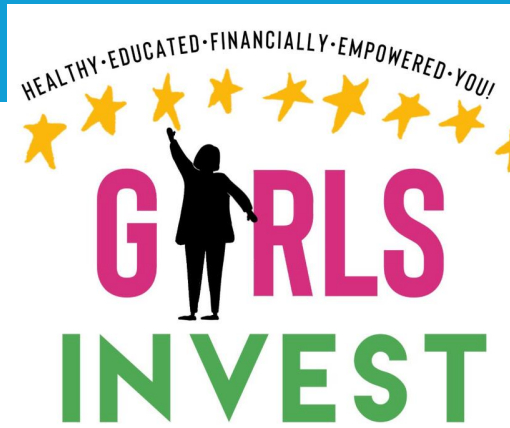


Qualitative evaluation of Girls Invest, a mobile-enabled economic empowerment intervention to reduce IPV among adolescent girls in Southern California, USA



Elizabeth Reed,¹ Desaree Renaud,¹ Elizabeth Frost,¹ Guadalupe X Ayala,¹ Ning Tang,¹ Craig McIntosh,² Alexandra Minnis³

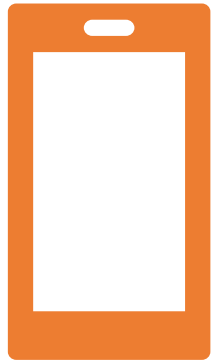
¹San Diego State University;² University of California, San Diego;³ RTI International, Women's Global Health Imperative

Background

- Research has documented the high prevalence (up to 30%) of intimate partner violence (IPV) against girls in the US.
- While economic empowerment-based interventions have shown promise in reducing IPV among adolescent girls in other global regions, little research has evaluated such interventions among adolescent girls in the US.
- Economic empowerment interventions may intervene on social and economic factors associated with IPV:
 - Reduce economic vulnerability and associated financial reliance on male partnerships
 - Reduce social/gender norms that support IPV

Background

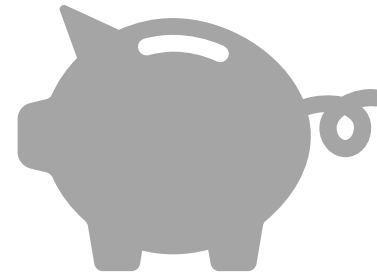
- We developed and evaluated Girls Invest, an economic empowerment intervention providing a savings account with \$110 deposited upon completion of mobile app-based trainings.
- Girls Invest trainings promote financial literacy/inclusion and aim to raise girls' critical consciousness related to gender-based economic and social constraints that promote IPV (e.g., economic constraints that promote financial dependence on male partners, social norms that support IPV).



Mobile App:

Free

iOS and Google Play



Savings Account & Deposits:

\$110

Upon completion of app-based trainings

Aims

We will present qualitative data findings on:

- 1) Completion, acceptability, & satisfaction among participants
- 2) Impact on economic & social factors related to IPV



Methods

- Recruited girls from 18 high schools in low-income neighborhoods by the US-Mexico border
- Conducted a randomized controlled trial with schools randomly assigned to either receive Girls Invest or to a waitlist control arm (n=9 schools in each arm)
- Survey implemented at baseline and 6 months follow up (n=240) used to characterize the sample
- In-depth interviews among a subset of participants (n=25, approximately 2-3 in each intervention group) conducted at follow-up to understand satisfaction and impact
- Process outcome data on intervention completion (app-based data), as well as receptivity and feasibility (collected via interviews)



Methods

- **Quantitative data:**
 - Survey measures: Sample characteristics (age, race/ethnicity etc.)
 - App-based data on training completion
- **Qualitative data:**
 - Interviews were implemented online, recorded, and transcribed.
 - Coding and analyses were conducted using a thematic analysis approach and independently coded by two researchers
 - Analysis using Nvivo focused on themes related to participants' satisfaction as well as intervention impact to reduce economic and social factors associated with high rates of IPV among adolescent girls.

Results: Sample Characteristics

- Most participants (71%) were between the ages of 15-17 years
- 90% identified as Latina
- 89% were US-born



Results: Implementation Findings



Training Completion

- Over half (55%) completed the Girls Invest intervention in full, with an additional 13% of intervention participants having partial completion of the app trainings.

Savings Account

- Over 70% of the girls assigned to the intervention group also opened a Girls Invest savings account.
- At 6 months follow-up, among those who opened accounts and were not lost to follow-up (n=105), about half (46%) kept the majority of the deposits in the accounts (\$85 or more).

**Notably, there were many challenges in opening these accounts. Delays in getting savings accounts opened led to lower completion of the app-trainings, given that participants needed to complete the savings accounts in order to receive the incentives.

Results: High acceptability & satisfaction

Participants reported that they liked the app platform as a way of learning and liked that they could have the app as a resource to refer back to anytime they needed it.

“The app, ...it's like kind of like Instagram like you're just reading ...and you're scrolling. And you're answering questions, and it's very engaging. I like the whole way that it was structured. I think it was very cool.”

“Yes, I think it's better [as an app] because I'm more of a visual learner.”

“And you still have access to all those like links if you need information, you can call up any resources in the future.”

Participants noted that they liked having access to the trainings over an app so they could take the trainings on their own time.

“...because many probably wouldn't [participate] if it were in person or something like that, ...[I liked the experience of] being able to access it on our own time, you know, because we're all busy.”

Results: App trainings provided new perspectives

Girls Invest resonated with girls' realities and brought new perspectives about topic areas, particularly gender equity.

“[I liked] the way Girls Invest didn't sugar coat anything ...they're gonna tell you how it is straight up and it was okay ...they made you feel very comfortable... I understand that situation because I've been in that situation.”

“ I feel like when I connect all this knowledge back to ... my own life ...I'm seeing ... my whole life at a different perspective.”

“Most of the time, [as women and girls], we're all going through the same stuff. You know, we don't really speak about it, and we we're not even taught to speak about it ...because so many people are afraid of what we might say or how we might connect if we do all realize we're [going through] the same ...challenges.”

It's very empowering..., like with the gender roles, ...it really opened my mind in understanding these things.”

Results: Increased critical consciousness related to IPV

After participating in Girls Invest trainings, participants reported recognizing that many relationship behaviors they once accepted as normal were actually unhealthy.

“Because [Girls Invest helped me see] that little things happened [in my relationship] over time, ...one thing happens, and then you get over that. And then another thing happens, you get over that, and then it's like three years later and this person has done all these things to you. But sometimes you don't actually see it [yourself].”

“You may be ...in a toxic relationship, and maybe before [you thought] it was normal. But now you know, it is unhealthy.”

Many participants realized that friends and/or family members were in unhealthy relationships – and felt like they could better support them.

“[after] the lesson about relationships, and recognizing toxic relationships ...I never really paid attention to that type of thing before. But now I've noticed, a lot of my friends are not in the best relationships.”

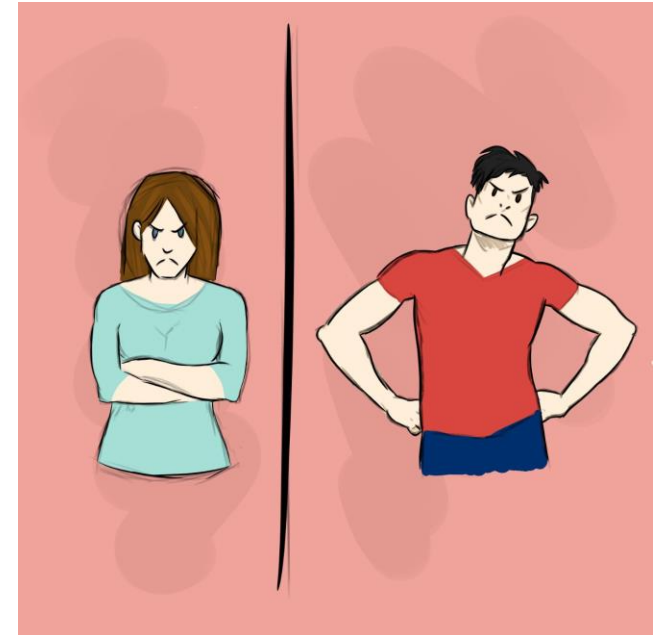
“ [After learning more from Girls Invest trainings], I try to talk to [my friends who are not in healthy relationships] ...it's definitely helped.”

Results: Greater self-efficacy to leave an abusive relationship

Participants reported that because they are more aware of what constitutes unhealthy relationships versus healthy relationships, they feel more confident to be able to identify unhealthy behaviors and take steps to leave abusive relationships.

“I would feel confident to leave an abusive relationship, because I wouldn't want someone treating me bad or controlling me, or think they have power over me.”

“Yes, because I know what's right and what's wrong. I'm not confused, it's actually clear now.”



Results: Greater recognition of how money affects relationships

After their participation with Girls Invest, participants felt more aware of how money may play a role in relationships (e.g., decision-making power) and to value the importance of their own financial literacy and financial agency.

“It reminded me that I can't fall into a Cinderella fantasy. We can't expect a man to provide everything, because I feel like that not only compromises you financially, but now you feel like you owe everything to this man”

“It reiterated the fact that I want to be independent, and I don't want to have to consult with someone because I want to spend money on something”

“Personally, it definitely helped me see how important being financially stable is...”

“Well, I've personally seen family members go through that. .. how money can get in the way of a relationship. It's influenced the way that I've looked at relationships....”



Results: Reduced economic risk for IPV

Improved financial literacy and confidence to manage money independently

“[Girls Invest taught me] about savings and ...how to ...manage your money, ...how to start saving early for college and stuff like that ...and how to manage your bills when you have your own place.”

“I would say before I did the program, I was really nervous about doing any finances... And I thought I would have to hire someone or use something else to do it. But now I definitely say that it's not as hard as I would think it is. So now I'm more confident in myself in being able to do those things.”

Girls Invest supported girls' educational/career goals & expectations

“[Girls Invest helped me] the most on how I plan my goals out and how I can set them and not rush into things.”

“I always really thought that right after high school, I would work because I couldn't afford college, ...[my mom is] a single mother in a low-income Hispanic household. After learning in Girls Invest, you can start saving since you're young and then knowing that there's loans and scholarships to help you, it made me realize that I can go to college and I could also have money, like savings.” [The participant since applied to 4 colleges].



Limitations

- Generalizability limited to this population of adolescent girls
- A full-scale trial is needed to understand longer term outcomes on IPV.
- Delays in savings account completion increased attrition in the intervention groups – compared to control groups at follow-up, complicating quantitative findings.

Conclusions

- Findings build upon prior studies highlighting the potential of economic interventions to promote girls' social and economic empowerment, and thereby, reduce risks associated with IPV.
- Findings suggest there are benefits for IPV prevention interventions to consider both the social and economic risks associated with IPV.
- Our research findings demonstrate the potential for mobile app-based interventions, which supports scalability and is lower in cost compared to traditional in-person approaches.





**SAN DIEGO STATE
UNIVERSITY**



*Eunice Kennedy Shriver National Institute
of Child Health and Human Development*

Healthy pregnancies. Healthy children. Healthy and optimal lives.



**ZIP
LAUNCHPAD**
SAN DIEGO STATE UNIVERSITY



innovation high
SAN DIEGO
A LEARN4LIFE SCHOOL

Girls Invest Website:

<https://girlsinvestsandieg.wixsite.com/my-site>

GI Instagram: @girlsinvestsd

GI Email: girlsinvestsandiego@gmail.com



**WOMEN'S
EMPOWERMENT
INTERNATIONAL**

