

# We can change our destiny

## Tools, Findings and Broader Applications

*Findings from an evaluation of  
Standard Chartered's Goal programme*



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Naz Foundation, India



# Welcome!



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Rachel is a social development researcher and practitioner with a strong focus on gender, childhood, youth and adolescence. She is an expert in conducting rigorous evidence reviews.

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**Women Win**

Marielle is an international development and public health professional with experience in WASH, sexual and reproductive health and rights, and adolescent girl programming.





# Agenda



<https://tinyurl.com/ODIGoalReport>



- **Goal programme overview**
- **Snapshot of participants**
- **Foundation of research project**
- **Key questions & data sources**
- **Findings & recommendations**
- **Discussion**





Enactus, China

# What is Goal?

Created by Standard Chartered Bank and piloted in India in 2006

Encourages personal, social and economic empowerment and education of adolescent girls

Life skills

Financial education

Sport & Play



# Overview of the Goal Programme

<b>What?</b>	Goal's objective is to enable girls with financial education and life skills so that they can play active leadership roles in their families, communities and economies.
<b>Who?</b>	Goal targets adolescent girls and young women aged 12 to 20 in urban areas from low-income families.
<b>Why?</b>	Gender equality is critical to economic growth. If countries around the world could achieve gender parity, global annual GDP could increase by as much as \$12 trillion by 2025. Many of Standard Chartered's markets, however, have low levels of gender equality; they are, therefore, uniquely positioned to help facilitate gender parity.
<b>Where?</b>	In 2019, Goal was active in 23 countries.
<b>How?</b>	Standard Chartered collaborates with strategic NGO partner Women Win and local NGOs to deliver Goal. Standard Chartered employees volunteer their time to deliver workshops & mentor Goal girls.





# Goal Activity Guide



## Goal Modules

1. <sup>Goal</sup>  
**Be Yourself**

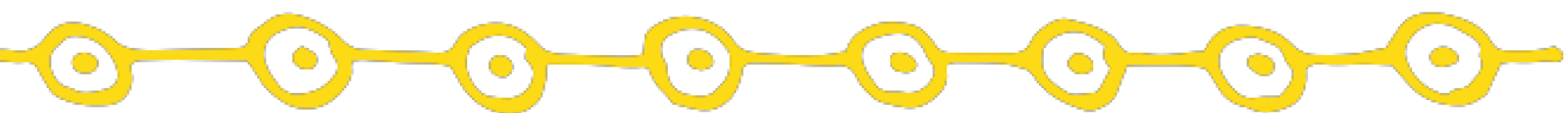
2. <sup>Goal</sup>  
**Be Healthy**

3. <sup>Goal</sup>  
**Be Empowered**

4. <sup>Goal</sup>  
**Be Money Savvy**



# Content in Goal Modules



## **Be Yourself** - Leadership -

- **Communication (Verbal/Non-verbal)**
- **Peer Pressure**
- **Negotiation and Refusal**
- **Conflict Resolution**
- **Stereotyping**
- **Understanding Gender**
- **Understanding Power Dynamics**
- **Leadership**

## **Be Empowered** - Rights and Violence -

- **Understanding gender-based violence (GBV)**
- **Speaking out about GBV**
- **Environment**
- **Prioritizing (Needs & Wants)**
- **Our Rights (Int'l Legal Rights)**
- **Accessing Resources in My Community**

## **Be Healthy** - Sexual & Reproductive Health & Rights -

**Self Image**  
**Menstruation**  
**Hygiene**  
**Contraception**  
**Sexuality**  
**Sexual & Reproductive Health & Rights**  
**HIV/AIDS**

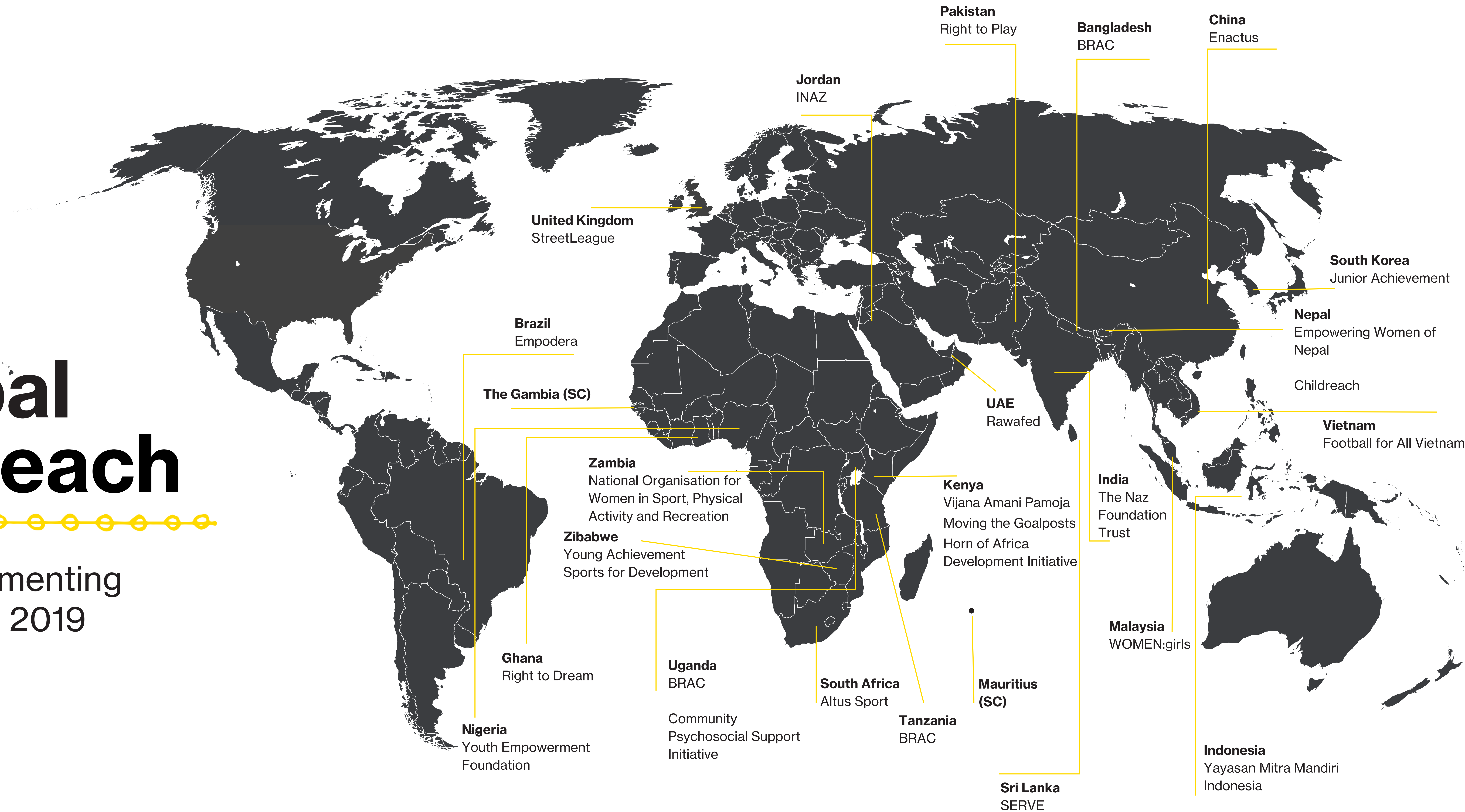
## **Be Money Savvy** - Financial Education -

- **Understanding Ourselves**
- **Future Orientation**
- **Understanding Money**
- **Saving, Budgeting, Borrowing**
- **Banking**



# Global Outreach

Goal Implementing  
Partners in 2019





# Goal Reach 2019

The Goal Programme is implemented through a combination of different modalities. The three major modalities are as follows:

1. **Full Goal:** Includes up to 40 sessions offered weekly, over 9-10 months; each session includes mix of sports and life skills.
2. **Goal Events:** Takes 14 Goal topics and introduces them to adolescent girls through a play-based approach over the course of a one, two or three day event.
3. **Goal Peer-to-Peer:** Select Goal participants are trained as Peer Leaders, who then reach out to a certain number of girls in their school, on their sports team or in their neighbourhood who don't have the chance to go through a full Goal programme. In Nigeria, 12,163 girls out of the 13,134 reported below receive Goal sessions from a Peer Leader.

52,775

Full Goal  
Curriculum

39,466

Goal Events

16,170

Goal Peer-  
to-Peer



# Geographic Breakdown

The numbers reported below are direct and unique Goal participants in 2019.

Country	Girls reached in 2019
Brazil	431
Bangladesh	10,475
China	1,998
Ghana	2,022
India	24,389
Indonesia	811
Jordan	2,421
Kenya	6,694
Malaysia	4,075
Mauritius	1,174
Nepal	80
Nigeria	15,665
Pakistan	5,317
South Africa	4,971
Sri Lanka	1,340
Tanzania	1,230
The Gambia	1,500
UAE	670
Uganda	8,292
UK	115
Vietnam	10,858
Zambia	3,883
<b>TOTAL</b>	<b>108,411</b>
<i>Cumulative reach 2006-2019</i>	<i>590,389</i>

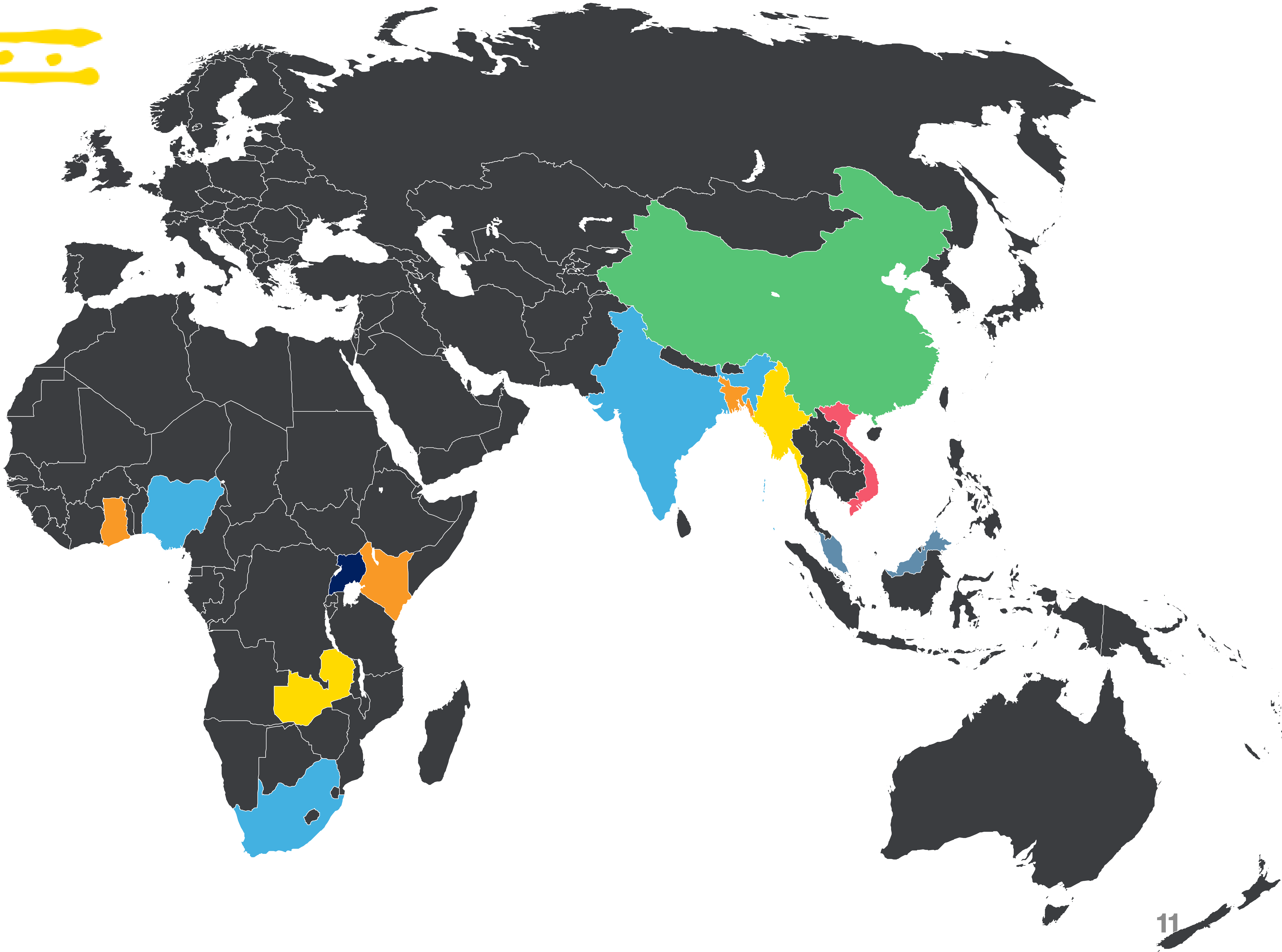


SERVE, Sri Lanka



# Average age per country

- 11 years
- 12 years
- 13 years
- 14 years
- 15 years
- 16 years
- 17 years







❤️ 1,588,188 Likes

**Stanchart** Happy International Women's Day 2019  
#BalanceForBetter

*WOMEN:girls, Malaysia*

# Who are the Goal girls?

**14**  
Average age

**1%**  
Married

**93%**  
Currently in school

**49%**  
In primary school

**48%**  
In secondary  
school

**3%**  
In higher  
education

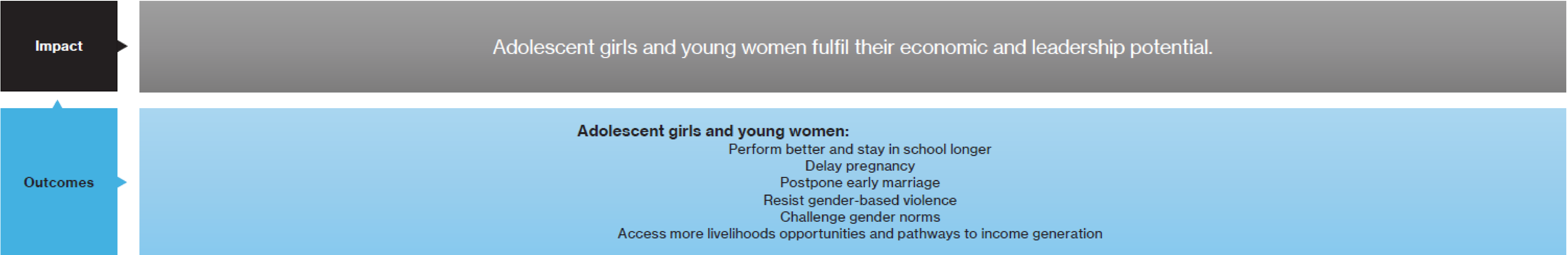


# Annual Impact Measurement

Goal Module	Learning Outcome	Key Indicators/Questions (agree/disagree)
<b>Be Yourself</b>	Know the best ways to communicate Can identify peer pressure & say 'no' Know mechanisms for resolving conflict Understand how gender roles are defined in the home/community Identify role models & set future goals	<ul style="list-style-type: none"> <li>❖ I am confident to ask others for support</li> <li>❖ I have skills and talents that I am proud of</li> <li>❖ I feel confident to say no to my friends if they ask me to do something I don't want to do</li> <li>❖ Have you had a leadership position in the last 6 months in your school, community or sports programme?</li> <li>❖ I know a place or person in my community where I can find help for personal problems</li> <li>❖ I know a girl or woman who I look up to and inspires me</li> </ul>
<b>Be Healthy</b>	Understand basics of body & anatomy Skills for personal & household hygiene Understand sexual and reproductive health and rights (SRHR) Know how to prevent sexually transmitted infections (STIs) including HIV	<ul style="list-style-type: none"> <li>❖ I know how to prevent pregnancy</li> <li>❖ I know how to keep my body healthy during my menstruation</li> <li>❖ I know how to prevent HIV</li> <li>❖ I know of a place or person near my home or school where I can discuss my reproductive health</li> </ul>
<b>Be Empowered</b>	Know what rights are & how to use them Feel safe & able to discuss domestic or sexual violence Understand basic sexual rights Aware of resources girls can access	<ul style="list-style-type: none"> <li>❖ Women should tolerate beating by their husband to keep the family together</li> <li>❖ It is best to let the men make the decisions at home</li> <li>❖ If a woman does not want to be touched or have sex, it is her right to say no</li> <li>❖ I know of a place or person near my home or school where I can discuss my reproductive health</li> </ul>
<b>Be Money Savvy</b>	Value importance of saving Have a career plan Understand & develop a budget Understand financial services	<ul style="list-style-type: none"> <li>❖ Have you ever deposited money in a savings account (in the bank or by phone)?</li> <li>❖ Have you ever written or edited a budget?</li> <li>❖ One day I will get a job</li> <li>❖ Women should be able to earn their own money</li> </ul>



# 2019 (Draft) Goal Theory of Change





# Goal evaluation: Key Questions

- **What changes have taken place in girls' lives as a result of taking part in Goal?**
  - Does Goal have lasting impacts on participants?
  - Are the impacts of Goal greater for girls with leadership roles?
- **Is Goal having an effect on gender norms in the communities where it works?**





# Data Sources

**Quantitative data** based on interviews when girls join and complete the programme

**18,698 questionnaires**

**8 countries:** India, Kenya, Myanmar, Nigeria, Pakistan, South Africa, Uganda and Zambia

**Focus:** health, gender-based violence, financial issues, involvement in leadership, and attitudes to gender equality

**Qualitative data** collected in India, Nigeria and Uganda

**25 interviews, 39 focus groups, 302 interviewees:**

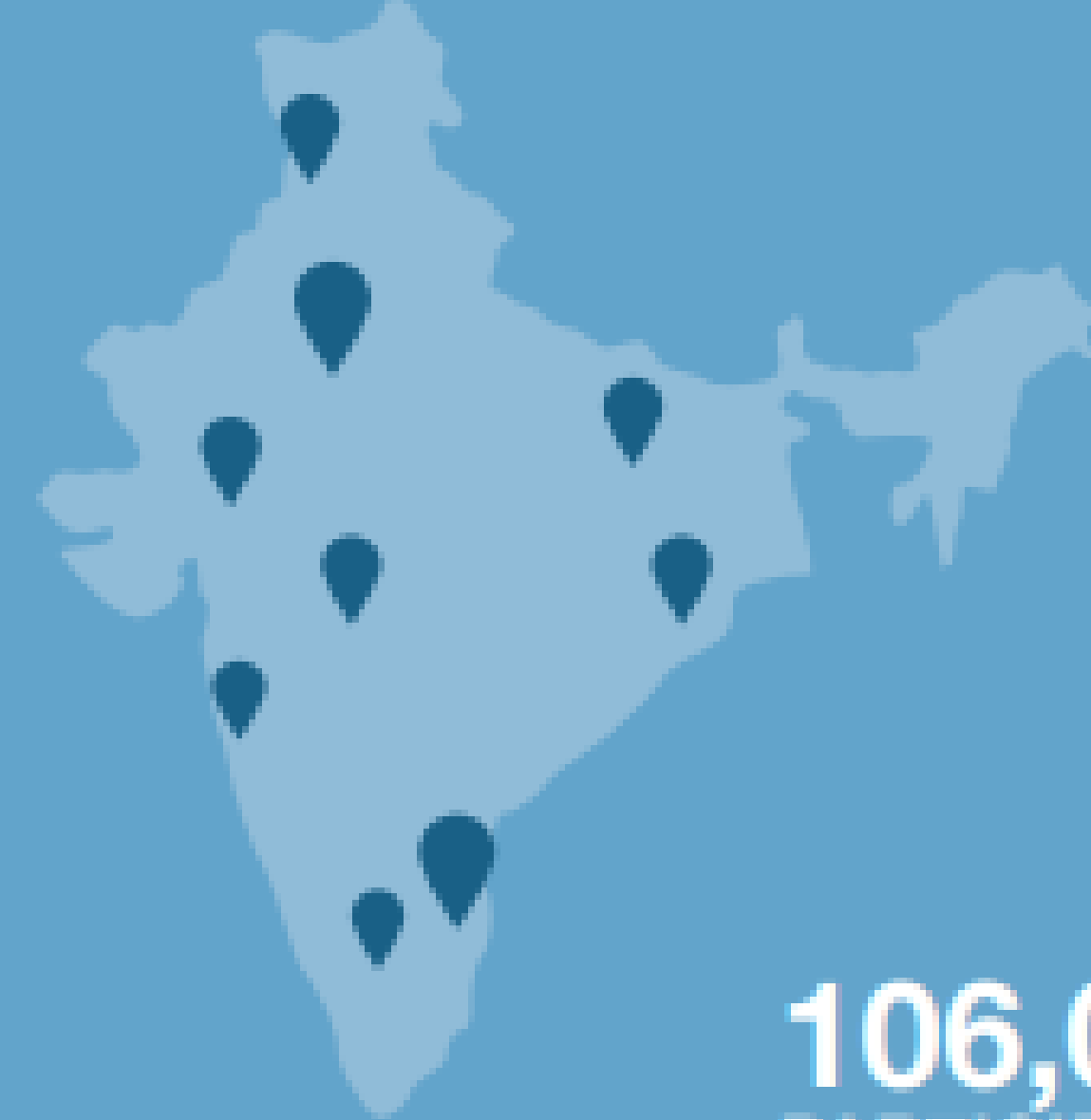
- Participant and former participant girls (and boys in Nigeria and India)
- Parents
- Teachers
- Community leaders
- Programme implementers



# Qualitative Data: Countries

||| • 0 • ||| • 0 • ||| • 0 • ||| • 0 • ||| • 0 • ||| • 0 • ||| • 0 • ||| • 0 • |||

## INDIA since launch in 2006

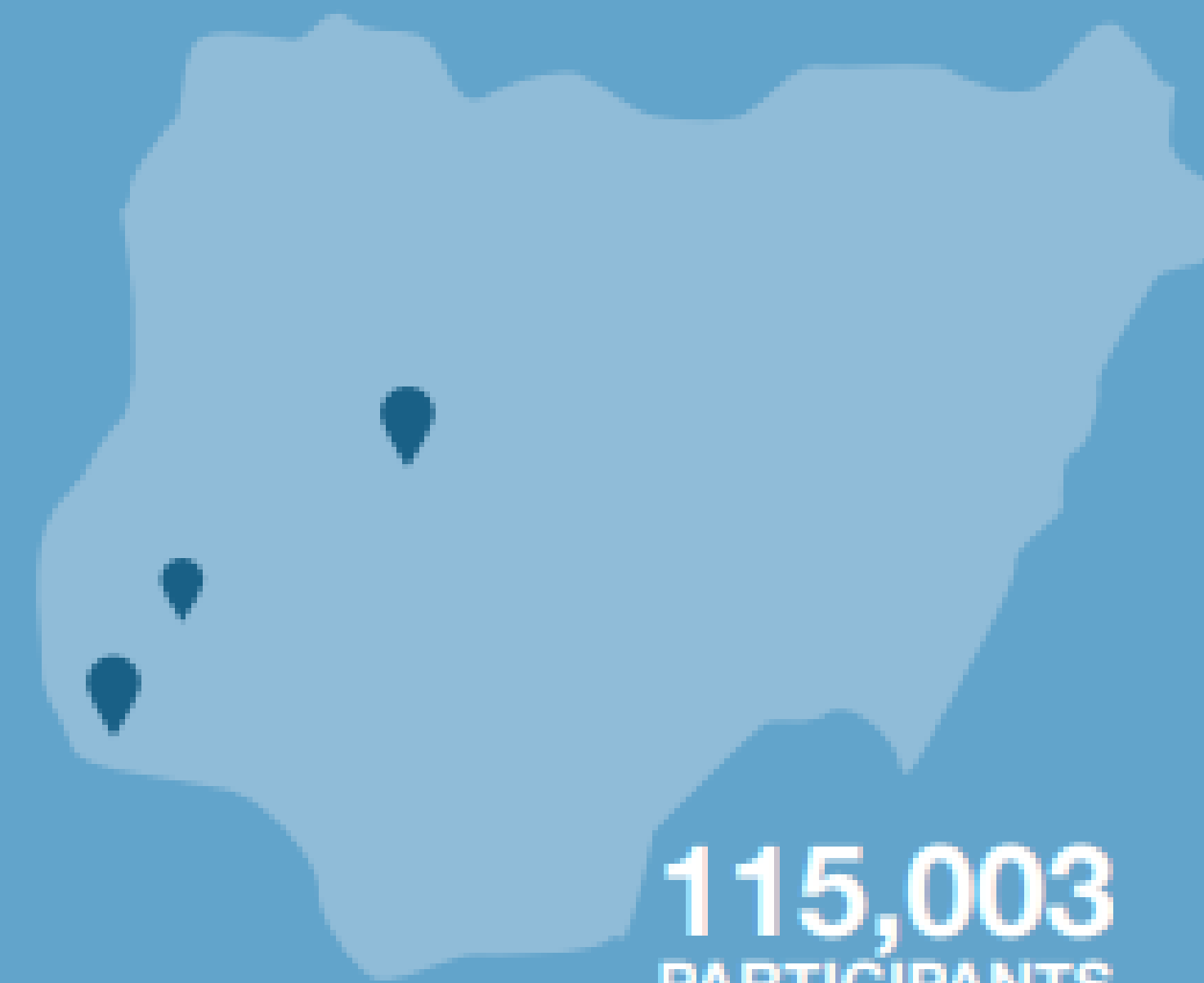


**106,088**  
PARTICIPANTS

### Implemented by Naz Foundation

- Rural, urban and semi-urban areas
- Community sports coaches (CSCs) deliver Goal to girls aged 12–17 (average age 13), assisted by peer leaders selected from Goal participants
- CSCs take part in an 18-month internship programme for girls with 10th-grade education, which can lead on to work as a junior coach with Naz Foundation
- CSCs are supervised by junior and senior coaches who were previously CSCs
- In 2018, 25,047 adolescents took part in Goal; 3.5% were boys

## NIGERIA since launch in 2011

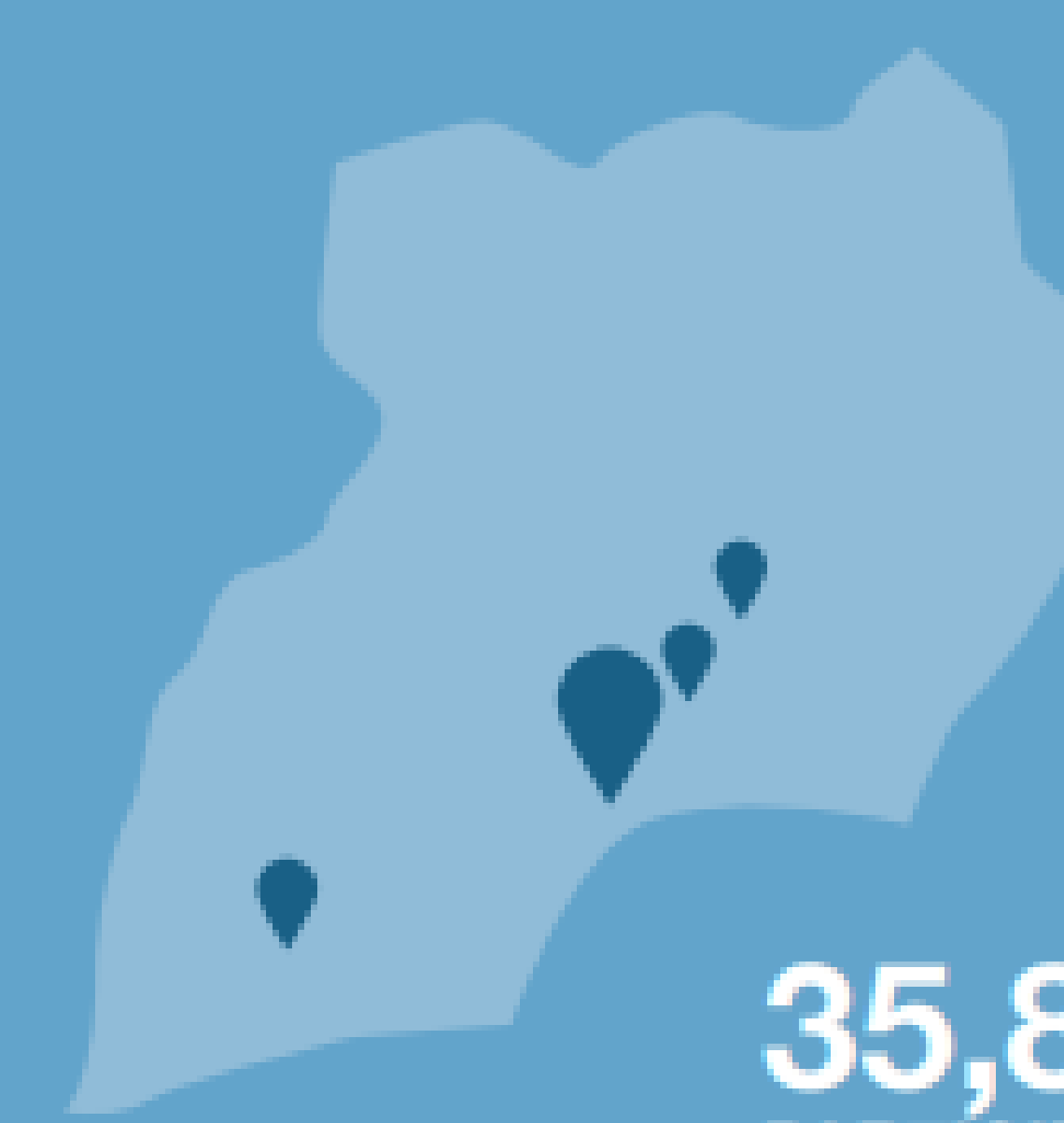


**115,003**  
PARTICIPANTS

### Implemented by Youth Empowerment Foundation

- Urban and semi-urban areas
- Girls apply to be peer leaders and receive training directly from Goal coaches
- Participants are aged 11–16 (average age 13)
- Peer leaders recruit 14 other girls and share life skills learning with them in a weekly session
- All participants take part in weekly sports sessions facilitated by adult coaches
- In 2018, 13,279 adolescents took part in Goal; 969 of these were peer leaders and 11,282 participated through a peer-to-peer approach; around 3% were boys

## UGANDA since launch in 2014



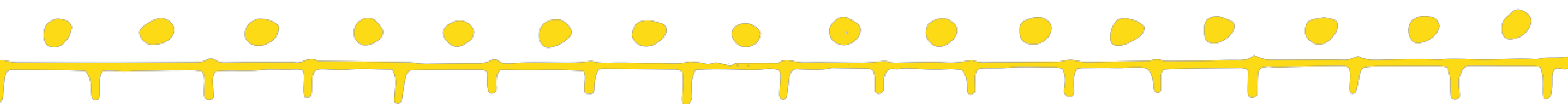
**35,830**  
PARTICIPANTS

### Implemented by BRAC

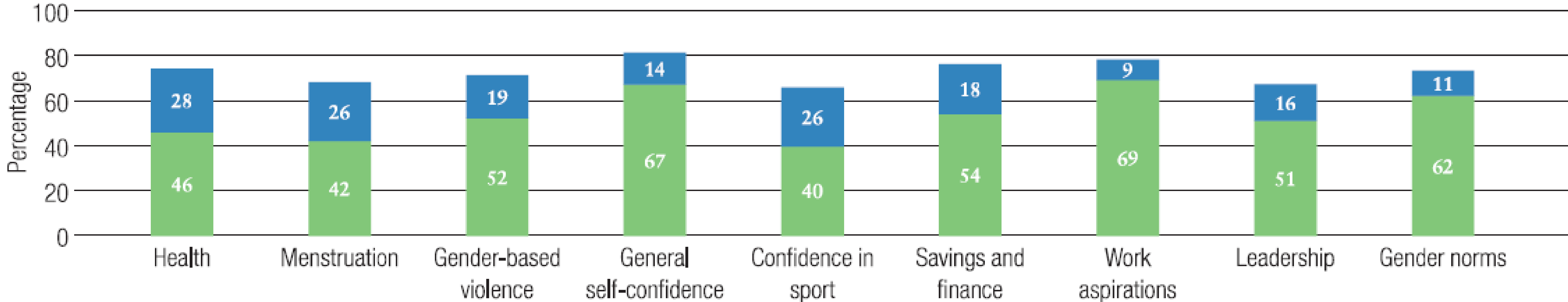
- Rural, urban and semi-urban areas
- Girls and young women aged 13–21 (average age 17) take part in Goal through BRAC's Employment and Livelihoods for Adolescents (ELA) clubs, which meet every weekday afternoon
- Mentors are responsible for running three clubs each and receive five days training
- Coaches provide Goal sports and livelihoods training through the ELA clubs
- In 2018, 10,444 girls and young women took part in Goal



# Overview of Quantitative Impacts



Mean changes in girls' knowledge and attitudes between starting and completing Goal



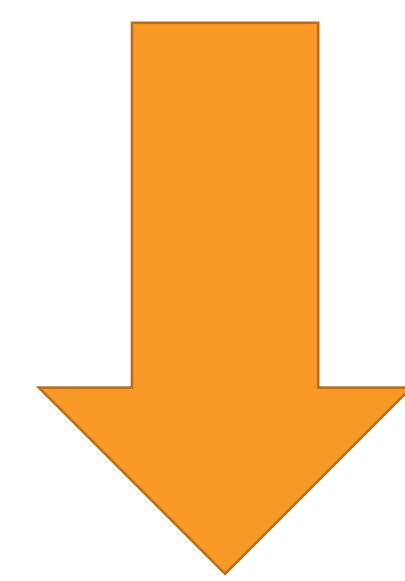
All changes are statistically significant. Percentage correct and/or gender-egalitarian answers:

● Baseline value    ● Change between baseline and endline

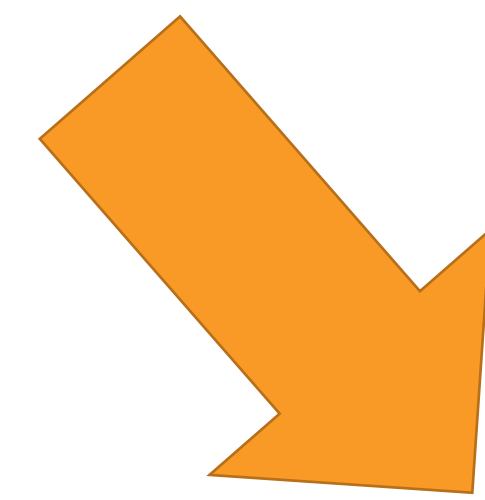


# Self-confidence and soft skills

**14% point average increase in reported self-confidence across all Goal participants**



**Improved communication skills**

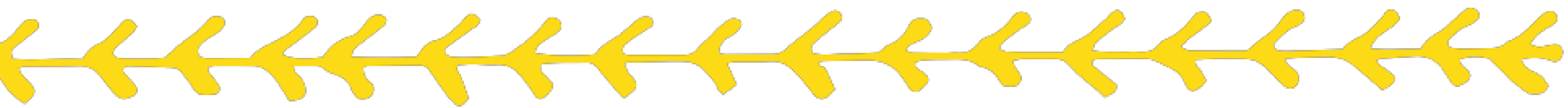


**Better time management, planning and decision-making**

*Now, I have the boldness to stand and fight for my rights; people say I am being a man for standing out to say what I want and what I don't want but I feel like I am just expressing myself.*  
Goal graduate, Lagos, Nigeria



# Education Impacts



- **Self-confidence and class participation**
- **Study skills**
- **Financing education**
- **Aspirations for further study**

*My mother used to say that girls should only study till 10th grade, and then get married. After attending Goal, I told my mother that I want to study further and make something of myself.*  
Goal graduate, Thane India

*I have started asking questions to my school teacher when I do not understand something in class... I was a very shy girl before Goal.*

Goal graduate, Thane,  
India

*I [am] ... using my talent of playing netball to get sponsors for my school fees so I'm able to finish school.*

Goal graduate, Mbarara, Uganda



# General Health



- Increase in self-reported personal hygiene
- Increased self-confidence in playing sport and greater fitness
- Better understanding of the value of sport for good mental health
- Improved body image
- Older girls in Uganda reported valuable learning about family planning and HIV

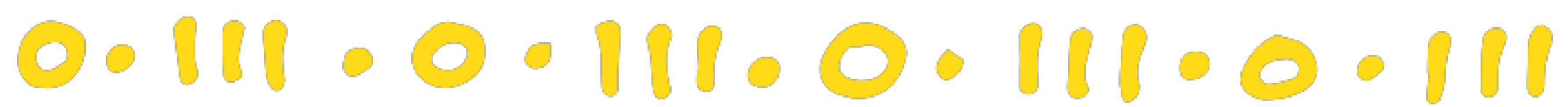


*Netball . . . helps in reducing stress levels. We play a lot, which keeps our mind focused and occupied.*

Thane, India



# Menstruation



**26% self-reported increase in menstrual knowledge**

**Reduced menstrual restrictions:**

- **Nutrition**
- **Playing sports**
- **Mobility/ socialising**
- **Touching deities/ visiting temple**

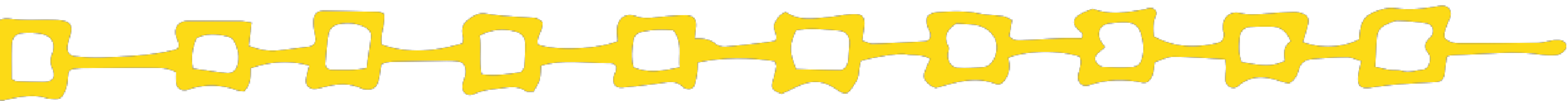


*Before Goal, during menstruation I would have to sleep separately from the other members of my family and my food and plates would all have to be separate .... After Goal, I spoke to my parents about it. It took some time to convince them, but things have now changed. Now I can also cook during menstruation... I comfortably travel and also play netball on those days.*

*Goal graduate, Mumbai, India*



# Work and Saving



## **21% point increase in reported financial knowledge**

- **Increased savings and improved money management skills**
- **Invested in education and small business**
- **Self-confidence and communication skills at work**
- **Changing aspirations**

*Before I joined the programme, I did not know how to save money; I spent money as soon as it came into my hands. But in Goal, we were taught about money management, to spend some on things that I need, not things I want, and then save whatever amount is left.*

Goal graduate, Abuja

*I thought that a female cannot be an engineer or a carpenter, but now I know that the ability to do a job does not depend on gender but on personal determination.*

Goal graduate, Abuja, Nigeria



# Gender-Based Violence



19% point increase in accurate knowledge and attitudes rejecting violence

- Increased awareness of self-protection strategies
- Increased knowledge of sources of support
- Some evidence of changes in boys' behaviour as a result of girls standing up to harassment
- In India, examples of coaches reporting violence to the police



*Whenever a guy made a pass at me, I was afraid to refuse . . .  
Goal has helped me by teaching me to say no . . .  
Goal graduate, Lagos, Nigeria*



# Is Goal having an effect on Gender Norms?

Pointers of shifting norms	What hasn't changed
11% point increase in gender equitable attitudes	Limited change in girls' mobility (greatest impact on older girls in India)
Greater acceptance of girls playing sports and wearing sports clothing	Continued opposition to girls playing sport/ wearing sports clothing in some communities
Increased respect for girls' capacities and potential	Opposition to girls taking part in extra-curricular activities and programmes
Reduced menstrual restrictions	Strong parental role in decision-making about girls' activities and futures
Increased support for girls completing education	
Some evidence of increased support for girls having a choice of marriage partner and for delayed marriage	



# Are Goal's impacts greater for girls with **leadership** roles?



- **18% point increase in girls' self-reported leadership activity (schools, communities, workplaces, churches)**
- **In Nigeria, statistically significant but small additional gains in knowledge and gender equitable attitudes among peer leaders**
- **Extra training of coaches (India and Uganda) increases their access to work opportunities within and beyond Goal – India's pathway - a potential model for other programmes**

*I campaigned and was voted as a youth secretary at the division because of Goal. While there, I freely express my views and we discuss them.*

Goal coach, Mbarara, Uganda



# Does Goal have **lasting** impacts?





# Concluding thoughts



## Breadth of impacts

- Wide range of areas – physical health, education, self-confidence, GBV, menstrual management
- Synergy between sport and life skills components

## Significant changes

- All changes in attitude and knowledge measured were statistically significant
- Changes perceived by others (parents, teachers, community leaders) as well as girls

## Confidence and personal growth

- Being a better family member, classmate or friend
- Some collective action
- Sense of empowerment and agency to define and achieve aspirations



# Recommendations



Piloting refresher sessions  
and other strategies to  
maintain learning

Increasing engagement with  
families and communities

How to enhance  
Goal impact?

Piloting Goal over two  
academic years and assess  
whether changes are  
sustained further

Strengthening emphasis on  
employability and work  
readiness



# Discussion

- **What questions do you have?**
- **What stands out to you?**
- **What do you want to know more about?**
- **What other learnings have you gathered from your sport/lifeskills/adolescent girl programme(s)?**





# Thanks!

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