for these stakeholder groups. In small, safe gatherings, these platforms that encourage and expect girls to speak up and share their views, there is a high degree of trust established. This trust applies to sharing of sensitive information between members of the club but also trust in oneself to identify and vocalise one’s views in a judgement-free space. The people leading the clubs are equally affected by the environment, and currently in the programme strategy there are no specific objectives for them to experience change. They do so naturally, almost by proxy, and **there is potential for this change to be forecasted and worked into the programme model to drive more value creation.**

11.2 Limitations of the Results

This SROI was undertaken by the Director of the TTF, who implemented the pilot Girls Club for the TTF in 2015 and has managed the evolution of the clubs, including the process of hiring the mentor, overseeing curriculum development and involving volunteers. She is therefore not an objective

assessor and that comes with the risk of her not fully recognizing or appreciating the negative outcomes or potential for negative outcomes. In order to mitigate this risk, other TTF colleagues were consulted throughout the process together with teachers from the schools. When professional judgement was required, a conservative approach was taken. The TTF Programmes Manager, who joined the organisation less than a year ago and therefore has a more objective view on the programme, was consulted at various points to lessen the risk of overclaim. This SROI was also supported by Think Impact and the practitioner had the benefit of an objective eye to guide the process and review outcomes, theories of change as well as the development of the SROI model. The risk of subjective bias was considered to be effectively mitigated, however the close association and long history between the practitioner and the programme under analysis should be noted.

11.2.1 Limitations of Data Collection

The majority of primary data collected by involving stakeholders and determining the changes was done through focus group discussions. This method was deemed to be the most accessible to all stakeholders, many of whom were not able to read or write. Focus group discussions come with the risk of the social desirability bias and less vocal participants not feeling comfortable to share their views. In order to mitigate this risk, an explanation was given at the start of each focus group about the purpose of the exercise and the desire to understand the changes caused by the programme, including and most importantly the negative ones. This point was elaborated, with the further point that there are no 'right' or 'wrong' answers through these discussions; the sole objective was to understand the perspective of the stakeholders (see Appendix C for full discussion guides and pre-discussion explanation). In anticipation of the younger girls in the club potentially feeling intimidated by their older peers, the girls were separated by grade for the discussions. When compiling the indicators and determining outcome incidence, the focus group data was triangulated with objective data and the majority of outcomes had a mix of subjective and objective indicators.

Moderator bias is also a common risk of focus group data collection, which was mitigated by a clear, open-question discussion guide (Appendix C) and the presence of one of the 2022 volunteers to assist with translation where necessary and encourage participation from all individuals. Additionally, the SROI practitioner is highly experienced in focus group data collection as this is a common method used with stakeholder engagement in normal organisational operations and therefore was confident in her approach to open-ended, non-leading questions.

For the stakeholder group of 'young adolescents,' the nurse was used as a proxy and a single data source considered for the outcome incidence, the only outcome to not be triangulated with multiple indicators. The resulting outcome incidence was, however, highly conservative, which was sufficient to avoid an overclaim, with the implications of a greater outcome incidence considered in the sensitivity analysis (Section 9).

11.2.2 Limitations of Stakeholder Engagement

All key stakeholders were engaged through focus groups with two formal meetings per group. Due to time constraints, it was not possible to engage a group of girls not in the club from Matula Primary School, and the views of that stakeholder group from Yosefe Primary School were extrapolated accordingly. This felt sensible and not a considerable risk given the high saturation in responses from the different stakeholders who were consulted at both schools (girls in the club, teachers and mothers).

The teachers involved in the stakeholder engagement from both Yosefe and Matula Primary Schools were selected by the head teachers or acting head teachers at those schools based on their

understanding of the teachers most affected by the Girls Clubs. Due to the limited time available by teachers and their over-stretched work schedules, it was not appropriate to request a larger contingent of teachers to participate in the focus groups. The specific and personal nature of the outcomes coupled with the head teachers' perspective that not all teachers are materially affected by the club led to the decision not to extrapolate, which in turn led to a low outcome incidence. As a result, the outcome incidence may be under-reported in the model as it is possible that more teachers than the ones engaged have seen the value of extracurricular support to girls and acted on that observation. The implications of a greater outcome incidence for this stakeholder group were considered in the sensitivity analysis (Section 9).

While the girls in the club were initially asked to invite their parents to a focus group discussion about the impacts of Girls Clubs, across both schools only mothers attended. This was not unexpected as socio-culturally mothers have the most involvement with their children's education, especially that of their daughters. Due to logistical and time constraints and the challenges of accessing fathers or father figures (who are often the ones to look for casual work on a daily basis), the practitioner chose not to further research why fathers were not mentioned as a stakeholder group. This is not a limitation to the analysis but rather an interesting point to explore. When mothers spoke about the changes they experienced as their daughters' academic performance and levels of confidence improved, **they never mentioned the fathers of their daughters**. This was not unexpected as mothers are the ones to care for children in the household, and they are normally the parents most (or exclusively) attuned to their children. What's more, in Mfuwe, the rates of family separations and/or paternal absence or neglect are high, and so engaging "fathers" for data collection can be both sensitive and complicated (as TTF has experienced in its normal programming). A future consideration may be to try to understand the perspective of girls and mothers on the position of fathers, if any, relative to the changes in their daughters. For the purposes of this SROI, the zero mention and non-participation of fathers was not deemed a material risk to over or underclaiming the total stakeholder value.

Only 33/107 girls not in the club were engaged in focus groups, spanning across Grades 6 and 7 (the decision to not include Grade 5s in this stakeholder group is explained on pg. 68). None of the girls engaged reported having sisters who benefitted from the club, but in all likelihood, if the full stakeholder group was consulted, some of these girls would have had sisters in previous cohorts. Those girls may have formed a sub-group, and their involvement could have increased the ratio of outcomes in favour of the positive one. Given the busy schedules of students and the active participation of most Grade 6 and 7 students in extracurricular sports or clubs, it was not possible to engage a wider sample of this stakeholder group, and this limitation has to be accepted as a potential risk of understated value for this stakeholder group.

11.2.3 Addressing the Risk of Overclaiming

The SROI Principle 5: Do not Overclaim was considered at all stages of the evaluation:

1. In all focus group discussions and interviews, an explanation was given at the start to reassure stakeholders that full transparency of their observations and experiences, including the negative ones, would only help to strengthen the programme delivery. Further, explicit probing for negative outcomes was included in each stakeholder engagement (Appendix C);
2. The relevance and significance of each outcome was considered. Most outcomes were reviewed and revised based on the determination of materiality (see Section 5) and thereafter validated with stakeholders before the valuation engagement;
3. All outcomes and theories of change were verified by all stakeholder groups;

4. A conservative approach was used in the modelling, including outcome incidence, identification of proxies and all discounting factors. The value of each outcome was discounted by deadweight, attribution, benefit period, and drop off. Details on the approach to discounting can be found in Section 7 and implications of less conservative discounting factors can be reviewed in the sensitivity analysis (Section 9).
5. Double counting considerations were included in Section 7.3.5.

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13 Appendix A: Methodology

The practitioner closely followed the SROI Guide to Social Return on Investment in each stage of undertaking the SROI analysis. Specifically, this included:

1. **Establishing scope and identifying stakeholders:** this stage involved qualitative engagement with the club mentor and the 2022 volunteers generate an initial list of potential stakeholder groups, and with Think Impact, the TTF Programmes Manager and one member of the TTF board of directors to identify the boundaries of the assessment. Once the initial list of stakeholders was compiled, a brainstorming session was held with the club mentor and volunteers as to how to effectively engage stakeholders, which was unanimously decided to be through focus group discussions or interviews;
2. **Mapping outcomes:** the practitioner then consulted each of the stakeholder groups through focus group discussions or interviews to understand their perspective on change, and to identify additional stakeholder groups. With the primary data from the stakeholders on change experienced, a theory of change was subsequently developed for each stakeholder group, which included well-defined outcomes. Each of these theories of change were used to generate a more generalized impact map (see Section 5). At this stage, the inputs to the programme (financial and in-kind) were consolidated, and the programme outputs for the period under analysis were quantified;
3. **Evidencing outcomes and giving them a value:** once each theory of change had been developed per stakeholder group and all stakeholder groups assessed for relevance and significance, the theories of change were presented back in a second focus group meeting or interview with each group. These theories of change and the well-defined outcomes were validated by the stakeholders, and then stakeholders participated in valuation exercises, which included weighting the outcomes and playing the ValueGame. Additionally, stakeholders were asked for their perspective on how to prove the change had happened (their indicators). Post these meetings, the practitioner articulated the indicators per outcome and identified one to two indicators (either both objective or objective and subjective) to generate outcome incidence;
4. **Establishing impact:** in the second meeting with stakeholders, the discounting elements were explored by asking stakeholders about what might have happened if Girls Club had not been present, who else contributed to the change, how much those other people/factors influenced the change, and the duration the stakeholders felt the change would last. Post these second meetings, the practitioner reviewed the data from the ValueGame and weighting exercises and researched financial proxies for certain outcomes, which she then used as anchors for the other outcomes. The outcomes, outcome incidence and proxies were then input into the model to get an initial idea of the total values pre-discounting;
5. **Calculating the SROI:** once data from the stakeholders on discounting factors had been analyzed, these figures were also incorporated into the model, together with the drop off rate and relevant discount rate in order to calculate the net present value and the SROI ratio. A sensitivity analysis was then conducted to test the impact of altering key assumptions;
6. **Reporting, using and embedding:** with the base case model set, the practitioner then elaborated the process for assurance and to acquire Level 2 Accredited Practitioner Status, including sections on the implications of the results, which will guide the organization on responses to the findings. The key findings will also be shared back with each stakeholder group engaged and the TTF board of directors, together with the organization's plans to expand value creation.

14 Appendix B: Scope

This SROI is an evaluation of the **social value created for the 2022 stakeholders over their respective periods of involvement with Girls Clubs**. This assessment takes a ‘snapshot in time’ approach, with that snapshot being through the lens of the 2022 stakeholders. Several of the stakeholders involved in the year 2022 had been part of Girls Clubs for one to two years prior, and so the value they expressed was cumulative and not restricted to the year 2022. It was deemed too subjective by the practitioner to a) ask stakeholders to divide the value by year of involvement or b) attempt to use professional judgement to make those divisions. Instead, the practitioner decided to include **all of the value** experienced by the 2022 stakeholders over their time in the programme and account for this in the investment, to ensure that **all inputs from relevant prior years were factored into the model** for a more accurate view on the total investment required to achieve the total value experienced for 2022 stakeholders.

The 2022 stakeholders comprised **53 girls in Girls Club** (22 in Grade 5 with only one year in the programme; 28 in Grade 6 with two years in the programme; and 3 in Grade 7 with three years of the programme), who are the primary beneficiaries of the programme. In order to represent the impact on their families/households, **53 families** were included with mothers acting as proxies. Additionally, **21 teachers** across the two schools where the Girls Clubs operate, the **107 girls who were not enrolled in Girls Club** but experienced change as a result of the programme, **3 volunteers** who contributed their time and skills in 2022, **1 mentor** who led the club, and the **1300 young adolescents** who benefitted indirectly from the club’s content through local health service offerings were all identified as material stakeholder groups. Of these stakeholder groups, **6/7 met the significance criteria and were included in the model**, with the relative value experienced by teachers found to be immaterial.

15 Appendix C: Stakeholder Involvement

15.1 Engagement Context

The preferred method of engagement for all stakeholder groups was verbal, either through interviews or focus group discussions. In Mfuwe, the majority of adult generations of residents cannot read and write nor do they have computer literacy or easy access to computers, which meant it was not possible to administer a written or electronic survey. Given the large number of stakeholders engaged, it would have been inefficient to attempt one-on-one interviews with everyone. For the larger groups of stakeholders (girls in the club, their mothers, girls not in the club, and teachers), focus group discussions were held, with the limitations of this methodology addressed in Section 11. Individual interviews were held with the mentor and proxy nurse (for the young adolescent stakeholder group), and a smaller focus group held with the volunteers. By engaging everyone verbally, the primary data collection was consistent throughout all stakeholder groups and no one was excluded or disadvantaged by the method of engagement.

For the mothers and girls not in the club, a translator accompanied the practitioner in order to interpret some of the questions and answers into the local language (Chinyanja). Some of the mothers and many of the girls not in the club understood the questions in English but felt more at ease expressing themselves in the local language. So as not to miss the content shared, the practitioner transcribed the translator's interpretation verbatim as she received the responses.

While girls in the club spoke about the change in their sexual health knowledge, none of them shared private information about their sexual relationships or habits. In order to gain an understanding of the importance of this knowledge acquisition in the context, the sexual habits "of their peers" were discussed broadly as well as the implications of biologically based SRH lessons. The focus groups did not touch on any personal or sensitive topics and much of these discussions were aligned with normal Girls Club programming (discussing SRH, confidence, treatment of women and girls, etc.).

15.2 Identifying Stakeholders

Stakeholders were considered anyone who experienced material change as a result of Girls Club, with materiality defined as relevant and/or significant in the context of their lives. An initial list of potential stakeholder groups was compiled between the practitioner, volunteers and club mentor. Additional stakeholders were considered by asking each of the stakeholder groups the following questions:

"You have talked about some ways in which you have changed / seen change because of the Girls Club. Who else experiences change because of Girls Club? This can be positive or negative. What evidence do you have to support your thinking?"

Based on the stakeholders' replies, further exploration of possible subgroups within the additional stakeholder groups they identified, was undertaken. These questions included:

"Are all of those stakeholders the same? Within that [group identified], do you think some people may have experienced change differently to others in the group? Why or why not? Do you think this difference was important? To whom was it important and why?"

The only proxy stakeholder was the nurse from one of the local clinics, who served as a proxy for the young adolescents whom she reached through her community and school-based health outreach. Due to time the logistical constraints, it was not possible to identify youth who attended these health talks, and the youth who visited the nurse privately at the clinic were protected by a confidentiality agreement with the nurse.

A full list of stakeholders considered, format of engagement and determination of material outcomes can be found in Section 7.4.

15.3 C.3 Designing and Conducting Engagement

15.3.1 Purpose of Involving Stakeholders

Stakeholders were involved directly in order to understand change from their perspective. Their interpretations of change have been used as the foundation of this report. Specifically, stakeholders were engaged at most every stage:

- To understand context and brainstorm initial theory of change
- To identify other stakeholders and explore subgroups
- To articulate change and outcomes
- To verify theories of change and well-defined outcomes
- To quantify amount of change
- To explore discounting factors (deadweight, attribution, duration, drop off)
- To understand the relative value of outcomes
- To understand the monetary value of outcomes
- As proxy for stakeholders who could not be consulted directly
- On how the organization can be responsive to the challenges raised in relation to Girls Club

15.3.2 Modes of Engagement

Stakeholders were engaged through focus group discussions and semi-structured interviews. The practitioner took copious notes during the focus groups and interviews, including touch typing verbatim what participants said in response to each question so that she could analyze afterwards and extract quotes to illustrate individual perspectives and serve as evidence of experience.

15.3.2.1 Large (5+ people) Focus Groups

Girls in the club, girls not in the club and mothers were all met in larger focus group discussions. The girls in the club were split by grade and school to mitigate the risk of younger girls deferring to their older peers to lead the discussion (see Section 6.2 for more details). Girls not in the club were met together (Grades 6 and 7), and two groups of mothers were met separately, split by school and geographical location. There was a high degree of saturation within and between the stakeholder groups on the change that had occurred, with varied perspectives on the impact of that change shared in the valuation discussions. This consistent narrative gave the practitioner a high degree of confidence on the theories of change and overall impact of the programme.

15.3.2.2 Small (<5 people) Focus Groups

Smaller numbers of teachers and volunteers were consulted, and these focus group discussions included elements of semi-structured interviews, as it gave the participants the time to elaborate

extensively on certain points (whereas larger focus group discussions included more concise contributions from individuals and then discussion from the larger group). Again, there was a high degree of saturation within and between stakeholder groups, which was interesting given the different (geographical and socio-economic) locations of the schools and the different lengths of the time the Girls Clubs had been running at each school. Again, this consistency gave the practitioner a high degree of confidence on the theories of change and overall impact of the programme.

15.3.2.3 Semi-structured interviews

The nurse (serving as proxy for young adolescents), the mentor, and the two stakeholders consulted (but not ultimately included) were all interviewed with semi-structured interview guides. The questions were open-ended and allowed the respondents the opportunity to elaborate as desired. These interviews tended to be the same length of time as the focus groups given the level of detail provided by the respondents and the opportunity to explore specific changes in more depth.

15.3.3 Discussion Guides for Establishing Outcomes

The discussion guides for establishing change, identifying outcomes and determining other potential stakeholder groups were similar across stakeholder groups and format of engagement. Below is the standard introductory blurb shared before each discussion and set of questions used to guide these initial engagements.

Explanation of Data Collection:

We are collecting data directly from stakeholders to understand, from your perspective, what if anything changed as a result of your involvement with Girls Clubs. We are evaluating any kind of change – positive or negative – and what you may have experienced and what you may have observed other stakeholders to experience.

With this data, we will be evaluating the parts of the programme that stakeholders believe to be of the most value so that we can improve on/expand those elements and also understand where our activities are not considered as valuable or where we may be creating negative value.

This is all based on your experiences and your perspectives. There are no right or wrong responses. This is a learning process for us. Every piece of information you share is important for us to understand. Please feel free to share your thoughts and opinions openly. Anything you wish to remain anonymous and confidential will do so, and you are free to approach me afterwards to share your perspectives privately or comment privately on anything raised in the group discussions that you don't feel comfortable sharing in front of others.

15.3.3.1 Discussion Guide: Girls in the Club

1. Can you start by telling me about your experience as girls in the Girls Club. What, if anything, have you learned in the programme?
2. When did you first learn about Girls club? Did you want to be in Girls Club when you first heard about it? If so, why?
3. What were some things that you learned in Girls Club last year? What was the most important thing you learned?

4. Would you say that anything changed in you because of these learnings? What changed? Was this change important? Why do you think it was important?
5. Would [relevant grades] have been different if you weren't in Girls Club? How would it have been different? Is there any way that you think you've changed or become different from girls who are not in the club? How do you know?
6. Did you share anything you learned from the club with girls outside of the club? What did you share? How did they react?
7. Did you share anything you learned from the club with your families? What did you share? How did they react?
8. As you look forward to this year, what do you think you will learn about in Girls Club? Do think this information will be important to you? Why do you think so?
9. If you weren't in Girls Club, do you think primary school would be different? If so, how would they be different?
10. What has been the most important change or difference you have noticed in yourselves or in your lives since you joined Girls Club? This can be the way you feel, the way you think about the future, something you have learned, changing the way you do something, this can be positive or negative.
11. Has anyone spoken negatively about Girls Clubs? Girls not in the club, teachers, your parents – have you heard any negative things said? What were they? Do you think they are important?
12. If you could describe your experience in Girls Club last year in one word, what would that be?
13. Where do you picture yourselves in 5 years? Did you see yourselves in the same way before you started Girls Club? If not, what has changed?
14. Other Stakeholders:⁵⁰

You have talked about some ways in which you have changed / seen change because of the Girls Club. Who else experiences change because of Girls Club? This can be positive or negative. Evidence to support thinking.

Are all of those stakeholders the same? Within that [group identified], do you think some people may have experienced change differently to others in the group? Why or why not? Do you think this difference was important? To whom was it important and why?

15.3.3.2 Discussion Guide: Girls not in the Clubs

1. Have you ever heard of Girls Club?
2. What do you think happens in Girls Club?

⁵⁰ Included in every initial discussion guide for each stakeholder group.

3. Do you think that is important? Why?
4. Have you learned anything from the girls in Girls Club? If so, what have you learned?
5. Do you think those things are important? Why are they important?
6. Have you changed anything you do or anyway you think because of those things you learned? What has changed?
7. Do you hear anyone else talking about Girls Club – this can be positive or negative things? What do they say?
8. If your younger sister asks you if she should join Girls Club, what will you tell her? Why?
9. Besides you and the girls in the club, who else do you think gets affected by Girls Club? How do they get affected? Can be positive or negative.

15.3.3.3 Discussion Guide: Mothers

1. Can you start by telling me about your involvement with and/or observations of the Girls Club here? What have you observed the club to be doing?
2. Do you think the club has an impact on girls who are members? If so, how? How do you know this is happening / what evidence? If not mentioned, do you think there is any negative impact? That could be at school, socially or at home.
3. Have you seen any change in your daughter specifically since she's been in Girls Club? Do you think this has to do with Girls Club? Example/evidence of change.
4. Do you think your daughter would be any different if there had never been Girls Club? If so, how? Specific examples.
5. Have you as parents experienced any personal change from the Girls Club being here? Please speak about this change. How do you know this change is happening? How would you be different without this change/presence of the Girls Club?
6. Have you, personally, learned anything new from your daughters since they started Girls Club? What have you done with this learning? Was it important to you? Why?
7. Have you changed your behaviour towards your daughter at all since she's been in Girls Club? If so, how? Do you think this has been important? Why?
8. Has anyone else in your family or community learned something new from your daughter since she's been in Girls Club? Please describe. Do you consider this important? Why?
9. Do you think your family has experienced any change because of your daughter being in Girls Club? If so, how? Has this been important?
10. Do you speak about Girls Club to anyone in your family or community? If yes, what do you say?

11. Was there anything specific / notable that happened in Girls Club in 2022? Please describe.
12. If you could describe the impact of the Girls Club in one word what would that be?
13. Other Stakeholders – same as for girls in the club (see above section 15.3.3.1).

15.3.3.4 Discussion Guide: Teachers

1. Can you start by telling me about your involvement with and/or observations of the Girls Club here? What have you observed the club to be doing?
2. Do you think the club has an impact on girls who are members? If so, how? How do you know this is happening / what evidence? If not mentioned, do you think there is any negative impact? That could be at school, socially or at home.
3. Have you seen any change as a result of the Girls Club being here? Please describe and evidence this change. Who else has experienced change – can be positive or negative – from the Girls Club being here.
4. What would it be like if the Girls Club was not here? What would be different? Why do you think there would be this difference?
5. Have you, as teachers/as individuals, experienced any personal change from the Girls Club being here? Please speak about this change. How do you know this change is happening? How would you be different without this change/presence of the Girls Club?
6. Have you, personally, learned anything from your observations of or involvement with the Girls Club? If so, what? Have you applied this learning to anywhere in your personal or professional lives? If so, how have you applied it? Has this been important to you? Why?
7. Do you think the school has experienced any change – as a learning environment? If so, what is this change and how do you know it's happening? How is the change for the school different than the change for you as teachers – is there a difference? How (if at all) would the school be different if there was no Girls Club here?
8. Do you think the Girls Clubs have had an impact on students who are not in the club? If so, what is this impact – is it positive or negative? How do you know it's happening (evidence).
9. Do you think Girls Clubs have had an impact on parents/families of girls in the club? If so, what is this impact – is it positive or negative? How do you know it's happening (evidence).
10. Was there anything specific / notable that happened in Girls Club in 2022? Please describe.
11. If you could describe the impact of the Girls Club in one word what would that be?
12. Other Stakeholders – same as for girls in the club (see above section 15.3.3.1).

15.3.3.5 Discussion Guide: Volunteers

1. I want to start by asking you to remember when you were in primary school. Were you involved in any of the Girls Club activities? Do you remember what year that was? Do you remember hearing about Girls Club for the first time and what you thought about it?
2. For those of you who were in Girls Club, do you think you experienced any change as a result of being in the club? What was this change? How did you know you were experiencing change? What specifically was different? Was this change important? Why was it important?
3. How did that change make you feel? Was this feeling important to you? Why was it important to you?
4. Once outcomes are identified: for each one – why was this important to you? What did this mean for you then and for your thoughts about the future?
5. What would have happened if you had not been in Girls Club? Do you think that change would have happened anyway? Do you think part of that change may have happened? How do you know? Was anyone else in your life sharing similar kinds of information?
6. Do you know girls who were not in Girls Club? Was their experience after primary school different to yours? How so? Do you think that difference have any connection to Girls Club? Please explain.
7. For those not in Girls Club: do you remember learning about or hearing about Girls Club when you were in primary school? What did you hear? Did you speak to any of the girls in the club about what they were doing/learning? Did they share information that was new to you?
8. When you think about people who were affected by Girls Club or might have been affected by Girls Club, whom do you think of? Who are the people that might have been impacted in either a positive or negative way? If not mentioned, ask specifically about girls who were not in the club.
9. Now, bringing you forward to 2022 when you were volunteers in the club, do you think anything changed for you when you volunteered? Did you feel any differently about yourself in the beginning of last year versus the end of last year? If so, can you please describe this feeling or this difference? Do you think this had anything to do with your time volunteering in Girls Club? If so, how and why?
10. If not mentioned: did you feel anything negative changed for you last year? If so, can you please describe this? Do you think this change was related to your time volunteering for Girls Club? How do you know? Was this important to you? Was it important for you last year or do you think it will have implications for the future? Please describe.
11. When you think about your time volunteering, who were the other people impacted by the Girls Club? Explore each and possible additions connected to each. Are all of the people in each of these groups the same or are there some distinctions within these groups (get an idea of potential sub-groups)? Do you think these groups of people were impacted in a strong, medium or mild way? Can you please describe your reasoning for each?

12. Other Stakeholders – same as for girls in the club (see above section 15.3.3.1).

15.3.3.6 Discussion Guide: Mentor

1. Can you start by telling me about your experience as a mentor for the programme. Do you think you have experienced any personal or professional change during your time as a mentor? Has that change been important to you? Why? What does it mean for you? What does it mean for your thoughts about the future? How do you know that change has happened?
2. When you think specifically back to last year (2022), can you think if anything changed last year for you? Can you think about yourself in the beginning and end of 2022 – did anything shift over the year? Did you have any new experiences? Were they meaningful to you? Did you feel any change as a result of those experiences? How do you know that change has happened? What evidence do you have?
3. Has anything changed in the way you deliver activities? If yes, please describe that change. Has that change been important? How?
4. Has anything changed for you as a mentor with the involvement of volunteers in 2022? Can you please describe that change? What has that meant for you?
5. Has anything changed for you that has not been positive? Can you think of any negative outcomes that you have experienced personally or professionally as a result of your role as a mentor?
6. Where do you see yourself in 5-10 years? Have you always seen yourself in that way? If not, when and how did this change? Was any of this relevant to experiences or learnings you may have had in the year 2022?
7. How would you describe the Female Empowerment Programme in one word? If you think back to the clubs in 2022, is there one word that encapsulates your feeling about the clubs last year specifically?
8. Can you please think about other people who may have experienced change as a result of the programme? Who are those people? What are the ways in which you think they might have experienced change? Why do you think they've experienced change? Do you have any evidence to support your thinking? Are those groups of people all the same or are there differences amongst those groups (look for subgroups)?
9. When you witness that change in others, how does that make you feel? Has that feeling led to any change for you?
10. Other Stakeholders – same as for girls in the club (see above section 15.3.3.1).

15.3.3.7 Discussion Guide: Nurse (proxy for Young Adolescents)

1. Can you start by telling me about your involvement with and/or observations of the Girls Club here? What have you observed the club to be doing?

2. Has the way you have thought about anything or done anything changed as a result of your involvement with Girls Club?
3. Why is this change important?
4. What do you hope will happen as a result of this change?
5. What has been your specific involvement in Girls Club?
6. Other Stakeholders – same as for girls in the club (see above section 15.3.3.1).

15.3.3.8 Discussion Guide: Outside Mentor

1. Can you start by telling me about your involvement with and/or observations of the Girls Club here? What have you observed the club to be doing?
2. Do you think the club has an impact on girls who are members? If so, how? How do you know this is happening / what evidence? If not mentioned, do you think there is any negative impact? That could be at school, socially or at home.
3. Have you seen any change as a result of the Girls Club being here? Please describe and evidence this change. Who else has experienced change – can be positive or negative – from the Girls Club being here.
4. What would it be like if the Girls Club was not here? What would be different? Why do you think there would be this difference?
5. Have you experienced any personal change from the Girls Club being here? Please speak about this change. How do you know this change is happening? How would you be different without this change/presence of the Girls Club?
6. Have you, personally, learned anything from your observations of or involvement with the Girls Club? If so, what? Have you applied this learning to anywhere in your personal or professional life? If so, how have you applied it? Has this been important to you? Why?
7. Do you think Girls Clubs have had an impact on parents/families of girls in the club? If so, what is this impact – is it positive or negative? How do you know it's happening (evidence).
8. If you could describe the impact of the Girls Club in one word what would that be?
9. Other Stakeholders – same as for girls in the club (see above section 15.3.3.1).

15.3.3.9 Discussion Guide: Donor

1. How has GSGC changed the way its interacted with beneficiaries / grantees in recent years?
2. Why do you think the biggest change is?
3. Do you think that change has been important? Why?
4. Have you learned anything new in your partnership with Time + Tide?

5. Have those learnings resulted in any change?
6. What do you consider the inputs of GSGC?
7. Who do you consider as the main stakeholders of these programmes?

15.3.4 Discussion Guides for Exploring Value and Discounting Factors

Following the focus groups and interviews to establish change and outcomes, second focus groups and interviews were held with each stakeholder group to accomplish the following:

- validate the outcomes
- validate theory of change
- review indicators
- quantify amount of change experienced
- establish the relative value of outcomes
- participate in a valuation exercise (the ValueGame)
- explore discounting factors

The process and questions used for the second engagement were standardized across each stakeholder group, with the below structure. For questions relating to 'how much' change occurred or 'how much' others' contributed, the practitioner gave the respondents options of replying 'a little bit,' 'medium' or 'a lot'. This was determined to be the most accessible way of considering how much change happened across all stakeholder groups.

1. Draw on blackboard or show on computer the proposed theory of change with well-defined outcomes
2. Confirm with stakeholders the theory of change and outcomes were as they intended/described in the first session
3. For each well-defined outcome, the following questions were asked:
 - a. What is the proof that this change has happened for you?
 - b. How much change has occurred? (a little bit, medium or a lot)
 - c. Would this change or part of this change have happened without Girls Club? Why or why not?
 - d. Who else contributed to this change happening? For each stakeholder group/factor mentioned, how much did this person contribute? (a little bit, medium or a lot)
 - e. How much did Girls Club contribute to the change? (a little bit, medium or a lot)
 - f. How long do you think this change will last? Why do you think it will last that long?
4. Once stakeholders were finished with these questions, they were then introduced to the ValueGame as a way to help understand how much (in financial terms) they valued each of the well-defined outcomes
5. Outcome cards were created for each well-defined outcome and the stakeholders were given ten stones each to 'vote' for how important each outcome was to them. They took turns, one by one, placing the stones on the outcome cards
6. Once they were finished, the votes were tallied and repeated back to the group, with the outcome cards then listed according to the number of votes (highest at the top, lowest at the bottom). The stakeholder group was then asked to collectively review and verify the order reflected their viewpoints

7. Each participant was then given four to six blank cards and asked to either write or draw an item on each card that she or he would like to be given or would like to buy. It was explained that these could vary in financial value: from smaller, less expensive items to big items
8. Once everyone finished, the cards were reviewed and more detail added where necessary (e.g., if someone drew a house, the number of rooms, availability of water/electricity were stipulated; if someone drew a car, the make and model were stipulated collectively; if someone drew a phone, the model was stipulated; etc).
9. Next, the group participated in a collective exercise to align the outcomes with the product cards based on whether or not the product was preferred to an outcome
10. Finally, all product cards were aligned to outcomes with the group agreeing on the sequence and the values
11. The practitioner then photographed the final list of product cards adjacent to outcome cards for further analysis



Figure 22: Girls in the Club Aligning Product Cards to Outcomes



Figure 23: Mothers Aligning Product Cards to Outcomes

15.3.4.1 Benefits and Limitations of the ValueGame

For all of the stakeholders, the ValueGame was a new exercise and one that stimulated lively discussions in the focus groups. There was a high degree of saturation in the product cards within and between stakeholder groups. This was consistent with other noted high saturation in defining outcomes. Within each focus group setting, it was straightforward to select the final set of product cards to be used given the similarity in everyone's ideas.

One limitation of the ValueGame is that most stakeholders, especially girls in the club and their mothers, did not have a realistic understanding of the financial value of the items they drew. To test this, the practitioner asked for an estimate cost, in local currency, of a couple of the high value items (the house, the car) and the estimates given were substantially less than the true cost of these items. The majority of stakeholders engaged live in poverty and thus imagining the cost of items that are typically associated with people of a different socio-economic standing was understandably challenging. However, the order of financial value/relative value of the items was understood.

The second limitation was aligning the product cards and outcomes. Despite the description of the game, the participants found it challenging to not associate the product cards with the outcomes. For example, a car was placed next to developed agency for girls in the club, because they could "go where they wanted," which to them represented the ability to make choices and act on those choices independently. That said, it was a useful exercise to confirm the outcomes and what the

product cards would mean to the stakeholders in the context of those outcomes, such as the example given above.

Ultimately, the practitioner did not rely on the product cards for the valuation stage, given the high cost of most of the products and the stakeholders' lack of understanding of the products' monetary values. One of the most common product cards across all groups (a large, multi-bedroom house) was conservatively modelled (a less elaborate version than what was described) in the sensitivity analysis (Section 9) to test what the model would look like with the results of the ValueGame. With just one stakeholder group's outcomes modelled through the results of the ValueGame, the SROI ratio jumped by just under 50%. The results of the ValueGame were considered by the practitioner to be an overclaim on the value experienced, and so she relied on the data gathered in the focus group discussions and other methods to set financial proxies (see Section 7.2).

16 Appendix D: Quantifying Outcomes

16.1 Approach to Determining Outcome Incidence

To determine the extent to which outcomes occur, the practitioner firstly consulted stakeholder groups in the discounting discussion and asked for their perspective on how much change had happened (a little bit, medium or a lot – see above section). Thereafter, each outcome was considered against the indicators described by stakeholders and the objective metrics the practitioner could source.

16.2 Outcome Incidence for Girls in the Club

Given the routine data collection during Girls Club, there is robust, objective data for the academic results, attendance, literacy scores, and self-esteem scores for girls in the club. This data was easily accessible to the practitioner. When girls join Girls Club, both they and their parents' consent to the collection of numeric and photographic data as a means for the TTF to analyze and communicate change in the girls.

The girls were split into subgroups according to their grade in school and duration in Girls Clubs. The outcomes per sub-group were the same, and the indicators used were equally the same for each subgroup, with the exception of girls in Grade 7, for whom the final exam results and progression to secondary school were known at the time of writing and therefore included as an additional indicator for the 'improved future economic prospects' outcome.

The outcomes of improved future economic prospects and knowledge to make informed sexual health choices each had two objective indicators (with a third objective indicator for improved future economic prospects and the Grade 7 subgroup); developed agency had one objective indicator; and pathway to meet cultural obligations was based on a survey of girls in the club and their subjective feeling of being able to one day support their family.

The outcome incidence was calculated by averaging the indicator results, with all indicator results weighted evenly. The practitioner considered weighting the indicators but decided there was too much risk for subjectivity and the balance between subjective and objective indicators would yield robust indicator results. The indicator results were calculated by the # of girls who met the criteria (and the threshold set in order to prove the outcome was achieved) / total number assessed for each indicator. This % was then multiplied by total number in stakeholder group in order to extrapolate the outcome incidence to all stakeholders.

For example:

Girls in the Club

Sub-group: Grade 6 Girls

Outcome: Increased potential for sexual health

Indicators:

- 1) High attendance: girls who maintained attendance of 90% or higher (indicates they did not miss a material amount of school due to menstruation)
 - a. Result: 27/28 girls = 96%

- 2) Understand contraception options: girls who can name at least two methods of non-abstinence contraception on a Girls Club survey
 - a. Result: $14/21 = 67\%$

Calculation:

Overall outcome incidence: average of 96% and 67% = 82% outcome incidence

Total in stakeholder group = 28 girls * 82% achieved outcome = 23 girls in this stakeholder sub-group modelled to have achieved this outcome

16.3 Outcome Incidence for Families

Both outcomes for the families had two indicators each, one objective and one subjective. Given that improved future economic prospects of the family depends on the academic and professional trajectory of their daughters in this context, one indicator selected for this outcome was the number of girls in the club achieving a 'quality' academic result based on TTF standard (65%).

The subjective indicators were collected in the focus group discussions with the proxy mothers, and the number of mothers who were in agreement with statements corresponding to their indicators. Given the high subjectivity of this data collection method and risk that dissenting voices were not heard, each subjective indicator was paired with an objective one, which materially lowered the outcome incidence from what it would have been with simply subjective indicators included. The change experienced by the mothers has proxies was extrapolated to those mothers not in attendance, which the practitioner felt came with minimal risk given the high saturation of responses from within each group consulted and between the groups of mothers who live over 20 km apart and do not have interaction.

The same calculation as above was applied and extrapolated to the full stakeholder group.

16.4 Outcome Incidence for Teachers

Both outcomes for teachers had two indicators each, with expanded career options consisting of two objective indicators and improved family relationships with one objective and one subjective.

For teachers, only seven of the twenty-one teachers across both schools were involved in the primary data collection. For certain indicators, the teachers consulted served as proxies for their colleagues to confirm that others had experienced the same change. For example, for improved family relationships, the teachers consulted directly could confirm the indicator of having at least one conversation with their children about SRH. Equally, two of the teachers were able to share reports of other teachers having reported they too had these conversations as a result of what they learned through Girls Club, and they too were included in the indicator results.

For the teachers, the denominator used for the indicator results was the total stakeholder group (n=21) and not the stakeholders consulted directly (as was used for girls in the club and mothers). This was because of the specific nature of the changes and the professional judgement that the indicators for those teachers involved in the primary data collection **could not be confidently extrapolated to the full stakeholder group**. Where teachers could serve as proxies for their colleagues on the indicators (as explained above), those additional numbers were included in the numerator. As a result of not extrapolating to the full stakeholder group, the outcome incidence for

teachers on both outcomes was low, and their relative value compared to other stakeholders and outcomes was ultimately deemed immaterial.

The same calculation as above was applied, with the denominator representing the full stakeholder group and thus no extrapolation required.

16.5 Outcome Incidence for Young Adolescents

One objective indicator was used for the outcome experienced by young adolescents (number of youths who accessed the 'Adolescent Corner'), which was derived from the clinic data. This conservative approach was taken given this was the only stakeholder group with a proxy, and while the nurse described sharing more improved and more relevant healthcare information, this claim could not be validated through other sources. The outcome incidence was thus the lowest in the model, however still met the material threshold of minimum 1%.

The same calculation as above was applied, with the denominator representing the full stakeholder group and thus no extrapolation required.

16.6 Outcome Incidence for Volunteers

For each volunteer outcome, one objective and one subjective indicator were used, with the latter collected from the focus group discussions and their testament to experiencing the change. For the clarity on career aspirations outcome, both indicators yielded the same indicator results. For the improved self-efficacy outcome, the mentor had a different evaluation of the girls' increased self-confidence than their own, which lowered the outcome incidence.

The same calculation as above was applied, with the denominator representing the full stakeholder group and thus no extrapolation required.

16.7 Outcome Incidence for the Mentor

The mentor had three outcomes, each of which had two indicators and two out of three relied on the distance travelled method. For both of these indicators, a baseline metric was established out of a score of 10 for the indicator and a current score given. The difference between the current score and the baseline score / 10 was used to determine the outcome incidence.

For example:

Outcome: Improved self-efficacy

The mentor rated herself as 1/10 in confidence when joining the programme in 2020 and 9/10 at the time of assessment. The indicator result was calculated by: $9 - 1/10 = 80\%$. This figure was then averaged with the other indicator to calculate outcome incidence.

This method was applied to the two outcomes with the distance travelled method, and the third outcome was the same as other stakeholder groups (# who achieved the indicator, which in the case of the mentor was $1/1 = 100\%$).

16.8 Outcome Incidence for Girls not in the Club

Both outcomes for girls not in the club included one objective and one subjective indicator, the former determined by head teacher reports and TTF records of academic advancement. Girls in the club believe they are disadvantaged by not partaking in Girls Club activities, and equally they all believe that if their sisters join the clubs, their families will eventually economically benefit. All girls engaged directly in focus group discussions provided these subjective indicators.

In order to validate these claims, the practitioner asked the head teachers of each school to quantify the number of girls in Grade 7 they felt *could have* or *would have* progressed to a higher-quality secondary school had they been supported by Girls Club. This comprised the objective indicator for the outcome of reduced hope for future economic prospects. For hope for improved future economic prospects for the family, the objective indicator used was the percent of Grade 7 girls in the club who progressed to high quality boarding schools. This indicator was used to substantiate the claim from girls not in the club that girls in the club go on to better boarding schools and are therefore on the pathway of a better academic and professional future.

The same calculation as above was applied and extrapolated to the full stakeholder group.

Figure 24: Indicators, Indicator Results and Outcome Incidence Framework

STAKEHOLDER	INDICATOR FRAMEWORK - OUTCOME INCIDENCE						
	Outcome	Indicator	Measure - current participants	Source		Indicator results	Outcome incidence
Girls in Grade 5	Expanded job opportunities	Academic results of girls	# of girls achieving min. score of 65%, TTF standard of 'quality' grade	School term/exam results	# girls who experienced outcome based on self report and documented change	27%	
		Functionally literate	# of girls who are functionally literate	TTF literacy exam		45%	36%
	Clearer pathway to meet cultural obligations	Confidence in being able to support family	# of girls who ranked their confidence at being able to one day support their families at 9/10 or 10/0	Likert scale	# girls who experienced outcome based on self report and documented change	86%	86%
		Improved self-efficacy	Self-esteem of girls	# of girls who have achieved 'high' self-esteem, score of 70% or more on assessment	Self-esteem assessment	64%	64%
	Increased potential for sexual health	Girls with high attendance	# of girls who maintained attendance rates of 90% or higher, which indicates they are not missing school due to their periods	Attendance records/Club	# girls who experienced outcome based on self report and documented change	91%	
		Girls who understand contraception options	Percent of girls who could name at least 2 types of contraception	Club survey		45%	68%
Girls in Grade 6	Expanded job opportunities	Academic results of girls	# of girls achieving min. score of 65%, TTF standard of 'quality' grade	School term/exam results	# girls who experienced outcome based on self report and documented change	50%	
		Functionally literate	# of girls who are functionally literate	TTF literacy exam		57%	54%
	Clearer pathway to meet cultural obligations	Confidence in being able to support family	# of girls who ranked their confidence at being able to one day support their families at 9/10 or 10/0	Likert scale	# girls who experienced outcome based on self report and documented change	52%	52%
		Improved self-efficacy	Self-esteem of girls	# of girls who have achieved 'high' self-esteem, score of 70% or more on assessment	Self-esteem assessment	61%	61%
	Increased potential for sexual health	Girls with high attendance	# of girls who maintained attendance rates of 90% or higher, which indicates they are not missing school due to their periods	Attendance records/Club	# girls who experienced outcome based on self report and documented change	96%	
		Girls who understand contraception options	Percent of girls who could name at least 2 types of contraception	Club survey		67%	82%
Girls in Grade 7	Expanded job opportunities	Academic results of girls	# of girls achieving min. score of 65%, TTF standard of 'quality' grade	School term/exam results	# girls who experienced outcome based on self report and documented change	100%	
		Acceptance to high quality high schools	# of grade 7 girls who were accepted to boarding school outside of Mfuwe	TTF records		67%	
	Clearer pathway to meet cultural obligations	Functionally literate	# of girls who are functionally literate	TTF literacy exam	# girls who experienced outcome based on self report and documented change	100%	89%
		Confidence in being able to support family	# of girls who ranked their confidence at being able to one day support their families at 9/10 or 10/0	Likert scale		100%	100%
	Improved self-efficacy	Self-esteem of girls	# of girls who have achieved 'high' self-esteem, score of 70% or more on assessment	Self-esteem assessment	# girls who experienced outcome based on self report and documented change	100%	100%
		Increased potential for sexual health	Girls who have avoided pregnancy	# of girls who have not missed school due to pregnancy	Attendance records		100%
	Girls with high attendance		# of girls who maintained attendance rates of 90% or higher, which indicates they are not missing school due to their periods	Attendance records/Club	# girls who experienced outcome based on self report and documented change	100%	
		Girls who understand contraception options	Percent of girls who could name at least 2 types of contraception	Club survey		33%	78%
Families	Improved future economic prospects for the family	Academic results of girls in the club	# of girls achieving min. score of 65%, TTF standard of 'quality' grade	School term/exam results		43%	
		Increased positivity about daughters' futures	# of mothers who expressed belief that their daughters would go to high quality boarding schools, continue to university and eventually support the family	Focus group	# of mothers who experienced outcome based on documented change in their daughters' academic results and their self-reports	100%	72%
	Improved family relationships	Ability to discuss traditionally taboo topics	# of girls who have had at least one conversation with their mothers about sexual and reproductive health, a topic that is traditionally taboo in mother-daughter dialogue	Club survey		40%	
		Mothers feel their relationships with daughters are stronger	# of mothers who said their relationships with their daughters have become stronger since daughters joined Girls Club	Focus group	# of mothers who experienced outcome based on reports of their daughters and self-report of their mothers	100%	70%

	Expanded career options	Learning/professional opportunities in gender-related / SRH field	# of teachers who have had professional opportunities that have come from their participation / knowledge gained in Girls Clubs	Self-report by teachers		24%	
Teachers		Experienced improved academic results of their students	# of teachers who have recorded improved academic results in their students, which they attribute to girls improved performance	Self-report by teachers	# of teachers who have practically or theoretically reported change in professional opportunities	57%	40%
	Improved family relationships	Ability to engage in open discussion with children about SRH and traditionally taboo topics due to learnings in Girls Club	# of teachers who report initiating at least one conversation with their children about sexual and reproductive health	Self-report by teachers		43%	
		Feeling of a closer relationship to daughters	# of teachers who said they feel as though their relationship to their daughters has strengthened due to improved/new dialogue	Focus group	# of teacher who experienced outcome based on their reports	24%	33%
Young adolescents	Improved healthcare services	Ability to get private health consultations and access to SRH information and materials confidentially	Number of youth who accessed private consultations post-school or community health outreach	Clinic Data	# of youth who have taken advantage of Adolescent Corner	9%	
						9%	
	Improved self-efficacy	Observation from direct supervisor on how many volunteers improved in confidence	# of volunteers whose confidence increased over the year as per supervisor observations	Supervisor report	# of volunteers who experienced outcomes based on their self-reports and mentor observations	67%	
Volunteers		Increased confidence as cited by volunteers	# of volunteers who cited increased confidence over the year	Self-report by volunteers		100%	83%
	Clarity on career aspirations	Volunteers who have applied to college programmes	# of volunteers who've applied to university	Acceptance letters		67%	
		Volunteers who expressed clarity on desired career path	# of volunteers who felt they knew their desired profession after a year of volunteering	Focus group	# of volunteers who experienced the outcome based on actions and self-report	67%	67%
	Improved self-efficacy	Observation from supervisor	Baseline vs current self-esteem ranking by supervisor	Likert scale		60%	
		Self-report of mentor	Baseline vs current self-esteem ranking by mentor	Likert scale	Amount of change in mentor confidence	80%	70%
Mentor	Greater certainty in career goals	Performance review	Employee has clear idea of her desired professional trajectory	Performance Review		100%	
		Self-report of mentor	I am more confident in my professional trajectory	Self-report by mentor	Evidence of mentor achieving this outcome	100%	100%
	Expanded professional networks	# of networks joined before role as mentor vs. now	Baseline to current	Self-report by mentor		300%	
		Observations from communications manager	Baseline vs current ranking of confidence in stakeholder engagement	Likert scale	Amount of change in mentor professional networking	40%	170%
	Fear of reduced income earning potential	Girls who missed out on better quality high school	# of grade 7 girls not in club who missed out on better high school opportunities due to lack of confidence and/or access to funding	Head teacher report	Evidence of girls not in club experiencing less chance of going to boarding school / getting onto pathway of financial independence	11%	
Girls not in the club		Self-report of girls not in the club	I am less likely to find sponsorship to boarding school because I'm not in Girls Club	Focus group		100%	56%
	Hope for improved economic circumstances	Number of girls in Girls Club who proceeded to boarding school in 2023	# of girls who completed grade 7 in 2022 who went on to boarding school for grade 8	TTF records		67%	
		Self-report of girls not in the club	# of girls not in the club who said they will encourage their sisters to join Girls Club so they can be on the pathway to improved future economic prospects	Focus group	Evidence of improved future economic prospects for families who have daughters that have been through girls clubs	100%	83%

17 Appendix E: Selection of Financial Proxies

Financial proxies were selected by:

1. **Considering the items mentioned in the ValueGame exercise:** while these items were not used in the final modelling, they were considered and input into the sensitivity analysis. Ultimately, it was deemed that these overstated the value of each outcome, and that there were limitations in the respondents' understanding of the monetary value of the items they depicted. What was useful, however, was the saturation between and within stakeholder groups and further confirmation of the consistency in how the programme is perceived by and affects stakeholders.
2. **Desktop research and TTF records:** for costs associated with sponsorship (secondary school fees and university fees), the practitioner relied on records of expenditures relating to these costs as recorded in the organisation's management accounts or budgeted amounts. For the travel costs proxy, the practitioner used the 2023 TTF budget to determine the appropriate amounts. For the starting salary of an engineer in Zambia, the practitioner used desktop research to source the appropriate amount, with specific source stipulated in the model.
3. **Primary data collection through stakeholders** (outcomes discussions): through these discussions, some financial proxies were discovered (e.g., the proxy for improved future economic prospects for girls in the club) and the practitioner learned specific amounts for proxies directly from stakeholders with local knowledge (e.g., cost of private nurse consultation and starting salary of local housekeeper).
4. **Opportunity costs:** these were applied to the inputs section and income volunteers could have earned if they were not volunteering.
5. **Avoided costs:** these applied to school fees and the costs that families would avoid if their daughters were in a position to financially support younger siblings. The amounts of these avoided costs were determined through TTF records.

Given the care and consideration of the weighting exercise by all stakeholders, the practitioner identified **one financial proxy per stakeholder group and used the anchoring method as per the relative value of the outcomes expressed by the stakeholders**. The anchoring method involves calculating the relative value between outcomes as expressed by stakeholders and then monetizing these values based on one quantified outcome. For example, if Outcome A was weighted as 50% as important as Outcome B, and Outcome B was monetized at \$100 USD, then through the anchoring approach one would know the value of Outcome A to be \$50 USD. This was determined to be the most reliable approach to capturing the relative value of the outcomes per stakeholder group as well as more efficient and accurate than attempting to value each outcome individually.

Specifically in the context of collecting data in an area of high poverty, the monetary values of many high value items were not known, and thus the monetary value of the product cards developed during the ValueGame were rarely understood by stakeholders. This was viewed as a limitation of the game, and the data gathered was deemed not appropriate for use (this was after testing one value in the model, see sensitivity analysis in Section 9). However, the weighting exercise in which the stakeholders participated was revealing in further understanding how the stakeholders valued the outcomes in relation to one another. The voting for the weighting exercise was done individually by participants in focus groups or individually by those being interviewed, and then collectively verified by all focus groups participants. This gave the practitioner confidence in the order and relative value of outcomes, and the approach to sourcing a financial proxy for one outcome per stakeholder group and then anchoring the other outcomes accordingly.

Figure 25: SROI Model: Value Experienced by 2022 Stakeholders of Girls Clubs

Stakeholders	Outcome	Outcome incidence		Outcome value		Deadweight		Attribution		Displacement		Benefits period and drop off		Value over time					Total Value	Total Present Value								
		How much (or how many outcomes) have been experienced? (%)	Total number of experienced outcomes OR Total amount of outcomes for stakeholder (R)	Calculation	Source	Financial Proxy for One Stakeholder for One Year (USD)	What % would have happened anyway?	Rationale	Value after deadweight	What % is attributable to others?	Rationale	Value after deadweight & attribution	What % has been displaced?	Rationale	Value after discounting, attribution & displacement	Stakeholder x Outcome Incidence x Value after discounting	Benefit period (years)	Annual drop off (%)			Rationale	Value Year 1	Value Year 2	Value Year 3	Value Year 4	Value Year 5		
Girls in Club Grade 5	22	Expanded job opportunities	36%	8	Stakeholder engagement - types of jobs that are possible when one does well in school and advances to university. The girls specifically cited: engineer vs. housekeeper. Difference in...	80720 ZMW for Engineer starting salary - 12000 ZMW for Housekeeper starting salary = 68720 ZMW	60720 ZMW for Engineer. Source for engineer salary: http://www.salaryexplorer.com/salary.php?loc=242&type=1&loc=242&id=1	\$ 2,876	9%	Based on interview with the Head Teacher at another primary school in Mwele that does not have Girls Club. Those girls considered to be at high risk in Grade 5. 9% would have happened anyway.	\$ 2,617	60%	Stakeholder engagement girls of all grades collectively weighed the different stakeholders that contributed to this outcome and the scale of their influence. These included: parents (medium), siblings (a lot), Girls Club (a lot).	\$ 1,047	13%	The graduate unemployment rate in Zambia is 12.5%. These expanded job opportunities...	\$ 916	7,255	5	20%	Length of time in programme and first 2 years of secondary school, with drop off beginning in first year of secondary school. Assumed that as they advance to upper secondary school, their supporting one's family financially as a means to meet cultural obligations persists until one actually begins to realise the outcome. While it is likely that this pathway would strengthen throughout high school and university, the factors that will influence its realisation will change over time.	\$ 7,265	\$ 7,255	\$ 7,265	\$ 8,804	\$ 4,643	\$ 32,212	\$ 27,768
		Clearer pathway to meet cultural obligations	86%	19	Given same weighting as improved future economic prospects as the girls so proxy is the same value but noted by the girls as the most important outcome.	48720 (ZMW)	Proportional weighting against future economic prospects	\$ 2,876	9%	While two distinct outcomes, the intrinsic shift of the improved ability to support the family financially only materializes when one's job opportunities have expanded. Therefore, the attribution for this outcome is proportional to the intrinsic value of the improved ability to support the family financially.	\$ 2,617	60%	Stakeholder engagement girls perceive their improved future economic will allow them to meet cultural obligations. The pathways to improved economic prospects and cultural obligations are similar, and therefore the attribution rates are considered as equal.	\$ 1,047	0%	This value is not preclude others from experiencing the value	\$ 1,047	19,807	5	20%	Agency continues to strengthen throughout high school, assuming girls attend a high quality secondary school. While the impacts of the Girls Club will be present, the influence of other factors will likely be more profound for teenage girls' sense of self independence. Girls in grade 5 are not yet in high school.	\$ 19,807	\$ 19,807	\$ 19,807	\$ 15,846	\$ 12,678	\$ 87,943	\$ 75,865
		Improved self-efficacy	64%	14	Weighted against hope for improved future economic prospects. Girls weighted agency with 12 stones and economic prospects with 14 stones.	41760 (ZMW)	Proportional weighting against future economic prospects	\$ 2,465	50%	11 years old and have not yet reached puberty. The onset of puberty traditionally has been very isolating for girls, both physically with the 'bimwamba' (see reported sections) and their mothers/female relatives 'labbo'. This is a critical stage when girls need positive support and reinforcement about their bodies and their choices. Without Girls Club, the potential other positive influences could be a supportive Guidance Counsellor, progressive female relative or older female near at school. (Given the...	\$ 1,233	50%	Girls receive a stakeholder group responsible for this outcome, with 4 contributing medium (parents, siblings, friends, teachers) and 2 contributing a lot (guidance teachers, Girls Club). However, Girls Club is the only stakeholder with a strategic focus to build agency in girls and to counter negative influences that weaken girls' self-esteem, which is most critical for the girls' ability to realise their potential. The girls are responsible for this outcome with two a little bit (parents, siblings), two medium (friends, teachers), and two a lot (Girls Club, guidance counsellor). However, upon entering the Girls Club, the girls have lots of misconceptions about sexual and reproductive health and only abstinence as an example of contraception is allowed to be discussed by teachers in schools. Girls in Grade 5 receive regular information on SRH, and therefore...	\$ 616	0%	This value is not preclude others from experiencing the value	\$ 616	8,877	5	20%	Agency continues to strengthen throughout high school, assuming girls attend a high quality secondary school. While the impacts of the Girls Club will be present, the influence of other factors will likely be more profound for teenage girls' sense of self independence. Girls in grade 5 are not yet in high school.	\$ 8,877	\$ 8,877	\$ 8,877	\$ 6,942	\$ 5,554	\$ 38,526	\$ 33,237
		Increased potential for sexual health	68%	15	Given same weighting as developed agency so proxy is the same value	41760 (ZMW)	Proportional weighting against future economic prospects	\$ 2,465	30%	10-11 years old, the sexual pressures and realities of puberty have largely not yet affected Grade 5 girls. While the Grade 5 girls do participate in SRH lessons, the content is less explicit than that shared with older girls. The potential for improved sexual health in ten year olds would come from the limited sexual health curriculum in schools.	\$ 1,728	70%	This value is not preclude others from experiencing the value	\$ 518	0%	This value is not preclude others from experiencing the value	\$ 518	7,745	5	30%	Assumes that girls acquire more sexual and reproductive health knowledge as they age/develop and the impact of the learning in girls club will be eclipsed by new/supplemented info learned in high school. The benefits therefore present for all 3 years of the club - first 2 years of high school.	\$ 7,745	\$ 7,745	\$ 7,745	\$ 5,421	\$ 3,795	\$ 32,460	\$ 28,243
Girls in Club Grade 6	28	Expanded job opportunities	54%	15	Stakeholder engagement - types of jobs that are possible when one does well in school and advances to university. The girls specifically cited: engineer vs. housekeeper. Difference in...	80720 ZMW for Engineer starting salary - 12000 ZMW for Housekeeper starting salary = 68720 ZMW	60720 ZMW for Engineer. Source for engineer salary: http://www.salaryexplorer.com/salary.php?loc=242&type=1&loc=242&id=1	\$ 2,876	9%	Based on interview with the Head Teacher at another primary school in Mwele that does not have Girls Club. According to this head teacher, of those girls considered to be at high risk in Grade 6, 9% would have happened anyway.	\$ 2,617	50%	Stakeholder engagement girls of all grades collectively weighed the different stakeholders that contributed to this outcome and the scale of their influence. These included: parents (medium), siblings (a lot), Girls Club (a lot).	\$ 1,309	13%	The graduate unemployment rate in Zambia is 12.5%. These expanded job opportunities...	\$ 1,138	17,214	4	20%	Length of time in programme and first 2 years of secondary school, with drop off beginning in first year of high quality secondary school. Assumed that as they advance to upper secondary school, their supporting one's family financially as a means to meet cultural obligations persists until one actually begins to realise the outcome. While it is likely that this pathway would strengthen throughout high school and university, the factors that will influence its realisation will change over time.	\$ 17,214	\$ 17,214	\$ 13,771	\$ 11,017	\$ 59,215	\$ 53,104	
		Clearer pathway to meet cultural obligations	52%	15	Given same weighting as improved future economic prospects as the girls so proxy is the same value	48720 (ZMW)	Proportional weighting against future economic prospects	\$ 2,876	9%	While two distinct outcomes, the intrinsic shift of the improved ability to support the family financially only materializes when one's job opportunities have expanded. Therefore, the attribution for this outcome is proportional to the intrinsic value of the improved ability to support the family financially.	\$ 2,617	50%	Stakeholder engagement girls perceive their improved future economic will allow them to meet cultural obligations. The pathways to improved economic prospects and cultural obligations are similar, and therefore the attribution rates are considered as equal.	\$ 1,309	0%	This value is not preclude others from experiencing the value	\$ 1,309	19,053	4	20%	Agency continues to strengthen throughout the girls time in the club and high school. While the impacts of the Girls Club will be present throughout high school and university, the factors that will influence its realisation will change over time.	\$ 19,053	\$ 19,053	\$ 15,243	\$ 12,194	\$ 65,843	\$ 58,778	
		Improved self-efficacy	61%	17	Weighted against hope for improved future economic prospects. Girls weighted agency with 12 stones and economic prospects with 14 stones.	41760 (ZMW)	Proportional weighting against future economic prospects	\$ 2,465	20%	13 years old, a critical time when normally puberty begins. The onset of puberty traditionally has been very isolating for girls, both physically with the 'bimwamba' (see reported sections) and their mothers/female relatives 'labbo'. This is a critical stage when girls need positive support and reinforcement about their bodies and their choices. Without Girls Club, the potential other positive influences could be a supportive Guidance Counsellor, progressive female relative or older female near at school. (Given the...	\$ 1,972	30%	Girls receive a stakeholder group responsible for this outcome, with 4 contributing medium (parents, siblings, friends, teachers) and 2 contributing a lot (guidance teachers, Girls Club). However, Girls Club is the only stakeholder with a strategic focus to build agency in girls and to counter negative influences that weaken girls' self-esteem, which is most critical for the girls' ability to realise their potential. The girls are responsible for this outcome with two a little bit (parents, siblings), two medium (friends, teachers), and two a lot (Girls Club, guidance counsellor). However, upon entering the Girls Club, the girls have lots of misconceptions about sexual and reproductive health and only abstinence as an example of contraception is allowed to be discussed by teachers in schools. Girls in Grade 6 have started to receive...	\$ 1,380	0%	This value is not preclude others from experiencing the value	\$ 1,380	23,579	4	20%	Agency continues to strengthen throughout high school, assuming girls attend a high quality secondary school. While the impacts of the Girls Club will be present throughout high school and university, the factors that will influence its realisation will change over time.	\$ 23,579	\$ 23,579	\$ 18,863	\$ 15,090	\$ 81,111	\$ 72,740	
		Increased potential for sexual health	82%	23	Given same weighting as developed agency so proxy is the same value	41760 (ZMW)	Proportional weighting against future economic prospects	\$ 2,465	15%	12-13 years old, the realities of puberty and accompanying sexual pressures start in for girls. This is a critical stage when girls need positive support and reinforcement about their bodies and their choices. Without Girls Club, the potential other positive influences could be a supportive Guidance Counsellor, progressive female relative or older female near at school. (Given the...	\$ 2,095	50%	This value is not preclude others from experiencing the value	\$ 1,048	0%	This value is not preclude others from experiencing the value	\$ 1,048	24,055	5	30%	Assumes that girls acquire more sexual and reproductive health knowledge as they age/develop and the impact of the learning in girls club will be eclipsed by new/supplemented info learned in high school.	\$ 24,055	\$ 24,055	\$ 16,839	\$ 11,787	\$ 76,736	\$ 69,399	
Girls in Club Grade 7	3	Expanded job opportunities	89%	3	Stakeholder engagement - types of jobs that are possible when one does well in school and advances to university. The girls specifically cited: engineer vs. housekeeper. Difference in...	80720 ZMW for Engineer starting salary - 12000 ZMW for Housekeeper starting salary = 68720 ZMW	60720 ZMW for Engineer. Source for engineer salary: http://www.salaryexplorer.com/salary.php?loc=242&type=1&loc=242&id=1	\$ 2,876	9%	Based on interview with the Head Teacher at another primary school in Mwele that does not have Girls Club. According to this head teacher, of those girls considered to be at high risk in Grade 7, 9% would have happened anyway.	\$ 2,617	40%	Stakeholder engagement girls weighed the different stakeholders that contributed to this outcome and the scale of their influence. These included: parents (medium), teachers (medium), siblings (a lot), Girls Club (a lot).	\$ 1,570	13%	The graduate unemployment rate in Zambia is 12.5%. These expanded job opportunities...	\$ 1,366	3,648	3	20%	Length of time in programme and first 2 years of secondary school, with drop off beginning in first year of secondary school. Assumed that as they advance to upper secondary school, their supporting one's family financially as a means to meet cultural obligations persists until one actually begins to realise the outcome. While it is likely that this pathway would strengthen throughout high school and university, the factors that will influence its realisation will change over time.	\$ 1,366	\$ 2,918	\$ 2,335	\$ 8,900	\$ 8,200		
		Clearer pathway to meet cultural obligations	100%	3	Given same weighting as improved future economic prospects as the girls so proxy is the same value	48720 (ZMW)	Proportional weighting against future economic prospects	\$ 2,876	9%	While two distinct outcomes, the intrinsic shift of the improved ability to support the family financially only materializes when one's job opportunities have expanded. Therefore, the attribution for this outcome is proportional to the intrinsic value of the improved ability to support the family financially.	\$ 2,617	40%	Stakeholder engagement girls perceive their improved future economic will allow them to meet cultural obligations. The pathways to improved economic prospects and cultural obligations are similar, and therefore the attribution rates are considered as equal.	\$ 1,570	0%	This value is not preclude others from experiencing the value	\$ 1,570	4,711	3	20%	Agency continues to strengthen throughout high school and while the impacts of the Girls Club will be present, the influence of other factors will likely be more profound for teenage girls' sense of self independence.	\$ 4,711	\$ 3,769	\$ 3,015	\$ 11,495	\$ 10,706		
		Improved self-efficacy	100%	3	Weighted against hope for improved future economic prospects. Girls weighted agency with 12 stones and economic prospects with 14 stones.	41760 (ZMW)	Proportional weighting against future economic prospects	\$ 2,465	10%	15 years old, and some already sexually active. If girls are not supported in understanding and defending their rights at this stage of adolescence, they are more likely to into submissionness that persists into adulthood. If there were no Girls Club to assist these already sexually active or have faced sexual experiences/pressures. Without the Girls Club, there are highly limited options to influence positive sexual health given the girls are already around sex, choices and rights, including in the designated CSE curriculum. A progressive female relative (unlike) or peer in school could have a positive influence. (Given the...	\$ 2,219	20%	Girls receive a stakeholder group responsible for this outcome, with 4 contributing medium (parents, siblings, friends, teachers) and 2 contributing a lot (guidance teachers, Girls Club). However, Girls Club is the only stakeholder with a strategic focus to build agency in girls and to counter negative influences that weaken girls' self-esteem, which is most critical for the girls' ability to realise their potential. The girls are responsible for this outcome with two a little bit (parents, siblings), two medium (friends, teachers), and two a lot (Girls Club, guidance counsellor). However, upon entering Girls Club, the girls have lots of misconceptions about sexual and reproductive health and only abstinence as an example of contraception is allowed to be discussed by teachers in schools. Girls in Grade 7 receive regular information on SRH, and therefore...	\$ 1,775	0%	This value is not preclude others from experiencing the value	\$ 1,775	5,325	3	20%	Agency continues to strengthen throughout high school and while the impacts of the Girls Club will be present, the influence of other factors will likely be more profound for teenage girls' sense of self independence.	\$ 5,325	\$ 4,280	\$ 3,408	\$ 12,902	\$ 12,101		
		Increased potential for sexual health	78%	2	Given same weighting as developed agency so proxy is the same value	41760 (ZMW)	Proportional weighting against future economic prospects	\$ 2,465	10%	15 years old, and some already sexually active. If girls are not supported in understanding and defending their rights at this stage of adolescence, they are more likely to into submissionness that persists into adulthood. If there were no Girls Club to assist these already sexually active or have faced sexual experiences/pressures. Without the Girls Club, there are highly limited options to influence positive sexual health given the girls are already around sex, choices and rights, including in the designated CSE curriculum. A progressive female relative (unlike) or peer in school could have a positive influence. (Given the...	\$ 2,219	40%	This value is not preclude others from experiencing the value	\$ 1,331	0%	This value is not preclude others from experiencing the value	\$ 1,331	3,115	3	30%	Assumes that girls acquire more sexual and reproductive health knowledge as they age/develop and the impact of the learning in girls club will be eclipsed by new/supplemented info learned in high school.	\$ 3,115	\$ 2,180	\$ 1,526	\$ 6,832	\$ 6,400		

19 Appendix G: Determination of Materiality

The determination of materiality of both stakeholders and outcomes was done firstly through stakeholder engagement. For stakeholders, the assessment of materiality was aligned to who had experienced and influenced change for the Girls Clubs. In total, nine stakeholder groups were assessed and seven determined to have experienced material change. These were:

- Girls in the Club
- Families
- Teachers
- Volunteers
- Young Adolescents
- Mentor
- Girls not in the Club

The two determined to not have experienced material change were:

- Programme Donor
- Visiting Mentor

Section 7.4 in the report details the nature of the stakeholder assessments and rationale for excluding these two stakeholder groups.

While seven stakeholder groups were deemed material, in the modelling stage **six of those seven were found to be significant** based on the quantity of value relative to the other stakeholders and outcomes (see Appendix F for full SROI model).

Once the material stakeholders were determined, they were consulted in order to determine well-defined and material outcomes. Outcomes were considered material if they were both:

- a) Relevant: the relative importance of the outcomes to the stakeholders in their lives and/or the context, determined through stakeholder engagement and research
- b) Significance: the quantity, duration, value, and causality of the outcomes, determined through stakeholder engagement, research and professional judgement

Section 7.4 in the report details the assessment of each outcome and determination of materiality based on relevance and significance.

20 Appendix H: Verification

Throughout the process of data collection and analysis, the practitioner sought verification from the mentor, teachers, volunteers, and with the larger TTF team, many of whom have been involved in discussions around Girls Club and have rich knowledge of the local context. Directly with each stakeholder group, the practitioner verified outcomes, theories of change, valuation results, and discounting factors, with the stakeholders mentioned above serving as additional layers of validation and sense-checking. Additionally, the practitioner was mentored throughout the process by Think Impact, with her mentor advising on process, method and assurance criteria.

In line with Principle 8: Be Responsive, the practitioner analyzed the data with the eye to recommend specific changes or considerations that would improve the overall value of the programme to stakeholders. As the Director of TTF, the organization managing Girls Club, the practitioner also has a keen interest in optimizing all programme value, and the undertaking of this SROI was equally a way to more deeply engage with the Girls Clubs and their stakeholders – to take the pulse of the programme’s impact at the moment and strategize on how to expand the outcomes and value derived from its activities.

The below table outlines the process of verification undertaken so far, future conversations planned to share results and proposed next steps to acting on the data.

Table 35: Verification Process by Stakeholder Group

Stakeholder Group	Nature of Verification	Changes/Insights	Forthcoming Actions
Girls in the club	Prior to valuation focus groups/interviews	No changes made based on feedback	Share final outcomes for all stakeholder groups, relative value of outcomes and brainstorm methods of including girls not in the club
Families (by proxy mothers)	Prior to valuation focus groups	No changes made based on feedback	Share final outcomes for all stakeholder groups, relative value of outcomes and brainstorm methods of enhancing the value of improved family relationships
Teachers	Prior to valuation focus groups; when calculating outcome incidence for girls not in the club and teachers	Factored in teachers’ perceptions to girls not in the club outcome incidence	Share final outcomes for all stakeholder groups relative value of outcomes and brainstorm methods of expanding the value experienced by teachers to more teachers at the school and methods of including girls not in the club
Young adolescents (by proxy nurse)	Prior to valuation interview	Factored in only those adolescents who accessed ‘Adolescent Corner’ into outcome incidence	Share final outcomes for all stakeholder groups relative value of outcomes and brainstorm methods of spreading the word amongst youth about the services

Stakeholder Group	Nature of Verification	Changes/Insights	Forthcoming Actions
Volunteers	Initial scoping exercise, prior to valuation interview, during data collection, as part of verification of other stakeholder outcomes and theories of change	Better understood significance for students to fulfill the cultural obligation of financially supporting their families	provided in the 'Adolescent Corner' Share final outcomes for all stakeholder groups, relative value of outcomes and brainstorm methods of more strategically fostering growth in Girls Club volunteers
Mentor	Initial scoping exercise, prior to valuation interview, during data collection, as part of verification of other stakeholder outcomes and theories of change	Identification of the clinic nurse as an important stakeholder; contributed to outcome incidence for volunteers	Share final outcomes for all stakeholder groups, total value of programme by stakeholder group and outcomes and review all recommendations for further value generation in Girls Club
Girls not in the Club	Prior to valuation focus groups	No changes required	Share TTF ideas and further brainstorm ideas on how girls not in the club can be supported through Girls Club activities or elements of the curriculum