

Impact Evaluation Baseline Report: Shekina

November 2016





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October 2016

Department for International Development
SPRING Monitoring and Evaluation
PO 7117

List of Partners

- Research Plus Africa

November 2016

Coffey International Development Ltd

The Malthouse 1 Northfield Road Reading Berkshire RG1 8AH United Kingdom
T (+44) (0) 1189 566 066 F (+44) (0) 1189 576 066 www.coffey.com
Registered Office: 1 Northfield Road Reading Berkshire RG1 8AH United Kingdom
Registered in England No. 3799145 Vat Number: GB 724 5309 45

This document has been approved for submission by Coffey's Project Director, based on a review of satisfactory adherence to our policies on:

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Richard Hooper, Project Director

Signature:

Cover photo: Girls processing cassava leaves at a Shekina drop off point in Rwanda

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Abbreviations and Acronyms

BPE	Business Performance Evaluation
BoP	Base of the Pyramid
HQ	Head Quarters
IGA	Income Generating Activity
IP	Implementing Partners
PPI	Progress out of Poverty Index
RWF	Rwandan Franc
SACCO	Savings and Credit Cooperative
ToR	Terms of reference

Summary– Girl Cooperative Members

Below we outline key findings from baseline research for the first of six grantee SPRING impact evaluations¹. The first grantee selected for evaluation was Shekina, a Rwandan based food products producer.

This first baseline data collection encompassed face to face interviews with all of the adolescent girls that were members of the Shekina cooperatives. A total of 94 interviews were completed. The data collection was conducted shortly after the girls began working for the Shekina cooperatives, which was almost six months into the SPRING cohort.²

Our summary findings are structured around the Evaluation Questions relevant to the Impact Evaluation as follows:

What are the key contextual factors that helped or hindered girls in accessing and using products, services and business opportunities provided by SPRING grantees?³

- At the start of 2016, the Ministry of Education had introduced legislation that girls between ages 16-18 must have at least 12 hours of rest between shifts and cannot work before 8am or after 6pm. Shekina believes this made the offer of cooperative work less attractive to girls as a single day a week (which is what Shekina offers) is difficult to fit in around other work.
- Shekina recounted delays in the purchase of an additional leaf dryer, which in turn has limited its processing capacity and meant that it has not been feasible to establish operations (and cooperatives) at all five drop off points.
- Shekina reports the prohibition of plastic bags in Rwanda has caused delay in the design of packaging for instant cassava leaves, and a subsequent delay in recruiting girl marketers.

Were there any barriers that hindered girls from accessing or using SPRING products, services or business?

- The two most remote cooperatives at Buyoga and Tumba are only just starting to operate and this, combined with a higher than anticipated turnover (around 30%) of adolescent girls at the three more established cooperatives, has meant that roughly half of girls surveyed had only been in place for 1-3 weeks (working one day a week) while the other half had been in place for 2-3 months.
- Anecdotally, there has been a delay in establishing payment mechanisms (bank accounts) at the cooperatives, with a subsequent delay in payment to girls. This may be a contributing factor in turnover.
- Our research suggests that poor communication between Shekina and cooperative leaders (and so members) and an absence of established employment terms and conditions has left some girls confused about their employment terms, earnings and savings.
- Our evidence reflects this confusion, with 37% of girls unable to state how much they were earning, rising to 65% of those who began their employment in May. Over a quarter (27%) of girls' did not know whether they were paid weekly or monthly. A third (32%) of girls did not know how they would be paid (cash or into a bank account), rising to 47% of those who started working in May.

¹ Each impact evaluation will be made up of three phases of data collection: baseline, mid-term and endline.

² The baseline was conducted in May 2016. The Shekina cooperative employment scheme started in February 2016, though half (52%) of girls only started working with Shekina in May 2016. The baseline gathers data on girls' current circumstance and their circumstance before working for Shekina. A mid-line survey will be conducted in January 2017, to survey the girls before they leave the cooperatives. An endline survey will be conducted in January 2018, a year after the girls have left the Shekina cooperative. Through these three surveys, the impact evaluation will seek to establish the extent to which Shekina has enhanced girls' earning, savings, learning, safety and well-being. For more details, please refer to Section 2.

³ "Contextual Factors" in this report refer to external factors that are beyond the projects control. This might include political factors (e.g., political stability, government policy); Economic factors (e.g. inflation rate, interest rate, exchange rate, disposable income available to consumers, availability of venture capital); Social factors (e.g. availability of qualified staff; consumers' trust in new technology or business models; attitudes regarding the role of adolescent girls); Technological factors (e.g. mobile phone and internet coverage); Environmental conditions (e.g. weather or climate change; energy costs); and Legal factors (e.g. licensing, legislation, or health and safety regulations). We have also considered other operational barriers outside of the businesses control.

- Similarly, 34% of girls did not know how much they will save through the Shekina savings scheme and a 33% of girls either did not know (5%) or were unaware (28%) that their employment with Shekina will come to an end in a years' time.

Income generating activities before working for Shekina

- Before working for Shekina, 77% of girls had undertaken income generating activities (IGA). Six in ten had worked for a wage or salary, 48% had been involved in running a business for pay, and 34% had been involved in running a business for no pay. 23% of girls had not undertaken any income generating activity before Shekina.
- Half of girls (53%) undertook work for a wage or salary as their main IGA, 15% were involved in running a business for pay and 9% helped to run a business without being paid.
- When describing an average week just before they started working for Shekina, 55% of girls had undertaken paid work.

To what extent have girls improved their earnings and savings as a result of accessing business opportunities provided by SPRING grantees?

- Girls that stated their main IGA prior Shekina had been working for a wage or salary (53%), stated they earned a median RWF2,400⁴ a week; those whose main IGA had been running a business for pay (15%) earned a median RWF1,125. This compared with their estimate of a median RWF1,200 a week at Shekina.
- Before working for Shekina, 26% of girls held income in a bank account and 13% held income in a savings account. A quarter (27%) held income in a savings group/SACCO, 14% held it at home and 9% with a parent/guardian. Since working for Shekina, girls showed little change in the way they held their income and savings.
- Most girls had other sources of income outside their Shekina earnings: 81% had savings/money set aside; 61% received money outside of paid work; and 80% had savings in the form of animal husbandry investments.
- Girls that had money/savings before Shekina (81%) stated they held a median RWF10,000.
- Girls estimated they would save a median RWF80,000⁵ at Shekina.

To what extent have girls' improved their life skills, safety and well-being as a result of accessing products, services or business opportunities provided by SPRING grantees?

- Girls' were asked how they liked working for Shekina, what they liked most/least. Encouragingly, most girls (87%) mentioned things they liked about working for Shekina, including: enjoying working in a group (cooperative) of girls (37%), being taught to save (5%), helped to prosper (3%) and the good Shekina relationship management (3%). A quarter (24%) of girls mentioned things they disliked about working with Shekina and tended to focus on issues surrounding late payment.
- More than half (54%) of girls are motivated to work to earn money and a third of girls are motivated to work to improve their own and their families welfare, and this latter group are more likely to make joint spending decisions together with their parents.
- Most girls (70 %) had a long term goal of opening or expanding a business, though fewer had a clear idea of what this business would be. Nearly half of girls (46%) planned to use their Shekina savings to help open or expand their own business.

⁴ Confusion over earnings and savings at Shekina was evident in both a high proportion of girls indicated they did not know what they were earning/saving or providing very high estimates, which skews the mean score. For this reason, where estimates have been provided we have used the median figure as a better representation of a typical response.

⁵ As above

***To what extent have adolescent girls accessed SPRING products, services or business opportunities?
Have the products of grantee ventures reached girls at the Base of the Pyramid (BoP)?***

- The mean Progress out of Poverty Index score across the 94 participants was 55⁶. According to the Index, there is a 47% chance that a person in Rwanda with an Index rating of 55 lives on less than \$2 a day and a 61% chance that this person lives on less than \$2.50 a day. This suggests that through its SPRING funding Shekina is reaching girls at the Base of the Pyramid.

⁶

The PPI uses data collected from ten questions about household characteristics and asset ownership and calculates the likelihood that the household is living below the poverty line. Questions are tailored to each country: <http://www.progressoutofpoverty.org/country/rwanda>

1 Introduction

1.1 Overview of the Impact Evaluation

The Impact Evaluations are the core contribution to assessing SPRING's impact on the lives of adolescent girls and the wider market for products, services and business models benefitting adolescent girls. They also play an important role in assessing SPRING's additionality and value for money. Over the lifetime of SPRING, we will conduct a total six grantee impact evaluations. Each impact evaluation will be comprised of three phases: baseline, mid-term and endline.

We conducted our baseline research in May 2016 shortly after Shekina had completed its recruitment of the Cohort 1 girls. This report is the first baseline report of the six planned impact evaluations and the first within the first cohort.

1.2 Purpose and structure of this document

In this document, we present the initial findings from the baseline research for one of the two grantee businesses from Cohort 1 selected for inclusion in the SPRING Impact Evaluation. This report presents the initial baseline findings for Shekina.

In this first section of the report we introduce the framework of impact evaluation overarching the SPRING programme and Shekina specifically, detailing: grantee selection, methodology and fieldwork process and feedback.

In the subsequent section 2, we present our findings in line with questions from the programme Terms of Reference. We first map out girls general and income generating activities before and now they are working for Shekina. We then progress to detail girls' income and spending; and banking and saving, both before and since working for Shekina. Finally, we explore girls' current perceptions of their life skills, well-being and their future goals.

We present income and savings as median measures to accommodate a wide dispersion of responses and provide a more representative measure of the average response. Where we have used four and five point scales to enable girls to rate their perceived work and life skills and well-being, we have rebased these scores to a 20 point scale to facilitate comparability.

Where relevant, we highlight differences at subgroup level, in particular across the drop-off sites (reflecting both geographic and cooperative establishment) and respondent's employment starting date, as these were the two aspects of widest dispersion, with less difference evident across age, education, and household size.

Throughout, we report against logframe indicators where possible.

2 Methodology

2.1 Business Selection Process

The selection of the right businesses to include in the Impact Evaluation is crucial to ensuring that we can measure impacts of the programme. To help ensure that we selected the most appropriate business for inclusion in the Impact Evaluation we asked key members of the IP team to provide their opinions of the six Business Performance Evaluation (BPE) businesses against a number of criteria. The IP team members who provided their opinions included the SPRING CEO, the Programme Director, Technical Director, Fuse Project and the SPRING Investment Advisor. The criteria we asked the IP team to consider included: chances of **business survival** (so there is a good chance that the business will be operational at the endline stage); **depth of impact** (the impact upon girls that is measurable); **breadth of impact** (to ensure we can collect a good sample of beneficiary girls) and **potential for learning** (to help inform future programming).

After reviewing the feedback of the IP team and our own assessment of the **evaluability** of the businesses, we decided, in agreement with the IP and with donor approval, to select **Shekina** and **Totohealth** for the Impact Evaluations. In this report we present the findings from the baseline research for Shekina. The baseline findings for Totohealth are presented in a separate report.

Shekina

Shekina produces food products for sale in Rwanda and export overseas. Its SPRING grant focuses on involving adolescent girls in the production and sale of dried cassava leaves, where it engages adolescent girls to source cassava leaves from local farmers in the rural Rulindo district of the Northern Province of Rwanda order to fill supply orders. Shekina also plans to use adolescent girls to market a new product, instant cassava leaves, door-to-door. Prior to SPRING, Shekina employed girls aged 14-19 to assist with processing cassava leaves at its HQ in Bushoki (6 part-time and 7 seasonally)⁷. Shekina also worked with girl farmers who supplied them with cassava leaves.

Through the SPRING grant, Shekina established 5 cooperatives of 20 girls each, 100 girls in total, to source and process cassava leaves from local farmers. The girls work one day a week collecting and processing, earning around RWF 3000, or USD \$4, per month. Half this income is given to the girls as monthly earnings and half is deposited into a cooperative savings account which the girls will have access to as a cooperative after one year. Shekina will rotate girls out of the cooperative after one year, giving them access to the additional 50% of the earnings they have saved, and select 100 new girls per year.

In their application, Shekina stated that their product helped girls generate income, save, invest, protect earnings and assets, learn, return to school, stay in school, and feel safe and secure. A review of Shekina materials and a field assessment supported the assertion that Shekina would help girls generate income, save, and protect earnings and assets.

Three areas of possible impact were identified:

Impact on adolescent girls' earning and savings: Adolescent girls may benefit directly from Shekina through increased earnings and savings. They currently earn income as processors, and may in future earn income as door-to-door marketers. Adolescent girls may also benefit from increased skills and learning by organising suppliers through cooperatives and marketing products door-to-door.

Impact of learning: Adolescent girls may benefit from on-the-job learning working to source cassava through cooperatives. The proposed door-to-door marketing group may also benefit from experience with salesmanship and can sell other products alongside instant cassava. The transferability of skills around processing cassava leaves is limited.

Impact of cooperatives: The impact of money saved through cooperatives is evaluable, although not in this report. The rationale of the compulsory savings is unclear. Shekina had suggested that girls might use this money as a SACCO, or micro-lending group, so that individual girls can borrow money to pay for school fees or start-up costs for their own enterprises, or as

⁷ KPI report March 2016

capital for agricultural ventures owned by the cooperative, such as pig farming. However, it is not clear that Shekina will play any role in administering the cooperative after the girls have left or will provide any guidance on how girls might use the money. Girls that are leaders of the cooperatives may also acquire leadership and management skills, through implementation rather than through formal learning.

Further details on Shekina's SPRING funded activities are available in Annex C.

2.2 Approach to SPRING Impact Evaluation Methodology

The SPRING impact evaluations are designed and tailored to the individual circumstances and business models of the selected grantee. However, all impact evaluation methodologies share several common features:

- **Focus on adolescent girls.** Whereas the Business Performance Evaluation focuses on SPRING businesses as the unit of evaluation, the focus on the Impact Evaluation is adolescent girls, who, depending on the business approach, benefit as users of the product or service, by providing services, or working in the supply chain.
- **Use of local female interviewers.** Adolescent girls may be hesitant to open up to male interviewers or people they don't know. We use local female interviewers to build trust between interviewer and respondent and thereby improve the quality of response.
- **Mixed methods.** We use both qualitative and quantitative methods to triangulate the impact of the SPRING business on adolescent girls.
- **Common impact indicators.** We have developed a suite of common indicators for the impact areas of **learning, earning, saving, safety, and well-being** that will be asked of respondents in all cohorts so that we can compare results both within and between cohorts. We also use a suite of common impact indicators for **women's empowerment** to measure impact across all enterprises. After each cohort we will review these common indicators to ensure they are still relevant.
- **Interviews with wider market actors.** We will collect qualitative evidence on the impact of each grantee on product markets to report against the core indicator of market change. We will carry out in-depth interviews with entrepreneurs within the relevant sector. This will be done at the endline phase when sufficient time has passed for potential demonstration effect to occur.

2.3 Shekina Research Methodology

The Shekina impact evaluation is comprised of three stages of respondent feedback: at baseline, at midterm and endline.

For the initial baseline we collected data through face to face interviews with all Cohort 1 girl cooperative members at each of the Shekina drop off sites. We intend to repeat this baseline survey in 2017 with the second intake of Shekina cooperative members.

We also hope to undertake a baseline face-to-face survey amongst up to 50 girls that Shekina plan to employ in a marketing capacity. This research will be scheduled when we have clearer sight of when the girls are in place.

2.3.1 Quantitative Face to Face Interviews with girl cooperative members

The initial Cohort 1 baseline survey took place in May 2016. The population was all girls that were working in a Shekina cooperative. In January 2017, we will again speak to the cohort 1 girls we surveyed, either at the drop-off site or their homes, to explore their experiences of being part of the cooperative, their future plans and in particular, what they plan to do with the 50% of their earnings that were saved.

The provisional timetable is presented below in Table 2.1.

Table 2.1: Provisional Research Schedule–Shekina Girl Cooperative Members

	Cohort 1	Cohort 2
Baseline Survey	May 2016	May 2017
Midterm Survey	February 2017	January 2018
Case study interviews	February 2017	February 2018
Endline	June 2018	June 2019
Case study interviews	June 2018	June 2019

We will also attempt to interview girls who did not complete their full year with Shekina at the midterm stage to identify issues including why they left the programme and what could have been done, if anything, to help them stay on. All interviews conducted at endline, one year after the girls have finished working with Shekina will be conducted at their homes.

2.3.2 Instrument Design – Adolescent Girl Cooperative Members

The quantitative survey of the adolescent girl cooperative members was designed to gather information that would enable us to evaluate the effectiveness and impact of the businesses in contributing to the girls' economic empowerment. The instrument was designed in consultation with Shekina and our local research partner Research Plus Africa and was approved by Shekina before we began the fieldwork process. The survey was then translated into Kinyarwanda. This ensured the instrument elicited information that was also useful to the business and culturally appropriate.

The survey gathers baseline information in the following:

- General and income generating activities;
- Awareness of income earned and savings held;
- Control over income;
- contribution to household income and spending;
- Knowledge and learning – work related learning; and
- Confidence and well-being - social learning.

The survey assumed girls working in the cooperatives would have been in place for three months when we surveyed them in May 2016.

This same questionnaire will be used for Cohort 2; and the questionnaire will serve as the blueprint for subsequent rounds of data collection at midterm and endline.

2.4 Fieldwork – Shekina Cohort 1 Baseline Survey

2.4.1 Face to Face Survey of Adolescent Girl Cooperative Members

Training

The survey team was comprised of five female interviewers and a female supervisor. All were present for a one day training held on the 16 May in Kigali. The training was conducted by Research Plus. The survey and briefing notes were reviewed and discussed one question at a time. Through feedback from the field team, we identified the need for an additional question to ensure we captured all types of saving:

- D10- Did you have savings of any other kind (pigs, poultry)

The interviewers then had the opportunity to familiarise themselves with the survey content and the tablets they would conduct the interviews on before conducting mock interviews with each other to test the survey script and routing.

Piloting

On the 17 of May we travelled to the nearest drop-off site (Bushoki) and each interviewer conducted a pilot interview with a different member of the cooperative. At the close of the pilot day, a full debrief session was held where interviewers were able to recount their experiences.

The pilot interviews were completed using pen and paper. The completed paper surveys were then reviewed and final guidance provided to the field team.

Feedback from the interviewers and review of the completed surveys facilitated final survey adjustments, most notably relaxing the assumption that girls will have been working with Shekina for three months and limiting the Income Generating Activity (IGA) enquiry (days, hours, earning) to the main activity only where respondents were engaged in more than one IGA. We also introduced a separate spreadsheet, to collect the respondents' full contact details – including village, cell phone number and parent/guardians name and consent – to facilitate follow up survey.

In field

Over the week of the 23 May, each of the five drop-off sites were visited on the day that the site was operational. A total 94 interviews were completed.

Achieved Interviews

For the baseline research Shekina provided us with a list of girls in each of the five cooperatives at each drop off site. In a number of instances, the girls present were not those names provided to us, but working with the drop-off site manager, a final list of contacts was compiled. At each site, the interviewers were introduced to the cooperative members. On a one on one basis, the interviewers then spoke to each of the girls, explaining the background to the survey and formally inviting them to participate in the survey. The girls were assured of the anonymity of their feedback⁸. A gift of a pack of sanitary pads and a bar of soap were provided to each girl in recognition of their time. Each girl was invited to participate in future research, and where they agreed, full contact details were gathered.

The achieved interviews are reflected below.

Table 2.2: Completed interviews at each drop off site

Contact list of names provided	
Total initial list of names provided	100
No longer working for cooperative	(- 30)
New to cooperative (names provided on the day)	+29
Achieved Interviews	
Total sample available	99
Absent on day but still working	(-5)
Achieved Interviews	94

2.4.2 Fieldwork issues, informal feedback and observation

Informal feedback and observation over the fieldwork period highlighted the following:

- Recent legislation introduced in Rwanda prohibiting girls between ages 16-18 from working before 8am or after 6pm and requiring that they have at least 12 hours of rest between shifts. As a result the offer of a single day's work per week may appear less attractive to the pool of potential cooperative members, reducing the size of the pool.

⁸ To ensure anonymity, only findings at Total Sample level will be reported

- Adolescent girls can be hard to attract and keep at work – and there is an unanticipated turnover of girls in the established cooperatives. Between a quarter and a third of the original cooperative groups have been replaced during the initial months.
- Anecdotally there is a lack of communication between cooperative leaders and their members. This, together with an absence of a formal contract of employment, has created a lack of clarity on earnings, savings and terms of employment.
- Our research suggests that girls who have dropped out of the cooperative will have to approach the cooperative for any earnings or savings not received, however, there does not appear to be a formal process in place.
- Farmers were still able to deliver their leaves directly to Shekina Head Quarters (HQ) on any day and get paid immediately and that this meant Cooperatives at Base and Bushoki received fewer leaves to process. We estimate that 40% of the leaves are delivered straight to Shekina HQ.
- The Buyoga and Tumba drop off sites are not yet fully operational. There are long distances between these sites and the Shekina HQ. For the drop off sites to operate, Shekina has to visit each site to deliver scales for weighing the leaves and then take leaves back to Shekina HQ. This can require two trips.

Further feedback on the management of the Cooperatives are reflected in Annex B.

2.4.3 Respondent Profile– Girl Cooperative Members

The average (mean) age of respondents was 18.6 years. Thirty seven percent of girls were 18 years of age and 27% were 19. All girls stated they were single. The average household size was six members. Nearly all girls were Christian (96%).

Three quarters (74%) of girls were educated to primary/some years of secondary school, 21% had completed lower secondary and 4% had completed some years of upper secondary school while 1% reported having completed high school.

Overall, around half of the girls we surveyed had been working in a Shekina cooperative since February/March 2016 and half had only started working in a Shekina cooperative in May 2016.

2.4.4 Progress out of Poverty Index Scores

To what extent have adolescent girls accessed SPRING products, services or business opportunities? Have the products of grantee ventures reached girls at the Base of the Pyramid?

The mean PPI score across the 94 participants was 55⁹. According to the Index, there is a 47% chance that a person in Rwanda with an Index rating of 55 lives on less than \$2 a day and a 61% chance that this person lives on less than \$2.50 a day. This suggests that through its SPRING funding Shekina is reaching girls at the Base of the Pyramid.

Full respondent demographic details are available in Annex A.

⁹

The PPI uses data collected from ten questions about household characteristics and asset ownership and calculates the likelihood that the household is living below the poverty line. Questions are tailored to each country: <http://www.progressoutofpoverty.org/country/rwanda>

3 Results and Analysis

In the following chapter we describe the findings of the baseline survey of Cohort 1 Adolescent Girl Cooperative Members: their general and income generating activities before working for Shekina; the nature of their work with Shekina, their income and spending; and banking and saving before and since they have been working for Shekina. Finally, we explore girls' perceived life skills and well-being.

3.1 General and income generating activities

The baseline survey collects data on both girls' general and income earning activities before they started working in the Shekina cooperatives. This will enable us to assess how SPRING has impacted on girls' lives, employability and empowerment at mid-term and endline.

3.1.1 General Activities before working for Shekina

A quarter of cooperative girls were attending school before they started working with Shekina. Nearly all girls were doing unpaid work at home, and most were doing unpaid work outside the home. Over half (55%) of cooperative girls were doing other paid work¹⁰.

Table 3.1: Activities before working for Shekina (All respondents)

Before you started working with Shekina... can you tell what activities you did in a normal week.... And how many hours did you spend on these activities	Total Sample (%)	Avg Hours per week (mean)
<i>(Base = all respondents)</i>	94	<i>N = as per activity</i>
Attend school	26%	34.96
Unpaid work at home (e.g., cooking, cleaning, washing clothes)	99%	25.7
Unpaid work outside the home (e.g. going to market, fetch water)	81%	13.58
Other work for which you were paid	55%	18.46
Leisure time (e.g. reading, visiting family and friends, playing games)	85%	6.39
Church/mosque/praying	99%	5.48
		N=94
Average hours on activities p/weekday		10.3
Average hours on activities p/weekend day		7.36
Average hours on activities p/day		9.5

3.3.2 Income Generating Activities before working for Shekina

The SPRING Impact Evaluation has defined income generating activities as: working for a wage or salary; running or doing any kind of business; and helping without being paid in any kind of business run by your household¹¹.

Before working for Shekina, 60% of cooperative girls had worked for a wage or salary, rising to around 70% of those 18 years old and over. Nearly half (48%) had operated some form of business and 34% had helped run a household business without being paid. Only 23% had no experience of income generating activities.

¹⁰ Full details in Annex B – Additional Tables

¹¹ As adopted by the International Household Survey Network Survey of Activities of Young People 2010

Table 3.2: Incidence of Income Generating Activities

Any activity	Total sample (%)
(Base = all respondents)	94
Did you work for a wage or salary?	60%
Did you run or do any kind of business?	48%
Did you help without being paid in any kind of business run by your household?	34%
More than one activity	51%
No income generating activity	23%
Main activity	Total sample (%)
(Base = all respondents)	94
Did you work for a wage or salary?	53%
Did you run or do any kind of business?	15%
Did you help without being paid in any kind of business run by your household?	9%

Just over half of respondents (53%) had worked for a wage or salary as their main activity, 15% had run a paying business and 9% helped a business without being paid. Girls in the more remote cooperatives at Buyoga and Tumba were more likely to have worked for a wage as their main activity than girls from less remote cooperatives.

When asked their main activity in this work:

- 57% of girls working for a wage were involved in farm work, and 4%(n=2) in each were involved in trading; digging ditches for soil protection, picking tea, or working on VUP's project
- 71% of girls running their own business were involved in trading
- 37% of girls involved in unpaid work for a business were involved in carrying stuff to market, and a 25% were involved in trade.

Insight: Over half of girls worked for wage/salary before SPRING

Those working for a wage/salary (53%) worked an average 3.6 days a week, 19.7 hours, earning a median RWF2,400 a week. Those running their own business (15%) worked an average 2.7 days a week, 11.6 hours, earning a median RWF 1,000 a week. Those working with no pay (9%) worked an average 2.9 days a week, and 11 hours.

Table 3.3: Time and earnings spent on main Income Generating Activity

Weekly days, hours and earnings	Days	Hours	Weekly earnings (Median RWF)
Did you work for a wage or salary? (n=50)	3.6	19.7	2,400
Did you run or do any kind of business? (n=14)	2.7	11.6	1,125
Did you help without being paid in any kind of business run by your household? (n=8)	2.9	11	

3.2 Working and learning

3.2.1 Motivation for working with Shekina

The most common motivations for working for Shekina were to earn money (64%) and improve their own/family's welfare (30%). One in ten (11%) girls wanted to socialise with their friends.

The most important motivations for working for Shekina were similarly to earn money (54%) and improve both their own and their family's welfare (30%) as illustrated in the table below.

Table 3.4: Reasons girls work with Shekina

Why did you want to work with Shekina? And why else? What was the most important reason? (open response)	Any Reason for working with Shekina (%)	Most Important reason for working with Shekina (%)
(Base = all respondents)		94
To earn money	64%	54%
Improve my own/my family's welfare	30%	30%
Socialise with friends/others	11%	2%
Learn about cassava leaves and processing	5%	3%
Learn new skills/training/teaches entrepreneurship	5%	
Love working in a group	3%	
Told project needed girls that had dropped out of school	3%	
To be able to venture into business		2%
Felt I needed to work/not to be idle	4%	2%
Other	4%	5%

3.2.2 Main work tasks at Shekina

To what extent have girls' improved their employability skills as a result of accessing products, services or business opportunities provided by SPRING businesses?

Girls described their main work tasks as sorting cassava leaves (98%), ensuring the cleanliness of the workplace (9%) and cleaning cassava leaves (3%). A few girls were also responsible for weighing (2%), transporting (2%), or with senior responsibility at the sites (2%).

We asked girls what they liked most and least about working for Shekina. The vast majority (87%) girls mentioned something they liked: 37% mentioned they liked working with other girls in the group with whom they work to sort the leaves. Other aspects they liked included: the pay (9%), that the work taught them how to save (5%) and helped them prosper in life (3%) and that they like their good relationship with management (3%). A quarter (24%) of girls mentioned dislikes, largely associated with frequency of payment: nine percent of girls mentioned delays in payment, one sought daily payment and another, payment at the end of the month worked. Four percent of girls mentioned a low salary.

Insight: Delay in setting up cooperative payment structures impacts satisfaction

Anecdotally, setting up cooperative's bank accounts is taking longer than anticipated and there is a delay in payment for work completed, with monthly payments only received by the more established cooperatives. Some girls had worked more than one week without pay.

The girls were asked to rate their ability to perform a number of work related tasks and skills. Girls rated aspects of their specific role at Shekina most highly including their ability to process cassava leaves, do their current job well and work with others (an element of the job that many said they particularly liked). They tended to rate their more general business abilities less highly including their ability to run a business, run a cooperative and to understand business or employment contracts.

Those girls that started working in a cooperative in May consistently rated their work abilities slightly lower than girls that started in February/March.

Table 3.5: Rating of work abilities (Rebased average score)

How would you rate how well you are able to... (4 point scale rebased out of 20)	Total sample (Score)
	Rebased score out of 20
(Base = all respondents)	94
Pre-Process (sort) cassava leaves	17
Do your current job well	17
Able to work with others	16.5
Speak up in front of others	15.5
Able to run your own business	15
Able to give and take instruction	15
Understand your business agreement/ employment contract	14.5
Able to run a cooperative business	12.5

*4 point scale: 4=very able; 3 fairly able, 2=not very able; 1=not at all able. To facilitate comparability, the final score was multiplied by 5 to rebase it out of 20.

3.3 Income and spending

3.3.1 Earning

To what extent have girls improved their earnings as a result of accessing products, services or business opportunities provided by SPRING grantees?

Nearly forty percent of the girls (37%) did not know how much they earned each week at Shekina. This percentage was composed mostly of girls that began working in May (65%), and those at Buyoga (74%) and Tumba (50%), who were unlikely to have received any pay yet. This compares with only seven percent of girls that started working in February/March and still did not know how much they were earning. The median earnings amongst the 63% of girls that knew how much they earned was RWF1,200¹².

Insight: Girls are unclear about their earnings

From what Shekina has told us, girls earn RWF800 per week processing leaves. Our survey reflects that only 38% of girls estimate their earnings are <= RWF800. This higher earnings estimate, combined with the large proportion of girls who do not know how much they earn, reflects a lack of clarity over work conditions.

¹²

Consistent with the prevalence of the relatively large number of girls who did not know their savings or earnings, some girls provided very high estimates. This skewed the average (mean) measures and for this reason we have used median as a better measure reflecting the typical view of the girls.

Table 3.6: Cooperative girl earnings with Shekina

	Total Sample (%)
(Base = all respondents)	94
How much do you earn each week at Shekina (Median RWF)	1,200 ¹³
Don't Know (%)	37%
Worked for Shekina in the previous week	71%
Hours per week	9.1

Girl beneficiaries reporting having predictable income from safe sources and / or improved opportunities for income from safe sources.

Nearly three quarters (71%) of girls stated they received the money at the end of the month and 27% did not know when they would be paid.

When asked how they received their earnings 33% of girls stated they received payment in cash, 28% received it in a bank account and 17% thought it would be deposited into the cooperative’s account. A third (32%) of girls did not know how they were paid, rising to 47% of girls that started working in May.

Insight: Lack of knowledge of payment amounts and methods due to poor communication?

There appears to be a lack of communication between Shekina and the cooperative members, with no clear information provided regarding terms of employment or payment.

Table 3.7: Methods of payment of Shekina earnings

Do you receive the money in cash, in your Bank account or any other way?	Total Sample (%)
(Base = all respondents)	94
Cash	33%
My Bank Account	28%
Shekina/Cooperative account	17%
Don't Know	32%

Just over half of the girls stated their parents knew about the money they earned with Shekina, and a quarter stated their employer (Shekina) was aware of the earnings. When asked more broadly about any savings they had, 71% of girls stated their parents knew about their savings.

3.3.2 Spending

Nearly all girls (96%) stated they decided how the money they received would be used. Just over a third (38%) stated their parents were also involved in deciding how to spend their earnings, rising to around half of 17 year olds (48%).

¹³

Misunderstandings over earnings and savings at Shekina was evident in both a high proportion of girls indicated they did not know what they were earning/saving or providing very high estimates, which skews the mean score. For this reason, where estimates have been provided we have used the median figure as a better representation of a typical response.

Insight: Girls work for family welfare where spending decisions are joint

Girls whose parents were also involved in spend decisions were more likely to be motivated to work for Shekina to improve their own/family welfare than on average (39% v 30%) and less likely to be motivated to simply earn money than on average (42% v 54%).

Table 3.8: Who knows about earnings and decides on spending of earnings

Thinking about the money you earn in your business with Shekina Who else knows about the money you receive? Who usually decides how the money you receive will be used? Who else knows about the money you save?	Who knows Shekina earnings	Who decides how used	Who knows Shekina savings
<i>(Base = all respondents)</i>	94	94	94
You	-	96%	-
Your parent/s	56%	38%	71%
Employer	24%	2%	-
Other (specify)	3%	0%	4%

We asked girls to imagine that 10 coins represented what they had earned from Shekina and spent in the previous week/planned to spend in the coming week. We then asked girls to distribute the coins according to what they had: spent, saved, paid as debt or gifted. The results of this exercise suggest that approximately 39% of earnings were saved, 36% were spent, 12% were used as gifts and 10% were paid as debt.

We then asked girls to think more specifically about how they used/intended to use their earnings. As illustrated in the table below, the top five uses were: saving, spend on non-essentials, payment of personal debt, gifting, personal daily needs.

Table 3.9: Girls Spending

And thinking more specifically about how you used your money, which of the following did you use it for last week?	Total sample (%)
<i>(Base= all respondents)</i>	94
Save/set aside for use at a later date [excl. Shekina saving]	73%
Things I want(ed) (i.e. make-up, toiletries, jewellery, foot	52%
Pay personal debt	36%
Give as a gift/used to buy a gift for others	32%
Daily needs for myself (e.g. food, transport costs)	29%
Daily needs for household/others (e.g. food, transport costs)	29%
On own business	18%
School fees/uniform for others	9%
Pay household/other debt	5%
School fees/uniform for myself	2%

Other (Specify)	2%
DK	7%
NA	2%

3.3.3 Other sources of income

Most girls had other sources of income outside their Shekina earnings: 81% had savings/money set aside; 61% received money outside of paid work; and 80% had savings in the form of animal husbandry investments.

Table 3.10: Other sources of income

	Total sample (%)
	94
<i>(Base = all respondents)</i>	
Received money outside of paid work (gifts, weekly allowance, etc)	61%
Other savings/money set aside	81%
of any other kind (pigs, goats, poultry, etc)	80%

3.4 Banking and Saving

3.4.1 Banking

Percent of girl beneficiaries who report having a predictable income from safe sources and / or improved opportunities for income from safe sources

Before Shekina, a quarter of girls (26%) kept their money in a bank account, rising to four in ten of 19 or 20 year olds. Thirteen percent kept their money in a savings account and 12% in mobile money, rising to a fifth of 18 year olds. A quarter (27%) kept the money in a savings group or SACCO, 14% kept it in a safe place at home and 9% with a parent or guardian.

Table 3.11: How kept income prior Shekina

How did you keep the money you earned/saved/set aside before working for Shekina?	Total sample (%)
	91
<i>(Base = all respondents)</i>	
Bank account	26%
Savings account	13%
Home bank/ in safe place at home	14%
With a parent/guardian	9%
In a savings group/SACCO	27%
Mobile money, Tigo cash or Airtel money	12%
Other	7%

Little change was noted in how girls held their money before and since beginning work with Shekina.

Nearly all bank and savings accounts were in the girls own names (88%), 8% were in their parents' name and 8% of girls did not know whose name the account was in.

Over a third of girls (38%) did not have a bank or savings account. When asked why, over half of these girls did not think they had enough money for a bank or savings account, a few did not know how to open an account, used their mother’s account or stated they had not started earning a salary yet.

Insight: Girls are not required to hold a bank account to receive their earnings

Anecdotally, Shekina earnings are paid into a cooperative account. The cooperative leader pays each of the girls from this account and is also responsible for retaining 50% of earnings as savings for the girls to access at the end of their year of employment. It is not clear how girls are encouraged to take up formal financial services during their employment.

3.4.2 Saving

We asked girls a series of questions about savings held before and now that they were working for Shekina.

To what extent have girls improved their savings as a result of accessing products, services or business opportunities provided by SPRING grantees?

Girls that had savings before they started working with Shekina started saving at the average age of 16. These girls had saved a median RWF 10,000.

Table 3.12: Savings before Shekina

	Total sample (%)
<i>(Base = all respondents that had savings before Shekina)</i>	76
Before working for Shekina, how much money did you have saved/put aside? (Median RWF)	10,000
<i>(Base = all respondents)</i>	94
Had no savings before Shekina	19%
Have no Bank or Savings account	38%

Two thirds (63%) of girls were saving to buy items of interest, 33% were saving for an emergency and 28% were saving for their own business/cooperative.

Table 3.13: Why save?

Why do you save? What do you plan to use your Shekina savings for?	Total sample (%)	
	Saving for	Use Shekina savings
<i>(Base = all respondents)</i>	94	94
Items of interest	64%	43%
Emergency	33%	6%
Own business/Cooperative	28%	46%
Cost of home	12%	2%
My school fees/uniform	5%	9%
Others school fees/uniform	1%	2%
School supplies	1%	2%

Other – buy livestock		9%
Other	9%	4%

There was confusion over when the initial employment with Shekina would end. A third of girls correctly thought their employment would end in 2017, whilst 5% thought it would end in 2016. A fifth (18%) thought it would end in 2018, and 7% thought it would end in 2019/20. A third of girls either did not know (5%) or were not aware (28%) that their employment with Shekina would come to an end, rising to 40% amongst girls that started working in May and who did not know (8%) or were not aware (32%) when their employment would end.

Insight: Poor communication and leaves girls unsure of employment terms and conditions

Anecdotally, girls do not have a contract of employment and Shekina is understood to communicate with the cooperative leader and not with all the members. General confusion regarding earnings, savings and employment terms are thought to be the result of a lack of communication between the cooperative leaders and their members.

Table 3.14: Cooperative girls’ awareness of when employment ends

Can you tell me when your work with Shekina ends?	Total Sample (%)
<i>(Base = all respondents)</i>	94
2016	5%
2017	34%
2018	18%
2019– 2020	7%
Don't Know	5%
Not aware it is ending	28%
Refused	2%

There was again confusion over the amount that girls would have saved by the end of their employment. A third (34%) did not know how much they would have saved by the end of their employment with Shekina, rising to half (48%) of girls who did not know when their employment would end. The median amongst those that had an idea how much they would have saved by the end of their employment was RWF 80,000.

Insight: Girls are unclear of how much they will save through Shekina

Confusion over employment terms and conditions was again evident with respect to the earnings that were being retained as savings for the girls. Girls themselves estimate their earnings are, on average, a median RWF1,200 per week. Even if all of their earnings were put into the cooperative savings this would only amount to between RWF 42,400 –81,000 by the end of a year of employment. Half of their earnings equates to between RWF21,200 – 40,500.

Table 3.15: Cooperative Savings at Shekina

The Shekina Compulsory Savings	Total Sample
<i>(Base = all respondents)</i>	94
Thinking about the savings you will get when you finish working with Shekina, do you know how much you will have saved (Median RWF)	80,000
Don't know	31%
Refused	3%

There was a direct relationship between anticipated length of employment and expected savings level, girls that thought their employment would last into 2018 expected to have saved more than those that thought employment would end in 2017.

When asked what they would do with the savings, nearly half of girls stated they would use the money to start their own business/cooperative and a similar proportion stated they would use it to buy items of interest. Twelve percent intended to use the savings for school related items.

3.5 Life skills, well-being and empowerment

3.5.1 Self-assessed Life Skills at baseline

To what extent have girls' improved their life skills, safety and well-being as a result of accessing products, services or business opportunities provided by SPRING grantees?

We asked the girls to rate their ability to perform against a number of life skills. With the exception of rating their ability to return to school there was little variation in the mean ratings. Girls gave highest ratings to their ability to control their life and manage their money/budget most highly and lowest rating to their ability to go back to school and rely on themselves for money rather than their partners/others. These measures will be revisited at the mid-term and endline evaluations.

Table 3.16: Rating of life skills

How would you rate how well you are able to...(4 point scale*)	Total sample (Score)
	<i>Score rebased out of 20*</i>
<i>(Base = all respondents)</i>	94
Control my life	17.0
Manage my money/budget	17.0
Manage new situations/ people I do not know	16.0
Read and write a letter	16.0
Care for myself and my children /others in my household	16.0
Avoid situations where I could be subject to sexual violence or harassment	16.0
Do basic maths (add, subtract)	16.0
Rely on myself for money rather than rely on partners/others	15.5
Stay in or go back to school	10.0

Total Average Score	15.5
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*4 point scale: 4=very able; 3 fairly able, 2=not very able; 1=not at all able. To facilitate comparability, the final score was multiplied by 5 to rebase it out of 20.

3.5.2 Self-assessed well-being at baseline

When asked about their general well-being, girls agreed most strongly that they were happy, had good relationships with others in their household and had a large group of friends.

Table 3.17: Well Being*

How would you rate how well you are able to...(5 point scale*)	Total sample (Score)
	<i>Score rebased out of 20*</i>
<i>(Base = all respondents)</i>	<i>94</i>
I am a happy person	17.6
I have a good relationship (get on) with others in my household	17.6
I have a large group of friends	17.2
I give my best in my school assignments or work tasks	16.8
I have one or two people I regard as my 'best friends'	16.8
I am involved in social activities other than school/my duties	16.8
I enjoy living life	16.4
I get enough time to play with my brother/sisters	16.4
I have sufficient time to get 'fan'	15.6
I am a confident person	15.2
Total Average Score	15.2

*5 point scale: 5= agree strongly; 4=agree; 3 neither agree nor disagree, 2=disagree, 1=strongly disagree. To facilitate comparability, the final score was multiplied by 4 to rebase it out of 20.

3.5.3 Future plans and goals

When asked about their goals and plans, most girls spontaneously mentioned that they planned to start a business of some kind. For a third of girls (34%), the notion of starting their own business had not ventured beyond the desire to find 'a good project' or start their own (unspecified) business. A fifth of girls (21%) had firmer ideas which included: opening a hair salon, restaurant, canteen, tailoring business, selling fruit and vegetables. Sixteen percent of girls had plans to farm – investing in livestock, chickens or rabbits or invest in livestock (16%).

Only fifteen percent would go back to school or undertake further vocational training. One in ten (9%) expressed a broad intent to work hard and uplift themselves.

Table 3.18: Girls future plans and goals

Can you tell me more about the goal and plans you have? How does working with Shekina contribute to this (Open Response)	Total sample (%)
<i>(n)</i>	94
Start an unspecified business/project	34%
Start a specified business – tailoring, restaurant, canteen, selling fruit and vegetables,	20%
Buy livestock/start livestock/chicken rearing	16%
Go back to school/do vocational training	15%
Plan to work hard to uplift my livelihood	9%
Save	5%

Girls all seek to uplift themselves but many are unclear how

Over four in ten girls (43%) spoke of plans to start their own business or work hard to improve their lives, but were unclear on what the business or work would be. Few girls plan to go back to school. No girls expressed a clear intent to start a new cooperative.

Annex A: Demographic Profile:

Age Profile

	Total	Base	Bushoki	Rusiga	Buyoga	Tumba
(n)	94	20	19	18	19	18
17	16%	20%	0%	11%	26%	22%
18	35%	50%	21%	39%	26%	39%
19	27%	10%	53%	22%	42%	6%
20	21%	20%	26%	28%	5%	28%
21	1%	0%	0%	0%	0%	6%

Marital Status

	Total	Base	Bushoki	Rusiga	Buyoga	Tumba
(n)	94	20	19	18	19	18
Single	100%	100%	100%	100%	100%	100%

Household Composition & Size

	Total	Base	Bushoki	Rusiga	Buyoga	Tumba
(n)	94	20	19	18	19	18
1 or 2 parents	91%	90%	90%	83%	100%	95%
1 or 2 grandparents	18%	25%	16%	23%	10%	17%
Siblings	90%	90%	84%	90%	100%	96%
Extended family	28%	43%	27%	40%	11%	23%
Avg household size	6	7.2	5.5	5.5	6.2	5.6

Religion

	Total	Base	Bushoki	Rusiga	Buyoga	Tumba
(n)	94	20	19	18	19	18
Christian	96%	90%	100%	94%	100%	94%
Muslim	1%	0%	0%	6%	0%	0%
Other	3%	10%	0%	0%	0%	6%

Education

	Total	Base	Bushoki	Rusiga	Buyoga	Tumba
(n)	94	20	19	18	19	18
No school	-	-	-	-	-	-
Some-primary	1%	0%	0%	0%	5%	0%
Primary completed	29%	40%	32%	11%	32%	28%
Some years of Lower secondary	44%	35%	42%	39%	47%	56%
Lower secondary completed	21%	20%	21%	39%	16%	11%
Some years of upper secondary	4%	5%	5%	6%	0%	6%
Upper secondary completed	1%	0%	0%	6%	0%	0%
Attended Madrassa	26%	20%	32%	33%	32%	11%

Starting month of Shekina Cooperative employment

B13 When did you start working with Shekina?	Total	Base	Bushoki	Rusiga	Buyoga	Tumba
(n)	20	19	18	19	19	94
February	29%	5%	63%	67%	0%	11%
March	19%	70%	11%	11%	0%	0%
May	52%	25%	26%	22%	100%	89%

Annex B: Fieldwork observations on Cooperative management

- Girls in Buyoga spoke of the Rusiga Cooperative taking delivery of Buyoga farmers' cassava leaves at a makeshift drop-off point between Rusiga and Buyoga.
- Not all drop-off sites have fulfilled requirements to open a cooperative bank account.
- Payment is made to the Cooperative leader and she is responsible for sharing the payment amongst the members and for holding 50% of the payment as a savings that all members will access at the end of their year of employment.
- Girls are paid as a group according to the weight of leaves they process in a day.
- The cooperative leader is responsible for communication with Shekina and for sharing this information with the other members of the cooperative.
- As a result of poor communication, there is a little awareness of the SPRING project or length of employment.
- None of the girls have employment contracts with either Shekina or as a cooperative and there is no employment practice framework:
 - There is no clear selection criteria or process for recruiting girls – it was originally done on a snowballing basis (friends recruit friends) – but where girls dropped out of the cooperative, subsequent recruitment criteria were less apparent.
 - Where girls drop out of the cooperative before the cooperative has been paid there is no clear policy or approach for payment.
 - Where girls are dismissed, there is no established or transparent process.
 - Some girls expressed concern that cooperative leaders have no directive guiding their conduct.

Annex C – Shekina support through SPRING

SPRING support¹⁴

SPRING support has been focused on the following areas:

- *Branding and design* – fuse project helped redesign the Shekina brand identity, including logo and other brand elements (website, packaging, etc.). The new logo and redesigned packaging for over a dozen store keeping units (SKUs) are already being used.
- *Cooperative structure* – fuse project created various potential models for the cooperative structure. Options were designed that included rotating girls (or not), payment that went directly to savings (or not), and suggested governance processes for determining how pooled funds should be used.
- *Legal support* – Shekina received support from Hogan Lovells (HL) targeted at patents and export partnerships. Shekina's founder Damien was not able to receive a patent for his technology/process but HL was able to set up a process to provide trade secret protection. Shekina is also very keen to export to the US and sought advice on how best to develop partnerships to do this. Unfortunately, because of the complexities with US imports and the differences between states and different types of import/distribution partners, HL was unable to provide tangible advice Damien could action right away. They did outline various considerations and suggested next steps for Damien to proceed with. HL has offered additional support around trademarks and food regulatory issues for exports but Damien has not taken them up on this yet.
- *Technology and logistical support* – Prior to SPRING support there was significant delay in the payment between Shekina and the farmers. Fuse project helped address this challenge by supporting and enhancing Shekina's operational management system and by beginning to set up a system to pay farmers by phone via mobile money. Shekina has now reduced the amount of time it needs to pay farmers to 1 day, but is still paying them in cash. Unfortunately, the mobile payment platform is not yet operational and faces a number of challenges including the fact that not all farmers have phones and those that exist often aren't charged. They are also working to overcome the 200 RF (\$0.25) transaction cost charged by the mobile money platform for each transfer.
- *General business development* – Inkomoko provided general business advice, including financial modelling.
- *Grant support* – With the \$80,000 grant from SPRING, Damien was able to purchase one dryer and one cooker (an essential piece of equipment for the instant cassava product). The purchase of this equipment is an essential component in Shekina's ability to increase the capacity of this production.

SPRING Disbursements*

Date	Disbursement	Amount (GBP)
August 2015	KESPG- 2015/16 Shekina Enterprise Disbursement 1: Supply chain organisation	£15,095.23
November 2015	KESPG- 2015/16 Shekina Enterprise Disbursement 2: Acquisition of production equipment	£34,927.01
March 2016	KESPG- 2015/16 Shekina Enterprise Disbursement 3: Establishing marketing agents	£1,669.33

*Source: SPRING Bi-Annual progress report December 2015 – March 2016

¹⁴ Business Performance Evaluation – Shekina Business Model Write Up

Shekina self-reported output**

Date	Output	Size
Aug - Dec 2015	Girls (10-19) identified to work in cooperatives	Up to 100 girls
Aug – Dec 2015	Female farmers supply cassava leaves	122 in reporting period
Jan - Mar 2016	Girls (10-19) begin working in cooperatives (February 2016)	Up to 100 girls
Jan - Mar 2016	Female farmer suppliers	36 additional female farmer suppliers

**Source: Shekina Self Reported KPI Progress Report March 2016

Annex D - Questionnaire

SHEKINA Survey

ADMINISTRATIVE QUESTIONS

Interview name	
Date of interview	
Interview start time (24hr)	
Interview end time (24hr)	
Drop off point	
Respondent name (From sample file_	

INTRODUCTION

Amakuru. My name is _____ and I work for **Research PLUS**, a research company. I am here today to find out more information about your experiences, both before and after you started working with Shekina. Thank you for agreeing to talk with me. We will talk for about one hour. You can ask me any questions you have now or during our time talking. Also, anything that you share with me will remain anonymous, which means I will not tell Shekina that you said these things.

S1	Are you happy to continue with the interview?	Yes	
		2 No	Finish & Close

SCREENING

S2	Are you currently working with SHEKINA? Or have worked with SHEKINA within the last 3 months?	1 Yes, currently working with SHEKINA	
		2 Yes, worked with SHEKINA within last 3 months	
		2 No	Finish & Close

Section A: Warm up & Well-being D3.3 (5-10 MINS)

I'd like to start by asking a few questions about you

A.1	Can you please tell me how old you are now?	Write in	DK/ Ref

		Yes	No	DK/ NA/Ref
A.2	Are you enrolled in any school?			
A.3	Are you attending School?			
A.4	(If yes/attending school) Is school currently in term? (i.e. not on holiday)?			

A.5	Do you care for members of your household? (children/elders)?			
A.6	Do you have a child/ren of your own?			
A.7	Are you pregnant?			

I am now going to show you/read out some statements about you and for each one I would like you to tell me how much you agree with the statement: I want you to tell me whether you strongly agree, agree, neither agree nor disagree, disagree or strongly disagree. GIVE THE RESPONDENT THE SHOWCARD:

A.8	Thinking about your life in general, how strongly do you agree or disagree that (READ OUT) (strongly agree, agree, neither agree nor disagree, disagree, strongly disagree; DK/NA/Ref):	Agree Code 1-5	DK/NA/Ref
	1. I am a happy person		
	2. I am a confident person		
	3. I enjoy living life		
	4. I give of my best in my school assignments or work tasks		
	5. I have a good relationship (get on) with others in my household		
	6. I get enough time to play with my brothers/sisters		
	7. I have a large group of friends		
	8. I have sufficient time to get 'fan'		
	9. I have one or two people I regard as my "best friends"		
	10. I am involved in social activities other than school/my duties (prompt: after completing all your duties, are you involved in any social activities?)		

Section B: General and Income activities (15-20 MINS)

GENERAL ACTIVITIES

And now thinking about your day-to-day life

B.1	<u>Before you started working with Shekinai.e. before February 2016</u> , can you tell me what activities you did in an average/normal week. Did you do any of the following (READ OUT)						
		Before Shekina			Last week		
		B.1 Did activity	B.2 Hours Mon-Fri	B.3 Hours Sat-Sun	B.4 Did activity	B.5 Hours Mon-Fri	B.6 Hours Sat-Sun
	1 Attend school						
	2 Unpaid work at home (e.g., cooking, cleaning, washing clothes)						

	3 Unpaid work outside the home (e.g., going to the market, fetching water)						
	4 Work for Shekina(should not appear for B1 to B3 only B4 to B6)						
	5 Other work for which you were paid (not Shekina)						
	6 Leisure time (e.g. reading, visiting family and friends, playing games)						
	7 Church/mosque/praying						

BEFORE SHEKINA:[NOTE TO INTERVIEWER: IF RESPONDENT ANSWERS NO TO A4 – I.E. SCHOOL IS NOT IN TERM AND IS ON HOLIDAY ASK GIRLS TO THINK OF AN AVERAGE WEEK WHEN THEY ARE ON HOLIDAY AND ENTER N/A FOR SCHOOL ATTENDANCE]

B.2	Thinking of school days/weekdays only, in a normal week, how many hours would you spend on these activities? (list above)
B.3	Thinking of weekends only, in a normal week, how many hours did you spend on these activities? (list above)

B.4	<u>Now you are working with Shekina</u> , thinking about the last week, that is the last 7 days before today, did you do any of the following (READ OUT)?[NOTE TO INTERVIEWER: IF RESPONDENT ANSWERS NO TO A4 – I.E. SCHOOL IS NOT IN TERM AND IS ON HOLIDAY ENTER N/A FOR SCHOOL ATTENDANCE]
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B.5	Again, thinking of school days/weekdays only, in the last week, how many hours did you spend on these activities? (INTERVIEWER TO PROMPT ON A PER DAY IF NECESSARY AND THEN MULTIPLY UP)
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B.6	Thinking of weekends only, in the last week, how many hours did you spend on these activities?(INTERVIEWER TO PROMPT ON A PER DAY IF NECESSARY AND THEN MULTIPLY UP)
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INCOME GENERATING ACTIVITIES

And now, thinking about before you worked with Shekina:

B.7			
	(a) Did you work for a wage, salary, commission or any payment in kind? Examples: a regular job, contract, casual or piece job for pay, work in exchange for food or housing, paid domestic work, being paid for fetching wood or water	1 Yes	
		2 No	
		DK/NA/Ref	
		1 Yes	
		2 No	

	(b) Did you run or do any kind of business? Examples: selling fruit or vegetables, selling phone credits, collecting wood or water for sale etc.	DK/NA/Ref	
	(c) Did you help without being paid in any kind of business run by your household? Examples: Help to sell things, make things for sale or exchange, cleaning up for the business, harvesting of household crops for sale etc.	1 Yes	
		2 No	
		DK/NA/Ref	

IF NO TO ALL INCOME GENERATING ACTIVITIES SKIP TO QUESTION B.13

If YES to more than one of B7(a)-(c) go to B9(a) – and route according to response above; If Yes to only one of B7(a) – (c) go to B9:

B.9 (a)	Now thinking about your main work activity – the activity you spent the most time on - firstly, can you tell me if it was	B7(a) Wage, salary, payment in kind	Go B9
		B7(b) Running or doing any kind of business	Go B9
		B7(c) Helping in any business without being paid	Go B9

B.9	Thinking now about your main work activity what did this activity involve?(e.g. office work, cleaning, door-to-door selling, harvesting) [OPEN RESPONSE, WRITE IN FULL]		
		DK/NA/Ref	
B.10	How many days a week did you work?	Code 1-7 days	
		DK/NA/Ref	

B.11	How many hours a week did you work?	Record number of hours	
		DK/NA/Ref	

B.12	How much did you usually earn each week/month? (RECORD CURRENCY AS APPROPRIATE)	Week	Month
	(Local currency – Rwandan Franc)		
	(USD)		
		DK/NA/Ref	

ASK ALL RESPONDENTS : Thinking about working with Shekina:

B.13	When did you start working with Shekina? (MM/YR)	WRITE IN MM/YR	DK/NA/Ref

B.14	Why did you want to work with Shekina? And why else? Can you think of any more reasons? (OPEN RESPONSE, RECORD IN FULL)
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B.15	What was the most important reason? (SPONTANEOUS MENTION)
	DK/NA/Ref

B.16	What are your main tasks or duties in this work? Open response Write in below
	DK/NA/Ref

Section C: Learning (10 MINS)

C.1	How do you like working with Shekina? What do you like most? And what do you like least? (OPEN RESPONSE)	Write in below
	DK/NA/Ref	

C.2	What is the most important thing you have learnt while working with Shekina? (OPEN RESPONSE)	Write in below
	DK/NA/Ref	

I am now going to show you/read out some statements about your skills and abilities. For each one I would like you to tell me how able you feel in the area described: I want you to tell me whether you are very able, fairly able, not very able or not at all able to do it. GIVE RESPONDENT THE SHOWCARD

Thinking about your life in general:

		C.3 Ability code 1 – 4 [DK/NA/Ref]	C.4 Change Code 1-3 [DK/NA/Ref]
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IMPACT EVALUTION BASELINE: SHEKINA

C.3	How would you rate how well you are able to: (READ OUT) (very able/fairly able/ not very able/ not at all able, don't know, N/A):		
1	Control my life (and make decisions about my life)		
2	Stay in or go back to school		
3	Care for myself and my children /others in my household		
4	Avoid situations where I could be subject to sexual violence or harassment		
5	Manage new situations/ people I do not know		
6	Read and write a letter		
7	Do basic maths (add, subtract)		
8	Rely on myself for money rather than rely on partners/others		
9	Manage my money/budget		
C.4	Since working with Shekina, has your ability to do the following increased, decreased or stayed about the same? (READ OUT)		

And thinking about your experiences since working with Shekina GIVE RESPONDENT SHOWCARD:

		C.5 Ability code 1 – 4 [DK/NA/Ref]	C.6 Changed Code 1-3 [DK/NA/Ref]
C.5	How would you rate how well you are able to: (READ OUT) (very able/fairly able/ not very able/ not at all able, don't know, N/A):		
1	Pre-Process (sort) cassava leaves		
4	Do my current job well		
5	Speak up in front of others		
6	Understand our business agreement/employment contract		
7	Run my own business		
8	Run a cooperative business		
9	Work with others		
10	Give and take instruction		
C.6	Since working for Shekina, has your ability to do the following increased, decreased or stayed about the same? (READ OUT)		

SECTION D: SPENDING, BANKING & SAVING (15-20 minutes)

SPENDING

Thinking about the money you earn in your business with Shekina

D.1	How much money do you earn each week from Shekina? (please note, this excludes your earnings that Shekina are saving for you) (INTERVIEWER RECORD CURRENCY AS APPROPRIATE)		Write in
		(Local currency – Rwandan Franc)	
		(USD)	
		DK/NA/Ref	
D.2	When do you receive this money? READ OUT OPTIONS	On the day I work	
		At the end of the week	
		At the end of the month	
		DK/NA/Ref	

D.3	Do you receive the money in cash, in your bank account or in another way?	In cash	
		In my bank account	
		Other (Specify)	
		DK/NA/Ref	

Thinking about what you do with the money you earn in your business with Shekina:

			D.4 Who knows of earnings	D.5 Who decides spend
D.4	Who else knows about the money you receive? (you; parent; partner; others in household) READ OUT CODE ALL THAT APPLY	You		
		Your parent/s		
		Your partner		
		Employer		
		Other (specify)		
		DK/NA/Ref		
D.5	Who usually decides how the money you receive will be used? (you; your parent/s; your partner; other) - can be more than one - joint decisions CODE ALL THAT APPLY			
		DK/NA/Ref		

D.6	If you imagine these as 10 coins as representing the money you earned/received, in the last week from your business with Shekina, how many coins did you spend /pay as debt/gift/save (Interviewer to use 10 coins and get respondents to divide them amongst the four choices)INTERVIEWER PUT COINS IN 4 POTS		No. coins
		spend	
		pay as debt	
		gift	
		save	

D.7.	And thinking more specifically about how you used your money, which of the following did you use it for last week? (READ OUT, CODE ALL THAT APPLY)		
		D.7 Used Last week [DK/NA/Ref]	D.8 How much? [DK/NA/Ref]
1	Daily needs for myself (e.g. food, transport costs)		
2	Daily needs for household/others (e.g. food, transport costs)		
3	School fees/uniform for myself		
4	School fees/uniform for others		
5	Things I want(ed) (i.e. make-up, toiletries, jewellery, football, sweets)		
6	On own business		
7	Pay personal debt		
8	Pay household/other debt		
9	Give as a gift/used to buy a gift for others		
10	Save/set aside for use at a later date [excl. Shekina savings scheme]		
11	Other (Specify)		

D.8	Roughly how much money did you use for.... ? INTERVIEWER TO READ OUT EACH ITEM SELECTED IN D.7
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BANKING AND SAVING

Ask All: BEFORE YOU STARTED WORKING WITHSHEKINA

D.9	Did you receive any money outside of any paid work? (e.g. gifts, weekly allowance from parents/partner)?	1. Yes	
		2. No	

		DK/NA/Ref	
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D.10	Did you have any other savings/money set aside?	1. Yes	
		2. No	
		DK/NA/Ref	

D.10a	Did you have savings of any other kind e.g. pigs, poultry,crops?	1. Yes pigs
		2. Yes poultry
		No
		DK/NA/Ref

D11: If yes to either of any income questions (D.9 OR D.10) or yes to paid employment in Sec B (B7(a) OR B7(b))

D12 below is ASK ALL

			D11 Before Shekina	D12. After Shekina
D.11	How did you keep the money you earned/received/saved/ set aside before working for Shekina? (READ OUT, CODE ALL THAT APPLY)	1 bank account		
		2 savings account		
		3 home bank/ in safe place at home		
		4 box/closet		
		5 with a friend		
		6 with a parent/guardian		
		7 in a savings group/SACCO		
		8 Mobile money, Tigo cash or Airtel money		
		9 Other		
		DK/NA/Ref		

ASK ALL NOW YOU ARE WORKING WITHSHEKINA

D.12	How do you keep the money you earn/receive now? (list above) <i>INTERVIEWER TO READ OUT, CODE ALL THAT APPLY. THIS EXCLUDES MONEY THAT SHEKINA ARESAVING FOR THE GIRLS]</i>
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ASK IF USE A BANK OR SAVINGS ACCOUNT (D11 OR D12 = 1 OR 2)

D.13	Whose name is this bank/savings account in? (PROMPT IF NECESSARY)	My own name	
		My mother/fathers name	
		My partner’s name	
		Other (write in)	
		DK/NA/Ref	

If not indicated formal methods at D11 OR D12 (i.e. NOT = 1 OR 2) listed above:

D.14	Do you have your own bank or savings account? (excluding savings held by Shekina)	Yes	Go to D16
		No	Go to D15
		DK/NA/Ref	Go to D15

D.15	Why do you not hold your money in a bank or savings account? TICK ALL THAT APPLY	Too young to open a bank/savings account	Go to D21
		Don't know how to open a bank/savings account	Go to D21
		Don't trust banks	Go to D21
		Other (write in)	Go to D21
		DK/NA/Ref	Go to D21

If answered yes to savings before Shekina (D10=1) OTHERS SKIP TO D18

D.16	From what age did you start saving/putting money aside?	WRITE INAGE IN YEARS	DK/NA/Ref

		Write in full
D.17	Before working with Shekina, how much did you have saved/put aside?	
	DK/NA/Ref	

IF INDICATED SAVINGS (IF ANY AMOUNTS ARE ENTERED AT D6 or D7; or D.10= 1):

		D.18 Who knows of savings
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IMPACT EVALUTION BASELINE: SHEKINA

D.18	Who else knows about the money you save? (PROMPT IF NECESSARY)	You	
		Your parent/s	
		Your partner	
		Others (specify)	
		Employer	
		Other (specify)	
			DK/NA/Ref

D.20	Why do you save? /What are your savings for (READ OUT, CODE ALL THAT APPLY)		D.20 Saving for	D.23 Use Shekina savings
		Emergency		
		Items of interest		
		Cost of home		
		My school fees/uniform		
		Others school fees/uniform		
		School supplies		
		Own business/Cooperative		
		Other (specify)		

ASK ALL:

D.21	Can you tell me when your work with Shekina ends? (i.e. when the girl stops working with Shekina) (MM/YR)	WRITE IN MM/YR	DK/NA/Ref
		(Do the same thing with the drop down for month and then they enter the year in the next page)	

D.22	Thinking about the savings you will get when you finish working with Shekina, do you know how much you will have saved? I am referring to the Shekina Compulsory Savings	Write in full	DK

D.23	What do you plan to do with this money, use it or keep it for? (READ OUT AS ABOVE in D20)
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Section E: Future

E.1 Thinking about your future, how strongly do you agree with the following statements, do you: strongly agree, agree, neither agree nor disagree, disagree, strongly disagree; DK/NA/Ref. (READ OUT)

	1. I have set a goal for my life (e.g. To finish school, to travel, to own your own business)		(next Q)
	2. I have plans for improving my life		(next Q)
	3. I plan to complete my O or A levels		

If set a goal

E.2	Can you tell me more about the goal and plans you have? How does working with Shekina contribute to this? (OPEN RESPONSE)	Write in below
	DK/NA/Ref	

Section F: Demographics& PPI (10 mins)

We're near the end of the interview now, can I please confirm a few things about you:

1. Respondent mobile number (A contact number where you can be contacted)		
2. What is your marital status?	Single	
	Married	
	Widowed	
	Divorced	
3. Who else lives in your house? (Relatives might be own or husband's. Insert number)	Parent(s)	
	Grandparent(s)	
	Other extended family relatives (e.g. aunts, uncles)	
	Siblings (brothers, sisters)	
	Husband	
	My own children	
4. What is your religion?	Christian	
	Muslim	
	Other	
5. What is your highest level of education?	No school	
	Some-primary	
	Primary completed	
	Some years of Lower secondary	
	Lower secondary completed	
	Some years of upper secondary	
	Upper secondary completed	
	Some years of University	
	University completed	
	Senior secondary	
	Adult Education / Adult Literacy	

6. <i>Have you ever attended madrassa or been educated outside formal school</i>	Yes	
	No	
	DK	

Section G: PPI Progress out of Poverty Index™ for Rwanda

And can I confirm a few questions about your household:

Indicator	Value		Score
1. How many household members are 17-years-old or less?	A. Five or more		
	B. Four		
	C. Three		
	D. Two		
	E. One		
	F. None		
2. Do all household members ages 7 to 17 go to school?	A. No		
	B. Yes		
	C. No one in age range		
3. What is the highest grade that the female head/spouse has successfully completed?	A. Never attended school		
	B. Attended and completed none, one, or two years		
	C. Years 3 or 4 of primary		
	D. Years 5 or 6 of primary		
	E. There is no female head/spouse		
	F. Anything after 6 years of primary		
4. What is the status of the male head/spouse in his main occupation?	A. Agricultural wage worker, or does not work		
	B. There is no male head/spouse		
	C. Self-employed in agriculture, or unpaid worker (homemaker, apprentice, volunteer, etc.)		
	D. Non-agricultural wage worker		
	E. Self-employed in non-agriculture		
5. What is the main material of the floor?	A. Packed earth		
	B. Wood, cement, tiles, bricks, stone, or other		
	A. One		

6. How many rooms does the household occupy (do not count bathrooms, water closet/toilet room, or kitchen)?	B. Two or three		
	C. Four		
	D. Five		
	E. Six or more		
7. What is the main source of lighting for the household?	A. Burning wood, or other		
	B. Home-made kerosene or fuel-oil lamp (agatadowa)		
	C. Candles, gas lamp, electrical grid, or generator		
8. What is the main fuel used for cooking?	A. Firewood, field waste or other		
	B. Charcoal, LPG, electricity, or kerosene		
9. Does the household own a radio or radio-cassette player?	A. No		
	B. Yes		
10. How many acres of agricultural land does the household own or use?	A. 0 to 10		
	B. 11 to 35		
	C. 36 to 60		
	D. 61 to 100		
	E. 101 to 150		
	F. 151 or more		
11. What do you farm as livestock at home?	Chicken		
	Goat		
	Sheep		
	Pig		
	Cow		

Annex E - Briefing notes

Shekina Briefing NotesV2

Background:

Shekina produces food products for sale in Rwanda and export overseas. Its SPRING grant focuses on dried cassava leaves, where it engages adolescent girls to source cassava leaves from local farmers in the rural Rulindo district of the Northern Province of Rwanda order to fill supply orders. Shekina also plans to use adolescent girls to market a new product, instant cassava leaves, door-to-door.

At present Shekina employs 100 girls to source and process cassava leaves, organized in 5 cooperatives of 20 girls, to source cassava leaves from local farmers. Shekina pays farmers for all bundles of quality cassava leaves they bring, even if they cannot process them. The girls work one day a week collecting and processing, earning around RwF 3000, or USD \$4, per month. Half this income is given to the girls up front and half is deposited in savings accounts which the girls will have access to as a cooperative after one year. Shekina will rotate girls out of the cooperative after one year, giving them access to the 50% of the earnings they have saved, and selecting 100 new girls per year.

This survey will collect baseline information about the girls' circumstance prior to joining Shekina and since being with Shekina.

Screener questions (S1 and S2)

These questions ensure we are speaking to the right girls.

Section A

This section warms the girls up for the survey process while gathering important information:

- A1 – asks how old the girls are – record in years
- A2 – A7 collects background information about the girls – all yes/no responses
- A8 – Records how strongly girls agree with a set of statements, code:
 - o Strongly agree =5
 - o Agree = 4
 - o Neither agree nor disagree = 3
 - o Disagree = 2
 - o Strongly disagree = 1
 - o DK =99/NA = 98/Ref =97

Section B

This section gathers information about the girls general and income generating activities both before and since working with Shekina.

B1 – B6 gathers information about the girls general activity in a standard week and the preceding week.

B1 – B3: activities in an average week before Shekina

- B1 – asks girls what of a list of activities they did in a standard/normal week – NOTE IF RESPONDENT ANSWERS NO TO A4 – I.E. SCHOOL IS NOT IN TERM AND IS ON HOLIDAY ASK GIRLS TO THINK OF AN AVERAGE WEEK WHEN THEY ARE ON HOLIDAY AND ENTER N/A FOR SCHOOL ATTENDANCE
- B2 – asks girls how many hours they spent during weekdays (Mon-Fri) in an average week prior Shekina. Note – *if easier, get girls to describe the hours in an average weekday and then multiply this up x5 to a full week. PLEASE NOTE GIRLS SHOULD NOT BE SPENDING MORE THAN 60 HOUR MON-FRI ON ANY ONE ACTIVITY (AND 60 HOURS IS 12 HOURS A DAY SO STILL WORTH CHECKING THAT THEY ACTUALLY MEAN THIS!)*
- B3 – asks girls how many hours they spent during the weekend (Sat & Sun) in an average week prior Shekina.

B4 – B6: Last week

- B4 – asks girls what activities they did in the last 7 days
- B5 – asks how many hours spent in weekdays (Mon – Fri). Note – if easier, get girls to describe the hours in a weekday and then multiply this up x5 to a full week.
- B6 – asks how many hours spent on weekends (Sat-Sun)

B7 – Asks girls about their income generating activities

- B7 (a) – asks girls if they worked for a wage
- B7 (b) – asks girls if they ran their own business
- B7 (c) – asks girls if they worked without pay to run a business (note work needs to be for an activity that yields an income)

B9(a) – asks girls who indicate they do more than one of B7(a) – (c) which their main work activity was (*main work activity = one they spent the most time on*)

B9 – B12 Asks girls who answered yes to any of B7 (a) – (c)

- To think of their main activity (Note: girls need to think of the activity they spent most time on) and describe what it involved; How many days and hours a week they worked; how much they earned.

B13 – B16 –Asks ALL girls a few questions about their work since starting with Shekina:

- B13 – asks when they started (we expect this to be February 2016, but there may be some variation)
- **B14 – asks why they wanted to work with Shekina – an important question for which we want to gather as many reasons as girls can think of so needs thorough probing.**
- B15 – then asks most important reason
- B16 – asks girls to describe their main activities.

Section C

This section explores what girls have learnt since working with Shekina

- **C1 – asks how like girls working with Shekina, what they like most and least – again an important questions requiring probing to get full details**
- **C2 – asks the most important thing they have learnt since working for Shekina – this could a work skill or personal growth (e.g. processing leaves or how to care for themselves)**
- C3 – C4 explores general life skills and abilities
- C3 – asks girls how well they are able they feel in a number of areas of their life, code:
 - o Very able = 4
 - o Able = 3
 - o Not very able = 2
 - o Not at all able = 1
 - o DK = 99/NA = 98/Ref = 97
- C4 – asks girls if their abilities in these general areas have changed since working with Shekina, code:
 - o Increased = 3
 - o Stayed the same = 2
 - o Decreased = 1
 - o DK = 99/NA = 98/Ref = 97
- C5 – C6 – explores work related skills and abilities since working with Shekina
- C5 – as C3 asks girls how able they feel in a number of work areas
- C6 – asks girls if their abilities in these work areas have changed since working with Shekina

Section D

This section explores how girls spend and save their money – both before and since working with Shekina

D1 – D3 – asks girls how much they earn at Shekina, when and how they receive this money

D4 – D5 – asks girls who else knows about the money they earn and who decides how it is spent

D6 – D8 – explores what girls spend their money on

- D6 – asks girls to imagine their money as 10 coins and use the coins to demonstrate how they spent their money last week
- D7 – asks girls which, from a list, they spent their money on last week and then D8 asks how much they spent on each *Note where girls spend a lot more than they earn, please check that they actually mean they spent this amount. Also pay attention to where they say they used earnings in D6 and D7 – so that if they used it for debt in D6, we show this in D7; same for savings.*

D9 – D11 – asks girls how they keep money they had prior working for Shekina

- D9 – Asks if they receive(d) money outside of paid work – e.g. an allowance
- D10 – Asks girls if they have other money set aside
- D10(a) – Asks girls if they have any other savings (e.g. pigs, poultry, other)
- D11 – Asks how they keep the money they had prior working for Shekina – so includes all girls that said yes to B7(a) or B7(b); and girls who said yes to D9 and D10 (i.e. had some money already before earnings from Shekina)

D12 – asks girls how they keep their money since working for Shekina [i.e. now that girls are earning money from Shekina, do they keep their money in a different way]

D13 – asks girls that indicated they had a bank or savings account whose name the account is in (if they are <18 years of age it is likely that a parent or guardian will be the named account holder)

D14 – checks if girls have a bank or savings account, and if not, D15 asks why they do not.

Savings

D16 & D17 – asks girls who indicated they had savings prior working for Shekina (D10 = 1) when they started saving and how much they have put aside

D18 – D20 – Asks all girls who have savings (D6, D7 = indicated saving while working with Shekina; or D10 = 1)

- D18 – who else knows about savings
- D20 - why girls save

D21 – D23 – Asks all girls when their work with Shekina ends, how much savings they will get from Shekina (*note this is the compulsory savings regime Shekina are implementing*) and what they plan to do with these savings).

Section E

This section explores girls thoughts about their future

E1 – Asks girls how strongly they agree/disagree with a few statements about their future. As A8, code:

- o Strongly agree =5
- o Agree = 4
- o Neither agree nor disagree = 3
- o Disagree = 2
- o Strongly disagree = 1
- o DK =99/NA = 98/Ref =97

E2 – is an open question asking girls about their future plans in more detail - whether they have any ideas on what work they will be doing in the future/other long-term plans.

Section F

Standard demographic section; Code as appropriate:

- o Yes = 1
- o No = 2

- DK =99/NA = 98/Ref =97

Section G

Progress out of Poverty – standard set of questions about the girls household/circumstances; Code as appropriate:

- Yes = 1
- No = 2
- DK =99/NA = 98/Ref =97

CRIB SHEET

- **What is this all about?**

We are speaking to you to find out about your day to day life both before you started working for Shekina and now that you are working for Shekina. In a years' time, we will come back and speak to you again about what you have experienced in this time that you are running the cooperative with Shekina.

- **Who is it for?**

The research is being conducted on behalf of UK AID and the Nike Foundation who have provided funding to help Shekina set up your cooperative and pay you. They are interested in understanding your experiences of being in the cooperative and these questions we are asking you today will help us establish this.

- **What do you do with my answers?**

Anything you say today will remain confidential - that is your name will stay a secret. We will combine the answers of all the girls working in the Shekina cooperatives and look at it together so nobody will know what you have said.

F Next Steps

Following on from this baseline data collection of adolescent girl cooperative members, we will revisit each of the cooperatives in 9 months' time to gather midterm data on progress in the girls earning, saving, and spending. In particular, we will explore girls' future plans with respect to the savings they have accrued while part of the Shekina cooperative.

At the outset of the project, Shekina planned to rotate the cooperatives in February of 2017 and 2018. However, given slow progress in establishing the cooperatives, they have adjusted their schedule to rotate the cooperatives in July of each year.

Our midterm data collection will be adapted to capture feedback from girls that were interviewed in the baseline data collection of May 2016, across three primary groups:

- Girls still working in the cooperative since the May 2016 survey
- Girls that have left the cooperative since the May 2016 survey
- Girls leading the cooperative

In Cohort 1 the girls who have left the cooperative will serve as a comparison group to provide us with indicative evidence on the difference that working with the Shekina cooperative makes to the lives of the girls. In Cohort 2 we will also include a sample of girls not working for Shekina, selected from the same villages, to serve as a control group. As with our intervention sample these girls will also be interviewed at baseline, midterm and endline stages.

In addition to the interviews, we will also conduct a small number of in-depth case studies with a small sample of the girls. These will be selected after the second round of interviewing as the girls complete their one year with Shekina and interviewed both then and again one year later at the endline stage. The case study interviews will be conducted with the girls in their villages allowing us to also speak to their parents as well to build a more detailed picture of the impact Shekina has had upon the girls' lives.

We will conduct a final round of data collection 12 months after the midterm research to establish what progress girls have made since leaving the cooperative.

Table 4.1 Proposed research schedule – Shekina

	Cohort 1	Cohort 2
Baseline Survey	May 2016 (Completed)	May 2017
Midterm Survey	February 2017	February 2018
Case study interviews	February 2017	February 2018
Endline	June 2018	June 2019
Case study interviews	June 2018	June 2019

Robustness of the data is limited by the numbers of girls surveyed and final numbers are subject to refusal and attrition. In our baseline data collection we have sought to minimise attrition through recording the details of girls' home addresses and contact numbers and obtaining their informed consent for future research. This information will enable us to visit girl's villages and homes to find and interview those that have left Shekina or are not present on the days we visit the drop-off sites. We have also sought to mitigate against attrition through conducting midterm data collection before the cooperatives are rotated and the existing members leave to find new employment opportunities.