

Social Network and Financial Literacy among Rural Adolescent Girls: Qualitative Assessment of BRAC's SoFEA Programme

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Abstract

BRAC's innovative initiative 'Social and Financial Empowerment of Adolescents' (SoFEA) launched in 2009 works to empower adolescent girls both socially and financially through creating "social network" among its members. Apart from providing social interaction opportunities, the clubs also provide the members with social and legal awareness lessons, as well as trainings on life-skills, livelihoods and financial literacy. This qualitative exploration attempts to gauge two important issues: to what extent the social networks of the girls are transformed due to the intervention, and effect of the financial literacy training on participant girls' lives, especially in the forms of knowledge retention, implementation and planning for the future. It also aims to identify the extent to which these girls have formed networks within the community, and finally analyses the members' institutional network and involvement with income generating activities (IGA) through using the financial literacy training. Following a qualitative exploratory framework, it was found that clubs have been quite successful in making the relationship between the girls and their parents, relatives, neighbours, friends and community people stronger despite various obstacles, such as- early marriage, misconceptions of kith and kin, and concern for daughters' safety and betterment-which are quite common in the rural context of Bangladesh. Findings also suggest that the girls have developed a sense of ownership towards the club over time, although they usually do not yet feel confident enough to be able to run the club by themselves. BRAC SoFEA programme thus still has a substantial responsibility left in fostering the girls' sense of independence in this regard.

1. Introduction

Adequate holistic development during the adolescence phase of life is paramount to become well-adjusted and successful adults. One aspect that is crucial during this stage is the company the adolescents keep. It is well acknowledged that these young girls are the future of the society, and also that they play a determining role in shaping it. Therefore, it is imperative that they be nourished and nurtured in a special manner through increased socialization, involvement in different social and cultural organizations, in addition to enhanced interactions with the broader society. Evidence shows that individuals participating in extra-curricular activities achieve better educational outcomes than non-participants even after controlling for social class, gender and intellectual aptitude (Eccles *et al.* 2003). Thus, involvement in social organizations for learning and recreation could bring about positive changes in the lives of adolescent girls.

In recognition of the fact that adolescents need special attention to flourish adequately, BRAC has been working continually to design programmes that promote adolescent development since the early 1990s. BRAC's 'Adolescent Development Programme' (ADP) and the 'Employment and Livelihood for Adolescents' (ELA) launched in 1993 and 2000, respectively, have been quite successful in bringing positive changes in the lives of adolescent girls and boys (Kabir *et al.* 2007). Having had significant success in its endeavours, BRAC decided to take its initiative one step further through an innovative programme titled, 'Social and Financial Empowerment of Adolescents' (SoFEA) launched in 2009¹. Targeting rural adolescent girls aged 11-21 years, SoFEA evolved by combining several new features with lessons learnt from earlier programmes like ADP and ELA. The main objective of SoFEA is to empower adolescent girls both socially and financially so that, eventually, they are able to lead their lives with confidence and independence and also to influence their future generations to do the same. The programme provides young rural girls with a safe space where they can interact among themselves and enjoy a quality time through learning and entertainment.

These clubs provide their members with facilities of indoor games and various recreational and educational supplies. The underlying goal is to foster the idea of 'social network'² among the members while aiding in the development of their psychological attributes, strengthening self-confidence, and helping them become more independent. Apart from providing social interaction opportunities, the clubs also provide the members with social, legal and financial awareness lessons, as well

¹ Piloting of the programme was initiated in 2008 in Dhamrai *upazilla*. The programme in its full phase was launched later in 2009.

² This study has categorized the term "social network" into several sub-terms: family, kinship, friends, community people, institutional involvements, involvement with income generating activities, recreation, etc. to put emphasis on each of these.

as trainings on life-skills, livelihoods³ and financial literacy. These interventions are designed in this format since majority of the rural adolescent girls of Bangladesh have limited social network and low level of financial literacy (Bhattacharjee and Das 2011). Compared to their unmarried peers, these limitations are even more acute for married girls (Haberland 2003). The inherent assumption of the programme is that being mobile, active and confident, a girl would be able to become empowered and take better advantages of available opportunities.

This qualitative exploration attempts to gauge two important issues:

- To what extent the social networks of the girls are transformed due to the intervention, and
- Effect of the financial literacy training on participant girls' lives, especially in the forms of knowledge retention, implementation and planning for the future.

More specifically, this paper tries to enhance the understanding of the extent to which the SoFEA clubs affect family and kinship networks, friendship network and recreational activities. It also aims to identify the extent to which these girls have formed networks within the community, and finally analyses the members' institutional network and involvement with income generating activities (IGA) through using the financial literacy training.

³ The detailed components of these trainings are illustrated in the following section.

2. Overview of the SoFEA programme

As mentioned briefly in the previous section, SoFEA started in 2009 as an integration of ADP⁴ and ELA⁵. It aims to achieve social and financial empowerment of rural adolescent girls through various interventions. These include: 1) providing a secure place for adolescent girls to socialize, 2) life skill training, livelihood training, financial literacy, 3) savings and credit facilities, and 4) community sensitization. SoFEA provides a small club which also serves the purpose of a library, gives them the opportunity to express their feelings among themselves and to play various indoor games. Selected SoFEA members also receive training on various important issues/activities. To be precise, training is provided on life skills, livelihood and financial literacy. Life skill training combines social and interpersonal skills to help young girls become assertive, set goals and negotiate to promote their well-being. This includes awareness raising training on sexual and reproductive health, social, family and community issues, etc. The month-long training sessions are held within the club premises, and are usually conducted during the summer vacation of the schools. Livelihood training is offered free of cost on livestock, poultry, fishery, embroidery and tailoring, nursery, servicing of cellular phones, salon activities, carpentry, driving, mechanics, running a power tiller, etc⁶. The type of training offered in a club is based on the current trends and also on demands of the locality the club belongs to. In order to improve adolescent girls' financial knowledge and awareness, SoFEA operates financial literacy training (FLT) as one of its core activities.

In an effort to develop/improve savings behaviour of young adolescent girls, SoFEA participants are encouraged to save minimum Tk. 5 per week. Among the adolescents aged 15-25⁷ years, those who express interest in taking loan are required to save for four consecutive weeks before they are given a loan. Loan amount usually ranges from Tk. 1,000 to Tk. 25,000 which is to be paid-off over a period of one year at a yearly flat interest rate of 12.5%.

A Club Committee is formed for each club, representing mainly the respected and influential persons of the village and parents of the adolescents. Involving these

⁴ ADP provides centres for adolescents aged 11 to 19 years who meet in the BRAC Primary school's classrooms twice a week for two hours in the afternoon, to socialize and discuss various awareness related issues.

⁵ ELA targets 14 to 25 year old adolescent girls and provides them with loans ranging from Tk. 3,000 to Tk. 25,000, with a repayment period of one year.

⁶ It is worth mentioning that while some of these trainings have already been provided, others are yet to be initiated depending on demand for those particular income generating/livelihood activities among the girls.

⁷ SoFEA programme targets girls aged 11-21 years. However, there are some exceptions. For example, if a 21 year old member takes a loan, she can continue it up to the age of 25 years. Also, in case of some adolescents, either the programme had underestimated age during participant selection or the enumerators were provided with incorrect information regarding age during the survey.

people is important since the empowerment of girls is almost impossible to achieve without the support of their family and the community members. The Club Committee consists of eleven members - the adolescent leader, one representative mother of the adolescents, one representative father of the adolescents, SoFEA P.O. (in charge of the respective club), and the rest are usually a BRAC school teacher, a BRAC health worker and local people of different professions but most importantly, only those who have a history of social work in their respective localities and are not involved in politics. The Club Committee holds meetings bi-monthly and gives the club every external support it needs.

3. Methods

The data were collected using qualitative method in April 2011. Information was collected on SoFEA club members, their activities, personal details, family and friendship networks, training and education, recreation, and IGA involvement.

3.1 Study area

A qualitative exploratory framework has been used throughout the data collection process. To obtain information on the programme's impact on adolescents' social network, two *upazillas*, Dhamrai and Puthia were selected purposively. Dhamrai is a *upazilla* of Dhaka district located nearer to the capital city, Dhaka; and Puthia is a *upazilla* of Rajshahi district representing a relatively remote region. Thus, these two districts of different socioeconomic settings provide scope of comparison while assessing programme impact. Two clubs, Arjunaloy and Baichail from Kawalipara branch of Dhamrai *upazilla* and two others, Damdama and Gotiya from Puthia branch of Rajshahi district were selected for data collection.

In order to collect information regarding the effect of financial literacy training (FLT) on the girls' lives Puthia *upazilla* from Rajshahi district and Sathia *upazilla* from Pabna district were selected as study area. The reason behind excluding Dhamrai and including Sathia in this case was that, Dhamrai is a sub-urban area where the girls are expected to have some basic knowledge on financial literacy and involvement in different IGA on their own; whereas, both Sathia and Puthia represent absolutely rural social set-ups where the impact of FLT on the girls' lives could be understood more precisely. Three clubs from each of the *upazillas* were selected randomly for conducting in-depth interviews.

3.2 Data collection

In-depth interviews, focus group discussions (FGD) and informal discussions were used as data collection tools. Researchers from RED with field research assistants jointly organized four FGDs, 14 in-depth interviews, and some informal discussions for analyzing SoFEA's impact on participating adolescents' social network. The in-depth interviews and FGDs were conducted separately for two categories: one for the club members and the other for their mothers, programme organizers, and committee members (Annex 2). A group of 7-8 members were organized from each category for FGD. The FGDs were carried out following a checklist. The in-depth interviews were conducted with special emphasis on married adolescents and school dropouts. The informal discussion sessions were arranged according to time and place convenient for the targeted community members. A flexible interview guide based on a number of loosely structured discussion topics was used for conducting the interviews.

Similar in-depth interviews and informal discussions were conducted for assessing the impact of FLT. Twelve in-depth interviews with club members and a few informal discussions were held with club members and their guardians. Information regarding their knowledge gain, knowledge retention and lessons learnt from training were collected during the interview following a flexible interview guide.

3.3 Staff recruitment and training

Three research assistants (RA) were recruited for one month, two for collecting data on social network and one for collecting data on impact of FLT. Before commencing the study, they were provided with two-day training on qualitative data collection techniques. The data were collected under the supervision of an expert to ensure quality.

3.4 Analytical technique

The data were analyzed through a process of summarizing according to research objectives. Content analysis technique suggested by Graneheim and Lundman (2004) was followed.

4. Findings⁸

4.1 Members' involvement with club and existing problems

Targeting

When asked about how the clubs were initiated in their respective localities, majority of the respondents stated that following an initial survey⁹ by BRAC, a meeting was held with the village elites to assess the need and feasibility of setting up a SoFEA club in the locality. Once the final decision was made to establish a club, BRAC staff again visited the selected villages/localities to identify the girls who would be eligible for SoFEA membership. Beauty Khatun (18), a member of Damdama club said,

"Initially few BRAC people came to our house and informed that a club was going to be started here. As I study at the BRAC school, I was quite happy to hear this. They told me that if I join the club I would be able to read books, play games and participate in various other activities. Then upon receiving permission from my family, I became a member of the SoFEA club."

Another girl Arifa from Puthia club in Rajshahi said,

"Once a BRAC staff came to take my name and said that I had to go to the club. I was told about the training and loan facilities of the club. After joining the SoFEA club, I started saving five taka every week at BRAC."

In some other cases, eligible adolescent girls came to know about SoFEA club from neighbours or from existing club members. Monowara Begum, leader and a married member of Gotiya club said,

"I have been a member of the SoFEA club since last year. My sister-in-law was the leader from the time the club was established. She advised me to become a member so that I could take advantage of the facilities offered. Additionally I would also get various forms of training after joining. She then made formal arrangements to register my name as a club member."

Initial obstacles faced by the girls

When asked if any problem occurred at the time of initiating the club, one mother said in an FGD, *"Why would there be any problem? The formation of the club was agreed upon by the village elders at a meeting, and then the club was inaugurated in everyone's presence."* Another mother stated in an FGD in Dhamrai,

⁸ A condensed version of the results in a table format can be located in the annex(1)

⁹ During the household survey, programme staff from BRAC visited the adolescent girls' residence and spoke to the girls, their family members and other community members, in order to properly understand the demographic profile of the adolescent population in the area.

“Actually there has been a BRAC school in this village since 1992. So everyone knows about BRAC. Many of us have taken part in BRAC VOs (Village Organization) and other BRAC interventions. There was no problem.”

Some parents concerned about their daughters' security while going to and returning from the club, were convinced when they saw that the clubs were quite close to their houses. Sometimes two or more members come to the club together. As a result, the members' probability of participating in the regular club activities becomes higher. Even though majority of the members reported having no trouble either joining or maintaining membership in the clubs at present, this was by no means the case all around the board. In fact, initially many parents did not allow the girls to join the club willingly because they thought that it would be a waste of time. Husbands of the married girls also had similar attitude towards the club and were not willing to let their wives participate in the programme.

However, many girls reported having time constraints for which their active participation in the clubs was hampered. For example, Asma Khatun, a member of Gotiya club said,

“I cannot partake in the club activities regularly. I return home from school at 4:30 p.m. Then I have to study. But when I have less study load, I go to the club regularly.”

Continuing membership becomes especially difficult during certain times of the year such as school examination periods, harvest season. On this note Asma said,

“Even though my brother does not always object, he has forbidden me to go to the club regularly as he thinks it will harm my studies. He did not let me go to the LST (Life Skills Training) for the same reason.”

Another girl said,

“My father forbade me to go to the club saying that I have my SSC examination ahead. I have stopped going to club since then.”

Girls' security

In some cases, the issue of concern for the girls and their families was security. Shahina Begum from Puthia, Rajshahi pointed out the problem of eve-teasing. In her own words,

“Some boys from the area used to hang out inside the club house before we reached and taunted us. Furthermore they sometimes also sit and loiter in the tea shop across the road from the club house so that they can watch us. Some of our parents got really worried, and then stopped us from going there.”

Lack of perceived incentive and misconception of parents

Problem also occurs when the parents do not necessarily see the benefits of the clubs and do not let their daughters attend at all. Beauty said,

"Sometimes the parents are not convinced when I tell them that their daughters would get various types of training, and knowledge. Many of the parents say that our daughters don't even read their own books at home; then why do they need to go all the way to the club to read books? For reasons like these, very few girls come to the club regularly. The leader opens the club and leaves after a while when she sees no one is coming."

She also pointed out how Parents are sometimes unwilling to let their daughters go to the club due to the traditional/stereotypical ways of thinking. In her words,

"They ask how girls grew up in earlier days when there was no club. Just because they didn't go to such clubs, does that mean that they didn't grow up properly or did not know how to lead their lives?"

The girls also faced similar problems from home regarding maintaining savings in the club. While discussing this issue, Beauty said,

"My parents told me not to save in the club as I can always save in a clay bank (piggy bank) at home. They asked me what I would do if the BRAC people took my money away."

On this note, Shahina said,

"My family does not understand the fact that I could learn many useful things by going to the club."

In a few other instances, some girls stopped going to the club due to their own misconceptions. One such girl said,

"I have not seen any activity other than singing, dancing and playing inside the club. This is the reason why neither my parents nor I are interested about the club anymore."

But eventually some parents started thinking positively and allowed their daughters to join the clubs, especially motivated because the members would get various forms of livelihood training as part of club membership. In some cases, parents started trusting the SoFEA club so much that they in fact even went to the local clubs to seek advices on which school their children should attend.

4.2 Impact of club on family and kinship networks

Evolving family dynamics

Interviews revealed that the club members were much more confident than earlier in communicating with people around them, especially within the family. It was reported that they can now express their opinions and wishes related to family matters more freely. Most of these changes were directly attributed to the clubs by the members themselves. One of the members of Baichail club said,

"My parents used to discuss family matters with me earlier as well. But this frequency and the importance/weight of my comments have increased substantially since I joined the club, because they think that this club membership has helped me learn many things."

The reason could be that by going to the club and interacting with many other girls there at a time, the adolescent girls naturally get the chance to express their opinion more than before. This has definitely created a practice of sharing what they feel and also expressing accordingly, thereby, making them much more confident than before. It is evident that one of the best ways of learning how to handle a situation is to practice with a friend (Tucker-Ladd 1996). So being with friends has helped the girls to be confident enough to handle any situation.

Promising stories were also heard from married girls. Monowara Begum said,

"My husband inspires me to go to the club instead of sitting idle in the afternoon."

Shampa Akter, a married club member from Dhamrai said,

"After joining the club, my relationship with my husband improved. Earlier he wouldn't care about my opinions; but now, he asks me before taking any major family decision."

This is quite an achievement because evidence shows that about 48% of Bangladeshi women say that their husbands alone make decisions about their health, while 35% say that their husbands alone make decisions regarding visits to family and friends (UNICEF 2007).

Family members who encourage the girls to go to the club usually point out the following major advantages associated with club participation- girls are now able to interact with people, express their opinion, know how to rear poultry and livestock, aware about health and various important social issues, etc. This means that the family members are observing the positive changes taking place in girls' attitude and they think that the girls' getting trained and participation in other club activities are responsible for this positive change. Many guardians also believed that before joining the club their girls were too shy and lacked confidence to talk to others. But now this has changed, and the girls are able to better assert themselves. One mother from Puthia, Rajshahi said,

"Girls were not as free as they are now. Now they can talk freely. They share and discuss what they learn at the club with the rest of the family. My daughter even used to feel shy talking to some family members; but she has changed a lot now."

The girls' thoughts also align with that of their family members. As expressed by one of the club members from Puthia,

"Before receiving the training and partaking in confidence building sessions held in the club, we did not dare to move freely around our community. We were not given any importance before. Now it has all changed for the betterment."

The adolescent girls who participate in the club get the chance to learn many things and receive various kinds of training. So, it is quite anticipated that the family members, especially husbands of the married girls, have started valuing their girls/wives more. They might have started thinking that the girls are no longer the ones who are just meant to stay inside home; rather they have become much smarter going to the club and socializing with others some way or the other.

Changing pattern of relationship with relatives

Club members' interaction with relatives and their accessibility to that particular network was found to have increased. According to one of the club members from Puthia,

"Our acceptance has increased in the eyes of our relatives as now they think we are learning something productive/helpful in the club through reading books, playing, learning how to use a computer and receiving various types of training."

One club member of Dharmrai said,

"Previously I was too shy to talk to male members of my extended family, but now training from the club taught me how to talk and mix with people, so I don't feel shy anymore."

In this context Asma said,

"I discuss club activities with my relatives. This increased interaction has boosted my confidence, and made the family bonding stronger. My cousins borrow books from me that I bring from the club; and they always say how helpful these books are and how much they enjoy reading them. This has increased my respect and importance among family members in general."

This implies that club activities help girls gain respect and importance from family members. Usually there are storybooks kept in the clubs which the members read and they can borrow those. Their friends and cousins who are not club members borrow those from them. In this way those friends and cousins feel that they can be benefitted from her (club member) and thus they start valuing her. Some of the parents also testified to this particular issue during the interviews and discussion sessions. One mother from Puthia said,

"As my daughter got access to a computer in the club, the relatives ask her to show them the computer when they come to our house."

However, some of the girls think that all their changes are not necessarily attributable only to club participation; rather it's a metamorphosis of the club activities and the demands of the changing times. Lovely Yasmin from Puthia said,

"I had to come out of my home and step into the outside world. But joining the club is not the sole reason; it's also the demand of the modern age and the trend."

Evidence also suggests that very often factors other than shyness make the young adolescent girls reluctant to interact with their relatives. One of the most important factors in this regard is time constraint. Asma said,

"I used to go over to my relatives' house quite often, and interact with my uncles, aunts, grandfather, grandmother, cousins- everyone. But I cannot continue to do the same anymore due to pressure from school and the work at home. Nobody either stopped me earlier or stop me now from spending time with my relatives. The situation changed just because I rarely have free time now-a-days."

4.3 Friendship network

Adolescent girls usually feel more comfortable and secured in the company of other girls of a similar demographic cohort. In most cases, this very group represents their only friends. But in the context of rural Bangladesh, adolescent girls very often lack opportunities to socialize among themselves. One major reason is early marriage. Girls are married off quite early, and thus drop out of school to devote their full time and concentration into preparing themselves for post-wedding household responsibilities (i.e. household chores and other responsibilities of married life). This socio-cultural set up is a big challenge for the SoFEA programme. SoFEA club not only aims for the girls to build friendship within the club arena but also strives to play a role in creating a broader friendship network for its members.

Who are their friends?

To ascertain the deeper dynamics of the friendship network, the interviewed girls were asked to identify their friends. Typically, most girls mentioned their friendship with other girls of similar age group living in the same village/locality. Some of the married girls mentioned their broken friendship ties (due to marriage and consequent moving to other area/village) at their parental village. These girls then had to form a new network of friends consisting of similar aged girls in their new location. There are also cases where the girls found friends within their respective families. Beauty said that she spent most of her time with her sister; even though she had other friends, she considered her sister her closest/best friend. However, for many girls, joining the club has opened the door to make new friends whom they have met for the first time in the club. Some of the girls knew each other from before, but were not close enough to call themselves friends.

When girls were asked if they have any male friends, some said they have a few school/college friends who are boys. The typical rural social setting and the stigma it associates with girls having male friends very often stop girls from developing friendship with boys. Asma said that she herself does not like hanging out with boys thinking that her parents and the community people might frown upon it. She also expressed her worries about potential harms which might be caused by wretched boys whom she might mistakenly befriend. She, however, mentioned that she would not mind being friends with *good* boys. Contrary to this, for Beauty, who lives in a very conservative locality, socializing with boys is not permitted by guardians at all. Even girls who have a few male friends rarely communicate/interact with them and spend time with them. This situation has been found to be even more predominant among married girls in several localities. For example, Lovely Yasmin said that she avoided talking to boys as her husband lived abroad and people might gossip about it and start spreading rumours which would ruin her conjugal life.

Extent of their friendship

The interviewed girls spoke almost in unison when talking about the common length of their friendship. As mentioned earlier, early marriage very often marks the beginning of gradual disconnection of young adolescent girls from their school friends. However, Arifa said that she interacted with her classmates (outside school) only to discuss/talk about studies. Monowara Begum, a married club member, considers the two daughters of her brother-in-law to be her friends. These two daughters are also SoFEA club members. Therefore, Monowara could not comment on how her relationship with her friends has been affected by the club (since she has been friend with them even before the club was formed). Fortunately, many girls have realized the strength of unity among the club members. Such a group of girls from Gotiya club said during a FGD,

“It would be good if we could make the villagers aware about dowry, and about the importance of sending their children to school. No one is going to listen to us if one of us goes alone to make them understand; rather we have to work together.”

According to the girls, among various club activities, one component that really strengthens their peer relationship within the club is the training sessions. During these sessions, they are often taken to a different location for a certain length of time and they spend that time together participating in training lessons and activities. This ultimately solidifies their bonds. Some girls also said that they have become keener on sharing their thoughts with their club friends. Friends often drop by each other’s house while going to or coming from club, which they were not allowed to do before joining the club. Now they also share what they do in the club or learn from the club over the phone. However, there are also instances where communication between school friends reduced as they were replaced by that between friends from the club. Hena Akhter, a member of Baichail club, said that she still has good relationship with her school friends; but communication has reduced due to new friendships with club members. She also said that she shares more things with the club friends than any other friend she has had earlier. In contrast, Monowara Begum said,

“The girls in our club feel shy to talk about anything else other than books and games among themselves.”

Family perception about friendship

In general, most of the interviewed parents reported of being quite comfortable with their daughters having a wide spectrum of friends. One common trend noticed among many of these parents was the inclination (on the part of the parents) for their daughters to interact more with those who achieved good academic results. Such desire stems from the common perception that good students shed a positive influence on their peer. The parents also expressed that their daughters’ friends need to be well-mannered. They mentioned that they always forbid their daughters to associate/mingle with those who have questionable habits/morals/outlook. In fact, some parents take this restriction to the extreme by prohibiting their children from interacting with anyone outside the household for the fear of bad influence. Such was the case of Sabina Khatun, one of the club members. This parental restriction has

moulded her mind to the extent that she herself no longer wants to interact with anyone of her age outside the family. She does not even have friends at the club as she has been there only once or twice. This however is an anomaly. For most girls, this situation has improved to some extent after they have become club members. There are some parents who even have no objection if their daughters have male friends; but they still do not want their daughters to go out with them or spend much time with them.

The members share their club experiences with their parents to a great extent. The parents, especially the mothers of club members, are quite positive about their daughters having friends and their involvement with the club in general. Rizia, mother of one of the members of Gotiya club thinks that the club is doing well by enabling girls of different localities to get together at a common place; in many of the cases they did not even know each other before this. Most mothers from this particular area mentioned that even though they do not mind their daughters interacting with boys, a keen eye must be kept on who they are actually friends with. In this context, Sahera Khatun, a club member's mother said,

"Whenever any of her friends, be it a boy or a girl, seems suspicious, I immediately tell my daughter to stop communicating with that person."

4.4 Adolescent girls' participation in recreational activities

Access to recreation

Usually the rural adolescent girls hardly have any access to outdoor recreational activities such as walking in parks with friends, visiting friends' houses, playing outdoor games and so forth, despite it being a common trend in most countries. According to Keller (1997), in rural Bangladesh, girls are typically not allowed to leave their homes after puberty begins and most often have to leave school; and more than two-thirds of adolescent girls are married off during 10-19 years of age (UNFPA 2005). So they hardly get the chance to take part in recreational activities. The rural adolescent girls typically pass their leisure time in watching television, chatting with mother, aunts or their sisters. One such girl Asma said,

"I sometimes chat with my neighbours and go to their houses to watch television as we don't own one."

The school going girls often participate in various school sponsored social programmes. For example, Arifa says,

"I do not go anywhere other than school or the school sponsored functions. For recreation, I just go to school and talk to my friends there. Otherwise I usually end up chatting with my female neighbours."

But this is not the case for those who dropped out or did not enrol at all. These girls do not even have the option to hang out with their school friends at school or school-organized events. In general, as mentioned before, the extent of socialization for these girls are limited to the vicinity of their homestead. Beauty said,

“Adult girls cannot walk or play outside; only boys and very young girls can. If I were to go and enjoy myself outside, people would say bad things about me.”

So it is basically the social settings that restrict girls from involving in most recreational activities. Very few girls can go beyond their homestead and carry out activities such as going to the movie theatres and so forth.

Club’s role in recreation

SoFEA clubs offer the adolescent girls with various recreational elements such as indoor games, books, and a secure place where they can interact freely among themselves. Some of the girls also chat, sing and dance according to their choice. Beauty said,

“After the club started, I got the opportunity to do things such as singing, dancing, playing, acting plays, reading books, learning computer, and so forth for recreation. This is something I never imagined I would get to do before.”

However, it did not make significant differences for some others as they were already doing all of the above before the club started. A married member from Gotiya club said,

“I go to watch cultural functions in our village, which I used to do even before joining the club.”

But one thing that is quite certain is that the club has offered new ways of recreation and opened up new opportunities for its members. On this note, Lovely Yasmin said,

“Attending the club offers more recreation for all the girls.”

Moreover club activities help the girls in becoming more confident and outgoing. Nazma Akter, leader of the Kawalipara club said,

“Through club activities, our shyness reduced and we can now practice singing and dancing at home in front of our family members and friends.”

Though some girls already used to have recreation in their own way even before joining the club, for some others, the clubs have created this opportunity for the first time. In both the cases, SoFEA clubs have definitely added new recreational elements; which the girls can claim to be their own.

The parents and family members are quite positive about the recreational activities offered through the club. Some mothers from Gotiya said,

“Now the girls come to the club and dance, sing, read books and newspaper, play ludo, bagaduli, etc. The club provides all these recreation facilities for them.”

Some parents are also quite happy realizing that their daughters will be safe inside the clubhouse as opposed to outside. One such mother, Sharifa Khatun, said,

“Earlier our daughters had to play outside the house. Now it is good that they are playing within the safe confines of the club.”

But there are some who do not agree. Some parents do not like their daughters spending time in the clubs. One such group of parents from Damdama said,

“Would there not be any recreation if the girls did not go to the club and did not read books and so on?”

Quite a few girls mentioned during the discussion sessions that even some of the educated fathers forbid their daughters to go to the club.

4.5 Access to socialization within community

Adolescents’ relationship with the community

The term ‘community’ is used here to refer to the neighbourhood/locality that the adolescent girls belong to. Adolescent girls usually feel comfortable hanging out with other girls, particularly with those of similar age. They also talk to their aunts or to other women of their neighbourhood. However, it is sometimes the case that the girls become conditioned in such a way that they themselves feel too shy to interact with outsiders, despite not having objections from her family. As a result, they severely curtail their own movements. For example, Beauty said,

“I only accompany my mother or aunts while going to some marriage ceremony or other social functions within the community; but I do not like to go anywhere alone, although I do not think anyone from my house would object if I did that.”

In majority of the cases, much of the attitudes of the interviewed girls were reported to have changed after joining the club, as a result of gaining more confidence and independence as individual human being. Earlier there were girls who at times felt too shy to even talk to their older brothers, but now they have grown into confident young girls who are comfortable enough to go out quite freely and take part in local cultural functions during various national day celebrations, attend various social occasions and partake in annual sports events in their respective schools. Both the adolescent girls and their mothers mentioned these changes while talking to the interviewers. Sometimes behavioural changes took place even without direct intervention of the programme. For example, seeing the local female BRAC staff members riding bicycles, several girls started doing the same. Such an instance was reported by the mother of a club member named Beli. She also noticed that in addition to becoming more assertive and confident, her daughter and the other neighbouring club members have started protesting injustices such as eve teasing, early marriage, dowry, and so on.

Club membership and participation have also changed other aspects of life for the adolescent girls. For example, Hena used to teach some children even before joining the SoFEA club. In her opinion, the number of her students went up after she joined the SoFEA programme. Another member of the same club, Asma has started creating awareness within her community. She said,

“Now I along with my other friends suggest the people of our locality to send their children to school. If some parents are trying to get their daughters married off at an

early age, we try to intervene and lobby so that the girl can continue her education. We tell them that even if the girl is not allowed to go for higher education, she still needs some basic education even to run her household properly, as it is of paramount importance for daily life as well as for the next generation."

Impact of the club in changing the community's perception

Initially, these changes among the girls' attitude and behaviour were not necessarily accepted positively by the general community members. But eventually, (at least, in some cases) the message these girls were trying to pass on, went through. Typical community members can usually be divided into two camps, based on their basic attitude towards the club. One of these groups feels that it is not appropriate for girls to be socializing in the clubs. While discussing this issue, Beauty shared the words of the community members,

"Why should girls of marriageable age go to a club where they just sing and dance?"

Some of them go as far as to say that the only reason for these girls to be interested in going to these clubs is to meet boys on their way. They also said that BRAC opened this club out of self-interest. Some people simply find it suspicious for a number of girls to get together at a particular place.

The other group, however, find the club activities beneficial. They empathize more on the fact that the girls are getting the chance to play and read sitting in a secure club house. They think that while boys in general get chances to play and hang around outside, girls should also get similar opportunities. Joining the club provides them with such an opportunity. Some community members also praise SoFEA club's initiative in the forms of life skills and livelihood training. In particular, training on computer literacy is very popular among the girls, their parents, and the community they live in. For example, the people of Damdama think that the club is increasing the girls' ability to 'handle' life by providing them with various forms of training and lessons in general. Similar opinions are held by the common people of Gotiya as well.

Another somewhat common and interesting misconception about SoFEA club is worth mentioning here. Initially, some people were suspicious about the intention of this programme and very often thought that the SoFEA club belonged to some Christian community and they would eventually convert its members and other people of the community into Christians. This misconception has been reported by interviewees from various areas and is not particular to any specific area. But this misconception has been overcome gradually. One reason that acted as a catalyst in this change is the involvement of the local elite during the inauguration of the clubs. Rizia, mother of one of the members of the Gotiya club said that when the club was inaugurated, all the respectable and prestigious people were cordially invited along with the parents of the club members. Furthermore, the BRAC education programme has been working here since 2002 through its primary schools, so the level of familiarity within the area helped the process further. Moreover, the '*Chhatrobondhu*' education programme also acted as a catalyst in making the SoFEA club acceptable to the community people. The club members themselves also played a significant role in convincing the community people about its intentions and activities. Hena said

that they invite the non-member girls of their age to their club cultural programmes on a regular basis. Concerted efforts from all the concerned stakeholders eventually culminated in the SoFEA clubs being widely accepted and even encouraged.

4.6 Institutional network

There are some selective institutions which adolescent girls usually adhere to. Among these institutions, school is the most common, followed by training centres for activities such as- tailoring, computer lessons, cooking and so on; but most of these options are often exclusively available to the urban population. Generally, the picture is quite different for the rural adolescent girls in the sense that both the available options and their level of involvement are much lower. School going girls are more or less involved in the school only. However, those involved with the SoFEA clubs have an additional window of opportunity and scope for social involvement. According to the leader of the Gotiya club Asma,

“I am not associated with any institution other than my school and the SoFEA club. In fact, no member of our club is involved with any other institution.”

In a very few cases, some of the older club members are associated with other institutions. For example, Lovely Yasmin, is an active member of the *Polli Shomaj* (Village society). According to her,

“I became a member of the Polli Shomaj long before joining the club in order to learn different things. I have received lessons on issues such as early marriage, women oppression and eve-teasing, etc. As members of the Polli Shomaj, we also involve ourselves with matters such as ensuring that deserving members receive their VGD¹⁰ cards on time, helping village people with birth registrations or taking someone to the nearby hospital when need arises.”

4.7 Financial literacy training and involvement in IGAs

Financial literacy learning and practices

In general, majority of the rural girls are assumed to have very low level of financial literacy. This issue has been further supported by analysis of baseline data collected for both SoFEA programme participants and non-participants in 2010. For example, when asked about the basic components required for budgeting, about two-thirds of the girls either gave a wrong answer or did not know anything about the components required for budgeting (Bhattacharjee and Das 2011). Understanding the importance of financial literacy in empowering adolescent girls, SoFEA offers Financial Literacy Training (FLT) to the girls. In these FLT sessions, the lessons are taught using various methods such as story-telling, role-playing, games, debate, etc. The stories are usually about fictional adolescent girls who want to initiate some kind of earning activity and try to use the resources they can access (or already have) while facing various challenges. The trainees discuss and act among themselves how to use the resources they have (or are able to access) to overcome various challenges they

¹⁰ VGD stands for 'Vulnerable Group Development', and is an initiative by the Government of Bangladesh.

face. During the in-depth interviews, the girls were asked various questions to find out how much of the knowledge gained in the training sessions they have been able to retain. Very often, they were asked to recall the story related to a particular activity performed in the training session and what they have learnt from that story or activity.

Dream realization

The FLT follows a detailed module which includes basic financial lessons essential for the adolescent girls to become financially empowered. On the first day of the training, the girls participate in a building construction activity using pencil-sharpeners. The idea behind this activity is to make them realize the importance of proper planning, having a solid foundation, progressing slowly and the threats of over-ambition. The girls are asked to make connections between this activity and their personal lives, dreams, and plans. The trainers emphasize the importance of having dreams and ambitions, while cautioning the girls of taking much in too short time. The girls could understand that having a dream and ambition for the future is very important for improving one's life. They also realized that trying to advance too soon might cause the whole dream to fall apart just like a poorly made building, and that in order to materialize any plan (usually for earning), it is very important to have self-confidence, proper planning, capital, hard work, time, clear understanding of related issues, and patience. It is worth mentioning that in the conversations, all the unmarried girls expressed plans, hopes, and dreams for their own future while majority of the married girls talked about improving the lives of their children. This implies that successful implementation of lessons learnt from SoFEA's various training can actually bring about inter-generational improvements for the girls and their families.

Facing and winning challenges

An important part of the FLT is to help the girls realize the importance of financial independence and income generation. This lesson is taught to them through the story of Ruma (fictional). The story of Ruma's life touches upon the problems she had to face after her father's untimely death, the family's struggle to cope up with this crisis, Ruma's personal effort to initiate earning activity, her return to school by convincing her mother about its importance, and the successful outcomes of all these efforts. In the actual training session, many girls could relate this story to their own lives. Sharmin (Gondogohali club, Puthia, Rajshahi) pointed out strong resemblance between her life and Ruma's story. Sharmin's father left his family when she was only two years old. She recalled,

"Growing up at maternal grandparents' house was not easy. My uncles never took good care of me. As my mother could not afford to pay the tuition fees for me and my older sister, we both had to stop going to school. Then my sister learnt some tailoring and started earning money. I sold a goat that I was rearing and used the money to pay examination fees, private tuition fees, and buy books. Finally, I have managed to pass the SSC examination with a GPA of 2.25 from the humanities group."

Another interviewed adolescent, Shampa from Puthia, Rajshahi mentioned that she felt more confident after receiving this training. In her words, *“If my father ever scolds me for being late in returning from the club, I try to make him understand about the benefits of joining the club.”*

Expanding from small-scale to large-scale

In most cases, it is very important to initiate something new in a small-scale and then gradually expand it using proper resource and opportunities at proper time. FLT intends to disseminate this particular lesson through the story of Chameli. The story tells about how a girl studying in 9th grade fulfils her dream starting from a very small initiative and takes it to another level with proper planning. Chameli had a fascination towards beautification. The story tells how she transformed her dream into reality by starting to work from home as a beautician with only a few beauty products and other necessary tools. She started just by helping her friends getting dressed for weddings and other similar occasions. From there, she gradually moved on to establishing a full-fledged, successful commercial beauty parlour in her locality. Before telling the story, the girls participate in an activity in which they act out starting a small business of selling spicy puffed rice. This activity helps them understand how to expand a small business.

During the interviews, several girls also mentioned thinking about and finding out their own skills after receiving the training. One girl expressed her dream of becoming a school teacher. She confidently said that since she is quite good in academics, she would use that skill to build her career as a teacher. Another girl who is married and also a mother said that she earns money by making *nakshi kantha* (decorative quilts) at home. She added that she was saving money to start something on a larger scale so that she could rear her child better. Many girls reported of feeling more comfortable in communicating with others since they have received training from the SoFEA programme. They recognized this communication skill as very important for their future development irrespective of what they want to do.

Financing a business

During the training sessions, the trainer and the trainees discuss various sources of money required to initiate a business. The sources include: self, family, relatives, neighbours, moneylender, and various institutions. FLT teaches the girls that failure to repay the money borrowed from relatives and neighbours can ruin interpersonal relations, even though money borrowed from them usually does not involve any interest to be paid (unlike very high interest rate charged by moneylenders). The trainees learnt several important lessons about bank loans; such as one cannot take a loan from a bank before the age of 18. The banks also charge high interest rates and do not issue loan without any security. They also got to know that banks usually do not provide small loans. Throughout these sessions across the various regions, one common trend was noticeable. Most of the girls expressed that they were afraid of and confused about all the paper works required for taking loans from bank.

Savings and loan

The financial literacy training also advises the participating girls about the importance of savings, including various saving mechanisms, use and repayment of loans. It is quite common among the adolescent girls to give the money they have borrowed to their parents or family members. While it is understandable that giving the loan to someone else for investment is often easier for young girls, it has its disadvantages as well (which they are usually unaware of). During the FLT sessions, the girls learnt that it is better not to give borrowed money to anyone else. If that person fails to repay it in time, it is always the responsibility of the borrower to repay. Several girls spoke in favour of taking loan from bank as the instalments can be paid monthly. Some of the girls mentioned that they did not feel comfortable taking loans from NGOs or cooperatives as these institutions usually collect the instalments weekly, which, in their opinion, created more pressure. However, as mentioned earlier, most girls appeared to be scared of taking loan and repaying it successfully. *“What would happen if I initiate a business by taking loan and then incur loss? How will I pay back the loan then?”* said a girl during in-depth interview. Nevertheless, during the interviews some of the girls mentioned knowing that it was quite easy and flexible to withdraw money saved with BRAC compared to some other institutions.

This bias towards BRAC might have resulted from two issues. Firstly, the trainers might have talked in favour of BRAC during the training sessions. But, according to the programme’s instructions, the trainers are strictly forbidden to deliver lessons intended to promote BRAC. For example, they are not supposed to deliver statements like ‘It is better to take loan from BRAC than from other institutions’ or ‘One should save money with BRAC since its policies and regulations are comparatively more flexible.’ If, however, statements such as these are made by the trainers, the programme staff might need to make extra effort to ensure that the given instructions are properly followed. The other potential reason for the bias might be that since the girls are receiving various kinds of support from BRAC, they jump to the quick conclusion that BRAC is the best place for them to save money with or to take loans from.

Unlike most of the interviewed girls, Beauty expressed a strong negative view on loan. In her words,

“I do not like taking loan. I borrowed Tk. 2,000 [earlier under the ELA programme] to build a shed for my cow. But I bought a fan with that money. Since I am not in good relation with my husband, now the whole burden of paying back the loan is upon me. I always remain worried that if I cannot pay back the instalments timely, I might have to endure embarrassment and insult. It would also make me feel really bad about myself. ... I do not want to take anymore loan; I just want to continue saving with BRAC.”

The above-mentioned situation reasserts the need to help the girls realize that loans should be used for productive purposes, not just for consumption or buying unproductive assets. They need to understand that without investing the loan in a productive asset/activity, it is very difficult to improve one’s economic situation. In

such a case, it might even end up being an additional burden as money from another source will have to be used to repay the loan.

Importance of calculation and keeping records

The interviewed girls reported that they got to know the importance of calculation and keeping records through the training sessions. A few of them said that they knew the basic calculation methods from school. According to them, the training was not of much help as it taught them what they already knew. However, many others mentioned that the training sessions were immensely helpful. During the interviews, most of the girls recognized the importance of knowing basic calculations and keeping records of transactions and other financial details. They mentioned knowing that basic calculation is essential for deciding on the level of income and expenses, calculating profit and loss, preparing a budget, keeping track of working capital and also for avoiding being cheated in any sort of financial transaction.

Involvement in IGAs

Several adolescent girls reported that they are involved with income generating activities aside from their school work or household chores. Beauty said,

"I used to teach a few young children; but I had to stop a week before my exams."

Some girls rear poultry which they initially started as a hobby or just to help their parents. Monowara Begum said,

"I rear one hen and six ducks."

But some of the other club members became inspired only after joining the club and receiving the training. For example, Hena said,

"I received training on poultry rearing from the club. Then I bought two chickens by saving my lunch money given during training. One hen gave twelve chickens. Now I'm aspiring to make this venture even bigger!"

Asha, a member of Gotiya club said,

"I bought a goat recently after being encouraged by the BRAC staff. I bought it so that I can manage my expenditures by myself."

The ones who started poultry rearing before joining club have become more adept at managing it. Arifa said,

"I bought hens and ducks with my savings. But they all died. Now after talking to the BRAC staff and receiving training on poultry rearing, I realized that I should vaccinate them. Taking her advice I did just that, and it has really helped me. My poultry farm is now expanding satisfactorily. Currently, I have 2 ducks and 10 ducklings."

On this issue, Monowara Begum said,

"Even though I started rearing hens and ducks before joining club, I learned during the training that it's not advisable to keep them together and that I should vaccinate them."

Lovely Yasmin said,

"It's not that I have started rearing hen after joining the club. I have never been so careful and methodical about the process until I received the training. Since then I have decided to rear more hens and try to encourage some of the other girls of the club to do the same."

Moreover, many other girls who are not members of the clubs have become inspired by the members' experiences, and have grown interest in learning new things from them. For Mahfuza of Baichail club, being associated with SoFEA has opened a new window of opportunity. She said,

"I got a job in BRAC due to the network I have created with the BRAC staff after joining the club. I applied for the job after the Programme Organizer and the Area Manager told me about it, and then I got the job."

Many club members have other aspirations when it comes to their income generating activities. While some have had the entrepreneurial spirit throughout their lives, others developed it due to encouragement from the clubs. Hena said,

"I save money at the club, and I plan to buy a goat".

Eventually she wanted to establish a commercial poultry farm, but was unable to do so due to lack of space. Some girls expressed their demand for further help from BRAC or from the club to fulfil their needs. Nasreen Akter of Gotiya club said,

"A number of girls in the area, both members and non-members, are unemployed. It would be great if BRAC could take some more initiatives such as, arranging sewing training."

Papiya of Gotiya club said,

"If BRAC would lease land for us, we could establish a nursery to cultivate flowers and vegetables and could earn some money. We could then use the money to help poor households by assisting them during their daughters' weddings and so on."

4.8 Sense of ownership towards the club

While talking about ownership of the club, both Asma and Beauty said,

"The members altogether are the owners of the club. The club is run by BRAC, maintained by the members and coordinated by the leader."

According to one of the mothers from Gotiya area, *"This club belongs to adolescent girls, but is run by BRAC."* When the members were asked whether they think the clubs would be able to sustain without BRAC's support, Asma said,

"We (the members) ourselves can run the club by contributing and raising money among ourselves." Beauty said, *"This club would have run independently without BRAC if the community people in general were more helpful and cooperative."*

However, Monowara Begum opined differently,

“We cannot maintain the club by personal financial contribution as the members have very little or no source of income. Raising funds from girls would not be enough for the rent, or buying books or the game materials.”

Some of the girls mentioned that they would not get consent from their parents to spend their time in the club if BRAC withdrew its support. A few members also suggested a solution for running the club independently. Asma said,

“We can try to maintain the club by asking for grants or donations from the well-off people of the village.”

In general, the members of Gotiya club unanimously said,

“If BRAC shows us the way to run the club, we might be able to run it ourselves. For example, if BRAC leases a piece of land for us then we can run the club by the money earned from it.”

The parents, especially the mothers from Gotiya club area are quite pessimistic about the club’s sustainability without BRAC support. Rizia (55) said,

“Now the girls are getting training and other facilities free of cost. If that stops, they would have no reason to go there!”

Another mother, Sahera Khatun (36) said,

“I do not think the club would go any further if BRAC withdraws its support. Everything needs an operating authority to move forward. So, without BRAC, I think the club would collapse. The club is doing well now as BRAC is monitoring it; but it is not likely to be the case if BRAC withdraws its support.”

5. Conclusion

BRAC SoFEA club's initiative to encourage adolescent girls' socialization and improve their financial literacy has been found to be quite effective. The membership has installed self-confidence and motivation among them and has also enhanced their position in their families. Findings and anecdotal evidence suggested that, initially the parents of these girls did not want them to be members of the club thinking that it would be a waste of time. They were worried about their daughters' safety as well. One important finding of the study puts more importance on the motivation provided to the girls and their parents during the initiation stages of the clubs. The more the girls and their parents were motivated, the more was the commitment to membership. Another interesting finding was that the commitment to membership varied depending on the distance between the member's house and the club (with commitment and distance having a negative relationship with each other), as security is of grave importance.

However, it was noticed that the girls stopped attending regularly during exam periods or harvesting seasons. It is quite understandable that sometimes parents stop their daughters from coming to the club during the busy times of the year. Otherwise the parents in general were found to be quite eager to send their daughters to the clubs. This is further compounded by the fact that the club activities increase the income potential of the household due to various training. A common finding reflects the girls' assertiveness and confidence about their needs since joining the club. Relatives also hold higher dignity and respect for the girls because of their knowledge and the skills they have gained from the club. All these have culminated into stronger bonds between the members and their families, relatives and neighbours.

The usual scenario for these girls is that their friendship ties cannot sustain long because of early marriage and consequent change of residence. Moreover, restrictions are placed on the girls while choosing peers in a wider spectrum, especially in case of male friends. In most cases, the parents explicitly prefer their daughters to spend time with girls who are also good students. Additionally, these girls hardly have any recreational facilities as their lives are usually restricted within the homestead. They chat with their family members or at best with the neighbours. In some cases watching television is their only recreation. Due to the intervention by SoFEA programme, the girls are able to enjoy and use a solid platform to interact with those they would not normally be able to. This facility also provides them with a constructive avenue for recreation.

Since friendship with 'good' students is highly valued by the parents, having more 'good' students as club members might make SoFEA club membership more attractive to the parents. Then they will have even less objection to their daughters'

going to the club and will actually encourage their daughters to participate in various club activities. In order to do that, it is necessary to make SoFEA clubs more attractive to academically well performing students. This might be achieved by introducing some sort of scholarships and/or prizes for those members who perform well in school examinations. This would also encourage other (academically) less well performing club members to do better in terms of academic results.

As rural adolescent girls usually have limited chances of communication with the community in general, they grow up quite shy. But significant and positive changes have been documented in the demeanour of the girls after joining the clubs. The girls have become less shy and more confident in exchanging their views with people around them. As a result, the community people have also started to value them more. Furthermore, after the initiation of club activities, many of the misconceptions about the objectives became clearer among the community members, and eventually garnered support. However, BRAC schools and other BRAC programmes operating in the same area acted as a catalyst to mobilize club's acceptability.

The financial literacy training is a crucial part of the SoFEA programme. This training is designed to equip the girls with basic financial literacy, which is of great importance on their path to achieving financial and consequent social empowerment. However, from the recent qualitative information and a quick look at the girls' current status, it is obvious that the training sessions are proving to be helpful for the girls. Along with building awareness on basic financial issues, the training sessions were found to provide an environment that would help the girls achieve a higher level of self-confidence and motivation. Excluding a few rare exceptions, the participating girls reported of being better-off in terms of self-confidence, planning for future, and involvement with IGA and ownership of asset. After receiving FLT, a number of the members started various IGA such as poultry and livestock rearing, and so forth. During their time at the club, they receive various types of livelihood training, and use those to continue their IGA. As a spill over effect of the club activities, many of the girls who did not enrol also started various IGA through their learning from their neighbours.

The study findings show quite a higher sense of ownership among the girls towards SoFEA clubs. However, varied messages were received when asked if the members could run the club by themselves. While some were confident that they could run the clubs by themselves, others were not. The parents also appeared to be pessimistic about this.

Overall analysis suggests that the clubs have been quite successful in making the relationship between the girls and their parents, relatives, neighbours, friends and community people stronger. The clubs also provide a place for the girls where they can socialize among themselves and spend their leisure time undertaking productive activities. Some of the club components such as borrowing books or playing games are open for similar aged non-members as well. Moreover, the fact that many of the girls are now supporting themselves financially has empowered them immensely, not only within their own families but also within the community as a whole. The girls have

also developed a sense of ownership towards the club over time, although they do not yet feel confident enough to be able to run the club by themselves. BRAC SoFEA programme still has a substantial responsibility left in fostering the girls' sense of independence in this regard. The programme might think of various activities or ways of promoting the sense of ownership towards the club among its members. Then, the girls would be able to use their own collective strengths to the full potential to empower themselves as well as to make the clubs as social institutions, sustaining in the long-run even if there is no support from BRAC for the club.

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Annexures

Annex 1. The outline of theme, sub-theme and condensed meaning unit for data analyses

Theme	Sub-theme	Content meaning unit (Interpretation of the underlying meaning)
Members' involvement with club and existing problems	Club starting and members' involvement in networking	A survey took place to understand the demographic profile of the existing club members.
		Giving motivation to girls, for example, opportunity of training, loan, safe place, game instrument, etc.
		Joining the club as member being motivated by other adolescents.
	Problem faced due to joining club	Initially parents were not positive about their girls joining the club fearing their daughters might come in contact with bad girls and also fearing that their studies would be hampered. Disturbance of eve teaser and internal conflict among club members.
Impact of club on family and kinship network	Changing pattern of family relationship	Now club members play vital part in family decision-making.
		The girls can share many things with parents freely.
		The club members are able to share their learning learnt from outside.
	Changing pattern of relationship with relatives	Girls' acceptability has improved among their relatives.
		Girls are able to share what they learnt about rearing poultry, livestock and social issues.
		Programme activities influenced the girls to come out of their boundary and be more confident.
Impact of club on building friendship network among girls	Childhood friends and longevity of friendship among girls	Till a certain age, the adolescent girls have playmates and they gradually turn out to be friends. But as soon as someone among them gets married, they lose out their childhood friendship. Again when they go to in law's house after marriage, they make new set of bonding with the neighbourhood same aged people. So for the adolescent aged girls friendship is usually not long lasting.
	Club help girls making friends	After joining the club the girls have built friendship with other club members through various club activities.
	Family perception about friendship	Most parents prefer their daughters to mix with good students or those who are good in nature. Sometimes parents being unsure of how the girls of club are, forbid their daughters to mix with them.

(Annex 1 continued...)

(continued... Annex 1)

Adolescent girls involvement to recreational activities	Access to recreation	Girls usually watch TV, attend school programmes and gossip with family members and neighbours.
	Recreation within club	Girls get various playing equipments such as- <i>ludo</i> , <i>carom</i> and also get story books to read. They also take part in various recreational activities.
Access to socialize within community	Adolescents' relationship with the community	Gained confidence in communicating with people and participating in various social functions after joining SoFEA club. Increased awareness about own rights and on various social issues like eve teasing, early marriage, dowry, etc.
	Impact of the club in changing the community perception	Initially people used to think negatively of the club but it has been reduced gradually. BRAC's other initiatives such as BRAC school, health centres, etc. has changed people's perception about BRAC.
Institutional network and involvement with IGAs	Involvement to institution	Usually girls are involved to school; very few of them are involved in other institutions, for example, tailoring or computer training centre.
	Involvement to income generating activity	Few girls used to rear poultry before joining club and some other started it after getting training or being motivated by club activities. Some girls have several dreams and desires regarding their IGAs.

Annex 2. The numbers of FGDs and In-depth interviews for social network and FLT

Qualitative Tool				
Social Network				
Category	FGD		In-depth	
	Dhamrai	Puthiya	Dhamrai	Puthiya
General club member	2	1		2
Married club member			1	2
Drop out club member			1	1
Club leader			1	1
Club captain			1	1
PO			1	1
Club committee members			1	
Mothers of club member		1		
Total	2	2	6	8
FLT				
Category	In-depth interview			
	Puthia		Sathia	
Club members	6		6	