

Impact Assessment Study of Kenya Postbank SMATA Youth Savings Accounts: Building on YouthSave

Baseline Study Report



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Kaloleni Primary School	Kambala Primary School
Kangundo DEB Primary School	Kaptembwa Primary School
Karira Primary School	Kasimba Primary School
Kathithyamaa Primary School	Kegogi Primary School
Kengeleni Primary School	Keroka Primary School
Kiambu Primary School	Kiamwangi Primary School
Kbaoni Primary School	Kibiko Primary School
Kilanlani Primary School	Kirigo Primary School
Kirigu Primary School	Kissi Campus Primary School
Kissi Primary School	Kiu River Primary School
Kwashee Primary School	Langata Road Primary School
Lenana Primary School	Makande Primary School
Makongeni Primary School	Mama Ngina Primary School
Manera Primary School	Masikonde Primary School
Mbagathi Road Primary School	Moi Primary School
Moto Primary School	Mtepeni Primary School
Mtomondoni Primary School	Murang's Technology Primary School
Muthurwa Primary School	Ndagani Primary School
Ndumberi Primary School	Ngarenaro Primary School
Ngurubani Primary School	Nyamachaki Primary School
Nyambara Primary School	Nyamira DEB Primary School
Nyeri Primary School	Oyugis Primary School
Ragati Primary School	Ruiru Primary School
Saina Primary School	Sare Primary School
Shimo La Tewa Primary School	Sony Sugar Primary School
St. Georges Primary School	St. Mary's Mixed Primary School Bomet
St. Mary's Primary School	St. Patrick Gilgil Primary School
St. Patrick Shimoni Primary School	St. Patricks Primary School Kericho
Temple Road Primary School	Thiba Primary School
Thika School for the Blind	Township Primary School Kericho
Uthiru Primary School	Vidhu Ramji Primary School

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Executive Summary

This report presents pre-intervention survey data collected from 3,965 Kenyan youth residing in the Mt. Kenya, Nairobi, Coast region, Rift Valley and Western regions. Impact Assessment Study of Kenya Postbank SMATA Youth Savings Accounts (hereafter: SMATA Study) aims to measure the long-term impact of youth savings accounts on developmental outcomes of young girls and boys. This includes the impact on household finances, and on youth's overall well-being (educational, employment opportunities, health and mental health, sexual risk taking behavior, alcohol and substance use behavior, and family stability outcomes). The pre-intervention data reported here encompasses several aspects of respondents' lives: demographics; community and family background; psycho-social issues and measurements; family relations/cohesion; social support; education; health issues including HIV/AIDs; risky behaviors; poverty; and attitudes about savings. The survey utilized in this study contained existing evidence-based measures as well as standardized, adapted and original scales and items developed specifically for low-income youth in Sub-Saharan Africa.

The following key findings are highlights from the baseline survey:

- **Community Background:** Respondents reported the distance from their home to a variety of local institutions including banks, hospitals, water sources and schools. Slightly over 60% of respondents reported being “near” or “very near” a bank, but 11.3% of respondents indicated they “don’t know” the distance to the nearest bank. Respondents reported a fairly high overall satisfaction with the communities in which they live (mean score of 33.25; theoretical range of the scale was 8 to 40, with higher scores indicating higher community satisfaction).
- **Family Background:** Over 93% of respondents reported having lived in their current home for one or more years (mean of 6.9 years). Most respondents reported both parents as living, with 86.5% reporting their father “still living” and 95.3% reporting their mother “still living.”
- **Family Relations/Cohesion:** Respondents reported fairly high family cohesion (mean score of 33.53; theoretical range of the scale was 5 to 40, with higher scores indicating higher family cohesion). Respondents indicated a moderately high level of communication between themselves and parent/guardian(s) (mean score of 64.57; theoretical range was 18 to 90, with higher scores indicating higher communication levels). Respondents were most comfortable speaking with parent/guardian(s) regarding education, future plans and bad friends. They were least comfortable speaking with parent/guardian(s) about marriage, sex, STDs, cigarettes and alcohol.
- **Social Support:** Over 97% of respondents reported having someone to help them when they have a problem, but only 59.4% reported having someone to talk about a romantic

partner. The total mean score on this measure was high at 97.81 (theoretical range was 23 to 115, with higher scores indicating higher social support).

- **Educational Parameters:** 100% of respondents were enrolled in school in Primary grades 5 through 7. Most were in Primary grade 6 (90.5%) followed by Primary grade 5 (6.0%) and Primary grade 7 (1.5%). Just over 40% of respondents reported having repeated a grade at some point. The most frequently repeated grade was grade 1 (24.4%) followed by grade 3 (19.6%). Satisfaction with school was high (mean score of 32.8; theoretical range on this measure was 8 to 40, with higher scores indicating higher school satisfaction levels).

Almost all respondents (99.6%) indicated a plan to attend secondary school, with 54.2% believing they will go to university and 37.4% believing they will go beyond university to graduate school.

- **Attitudes About Savings:** Just under 45% of respondents currently have some sort of savings. Most kept their savings outside of established formal financial institutions (e.g., banks or SACCOs). Only 11.6% reported using a bank and 0.8% using a SACCO. Just over half (55.2%) of respondents discuss the importance of savings with parent/guardian(s). The least talked about financial topic among respondents and parent/guardian(s) was using credit. Only 8.1% reported discussing the topic of how to use credit. When asked what they would do if given 200KSh, responses varied from spend half, save half (37.6%) to save all of it (24.1%) and save most of it (22.2%).

The most common sources for information on saving and investing were family (69.4%), multimedia (46.0%), school (37.3%) and friends (29.8%). Most respondents indicated they did not know enough about savings (57.3%). Overall attitudes about spending and savings were moderately positive (mean score of 29.96; theoretical range was from 8 to 40, with higher scores indicating more positive attitudes about spending and saving).

Respondents indicated moderately high confidence in their ability to save (mean score of 22.96 points; theoretical range was 6 to 30, with higher scores indicating higher confidence in ability to save).

- **HIV/AIDS:** The HIV transmission knowledge measure found that although most respondents were conversant with the way HIV/AIDS is transmitted (e.g., the majority were aware that sharing needles and having unprotected sex were unsafe; and that holding hands was safe); many respondents were unable to dispel the myth surrounding kissing and HIV/AIDS transmission. Most respondents (78.3%) believed that kissing someone with HIV was unsafe.

- **Personal Health:** Most respondents were either extremely satisfied (25.1%) or very satisfied (57.8%) with their overall life. A majority also indicated that their present physical health was either excellent (25.6%) or good (57.5%).

Several respondents reported taking medication on a daily basis primarily due to headache, coughing, asthma and/or HIV/AIDS.

- **Psycho-Social Measures:** Child depression inventory (CDI) scores were low (mean score of 2.53; theoretical range of 0 to 28, with lower scores indicating lower depression levels).

The mean total score for the Tennessee Self-Concept Scale (TSCS) was 77.38, indicating relatively high levels of positive self-concept (theoretical range is 18 to 90, with higher scores indicating higher positive self-concept).

The total mean score on the Becks Hopelessness scale was 1.90, indicating low levels of hopelessness (theoretical range is 0 to 20, with lower scores indicating low levels of hopelessness).

- **Poverty:** Many respondents reported family assets that included a house (61.0%), land (69.3%) and gardens (62.89%). Fewer respondents reported having a boda-boda (motorcycle) (13.3%) or a car (21.4%). Most respondents, being children, reported currently not working for pay (99.2%).
- **Education and Employment Background for Caregivers:** Forty-five percent of respondents indicated that the person financially supporting the family (hereafter, family financial supporter) was currently employed in the formal sector and earning a salary or wage. Formal sector jobs included administrative work, banking, and working for various local businesses.

Family financial supporters had a variety of educational backgrounds. A small percentage had a university degree (13.0%). The majority dropped out before Primary grade 7 (10.7%), before Senior 4 (12.6%) or after completion of Senior 4 (22.6%). Senior is secondary school, comparable to US high school.

- **Youth Risk Behavior:** Self-reported use of substances was low. Only 1.5% of respondents reported use of cigarettes, 1.4% reported trying alcohol and 0.2% reported ever trying marijuana.

- **Sexual Risk Behavior:** Self-reported sexual behavior was low. Close to 2% of boys (1.9%) and 1% of girls (1.1%) reported having had sexual intercourse. However, of the 56 respondents who reported having had sexual intercourse, 59.3% used no method of protection and 5.1% used the withdrawal method. Only 11.9% reported using condoms. Although 92.5% of respondents reported that it was never OK to have sex without protection, 6.9% reported it was acceptable to sometimes have sex without protection. Similarly, while 94.5% of respondents agreed that it was never OK to force a boyfriend/girlfriend to have sex when they do not want to, a small percentage (4%) reported that it was sometimes OK to forcibly have intercourse with a boyfriend/girlfriend.
- **Self-Efficacy:** The highest self-efficacy scores were found in the areas of respondents' future happiness, ability to make their life better, doing well in school and doing expected school work. Lowest scores were found in the statement "Some kids feel safe when they are alone in their community because they know how to take care of themselves." Low scores were also found in the area of respondents being themselves with their parent/guardian(s).
- **Conclusions:** The baseline pre-intervention data indicates that fewer than half of the respondents have savings. Very few of those who do have savings have saved in an established formal financial institution such as a bank or a SACCO. Despite low current savings, respondents indicate moderately high confidence in their ability to save. Respondents reported low risk behavior in regards to substance use. Very few respondents indicated having had sexual relations, but of those who had, the majority did not use a method of protection.

The SMATA Study is a longitudinal study with assessment points at baseline (pre-test) and at 30-36 months post-intervention initiation. Post-intervention data will be analyzed for changes from baseline findings. Respondents were placed in two treatment groups (Marketing group and Marketing Plus group) and one control group following the baseline assessment. Treatment groups are being offered SMATA ("smarter" in local slang) youth savings accounts provided by the Kenya Post Office Savings Bank. Treatment schools are visited once a month by bank representatives who provide marketing and financial education on: financial inclusion, opening savings accounts, the importance of safe savings, the role of savings as well as other pertinent savings related information. The Marketing Plus group receives marketing plus seeding for their savings accounts. Seeding consists of three times the opening balance, 150 KSh. The control group receives no marketing/financial education or seeding.

Acronyms

KSh – Kenya Shilling

PEDSQL – Pediatric Quality of Life Inventory

SSA – Sub-Saharan Africa

NACADA – The National Authority for the Campaign Against Alcohol and Drug Abuse
(Kenya)

HIV – Human Immunodeficiency Virus

AIDS – Acquired Immune Deficiency Syndrome

1. Impact Assessment Study of Kenya Postbank SMATA Youth Savings Accounts: Introduction and Rationale

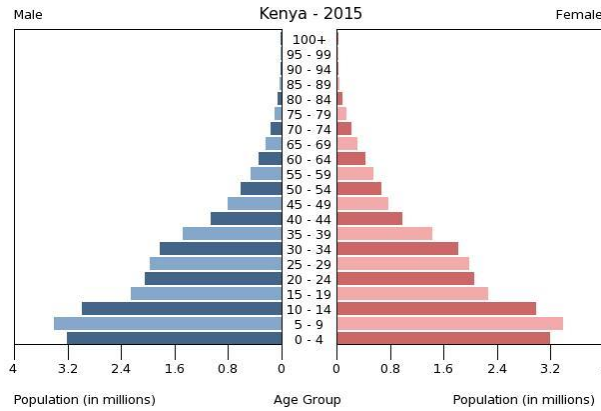
Massive population growth over the course of the twenty-first century continues to deeply impact the global community, with particular implications for developing countries. By mid-2013 the world population was 7.8 billion and is predicted to reach 9.6 billion by the year 2050 (UNDESA, 2013). Developing countries will experience the greatest increases in population, straining economies as well as further taxing resource-poor local health and social resources (KIPPRA, 2014). One of the primary issues these countries face will be coping with the demands of a swelling youth population. Currently 83% of global youth between the ages of 10 and 24 live in less developed countries (PRB youth sheet, 2013) and 45% of youth between the ages of 15 and 24 are living on less than \$2 per day (UNDESA, 2011). As these youth age, the responsibility of creating productive contributive adults weighs heavy. This burden will be acutely felt in African countries where over 75% of the world's poor reside and where many countries' annual population growth continues to be well above the 2.5% world average (KIPPRA, 2014). Sub-Saharan Africa (SSA), in particular, represents the youngest continental population with approximately 200 million youth between the ages of 12 and 24 (UNDESA, 2013). Within SSA, countries such as Kenya are experiencing massive youth bulges. Currently, over 42.2% of the Kenyan population is under the age of 15 (Kenya Pop, n.d.). (See Figure 1.1 for Kenya's Population Pyramid in 2015).

Kenya's struggle with the growing youth population is exacerbated by high rates of poverty. In a 2005 household survey, absolute poverty in Kenya was found to extend to 45.9% of the population (World Bank, 2008). Based on the 2005 data, KIPPRA (2015) predicted the 2013 absolute poverty level to be approximately 49.5%. Absolute poverty indicates that the income necessary to provide basic needs such as food, clean water, shelter, sanitation and health is not being met (PSE, 2016). Absolute poverty in rural areas, where almost 75% of the population resides, is especially high (Munga & Onsomu, 2015). The percentage of absolute poverty has stagnated at an average of 55% since 2009 (KIPPRA, 2014). The rate of poverty continues to grow as the population of Kenya grows. Kenya's current population is 47.6 billion with an annual growth rate of 2.7%, an average of 4 children per woman (KIPPRA, 2014). Between the years 2012 and 2013 those falling into poverty rose by 0.4 percentage points (KIPPRA, 2014).

The rate of poverty only promises to increase as the young population approaches working age. The median age is 19.4 and just under half the Kenyan population is under the age of 15 (Kenya Pop, n.d., CIA, 2016). With this large young population, Kenya is experiencing an ongoing influx of those seeking employment. Approximately 800,000 young people per year are entering a work market that has been unable to provide for this massive job-seeking population (Munga & Onsomu, 2015). Currently, youth make up two thirds of the unemployed, further stressing the working population that is solely responsible for the support of a growing dependent population (Munga & Onsomu, 2015). The official rate of dependency is 1.81 dependents per working person. However, due to high unemployment, the dependency rate is more accurately placed at 2 dependents per working person (KIPPRA, 2014). Of the 49.6% of

youth who are employed, over 80% work in the informal sector (KIPPRA, 2104). Jobs in the informal sector are often unreliable and/or have lower pay scales, leaving youth susceptible to periods of unemployment, underemployment and low income (KIPPRA, 2014). In addition, one third of the population is dependent upon land for their livelihood and the future of land-dependent youth remains in question (KIPPRA, 2014). Currently, two out of three farmers do not believe the land they own will sufficiently support their children (Kenya Pop, n.d.).

Figure 1.1 Kenya’s Population Pyramid 2015



Source: Central Intelligence Agency - CIA (2016)

Figure 1.2 Kenya Map



Source: Central Intelligence Agency - CIA (2016)

Youth unemployment is fueled by a number of factors. Many youth are lacking the education that would provide them with job-relevant skills from basic skills to tech and entrepreneurial skills (KIPPRA, 2014). Additionally, job market growth is slow and there is a lack of information regarding job openings and the skills necessary to fill available positions (KIPPRA, 2014). Youth who are motivated to create their own businesses are lacking in financial capital and business networks (KIPPRA, 2014).

The impact of high youth unemployment/underemployment can be felt in a number of ways. The 2014 Kenyan Economic Report described youth unemployment as, “a ‘ticking time bomb’ already exploding in the form of youth radicalization, widespread insecurity, and involvement in unrest.” (pg. 30). Additionally, NACADA (2012) has reported a continued rise of youth drug and substance abuse leading to negative individual and societal consequences. Urban youth are particularly susceptible to alcohol use and abuse. Of the 16.1% of urban youth between the ages of 15 and 24 who reported use of alcohol, 30.1% reported being a user, 35.6% reported being an abuser and 34.3% reported being dependent on alcohol (NACADA, 2012). While these numbers reflect self-reported use and abuse of alcohol and substances, the general perception of the rise in alcohol and substance use and abuse is alarmingly greater. In a qualitative component of the 2012 NACADA report, respondents reported an observed increase in alcohol and drug consumption of 70.1% for youth ages 19-24, 55.1% for ages 14-18, 20.6% for ages 10-14 and 13.2% for youth under the age of 10.

Risk factors for youth alcohol and drug use/abuse include the availability of substances, poverty, peer pressure, and unemployment, as well as familial and social dysfunction (NACADA, 2012). The effects of youth substance use and abuse can be seen in increased crime and violence as well as risky sexual behavior (NACADA, 2012). With risky sexual behavior comes an increased risk for HIV/AIDS, other STDs and unwanted pregnancy (NACADA, 2012). NACADA (2012) also draws a link between substance use and unwilling sexual encounters, as well as domestic abuse.

As the Kenyan youth population grows, so does the individual and societal toll, leaving a need for proactive solutions. One solution is participation in financial inclusion programs. For low-income youth in developing countries, participating in these programs can be a spring-board to building a better future. This includes involvement in programs that facilitate accumulation of modest financial savings for investment in education and small business development. Studies have shown that helping young people accumulate modest financial savings and assets not only opens up economic opportunities, but also positively affects their attitudes and behaviors, impacting their lives for years to come. (Ssewamala & Ismayilova, 2009; Beck, Demircic-Kunt & Levine, 2004; Karlan & Morduch, 2010; Levine, 2005; Ssewamala et. al., 2008, 2009, 2010a, 2010b, 2010c, 2010d, 2011)

Contrary to popular belief, studies have demonstrated that when the right tools and institutions are available, even poor and vulnerable youth can accumulate financial savings and assets, and are further capable of investing these savings towards their own development (Ssewamala & Ismayilova, 2009; Grinstein-Weiss, Wagner & Ssewamala, 2006). However, these studies have been piloted on a relatively small scale. Moreover, many financial institutions still do not view low-income youth (especially in poor developing countries) as viable markets, and have been hesitant to develop cost-effective products and delivery systems to serve them. There also remains a dearth of knowledge regarding youth savings preferences in different markets, and/or how best to educate and motivate them to save. Government and Non-Governmental Organizations (NGOs), which are better positioned to work with banks in serving this market, are in need of good data on the impact of youth savings in order to increase and optimize their investment.

Columbia University School of Social Work's International Center for Child Health and Asset Development (ICHAD) in partnership with the Center for Social Development at Washington University (CSD), Kenya Institute for Public Policy Research and Analysis (KIPPRA), Kenya Post Office Savings Bank, and Save the Children have undertaken a

YouthSave¹ impact assessment study in Kenya to fill the knowledge gaps regarding long-term uptake and usage of quality savings services for low-income youth in the country; and measurable developmental outcomes of young people and their families.

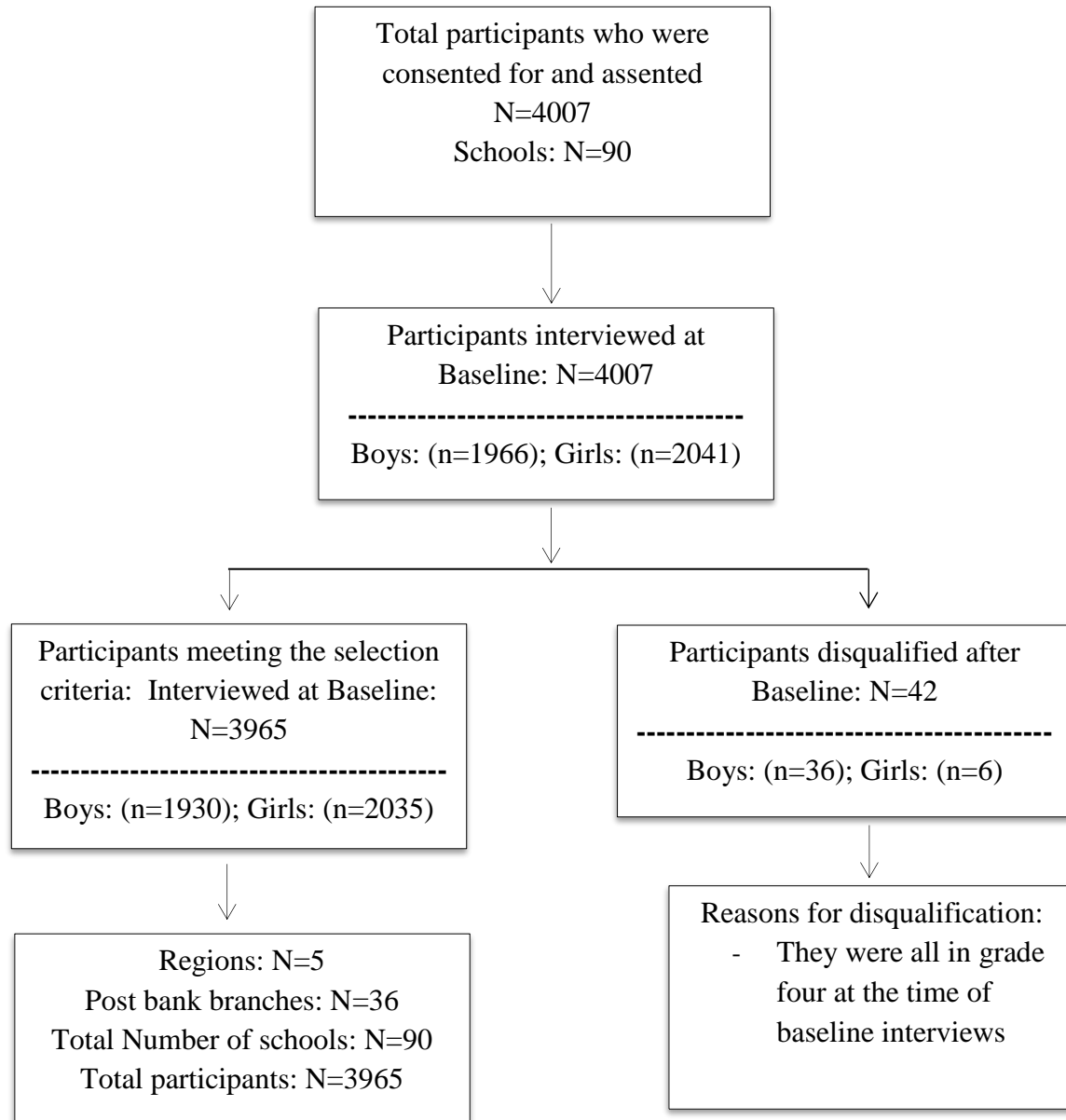
The Impact Assessment Study of Kenya Postbank SMATA Youth Savings Accounts (hereafter: SMATA Study), an “offspring” of the YouthSave study, moves beyond the understanding of savings product uptake and usage to addressing many of the key questions about the impact of savings and asset accumulation on youth development. The SMATA Study aims to measure the long-term impact of youth savings accounts on the developmental outcomes of young girls and boys. This includes the impact on household finances, and on the youth’s overall well-being (educational, employment opportunities, health and mental health, sexual risk taking behavior, alcohol and substance use behavior, and family stability outcomes). The SMATA Study utilizes a rigorous experimental design in which youth are randomized—at the School level—to three study groups: two experimental arms and one control arm.

Methods

The SMATA Study is a longitudinal study with assessment points at baseline (pre-test) and at 30-36 months post-intervention initiation. Respondents were drawn from 90 schools in several rural and urban regions throughout Kenya including Mt. Kenya, Nairobi, Coast, Rift Valley, and Western regions. The inclusion criteria were based on participant grade level and living situation. All respondents were in grades 5, 6 or 7 and resided with a family member. Participation in the study was voluntary. Consent forms were available in English and Kiswahili and were read to parent/guardians. Included was a full explanation of the randomization of the study as well as the possible intervention the child may receive. Parent/guardians then signed the consent form. Youth respondents underwent an assent process separately from their parent/guardians. The assent form was read to each child with time for the child to ask questions regarding their participation in the study. Once it was ascertained that the child fully comprehended the study, they were allowed to sign the assent form. After initial assent and consent were given, interviews were conducted, resulting in a total number of 3,965 respondents. Figure 1.3 shows the Baseline Consort Flow Chart.

¹ “YouthSave” was a four-country 5-year (2010 – 2015) research initiative funded by the MasterCard Foundation. The Initiative was led by Save the Children in collaboration with the Center for Social Development (CSD) at Washington University in St. Louis; the New America Foundation; and the Consultative Group to Assist the Poor (CGAP). The YouthSave consortium partnered with local researchers and financial institutions to develop and roll-out a savings product accessible to low-income youth. The aim of the project was to understand the conditions for sustainable delivery of large-scale savings services in poor developing countries. The YouthSave consortium participating countries were Colombia, Ghana, Nepal and Kenya. Local research partners included: Universidad de los Andes in Colombia; Institute of Statistical, Social and Economic Research (ISSER) at the University of Ghana; Kenya Institute for Public Policy Research and Analysis (KIPPRA); and New ERA in Nepal. Local financial partners included: Banco Caja Social (BCS) in Colombia; HFC Bank in Ghana; Kenya Post Office Savings Bank (Postbank) in Kenya; and Bank of Kathmandu Ltd. (BOK) in Nepal. For details refer to Johnson et. al (2015). (www.youthsave.org)

Figure 1.3 BASELINE CONSORT FLOW CHART: SMATA Study



The interview instrument addressed a range of topics including: community and family background, family relationships/cohesion, social support, educational parameters, health and mental health, risk behaviors and self-efficacy. The interview survey was adapted from prior studies in Uganda (Ssewamala et al., 2009; Ssewamala & Ismayilova, 2009; Ssewamala et al., 2010a, 2010b, 2010c, 2010d; Ssewamala et al., 2012).

After baseline interviews were conducted with respondents, schools were randomly assigned to the control group or one of two treatment groups (the Marketing group or the Marketing Plus group) based on student population size (medium vs. large), and geographical location (urban vs. rural) to ensure balance in those variables. Randomized assignments resulted in 32 schools with 1,359 (34.3%) respondents in the control group, 29 schools with 1,302 (32.8%) respondents for the Marketing group, and 29 schools with 1,304 (32.9%) respondents for Marketing Plus group.

Intervention

Treatment groups are being offered the opportunity to open a SMATA account. A SMATA (“smarter” in local slang) account is a youth savings account provided by the Kenya Post Office Savings Bank. Treatment groups are provided marketing and financial education from Kenya Post Office Savings Bank during school hours. This marketing and financial education consists of information on: financial inclusion, opening savings accounts, the importance of safe savings, the role of savings as well as other pertinent savings related information. Treatment schools are visited once a month by Kenya Post Office Savings Bank representatives. The Marketing Plus group receives the added intervention of seeding for their savings accounts. SMATA accounts require an opening balance of 50 KSh. Seeding provided to the Marketing Plus group consists of three times the opening balance, 150 KSh. The control group receives no marketing/financial education or seeding. Data from the savings accounts are being collected through Kenya Post Office Savings Bank. Data includes date of the account opening and the opening deposit as well as the adult signatory on the child’s account. As the study moves forward, bank statements for each participant will be collected on a quarterly basis. The bank statements will include all transactions such as deposits, withdrawals and balances. This data will only be collected from respondents in the two treatment groups.

2. Demographics

A total of 3,965 respondents were enrolled in the SMATA Study: 48.7% male (n=1,930) and 51.3% female (n=2,035). Table 2.1 shows the demographic characteristics of the study sample by gender. Respondent ages ranged from 9 to 18 with a mean age of 12.23 and a median of 12. Respondents were drawn from 5 regions: Nairobi (28.5%), Mt. Kenya (23.8%), Rift Valley (18.7%), Western (18.5%), and Coast (10.4%). Most respondents reported belonging to an organized religion: 68.8% Protestant, 24.2% Catholic and 5.5% Muslim. Most respondents reported living with their mother (84.8%) and/or father (66.1%). Respondents also reported residing with an older brother (27.5%), older sister (27.5%) and various other adults.

Table 2.1 Demographic Characteristics of Study Sample (N=3965)

Variable	Male	Female	Total
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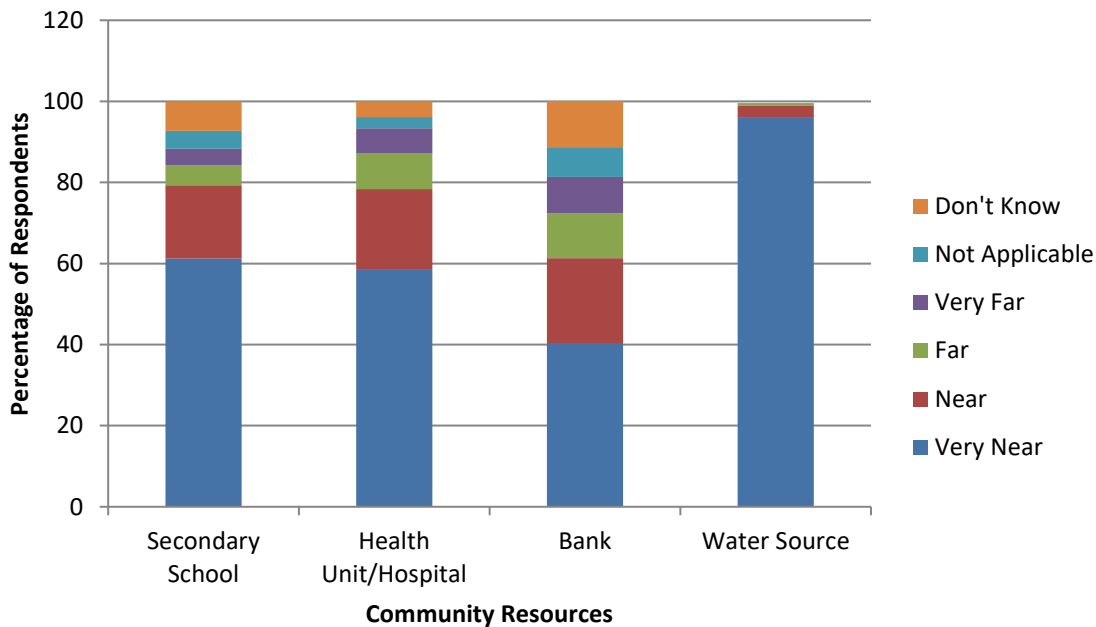
*Impact Assessment Study of Kenya Postbank SMATA
Baseline Report*

	(N=1930) <i>n (% within gender)</i>	(N=2035) <i>n (% within gender)</i>	(N=3965) <i>n (% within total)</i>
Group			
Control	644 (33.4)	715 (35.1)	1359 (34.3)
Marketing Group	645 (33.4)	657 (32.3)	1302 (32.8)
Marketing Plus Group	641 (33.2)	663 (32.6)	1304 (32.9)
Age			
9	2 (0.1)	1 (0.0)	3 (0.1)
10	31 (1.6)	52 (2.6)	83 (2.1)
11	350 (18.2)	590 (29.0)	940 (23.7)
12	750 (38.9)	835 (41.1)	1585 (40.0)
13	437 (22.7)	380 (18.7)	817 (20.6)
14	260 (13.5)	160 (7.9)	420 (10.6)
15	70 (3.6)	9 (0.4)	79 (2.0)
16	20 (1.0)	3 (0.1)	23 (0.6)
17	5 (.3)	2 (0.1)	7 (0.2)
18	2 (.1)	0 (0.0)	2 (0.1)
Missing	0 (0.0)	0 (0.0)	6 (0.2)
Region			
Mt. Kenya	486 (25.2)	459 (22.6)	945 (23.8)
Nairobi	539 (27.9)	593 (29.1)	1132 (28.5)
Coast	192 (9.9)	222 (10.9)	414 (10.4)
Rift Valley	350 (18.1)	390 (19.2)	740 (18.7)
Western	363 (18.8)	371 (18.2)	734 (18.5)
Missing	0 (0)	0 (0)	0 (0)
Religion			
Catholic	481 (25.0)	477 (23.5)	958 (24.2)
Protestant	1302 (67.6)	1418 (69.9)	2720 (68.8)
Muslim	109 (5.7)	110 (5.4)	219 (5.5)
Not religious	13 (0.7)	15 (0.7)	28 (0.7)
Other	21 (1.1)	10 (0.5)	31 (0.8)
Missing	4 (0.0)	5 (0.0)	9 (0.2)
Adult reside with all of/most of the time			
Mother	1642 (85.1)	1719 (84.5)	3361 (84.8)
Father	1310 (67.9)	1312 (64.5)	2622 (66.1)
Stepmother	22 (1.1)	26 (1.3)	48 (1.2)
Stepfather	11 (0.6)	21 (1.0)	32 (0.8)
Aunt	129 (6.7)	226 (11.1)	355 (9.0)
Uncle	108 (5.6)	156 (7.7)	264 (6.7)
Grandfather	53 (2.7)	90 (4.4)	143 (3.6)
Grandmother	160 (8.3)	210 (10.3)	370 (9.3)
Older Brother	506 (26.2)	586 (28.8)	1092 (27.5)
Older Sister	487 (25.2)	604 (29.7)	1091 (27.5)
Other	35 (0.02)	67 (0.03)	102 (0.3)
Missing	0 (0.0)	1 (0.0)	1 (0.0)

3. Community Background

Respondents were asked a series of questions focused on the community in which they reside, including questions regarding the distance from their home to the nearest location of various institutions. Included were the nearest public secondary school, health unit/hospital, bank, and water source. Respondents were asked to indicate whether the location was “Very near (about 0-1 km, you would walk),” “Near (about 1-3 kms, maybe you would use a bicycle),” “Far (over 3 kms, you would use a boda-boda (motorcycle),” or “Very Far, (you would need a car).” Figure 3.1 shows the reported distance to the various community resources. Over 77% of respondents reported public secondary schools and health unit/hospitals as “very near” or “near.” Over 96% reported the nearest water source to be “very near.” A little over 60% reported the nearest bank to be “very near” or “near”; however, banks had the largest “don’t know” response (11.3%). Most of the respondents who answered “Not Applicable” reported the particular community resource was not near them.

Figure 3.1 Distance to Community Resources (%)



Respondents were also asked how long it takes them to walk from their homes to the same set of community resources. Table 3.1 shows reported lengths of time in minutes to walk to community resources. The shortest mean time was the walk to the nearest water source with a mean of 5.4 minutes. Mean times for other community resources ranged between 21.4 minutes to the nearest public secondary school and 27.3 minutes to the nearest bank. “Not Applicable” responses were due to the community resource not being within walking distance.

Table 3.1 Walking Time in Minutes to Community Resources (N=3965)

	Mean (SD)	Not Applicable n (%)	Don't know n (%)	Missing n (%)
Nearest public secondary school	21.4 (16.0)	435 (11.0)	292 (7.4)	779 (19.6)
Nearest health unit/hospital	23.1 (16.9)	526 (13.3)	163 (4.1)	55 (1.4)
Nearest bank	27.3 (18.9)	868 (21.9)	457 (11.5)	66 (1.7)
Nearest water source	5.4 (7.5)	25 (0.6)	0 (0)	41 (1.0)

Respondents were asked a series of questions to assess their satisfaction with their home and village/estate. A total of 8 components were measured using a 5-point Likert Scale with the following response options: “Always-5,” “Most of the time-4,” “About half the time-3,” “Sometimes-2,” and “Never-1.” Theoretical scores on the satisfaction scale ranged from 8 to 40 with higher scores indicating more satisfaction. Inversely phrased statements were reverse-coded. Table 3.2 shows the mean score and standard deviation for each statement. The mean total score was 33.25 with a standard deviation of 5.55, which indicates high community satisfaction. The highest scores were found with statements related to respondents’ home, village and neighbors. See Table A.1 in the Appendix for individual responses to community satisfaction questions.

Table 3.2 Community Satisfaction (N=3965)

	Mean (SD)
I like where I live.	4.54 (0.97)
I wish I lived in a different house.†	3.83 (1.44)
I wish I lived in another village/estate.†	3.90 (1.40)
I like my village/estate.	4.31 (1.13)
I like my neighbors.	4.45 (0.97)
This village/estate is filled with not nice people.†	3.89 (1.24)
My family’s house is nice.	4.47 (1.01)
There are a lot of fun things to do where I live.	3.93 (1.30)
Total	33.25 (5.55)
	Range 8-40

† Item has been reverse-coded so that higher scores reflect higher satisfaction.

4. Family Background

Over 93% of respondents reported having lived in their current home for one or more years with a mean of 6.9 years. The mean makeup of a household was 5.30 people. Of those residing in the home, the mean amount of children was 2.2. The mean age of other children residing in the home below the age of 17 ranged between 7.82 and 11.93 years old. Most of the other children living within the residence were brothers and/or sisters of the respondent. Respondents reported their relationship to the first other child in the home as a brother (39.7%) or sister (39.1%), the second child in the home as a brother (25.8%) or sister (26.0%), and the third child in the home as a brother (12.9%) or sister (12.2%). Most respondents indicated that other children over the age of 5 residing in the home were currently enrolled in school with 81.8% indicating between 1 and 3 other children were enrolled in school. A small percentage (1.9%) of respondents indicated there were children in the household over the age of 5 currently

not enrolled in school. Those not enrolled in school were evenly distributed between males and females with the most common explanations for non-enrollment being lack of school fees and dropped out of school.

5. Psycho-Social Issues

Respondents were asked if their father and mother were still living. Most respondents indicated that both parents are living with 86.5% reporting their father as still living and 95.3% reporting their mother as still living. Fathers represented a larger percentage of deceased parents with 10.3% over mothers with 4.2%. More respondents did not know the status of their father (3.1%) than their mothers (0.5%). Of those with deceased parents, fathers died between the years of 1998 and 2014 with the most dying in the years 2010 (12.2%) and 2013 (12.7%). Deceased mothers died between the years of 2000 and 2014 with most dying in the years 2010 (15.7%) and 2011 (12.4%).

6. Family Relations/Cohesion

In this section respondents were asked a series of questions intended to assess family relations and cohesion as well as basic social support. Family cohesion is defined as the emotional bond that is formed among those who identify as members of the same family unit (Olsen, Russell & Sprenkle, 1983). Higher levels of family cohesion may contribute to an individual's overall resilience (Betancourt, Meyers-Ohki, Stulac, et al., 2011). Respondents were asked 8 questions pertaining to family cohesion. Questions were measured using a 5-point Likert Scale with answers of "Never-1," "Sometimes-2," "About half the time-3," "Most of the time-2," and "Always-5." Theoretical total scores ranged from 5 to 40 with higher scores representing stronger family relations and cohesion. Table 6.1 shows the mean and standard deviation scores for each question. The total mean score was 33.53 indicating high family cohesion. Higher mean scores were seen in statements pertaining to parents taking time to listen and offering to help the child when they have a problem. Lower scores were found in statements regarding the child themselves listening to family members who want to talk. There was little difference in responses to family cohesion between genders with a mean total score of 33.78 for males and 33.31 for females. Lower mean scores for females were found in statements regarding family members asking each other for help before asking non-family members with females reporting a mean score of 3.98 and males 4.13. Similarly, females had a mean score of 3.98 and males 4.07 for the statements regarding family members spending free time with each other. See Table A.2 in Appendix A for individual responses to family cohesion questions.

Table 6.1 Family Cohesion (N=3965)

	<i>Mean (SD)</i>
Family members ask each other for help before asking non-family members.	4.05 (1.31)
Family members like to spend free time with each other.	4.03 (1.20)
Family members feel close to each other.	4.30 (1.12)
Child is available when other family members want to talk.	4.12 (1.15)
Child listens to what other family members have to say.	3.65 (1.45)
Family does things together.	4.42 (0.98)
Parents take time to listen to child.	4.52 (0.92)
If child has a problem, parents offer help.	4.47 (0.92)
Total	33.53 (4.87)
	Range 10-40

In addition to evaluating family cohesion, respondents were given a scale to evaluate their feelings about their relationship with their parent/caregiver(s). This scale was adapted from the 73 content-item Parent Child Relationship Inventory (PCRI). The original scale measures the parent/caregiver(s) perception of communication with their child (Gerard, n.d.). The adapted version contained 18-items geared towards the child’s perception of communication with their parent/caregiver(s). The modified scale yielded a moderately low reliability coefficient (0.54 Cronbach’s Alpha). Respondents were asked a series of questions related to communication with their parent/guardian(s). Questions were answered using a 5-point Likert scale with the response options of “Never-1,” “Sometimes-2,” “About half the time-3,” “Most of the time-4,” and “Always-5.” Theoretical total scores ranged from 18 to 90 with higher scores indicating greater communication with parent/guardian(s). Inversely phrased questions were reverse-coded. Table 6.2 shows the mean scores and standard deviations for each question as well as the total mean score. The total mean score was 64.57 with a standard deviation of 8.32 indicating a moderately high level of communication between the respondents and their parent/guardian(s). The highest individual mean scores were found in statements related to communication regarding school work and encouragement in school. Lower scores were found with statements related to communication regarding challenging parent/guardian(s) in relation to arguments and the child making their own plans. See Table A.3 in Appendix A for individual answers to child/caregiver communication questions.

Table 6.2 Child-Caregiver Communication (N=3965)

Variable	Mean (SD)
Child can count on parent/guardian to help in case of problem	4.56 (0.91)
Current parent/guardian says child should not argue with adults†	2.25 (1.46)
Current parent/guardian challenges child to do their best	4.42 (1.06)
Current parent/guardian says child should give in on arguments instead of making others angry†	2.86 (1.56)
Current parent/guardian challenge child to think independently	3.54 (1.50)
Current parent/guardian punishes child after getting a poor grade†	3.79 (4.00)
Current parent/guardian shows interest in child’s school work	4.52 (0.97)
Current parent/guardian say their ideas are correct and child should not question them†	3.27 (1.53)
Current parent/guardian explains when they want child to do something	3.30 (1.49)
During an argument current parent/guardian says things like, “You will know better when you grow up.”†	3.30 (1.58)
Current parent/guardian encourages child to try harder when they receive poor marks in school	4.58 (0.89)
Current parent/guardian lets child make their own plans	2.57 (1.47)
Current parent/guardian knows who child’s friends are	3.81 (1.32)
Current parent/guardian acts cold and unfriendly if child does something they do not like†	3.48 (1.47)
Current parent/guardian spends time just talking to child	3.79 (1.28)
Current parent/guardian makes child feel bad when they receive poor marks in school†	3.77 (1.44)
Current parent/guardian and child do things for fun together	3.49 (1.45)
Current parent/guardian stops child from doing things with them when child has done something they do not like†	3.41 (1.49)
Total	64.57 (8.32)
	Range 30-89

† Item has been reverse-coded so that higher scores reflect higher child-caregiver communication.

DISCUSSION OF SENSITIVE TOPICS AND RISK BEHAVIORS

Respondents were asked to evaluate their frequency and comfort in discussing sensitive topics with parent/guardian(s). Topics include substance use, sexual activity and the future. Questions were adapted from the Krauss Interview utilizing a 5-point Likert scale with the responses, “Always-5,” “Most of the time-4,” “About half the time-3,” “Sometimes-2,” and “Never-1” (Krauss, 1995). The scales were modified into two 11-item scales. Reliability for both scales was high (Cronbach’s Alpha = 0.843 for discussion scale and .866 for comfort scale). Higher scores indicate higher frequency or greater comfort in discussion of sensitive topics. Figure 6.1 shows responses to frequency of discussion of sensitive topics. Education had the highest frequency of discussion followed by future plans and bad friends. The least talked about topic was marriage/when parent/guardian(s) expect child to get married followed by cigarettes, sex and sexually transmitted diseases. Figure 6.2 shows both frequency and level of comfort in discussion of sensitive topics. Lower levels of comfort in areas such as marriage, sex, sexually transmitted diseases, HIV/AIDS and substance use were matched by less discussion of these topics. Respondents had the greatest comfort in discussing education and future plans however

comfort levels were less than frequency of discussions, indicating that respondents may discuss these areas more frequently than their comfort level with the topics. See Table A.4 in Appendix A for individual answers frequency of discussion and see Table A.5 in Appendix A for individual answers to level of comfort in discussing sensitive issues.

Figure 6.1 Frequency of Discussion on Sensitive Topics and Risk Behaviors with Parents/Caregivers (N=3965)

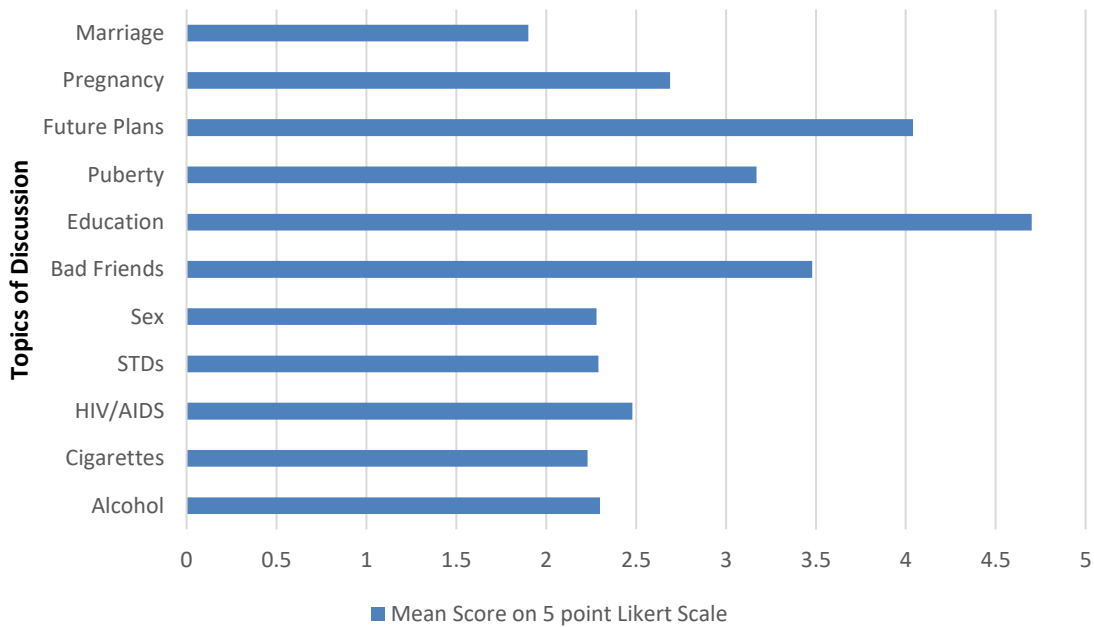
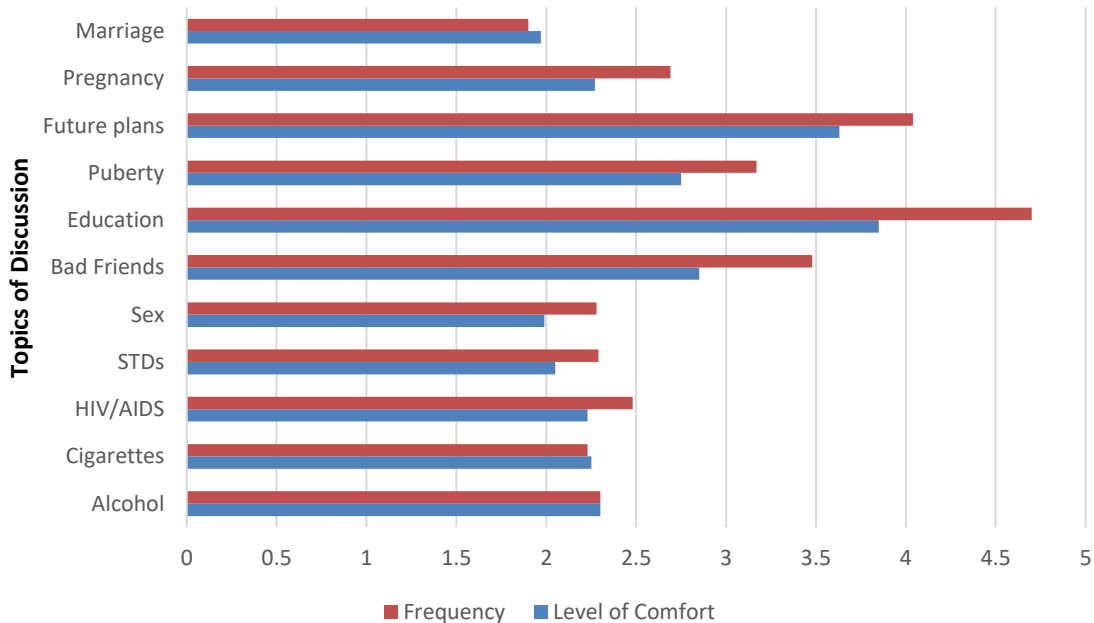


Figure 6.2 Level of comfort and frequency of discussion on Sensitive Topics and Risk Behaviors with Parents/Caregivers (N=3965)



7. Social Support

In this section, respondents were asked questions regarding their current social support, beginning with respondents identifying whom they would turn to in a variety of scenarios. Table 7.1 shows basic social support and whether respondents have social support when they need to discuss certain issues. Over 97% of respondents indicated they have someone to help them when they have a problem, similar percentages were found for having someone who makes them feel better when they are sad (92.9%) and someone to play with or spend time with when they are lonely (94.2%). The lowest percentages were found in whether respondents would discuss if a boy/girl wanted to be romantically involved, only 50.3% said they would discuss this issue with someone. The person most respondents would turn to was their mother if they wanted to talk with someone about a romantic partner (59.4%), if friends wanted them to try alcohol and drugs (28.5%), if they had a problem (47.7%), or if they wanted someone to make them feel better when they were sad (29.5%). Respondents indicated that they would turn to a friend (62.8%) to play or spend time when they were lonely and their mother (31.3%) for someone who loves them even when they do something the person doesn't like. Other identified social supports were fathers, both parents and friends.

Table 7.1 Basic Social Support (N=3695)

Variable	Yes <i>n (%)</i>	No <i>n (%)</i>	Missing <i>n (%)</i>
Would you talk to someone if a boy/girl wanted to be your romantic boyfriend/girlfriend?	1994 (50.3)	1966 (49.6)	5 (0.1)
Would you seek help if your friends wanted you to try alcohol or drugs?	2946 (74.3)	1013 (25.5)	6 (0.2)
Do you have someone who helps you when you have a problem?	3871 (97.6)	88 (2.2)	6 (0.2)
Do you have someone who makes you feel better when you are sad?	3684 (92.9)	276 (7.0)	5 (0.1)
Do you have someone to play with or spend time with when you feel lonely?	3734 (94.2)	231 (5.8)	0 (0)
Do you have someone who loves you when you do things that they don't like?	2761 (69.6)	1203 (30.3)	1 (0.0)

Respondents were asked to identify the places they feel the safest. Table 7.2 shows the responses. Overwhelmingly respondents felt safe at home (94.8%) and at school (93.9%). The least safe places were neighbor’s house (49.8%) and friend’s house (52.0%).

Table 7.2 Respondents’ safest place (N=3965)

Variable	Yes <i>n (%)</i>	No <i>n (%)</i>	Missing <i>n (%)</i>
Home	3758 (94.8)	207 (5.2)	0 (0)
School	3722 (93.9)	243 (6.1)	0 (0)
Friend’s Home	2062 (52.0)	1902 (48.0)	1 (0.0)
Neighbor’s house	1974 (49.8)	1990 (50.2)	1 (0.0)
Village/estate	2946 (74.3)	1017 (25.6)	2 (0.1)

A 24-item social support network scale was used to assess respondents social support network. The scale was adapted from the 4-item Social Support Behaviors Scale (SSB). The modified scale yielded a strong reliability coefficient (Cronbach’s Alpha = .81). Questions were answered using a 5-point Likert scale with the options: “Always-5,” “Most of the Time-4,” “About half the time-3,” “Sometimes-2,” and “Never-1.” Theoretical total scores ranged from a low score of 24 to a high score of 120 with higher scores indicating greater social support. Inversely phrased questions were reverse-coded. Table 7.3 shows the mean score and standard deviation for each question. The total mean score was 97.81 indicating high social support amongst respondents. High scores were seen regarding support and acceptance from parents and teachers. Lower scores were found in questions regarding having close friends whom they could talk to, suggesting that respondents feel they have more social support from parent/guardian(s) and teachers over close friends. See Table A.6 in Appendix A for individual responses to Social Support Network questions.

Table 7.3 Social Support Network (N=3965)

Variable	Mean (SD)
Some kids have parent/guardian(s) who don't really understand them.†	3.88 (1.37)
Some kids have a close friend who they can tell problems to.	3.85 (1.30)
Some kids have parent/guardian(s) who don't seem to want to hear about their children's problems.†	4.15 (1.26)
Some kids have a close friend who really understands them.	4.08 (1.18)
Some kids have parent/guardian(s) who care about their feelings.	4.40 (1.00)
Some kids have a close friend who they can talk to about things that bother them.	3.79 (1.30)
Some kids have parent/guardian (s) who treat their children like a person who really matters.	4.24 (1.16)
Some kids don't have a close friend who they like to spend time with.	4.11 (1.23)
Some kids have current parent/guardian(s) who like them the way they are.	4.44 (1.00)
Some kids don't have a close friend who really listens to what they say.†	3.96 (1.33)
Some kids have current parent/guardian(s) who don't act like what their children do is important.†	4.22 (1.21)
Some kids don't have a close friend who cares about their feelings.†	4.00 (1.32)
Some kids have classmates who like them the way they are.	4.28 (1.08)
Some kids have a teacher who helps them if they are upset and have a problem.	4.26 (1.09)
Some kids have classmates that they can become friends with.	4.08 (1.13)
Some kids don't have a teacher who helps them to do their very best.†	4.37 (1.09)
Some kids have classmates who sometimes make fun of them.†	3.19 (1.42)
Some kids do have a teacher who cares about them.	4.10 (1.22)
Some kids have classmates who pay attention to what they say.	3.84 (1.22)
Some kids don't have a teacher who is fair to them.†	4.34 (1.10)
Some kids don't get asked to play games with classmates very often.†	4.20 (1.13)
Some kids don't have a teacher who cares if they feel bad.†	4.40 (1.06)
Some kids often spend holidays being alone.†	4.12 (1.25)
Some kids have a teacher who treats them like a person.	4.14 (1.19)
Total	97.81 (13.21)
	Range 36-120

† Item has been reverse-coded so that higher scores reflect greater social support.

Respondents were asked to report support networks beyond their parents/guardian(s) and relatives. Despite the request for non-kin support networks, 1.9% of respondents reported guardians or relatives such as aunts, uncles, grandparents and siblings as support networks. Table 7.4 shows a breakdown of reported support networks including relatives. The most frequently reported non-kin support network was neighbors (5.5%) followed by friends (4.1%) and church/church members including pastors, priests and church elders (2.2%). The length of time respondents had been receiving support from non-kin support networks ranged from one day to 9 years. The most frequent reported length of support from neighbors was 1 year and from friends and church/church members, 2 years. Respondents reported contact with social networks between daily and once per month. The most commonly reported amount of contact was daily contact with neighbors and friends, and 4 times per month for church/church members. Non-kin support networks provided an array of different types of support. Neighbors provided financial support, food, food and financial support, as well as food and clothes. Friends provided advice, financial support, moral support, school supplies, and food. Church/church members provided

financial support, clothes, food, and food and clothes. In addition to neighbors, friends and church/church members, respondents also received support from teachers, sponsors, NGOs, self-help and support groups. These non-kin social supports also provided financial support, moral support, advice, food, food and clothing, and other support.

Table 7.4 Non-Kin Support Networks (N=3965)

	First reported support network	Second reported support network
	<i>n (%)</i>	<i>n (%)</i>
Church/Church members, church and spiritual leaders	86 (2.2)	4 (0.1)
Friends	164 (4.1)	18 (0.5)
Neighbor	218 (5.5)	9 (0.2)
Teacher	27 (0.7)	0 (0.0)
Sponsor	24 (0.6)	1 (0.0)
Relative/Guardian	76 (1.9)	2 (0.1)
Other	32 (0.8)	6 (0.2)
Not Applicable	3332 (84.0)	3925 (99.0)
Don't Know	2 (0.1)	0 (0)
Missing	4 (0.1)	0 (0)

8. Educational Parameters

100% of respondents reported current enrollment in school between the grades of 5 and 7. Table 8.1 shows a breakdown of each class/grade by gender. Over 93% of respondents were currently enrolled in 6th grade. Most respondents reported being very near or near (89%) their current school with the remaining respondents reporting being far or very far (10%) from their current school. The mean reported length of time for respondents to walk from home to their current school was 22.3 minutes. Times ranged from 0 minutes to 120 minutes with a mode of 30 minutes and a median of 20 minutes.

Table 8.1 Class/Grade (N=3965)

Class/Grade	Male	Female	Total
	(N = 1930)	(N = 2035)	(N = 3965)
	<i>n (% within gender)</i>	<i>n (% within gender)</i>	<i>n (% within total)</i>
5	116 (6.0)	91 (4.5)	207 (5.2)
6	1786 (92.5)	1923 (94.5)	3709 (93.5)
7	28 (1.5)	21 (1.0)	49 (1.2)
Missing	0 (0.0)	0 (0.0)	0 (0.0)

Respondents were asked a series of yes or no questions regarding their communication of school related issues during the last school term. Table 8.2 shows respondents' answers. Over 97% indicated they had spoken with a parent/guardian(s) and/or would speak with someone regarding schoolwork. The most common person respondents would speak with regarding schoolwork was a teacher (35.2%), their mother (20.1%), a friend (13.1%), and their father (10.3%). Respondents also indicated they would speak to their parents together (3.5%) or a

sibling (7.7%). Over 79% of respondents indicated they would speak with someone if their friends wanted them to skip school. The most common people respondents would speak to about this issue was a teacher (34.5%), their mother (22.7%), their father (9.0%), their parents together (4.1%) and a friend (2.7%).

Table 8.2 Communicating About School (N=3965)

Variable	Yes <i>n (%)</i>	No <i>n (%)</i>	Missing <i>n (%)</i>
Child talked to current parent/guardian(s) about schoolwork.	3856 (97.3)	106 (2.7)	3 (0.1)
Child asked current parent/guardian(s) for help with homework.	3443 (86.8)	518 (13.1)	4 (0.1)
Child asked current parent/guardian(s) about future plans.	3266 (82.4)	695 (17.5)	4 (0.1)
Child would talk to someone if they had a problem with schoolwork.	3854 (97.2)	110 (2.8)	1 (0.0)
Child would talk to someone if their friends wanted them to skip school.	3146 (79.3)	819 (20.7)	0 (0.0)

Respondents were asked if they had ever repeated a class, 59.5% reported never needing to repeat a class and 40.5% reported having to repeat a class. Table 8.3 shows the number of respondents who repeated Class/Grade 1 through 5. The most repeated class/grade was Class/Grade 1 (24.4%) followed by Class/Grade 3 (19.6%). The majority of respondents repeated classes one time with only a few repeating more than once.

Table 8.3 Repeated Classes/Grades (N=1605)

Variable	<i>n (%)</i>
Class/Grade 1	391 (24.4)
Class/Grade 2	266 (16.6)
Class/Grade 3	314 (19.6)
Class/Grade 4	296 (18.4)
Class/Grade 5	264 (16.4)
Class/Grade 6	300 (18.7)
Missing	0 (0.0)

Two clinical scales were administered to further understand respondents' school experiences. The first was an adapted version of the Multidimensional Student Life Satisfaction Scale (MSLSS) a 40-item scale intended to assess life satisfaction on multiple levels including school. The adapted version contained the original scale's school satisfaction content and had moderately strong internal consistency (Cronbach's alpha = .70). Respondents were given a series of 8 statements and asked to respond using a 5-point Likert scale with the options of: "Always-5," "Most of the time-4," "About half the time-3," "Sometimes-2," and "Never-1." Theoretical total mean scores ranged from 8 to 40 with higher scores indicating greater school-life satisfaction. Inversely phrased statements were reverse-coded. Table 8.4 shows the mean scores for each statement and the standard deviation. The total mean score was 32.81 reflecting a relatively high school-life satisfaction. All mean scores for individual answers fell between the

scores of 4 and 5 indicating high scores for individual statements. The highest mean scores were found with the statements that the child looks forward to school (4.80) and likes being in school (4.80). These scores indicate respondents' overall satisfaction with school. See Table A.7 in the Appendix for individual responses to school-life satisfaction questions.

Table 8.4 School-life Satisfaction Scale (N=3965)

	<i>Mean (SD)</i>
Child looks forward to going to school each day.	4.80 (0.61)
Child likes being in school.	4.80 (0.55)
Child finds school interesting.	4.64 (0.82)
Child wishes they did not have to go to school.†	4.81 (0.60)
Child finds many things about school they do not like.†	4.33 (0.98)
Child enjoys school activities.	4.67 (0.74)
Child learns a lot from school.	4.78 (0.62)
Child feels bad at school.†	4.71 (0.73)
Total	32.81 (2.98)
	Range 8-35

† Item has been reverse-coded so that higher scores reflect greater school-life satisfaction.

The second clinical scale was an adapted version of The Pediatric Quality of Life Inventory (PEDSQL). The original PEDSQL was intended to measure over-all quality of life for both healthy and chronically ill children. The adapted version contained a 4 questions scale used to assess participant's physical health as it related to their school experience. The adapted version only contained items related to education. Respondents were given four statements and asked to respond using a 5-point Likert scale with the options of: "Always-5," "Most of the time-4," "About half of the time-3," "Sometimes-2," and "Never-1." Theoretical total mean scores ranged between 4 and 20 with lower scores indicating higher pediatric quality of life. Table 8.5 shows the mean scores and standard deviation for each statement. The mean total score was a low value of 7.76 indicating high pediatric quality of life for respondents. Over 82% of respondents answered "Never" or "Sometimes" for each question. See table A.8 in Appendix A for individual responses to Pediatric Quality of life questions.

Table 8.5 Pediatric Quality of Life (N=3965)

	<i>Mean (SD)</i>
It is hard for child to pay attention in class.	1.63 (0.99)
Child is forgetful.	1.81 (0.88)
Child misses school because of not feeling well.	2.13 (1.02)
Child misses school to go to the doctor, clinics or hospital.	2.20 (1.11)
Total	7.76 (2.47)
	Range 4-20

Respondents were asked if their school has a boarding section and if so whether they currently live in the boarding section. A small 8.9% of respondents indicated their school contained a boarding section. Of those with boarding sections in their school 90 respondents (25.6%) reported currently living in the boarding section.

In addition, respondents were asked a series of yes or no questions based on both negative and positive experiences in the last school term. Table 8.6 shows responses for each question. Answers reflected a lack of negative school experiences with over 96% of respondents not experiencing a serious physical or verbal fight with a teacher, suspension or expulsion and over 83% not experiencing a serious physical fight with a fellow student. Less than 1% of respondents had thought about dropping out of school in the last term. Respondents who reported serious, physical fights with other students ranged between 1 and 20 fights. The most common reported amount of fights were 1 (9.3%), 2 (3.5%) and 3 (79, 2.0%) with 1 student reporting 20 fights and 6 reporting 10 fights. Of those who reported serious verbal fights 13 reported one, 8 reported two and 5 reported three verbal fights. Respondents who had been suspended were suspended between 1 and 10 times. The most common reported suspensions were 1 (0.9%), 2 (0.4%) and 3 (0.3%) times. One respondent reported 10 suspensions and another reported 7 suspensions. Respondents who had been expelled reported a range of 1 to 5 expulsions over the school term. The most common being 1 expulsion (0.2%). Physical fights with teachers were reported with a range of 1 to 30 fights. The most common reported physical fights with teachers were 2 (0.3%) followed by 1 (0.2%). Five (0.1%) respondents indicated 5 physical fights with teachers and 5 (0.1%) reported 10 physical fights with teachers.

Table 8.6 Experience in last school term (N=3965)

Variable	Yes <i>n (%)</i>	No <i>n (%)</i>	Missing <i>n (%)</i>
Child had a serious, physical fight with other students.	665 (16.8)	3299 (83.2)	1 (0.0)
Child had a serious, verbal fight with teachers.	26 (0.7)	3938 (99.3)	1 (0.0)
Child was suspended from school.	74 (1.9)	3890 (98.1)	1 (0.0)
Child was expelled from school.	11 (0.3)	3953 (96.7)	1 (0.0)
Child had physical fights with teachers.	47 (1.2)	3917 (98.8)	1 (0.0)
Child received special help such as coaching, or special classes.	936 (23.6)	3021 (76.2)	8 (0.2)
Child thought about dropping out of school.	21 (0.5)	3924 (99.0)	20 (0.5)
Child belonged to a youth group.	1244 (31.4)	2695 (68.0)	26 (0.7)

Respondents who reported thoughts about dropping out of school were few with 0.3% thinking about it 1 time, 0.1% 2 times and 0.1% 5 times. Reasons respondents thought about leaving school ranged from not doing well in classes, fear of punishment or outcome of suspension, having too much or not finishing homework, problems at home and failing exams. Respondents stayed in school after realizing the importance of education, advice from others, fear of punishment, improvement in classes and finishing homework.

Respondents received special help ranging from 1 time to the entire term. The most common amount of time they received special help was once (3.9%), twice (3.7%), 3 times (2.5%) and 5 times (1.6%). Respondents were asked what achievements they were most proud of in the last term. There were a wide range of answers from none (24.1%), to passed exams (25.3%) and improved in performance (15.9%). Many respondents indicated some type of achievement in terms of improved grades or performance in particular subjects such as Math, Science and English as well as attaining higher levels and marks. Respondents were also asked

what personal goals they achieved in the last school term. Responses were similar to those achievements for which they were most proud. Some respondents indicated none (45.3%) while others reported attaining goals in the areas of passing exams (12.8%) and improving performance (9.1%).

In addition, respondents were asked what they would like to be when they complete school in terms of profession of interest. Respondents provided an array of answers including actor, civil engineer, zoologist, plumber, rapper, spy and nun. Table 8.7 shows the top 10 desired professions by gender. The top two professions listed by males were Engineer (23.7%) and pilot (24.0%) and the top two for females were doctor (32.5%) and teacher (9.8%). No agricultural professions made the top 10 list despite Kenya’s largely agricultural economy.

Table 8.7 Top Ten Desired Professions by Gender (N=3965)

	Male (N=1930) <i>n (% within gender)</i>	Female (N=2035) <i>n (% within gender)</i>	Total (N=3965) <i>n (% within total)</i>
Doctor	287 (14.9)	662 (32.5)	949 (23.9)
Pilot	463 (24.0)	168 (8.3)	631 (15.9)
Engineer	457 (23.7)	82 (4.0)	539 (13.6)
Surgeon	88 (4.5)	175 (8.6)	263 (6.6)
Teacher	55 (2.8)	200 (9.8)	255 (6.4)
Lawyer	70 (3.6)	168 (8.3)	238 (6.0)
Journalist	19 (1.0)	105 (5.2)	124 (3.1)
Nurse	2 (0.1)	91 (4.5)	93 (2.3)
Banker	23 (1.2)	60 (2.9)	83 (2.1)
Footballer	71 (3.7)	1 (0.0)	72 (1.8)
Missing	14 (0.7)	7 (0.3)	21 (0.5)

Almost all respondents indicated they planned on attending secondary school upon completion of primary school (99.6%). Of those who indicated they would be attending secondary school, 91.4% were extremely or very sure they would achieve this education plan, and 7.2% were moderately or slightly sure, with only 1.2% not sure at all. Of the four respondents who indicated they would not be attending secondary school, 1 said they would get a job and start working, 2 said they would attend vocational/technical or job training, and 1 indicated this question was not applicable. All respondents who said they would start working or attend vocational/technical or job training were very sure they would achieve these plans. After responding to the questions regarding their educational goals and plans, respondents were asked to consider their previous responses and report how far they really felt they would go in school. Table 8.8 shows the responses to these questions. Females had a higher percentage who believed they will get a degree from university (58.8%) than males (49.7%) however a much higher percentage of males (43.1%) than females (16.6%) believed they will go on to receive a graduate degree.

Table 8.8 Respondents belief in how far they will really go in school by Gender (N=3965)

	Male (N=1930) <i>n (% within gender)</i>	Female (N=2035) <i>n (% within gender)</i>	Total (N=3965) <i>n (% within total)</i>
Drop out before primary 7	0 (0.0)	0 (0.0)	0 (0.0)
Drop out before senior 4	2 (0.1)	0 (0.0)	2 (0.1)
Complete senior 4 and stop	18 (0.9)	9 (0.4)	27 (0.7)
Go on to senior 6 and stop	4 (0.2)	3 (0.1)	7 (0.2)
Go on to technical college	113 (5.9)	169 (8.3)	282 (7.1)
Go on to university and get a degree	955 (49.5)	1193 (58.6)	2148 (54.2)
Finish university and go on to graduate school and get a second degree	829 (43.0)	655 (32.2)	1484 (37.4)
Don't know	1 (0.1)	0 (0.0)	1 (0.0)
Missing	8 (0.4)	6 (0.3)	14 (0.4)

The last portion of the educational parameters section contained questions regarding how much respondents will care and like themselves five years in the future. Table 8.9 shows responses by gender. Over 95% of respondents indicated that they will “Very” or “Extremely” care about their future selves and 95% of respondents indicated that they will “Very” or “Extremely” like their future selves. Small differences were found between the genders. Males were more likely to very care about their future selves (69.5%) over females (62.9%); however, females were more likely to extremely care about their future selves (32.3%) over males (25.5%). Similarly, males were more likely to very like their future selves (65.8%) over females (59.3%); however, females were more likely to extremely like their future selves (35.5%) over males (29.4%).

Table 8.9 Care and Like for Future Self (N=3965)

	Male (N=1930) <i>n (% within gender)</i>	Female (N=2035) <i>n (% within gender)</i>	Total (N=3965) <i>n (% within total)</i>
How much child will care about their future self, five years from now			
Not at all care	9 (0.5)	6 (0.3)	15 (0.4)
Not very care	15 (0.8)	14 (0.7)	29 (0.7)
Somewhat care	63 (3.3)	65 (3.2)	128 (3.2)
Very care	1341 (69.5)	1279 (62.9)	2620 (66.1)
Extremely care	493 (25.5)	657 (32.3)	1150 (29.0)
Missing	9 (0.5)	14(0.7)	23 (0.6)
How much child will like about their future self, five years from now			
Not at all like	2 (0.1)	10 (0.5)	12 (0.3)
Not very like	10 (0.5)	11 (0.5)	21 (0.5)
Somewhat like	70 (3.6)	69 (3.4)	139 (3.5)
Very like	1270 (65.8)	1207 (59.3)	2477 (62.5)
Extremely like	568 (29.4)	722 (35.5)	1290 (32.5)
Not Applicable	0 (0.0)	14 (0.7)	24 (0.6)
Missing	10 (0.5)	2 (0.1)	2 (0.1)

9. Attitudes About Savings

In this section respondents were asked a series of questions regarding savings. A total of 44.9% of respondents indicated they currently have savings. Savings ranged from 5 to 40,200 KSh with a mean savings of 697.20 KSh. Table 9.1 shows the location of respondents' savings and the mean savings in each location. Of those with savings, most kept their savings outside of established institutions such as banks or SACCOs with 16.9% keeping savings with parent/guardian(s) and 73% indicating savings held in other locations. Of the respondents who reported holding savings in other locations, the most popular other savings was a piggy bank (51.2%) followed by home (24.7%) and a box (11.1%) or tin (6.5%). Reported savings in institutions were much higher than savings outside of institutions with the highest means found in SACCO accounts (3926.92 KSh) followed by banks (2943.92 KSh). These means were considerably higher than those found in savings held by parent/guardian(s) (623.55 KSh) and in other places (326.07 KSh).

9.1 Savings Locations (N=1780)

	Yes <i>n (%)</i>	Amount Saved KSh Mean (SD)	Missing <i>n (%)</i>
Bank	207 (11.6)	2943.92 (5685.41)	2 (0.1)
Savings and Credit Cooperative (SACCO)	15 (0.8)	3926.92 (5937.75)	2 (0.1)
With current parent/guardian	301 (16.9)	623.55 (1523.98)	2 (0.1)
Other	1300 (73.0)	326.07 (540.53)	2 (0.1)

Although only 5.6% of the entire set of respondents reported savings in institutions, a larger 9.6% of respondents indicated that they have at some point owned a savings account at a bank or other type of financial institution. The majority of those who had owned a savings account opened their account in 2013 (30.7%), followed by 2014 (20.5%), 2012 (14.4%) and 2011 (9.2%). In addition, 43.1% of participant's parents/guardian(s) are currently saving money for respondents. The majority of respondents (89.0%) receive money from their parent/guardian(s). Of those who receive money from parent/guardian(s) 36.7% receive money weekly, 24.6% daily, 16.8% at irregular intervals, 7.5% every couple of weeks and 6.4% monthly.

Respondents were asked a series of questions regarding their communication with parent/guardian(s) regarding savings and financial issues. Table 9.2 shows respondents' answers. The majority of respondents reported that parent/guardian(s) discuss the importance of savings (55.2%) and the child's spending (54%). The lowest percentage was found in discussions surrounding the use of credit (8.1%). Discussions regarding family spending, savings and assets also saw lower percentages indicating that parent/guardian(s) were less likely to discuss family related financial issues with the respondents.

Table 9.2 Parent/Guardian(s) communication regarding financial issues (N=3965)

	Yes <i>n (%)</i>	No <i>n (%)</i>	Don't Know <i>n (%)</i>	Missing <i>n (%)</i>
Parent/Guardian(s) discuss....				
The importance of savings.	2189 (55.2)	1771 (44.7)	1 (0.0)	4 (0.1)
The family spending plan.	1172 (29.6)	2789 (70.3)	0 (0.0)	4 (0.1)
The family savings plan.	1056 (26.6)	2905 (73.3)	0 (0.0)	4 (0.1)
The child's spending.	2141 (54.0)	1820 (45.9)	0 (0.0)	4 (0.1)
Using credit.	232 (8.1)	3638 (91.8)	0 (0.0)	4 (0.1)
Family assets and resources.	816 (20.6)	3145 (79.3)	0 (0.0)	4 (0.1)
Do not include child in discussions.	1081 (27.3)	2880 (72.6)	0 (0.0)	4 (0.1)

While only a small percentage of respondents themselves had bank accounts or SACCO accounts, respondents reported that 68.7% of parent/guardian(s) had a bank account or a SACCO account. In addition, 51.4% of respondents reported that both parent/guardian(s) were savers and 30.7% of respondents reported that one parent/guardian(s) was a saver. Only 13.1% of respondents reported that neither of their parent/guardian(s) were savers. A small percentage of respondents indicated they did not know their parent/guardian(s) savings habits (3.9%). The largest percent of reported parent/guardian(s) savings were held in a savings account or certificate of deposit regardless of whether both parent/guardian(s) saved (84.2%) or only one saved (75.0%). Christmas club accounts had the smallest percentages of savings locations with only 2.2% when both parent/guardian(s) were savers and 1.1% when one parent/guardian is a saver.

Respondents were asked what they would do if they had 200 KSh and were given several options for ways to spend or save the money. Table 9.3 shows an outline of respondent answers. Over 38% of respondents would spend half and save the other. Just over 40% would either save most or all of the money indicating that many respondents would think about saving their money as opposed to spending it. Over 11% reported they would either spend all or most of the money. Not many of the respondents considered using the money to invest in an animal that would bring in future revenue (6.9%).

Table 9.3 What would child do if given 200 KSh by Gender (N=3965)

	Male (N=1930) <i>n (% within gender)</i>	Female (N=2035) <i>n (% within gender)</i>	Total <i>n (% within total)</i>
Spend all of it	142 (7.4)	103 (5.1)	245 (6.2)
Spend most of it	86 (4.5)	78 (3.8)	164 (4.1)
Spend half, save half	749 (38.8)	742 (36.5)	1491 (37.6)
Save most of it	415 (21.5)	467 (22.9)	882 (22.2)
Save all of it	403 (20.9)	551 (27.1)	954 (24.1)
Buy a cow, goat, pig, chicken, rabbit or other animal that would eventually bring in money	133 (6.9)	93 (4.6)	226 (5.7)
Missing	2 (0.1)	1 (0.0)	3 (0.1)

Respondents were asked from what sources they have learned the most about savings up to this point in their lives. Table 9.4 shows the sources of savings information. Over 69% reported learning the most from their family. Interestingly 46% learned about savings through multimedia which includes radio, TV, magazines, newspapers, reports, direct advertising and the Internet. This may indicate that utilizing multimedia is a possible way to approach educating children in regards to savings. Respondents also indicated learning about savings and investing from school (37.3%) and friends (29.8%). Respondents learned the least from an employer (0.5%) this may be due to the fact that many of the respondents do not or have not had a job. (See the Poverty section for more details on respondents’ current and past employment.)

Table 9.4 Sources child has learned about saving and investing (N=3965)

	Yes <i>n (%)</i>	No <i>n (%)</i>	Missing <i>n (%)</i>
Family	2750 (69.4)	1208 (30.5)	7 (0.2)
Friends	1180 (29.8)	2778 (70.1)	7 (0.2)
Mentors	334 (8.4)	3624 (91.4)	7 (0.2)
School	1479 (37.3)	2479 (62.5)	7 (0.2)
Church/mosque/place of worship	890 (22.4)	3068 (77.4)	7 (0.2)
Multimedia	1824 (46.0)	2134 (53.8)	7 (0.2)
Financial advisor/planner	123 (3.1)	3835 (96.7)	7 (0.2)
Employer	21 (0.5)	3937 (99.3)	7 (0.2)
Class taught in community	172 (4.3)	3786 (95.5)	7 (0.2)
No one	509 (12.8)	3449 (87.0)	7 (0.2)
Other	4 (0.1)	3954 (99.7)	7 (0.2)

Respondents were asked to indicate the amount of effort they put into obtaining information on savings and investment using a scale of 1 to 5 with 1 representing “Almost none” and 5 representing “A lot.” The mean score was 2.93, with a median of 3.00 indicating that respondents spend a moderate amount of effort getting information on savings and investment. Only 15.1% reported they spend a lot of effort getting information and 18.6% reporting spending almost no effort. Similar results were found when respondents were asked how often they make plans for how to use their money and how often they monitor their spending. Respondents were given a 5-point Likert scale with the following responses: “Never-1,” “Seldom-2,” “Occasionally-3,” “Usually-4,” and “Most of the Time-5.” The mean score for making plans was 3.53 and for monitoring spending was 3.47, indicating a moderate amount of time spent on these two financial activities. See Table A.9 in the Appendix for individual answers.

Respondents were asked to indicate how comfortable they feel with their knowledge about financial management by checking one of three boxes indicating whether they felt they did not know enough, understand some of what they read, or know as much as they need. The majority of respondents indicated they felt they did not know enough (57.3%) followed by understanding some of what they read (30.3%). A small percentage indicated they felt they knew as much as they needed (12.0%). See Table A.10 in the Appendix for individual answers to financial management knowledge questions.

Respondents were given a scale to assess their attitudes about spending and savings. The scale contained several statements with a 5-point Likert Scale providing the following answer options: “Strongly disagree-1,” “Disagree-2,” “Neither disagree nor agree-3,” “Agree-4,” and “Strongly agree-5.” The theoretical total mean score for the scale ranged between 8 and 40 with higher scores indicating more positive attitudes towards savings. Inversely phrased questions were reverse-coded. Table 9.5 shows the mean scores for each of the statements. The total mean score for the scale was 26.96 indicating moderately positive attitudes towards spending and savings. These results are in line with previous responses regarding knowledge of savings. Low scores were found in things being important along with luxury and the pleasure of spending money. See table A.11 in the Appendix for individual answers to the attitudes about savings and spending questions.

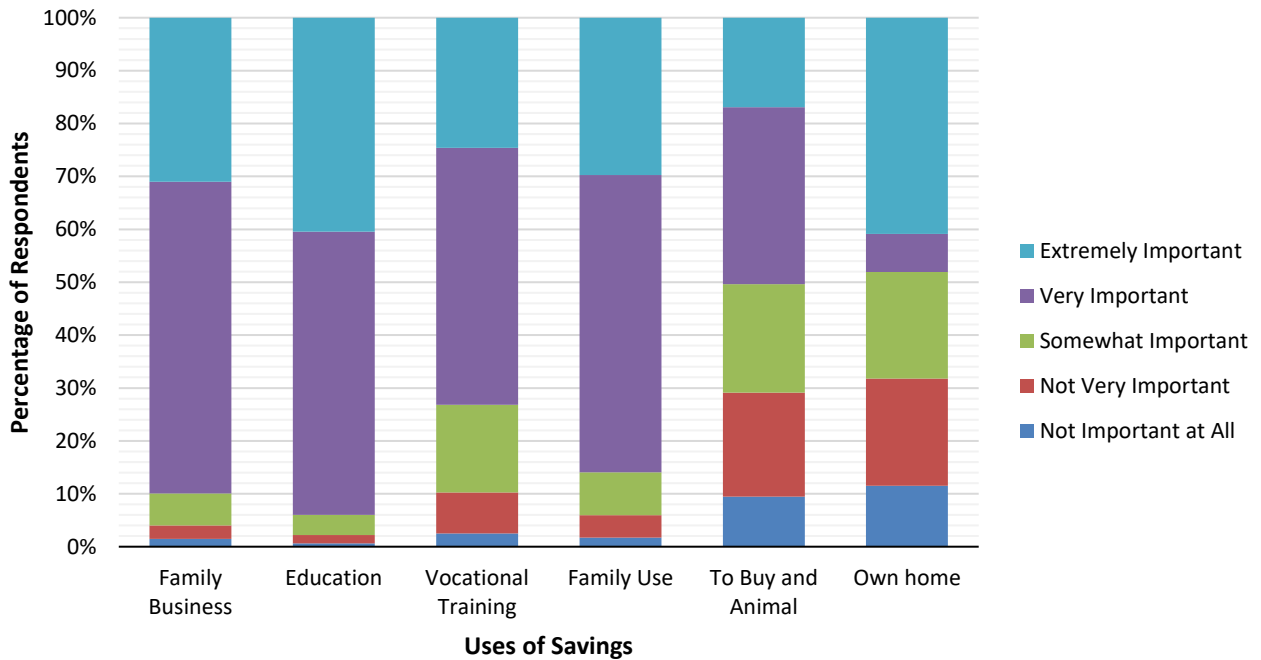
Table 9.5 Attitudes about spending and savings (N=3965)

	<i>Mean (SD)</i>
I usually buy only the things I need.	3.87 (0.98)
I try to keep my life simple as far as possessions are concerned.	3.80 (1.01)
The things I own aren’t all that important to me.†	2.37 (1.16)
I enjoy spending money on things that aren’t practical.†	3.82 (1.05)
Buying things gives me a lot of pleasure.†	2.81 (1.20)
I like a lot of luxury in my life.†	2.96 (1.27)
I put less emphasis on material things than most people I know.	3.18 (1.13)
I feel comfortable that I will meet my goals.	4.22 (0.98)
Total	26.96 (3.50)
	Range 8-40

† Item has been reverse-coded so that higher scores reflect more positive attitudes towards savings.

Respondents were asked if they have written goals that require savings such as owning a home, advancing their education or starting a business. Over 67% indicated they do not have written goals and 32.5% indicated they do. Of those who reported having written goals, the most common goal was advancing their education (50.6%) followed by start a business (17.8%) and own a home (10.0%). Respondents were given two scales to assess the importance of savings and their confidence in their abilities to save. The first scale consisted of 6 statements regarding the importance of saving money for specific reasons such as a family business, one’s education, job training and investing in an animal. Respondents were given a 5-point Likert scale with the answers: “Extremely Important-1,” “Very Important-2,” “Somewhat Importan-3,” “Not Very Important-4,” and “Not Important at all-5.” Figure 9.1 shows a graph of respondents’ answers. Over 93% of respondents felt it was “extremely” or “very important” to save for one’s education. Similarly, 89.6% of respondents felt saving for a family business was extremely or very important and 85.5% felt saving for family use was extremely or very important. The lowest percentage was found in the importance of saving to move to one’s own home or apartment (30.1%). See Table A.12 in the Appendix for individual responses to importance of saving questions.

Figure 9.1 Importance of Saving % (N=3965)



The second scale evaluated respondents’ confidence regarding their ability to save for a family business, education, vocational training, family use, buying an animal and/or owning a home. Using a 5-point Likert scale respondents’ answer options were: “Extremely Confident-5,” “Very Confident-4,” “Somewhat Confident-3,” “Not Very Confident-2,” and “Not Confident at all-1.” Theoretical total mean scores for the scale ranged from 6 to 30 with higher scores indicating greater confidence in ability to save. Table 9.9 shows the mean scores for each statement and the total mean score. The total mean score was 22.96 indicating high confidence in respondents’ ability to save. The lowest confidence was seen in savings for buying an animal (3.24), moving into one’s own apartment (3.57) and saving for job training (3.79). Scores for confidence were consistent with previous scores for importance in the areas of saving for education (4.26), family business (4.08) and family use (4.04). See Table A.13 in the Appendix for individual responses to confidence in ability to save questions.

Table 9.9 Confidence in Ability to Save (N=3965)

	<i>Mean (SD)</i>
Save money for a family business	4.08 (.829)
Save money for education	4.26 (0.71)
Save money for vocational, technical or job training	3.79 (0.98)
Save money for family use	4.04 (0.85)
Save money to buy an animal such as a goat, pig, or cow	3.24 (1.24)
Save money to move into one’s own home or apartment	3.57 (1.21)
Total	22.96 (3.80)
	Range 6-30

10. HIV/AIDS

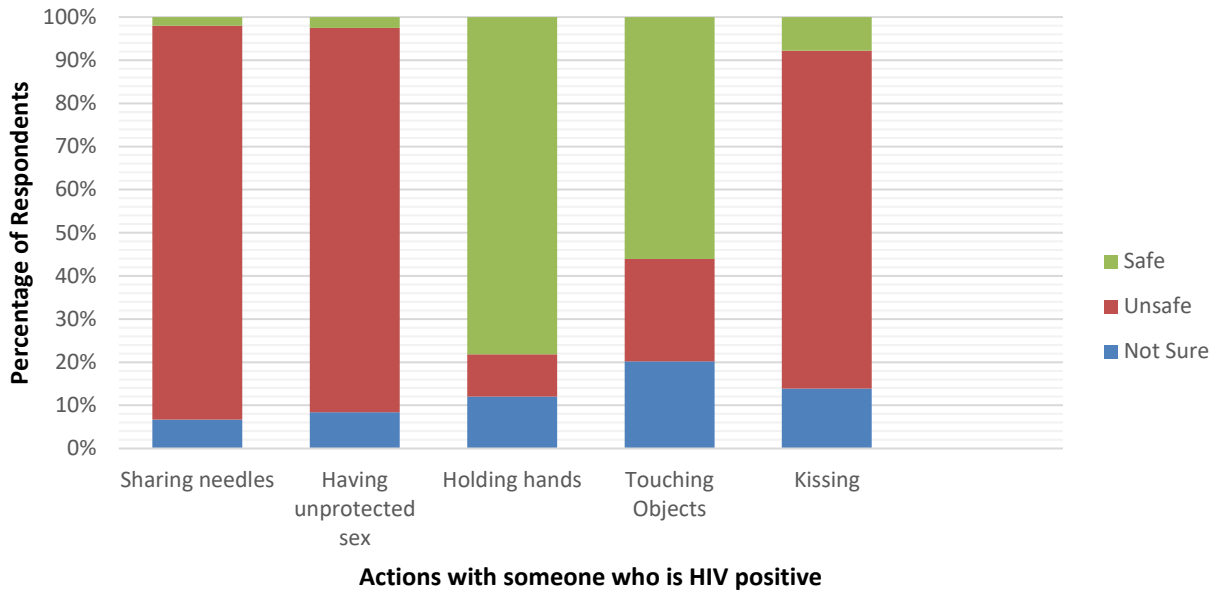
In this section respondents were given three scales to assess their HIV/AIDS prevention attitudes and knowledge. The first scale consisted of 5 statements assessing respondents' knowledge of HIV/AIDS prevention. Respondents were given a 5-point Likert scale with the following responses: "Agree a great deal-5," "Agree a lot-4," "Moderately agree-3," "Agree a little-2," and "Not at all Agree." Theoretical total mean scores ranged between 5 and 25 with high scores indicating more positive attitudes about HIV/AIDS. The mean total score was 17.67 indicating moderately high attitudes towards HIV/AIDS prevention. The highest score was found in the statement that abstaining from sex was the best way to avoid AIDS (3.91). The lowest score was found in the statement that people respondents' age who have sex should use condoms (3.11). See Table A.14 in the Appendix for individual answers.

Table 10.1 HIV/AIDS Prevention Attitudes (N=3965)

	<i>Mean (SD)</i>
As a teenager I think AIDS is a threat to my health.	3.92 (1.39)
I think people my age who have sex should use condoms.	3.11 (1.60)
I think the best way to avoid getting AIDS is not to have sex.	3.91 (1.32)
Even if you know your partner very well, you should use a condom.	3.26 (1.55)
I think it is very important to use condoms every time one has sex.	3.50 (1.48)
Total	17.67 (5.10)
	Range 5-25

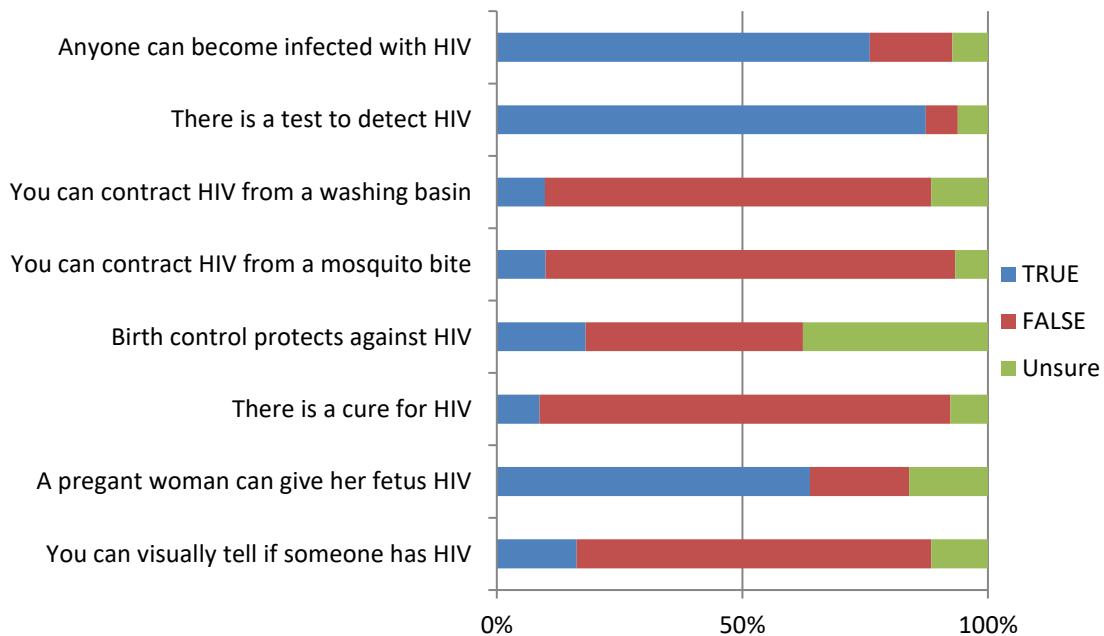
The next two scales were used to assess respondents' general HIV/AIDS knowledge. The first scale assessed knowledge regarding HIV transmission and the second assessed further knowledge regarding HIV/AIDS. In the first scale, respondents were given 5 statements regarding their beliefs of how HIV may be transmitted. A 3-point Likert scale assessed the safety of certain actions. Answer choices were: "Safe-3," "Unsafe-2," and "Not Sure-1." Figure 10.1 shows the percentages of each response. The majority of respondents were clear that sharing needles (91.3%) and having unprotected sex (89%) were unsafe. At the same time a large percentage of 78.3% felt that kissing someone with HIV/AIDS was unsafe. Respondents did seem clear that it was safe to hold hands (78.1%). A surprising amount of respondents felt that it was unsafe to touch the same objects (23.7%) as someone with HIV/AIDS. See Table A.15 in Appendix A for individual answers to HIV/AIDS Prevention Attitudes questions.

Figure 10.1 HIV Knowledge Part 1/HIV Transmission % (N=3965)



In the second HIV/AIDS general knowledge scale, respondents were given 8 statements and asked to state whether the statements were “true,” “false,” or “not sure.” Figure 10.2 shows respondents’ answers to this scale. Percentages indicated high HIV/AIDS general knowledge. Most respondents indicated that it was false that there is a cure for HIV (83.4%) and false that you can contract HIV from a mosquito bite (83.1%). Highest percentages of unsure were found in the statement that Birth control can protect against HIV (37.5%). See Table A.16 in Appendix A for individual answers to HIV Knowledge Part 2/General Knowledge questions.

Figure 10.2 HIV Knowledge Part 2/General Knowledge



11. Personal Health

In this section respondents were asked a series of questions to assess issues surrounding their personal health. The section began with three statements assessing general health. Each statement was answered using a 5-point Likert scale with responses corresponding to the individual statements. Table 11.1 shows each statement and the responses by gender. For the first two questions there was little difference between male and female responses. Over 84% of males and over 81% of females reported being either “extremely” or “very” satisfied with their overall life. Similarly, for the second question 92.4% males and 93.6% of females reported currently being in “good” or “excellent” physical health. Differences were found in the third question assessing the energy level of respondents. Females reported higher levels of “sometimes” having low energy (40%) than males (28.3%). This may be due to puberty and menstrual cycles impacting female energy levels.

Table 11.1 Personal Health by Gender (N=3965)

Variable	Male (N=1930) <i>n (% within gender)</i>	Female (N=2035) <i>n (% within gender)</i>	Total (N=3965) <i>n (% within gender)</i>
How satisfied are you with your life overall?			
Extremely Satisfied	511 (26.5)	485 (23.8)	996 (25.1)
Very Satisfied	1120 (58.0)	1170 (57.5)	2290 (57.8)
Somewhat Satisfied	190 (9.8)	241 (11.8)	431 (10.9)
Not Very Satisfied	78 (4.0)	89 (4.4)	167 (4.2)
Not at all Satisfied	23 (1.2)	48 (2.4)	71 (1.8)
Missing	8 (0.4)	2 (0.1)	10 (0.3)
At present time, would you say that your physical health is...			
Excellent	462 (23.9)	554 (27.2)	1016 (25.6)
Good	1323 (68.5)	1352 (66.4)	2675 (67.5)
Fair	118 (6.1)	97 (4.8)	215 (5.4)
Poor	13 (0.7)	21 (1.0)	34 (0.9)
Very Poor	7 (0.4)	7 (0.3)	14 (0.4)
Missing	7 (0.4)	4 (0.2)	11 (0.3)
I have low energy.			
Almost always	70 (3.6)	76 (3.7)	146 (3.7)
Often	60 (3.1)	91 (4.5)	151 (3.8)
Sometimes	547 (28.3)	814 (40.0)	1361 (34.3)
Almost Never	430 (22.3)	419 (20.6)	849 (21.4)
Never	816 (42.3)	632 (31.1)	1448 (36.5)
Missing	7 (0.4)	3 (0.1)	10 (0.3)

Respondents were asked if they take any medication on a daily basis, only 1.6% indicated “yes” and 98.1% indicated “no.” Of those taking medication, 34.4% did not know the name of their medication. Other respondents reported taking Paracetamol (10.9%), Anti-retrovirals (4.7%) Inhalers (3.1%), Piriton (3.1%) and others. The most common reason for daily medication was chest problems (14.1%) followed by headache (12.5%), coughing (9.4%), Asthmatic (4.7%) and HIV/AIDS (3.1%).

Respondents were asked if they had been told by a medical professional that they have any sexually transmitted diseases (STDs), not including HIV, only 2 respondents reported, “yes” with both indicating a diagnosis of syphilis. Only 0.2% reported being diagnosed with HIV/AIDS.

12. Psycho-Social Measures

Three adapted clinical assessment tools were used as psycho-social measures. The Children’s Depression Inventory, the Tennessee Self Concept Scale and the Beck’s Hopelessness Scale. The results are presented below.

CHILDREN’S DEPRESSION INVENTORY

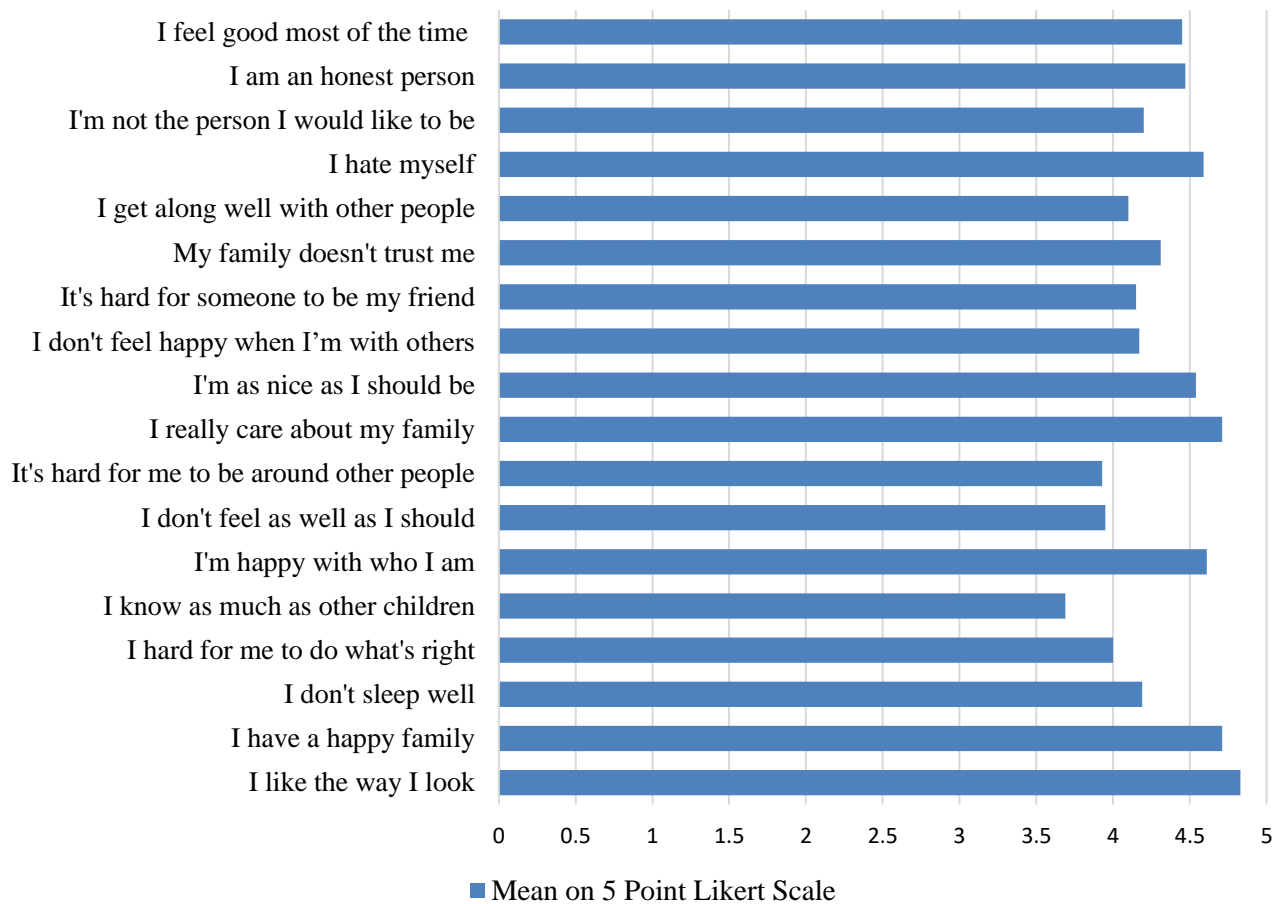
The Children’s Depression Inventory is a well-respected and clinically proven test to measure child and adolescent depression, and has proven successful in several different cultural contexts (Thomson, 2012). The CDI is a 27-item scale, adapted to 14 items, that measures both emotional and functional problems that correspond with depression in children. The adapted version had a moderately low internal consistency (Cronbach’s alpha = .68). Each item on the CDI has three response options that correspond to varying levels of symptomology for clinical depression (Kovacs, 2014). Coded 0-2, 0 represents no symptom, 1 represents a mild or probable symptom and 2 represents a definite symptom (Kovacs, 2014). For this scale lower scores indicate normal presentation and higher scores point to clinical depression (Kovacs, 2014). Theoretical total mean scores ranged from 0 to 28 with higher scores indicating clinical depression. The total mean scores was 2.53 indicating very low scores for respondents. Scores ranged between 1 and 21. Just over 60% of respondents had scores of 2 or below leaving under 40% of respondents’ scores falling higher than the average. Over 97.6% of respondents’ scores fell below 10. See Table A.17 in the Appendix for individual responses.

TENNESSEE SELF CONCEPT SCALE

In this section respondents were given an adapted version of the Tennessee Self-Concept scale. The Tennessee Self-Concept Scale (TSCS) is a 100 item scale intended to assess “self-concept (subjective well-being)” (Tennessee Self Concept, n.d.). The scale measures several internal and external factors including identity, behavior, self-satisfaction, social, personal, physical and family aspects of self-concept (Tennessee Self Concept, n.d.). Responses are ranked

using a 5-point Likert scale with the following options: “Always True-5,” “Usually True-4,” “Sometimes True/Sometimes False-3,” “Usually False-2,” and “Always False-1.” For the purposes of this study an adapted version of the Tennessee Self-Concept scale containing 18 items was administered. The adapted version had strong internal consistency (Cronbach’s alpha = 0.81). The theoretical range of mean scores for the scale is 18 to 90, with higher scores indicating a more positive self-concept. Those items with an inverse relationship to the scale were reverse-coded. Figure 12.1 shows the mean scores for each item on the scale. The total mean score for the Adapted Tennessee Self-Concept Scale was 77.38 indicating relatively high levels of positive self-concept amongst respondents. See Table A.18 for individual responses to Adapted Tennessee Self-Concept Scale.

Figure 12.1 Adapted Tennessee Self-Concept Scale (N=3965)



BECK’S HOPELESSNESS SCALE

The Beck Hopelessness Scale (BHS) was developed to measure hopelessness, an identified key component of depression (Beck, Steer, Beck, & Newman, 1993; Beck, Brown, Berchick, Stewart, & Steer, 1990; Beck, Wenzel, Riskind, Brown & Steer, 2006). Hopelessness

has been defined as a stable system of cognitive schemas comprised of negative expectations and beliefs regarding oneself and one's future (Stotland, 1969; Beck et al., 1974; Arnowitz, 2005). The BHS is comprised of 20 true-false statements (9 keyed as false and 11 as true) scored with either a 0 or 1 with a theoretical total score ranging from 0 to 20 (Beck et al, 1974). Items with an inverse relationship with the scale were reverse-coded. Mild hopelessness is indicated by scores between 4 and 8, moderate hopelessness between scores 9 and 14, and severe hopelessness is indicated by scores of 15 or higher (Beck, et al., 1990). All 20 items were included and the reliability coefficient was moderately strong (Cronbach's Alpha = .78). The total mean score was 1.90 indicating very low levels of hopelessness amongst the respondents. While overall levels of hopelessness were low, just under half (44.4%) of respondents indicated they could not imagine what their life would be like in 10 years. See Table A.19 in Appendix A for individual responses to the Becks Hopelessness Scale.

13. Poverty

This section of the assessment analyzed the material goods and financial assets of the respondents prior to the intervention. Table 13.1 shows responses to questions regarding personal assets as well as other poverty measures by gender. The majority of respondents reported owning more than two sets of clothing (94.4%) and at least one blanket (95.6%). Over 88% of respondents owned two or more pairs of shoes. Over 96% of respondents reported having two or three meals per day in the last seven days with 79.8% having tea with sugar every day. Over 75% of respondents had eaten meat/fish from one to three times in the last week. Respondents were also asked what they had for breakfast the day of the interview, the most common response was tea and bread (42.2%) followed by tea and mandazi (15.8%), nothing (6.9%), tea (5.5%), tea and chapatti (4.9%), tea and ugali (3.9%), and tea and cake (2.8%). Most respondents currently reside in a home with electricity (68.4%).

Table 13.1 Poverty Measures by Gender (N=3965)

Variable	Male N=1930 <i>n (% within gender)</i>	Female N=2035 <i>n (% within gender)</i>	Total N=3965 <i>n (% within total)</i>
Sets of clothes owned			
None	9 (0.5)	1 (0.0)	10 (0.3)
One	36 (1.9)	17 (0.8)	53 (1.3)
Two	125 (6.5)	32 (1.6)	157 (4.0)
More than two	1759 (91.1)	1982 (97.4)	3741 (94.4)
Missing	1 (0.1)	3 (0.1)	4 (0.1)
Blanket			
Yes	1841 (95.4)	1951 (95.9)	3792 (95.6)
No	83 (4.3)	80 (3.9)	163 (4.1)
Missing	6 (0.3)	4 (0.2)	10 (0.3)
Pairs of shoes			
None	17 (0.9)	7 (0.3)	24 (0.6)
One Pair	228 (11.8)	161 (7.9)	389 (9.8)
Two Pairs	490 (25.4)	329 (16.2)	819 (20.7)
More than two pairs	1190 (61.7)	1535 (75.4)	2725 (68.7)
Missing	5 (0.3)	3 (0.1)	8 (0.2)
How often ate meat/fish last week			
None	275 (14.2)	308 (15.1)	583 (14.7)
Once	483 (25.0)	398 (19.6)	881 (22.2)
Twice	553 (28.7)	494 (24.3)	1047 (26.4)
Three times	466 (24.1)	611 (30.0)	1077 (27.2)
Every day	148 (7.7)	217 (10.7)	365 (9.2)
Missing	5 (0.3)	7 (0.3)	12 (0.3)
Average # of meals per day in last 7 days			
None	12 (0.6)	22 (1.1)	34 (0.9)
One	52 (2.7)	60 (2.9)	112 (2.8)
Two	258 (13.4)	236 (11.6)	494 (12.5)
Three	1601 (83.0)	1713 (84.2)	3314 (83.6)
Missing	7 (0.4)	4 (0.2)	11 (0.3)
In last 7 days, how many times drank tea with sugar			
None	129 (6.7)	101 (5.0)	230 (5.8)
One	59 (3.1)	51 (2.5)	110 (2.8)
Two	86 (4.5)	60 (2.9)	146 (3.7)
Three	171 (8.9)	136 (6.7)	307 (7.7)
Everyday	1480 (76.7)	1683 (82.7)	3163 (79.8)
Missing	5 (0.3)	4 (0.2)	9 (0.2)
Does the house you live in have electricity?			
No	585 (30.3)	647 (31.8)	1232 (31.1)
Yes	1339 (69.4)	1375 (67.6)	2714 (68.4)
Missing	6 (0.3)	13 (0.6)	19 (0.5)

Respondents were asked a series of questions assessing their family assets. Table 13.2 shows the responses. The majority of respondents reported the family as owning a cell phone (93.1%), a television (73.4%) and a radio (87.2%). Many respondents reported family land ownership (69.3%) and gardens (62.8%). Smaller percentages were found in owning a pig (8.6%), a motorcycle (13.3%) and a coffee garden (14.0%). There was also a smaller percentage of families that owned rental property (21.2%). A large percentage of families owned houses (61.0%) with 45.8% of respondents reporting they own the house they live in and 54.1% reporting they live in a rental. When asked what kind of a house the respondent lived in, the most common response was a brick house with iron sheets and cemented floors (72.2%) followed by a mud house (13.9%), a brick house with iron sheets but not a cemented floor (11.3%) and a hut (2.3%).

Table 13.2 Family Assets (N=3965)

Variable	Yes n (%)
House	2417 (61.0)
Rental Property	841 (21.2)
Land	2746 (69.3)
Bicycle	1401 (35.3)
Motorcycle (boda-boda)	526 (13.3)
Car	849 (21.4)
Television	2911 (73.4)
Radio	3458 (87.2)
Cell Phone	3691 (93.1)
Banana garden	1469 (37.0)
Coffee garden	554 (14.0)
Sweet potato garden	1191 (30.0)
Cassava garden	1036 (26.1)
Other gardens (beans, maize, greens, etc.)	2492 (62.8)
Cows	1546 (39.0)
Goats	1282 (32.3)
Pigs	342 (8.6)
Poultry (for sale)	1585 (40.0)
Other animals	1127 (28.4)
Small nosiness/retail store/shop/kiosk	1606 (40.5)

When asked if the respondent was currently working for pay most responded “no” (99.2%) with only 0.8% responding “yes.” Respondents were also asked if they had ever engaged in any work, again most said “no” (97.5%) with only 2.5% responding “yes.”

Of the 97 respondents who reported having engaged in work the most common work was fetching water (15.3%) followed by digging, farming and harvesting maize (6.1%). Other responses included babysitting, carrying stones or wood, harvesting coffee, picking tea leaves, planting rice and washing utensils. The majority worked for their neighbor (58.1%) followed by a relative (30.6%). Most respondents worked on one particular incidence (41.8%) followed by once in a few weeks (21.4%), a few days a week (16.3%), almost every week (9.2%) and almost every day (9.2%). The majority received money for their work (86.7%) while others received

food (4.1%), goods (1.0%), shoes (1.0%) or nothing (2.0%). Many respondents used their income to purchase clothes (16.3%) while others saved their earnings (14.3%). Others gave their earnings to family members (13.2%). Respondents also purchased food, books and school supplies.

Only 6 (0.2%) respondents reported having a second job and only 1 (0.0%) reported having a third job. Each of the 6 with second jobs performed different duties including brewing alcohol, carrying sand, digging, harvesting maize, selling water and typing. Respondents worked for family, friend, neighbors and themselves. Frequency of work ranged from on one particular incident to a few days a week with only 1 respondent working a secondary job almost every day. All but one received money for their duties. Respondents bought food, basic needs, shoes and clothes or gave their remaining money their mother after buying clothes.

14. Education and Employment Background for Caregivers

In this section respondents were asked questions regarding the caregiver that currently supports their family. The majority of respondents reported their mother (52.4%) and/or father (30.2%) as their primary caregiver. Respondents also reported their parents together (5.5%), one or both grandparents (4.3%) as well as other family member including siblings, aunts, uncles and stepparents (6.4%). Respondents reported similar answers when asked who was the most financially supportive with fathers (57.2%) and mothers (29.7%) representing the majority followed by both parents (3.1%), and one or both grandparents (3.2%). Other family members also provided family support including siblings, aunts, uncles and stepparents. Over 45% of respondents reported their family financial supporter as currently employed in the formal sector and earning a salary or wage. Those supporters with jobs held a variety of jobs including administrative work, banking, working as a civil servant and chef, working in agriculture and working for various local companies. Table 14.1 shows the top ten reported jobs of financial supporters. The largest percentage was found in business related jobs (22.2%) with a small percent listed as farmer (6.8%).

Table 14.1 Top 10 jobs of financial supporters (N=3965)

	n (%)
Business Person	527 (13.3%)
In Business	352 (8.9)
Farmer	268 (6.8)
Driver	262 (6.6)
Casual laborer	190 (4.8)
Teacher	178 (4.5)
Mason	142 (3.6)
Carpenter	82 (2.1)
Security Guard	79 (2.0)
Police Officer	59 (1.5)

Financial supporters also had a variety of educational backgrounds. Table 14.2 shows the reported educational background of financial supports. Over 26% of respondents did not know the educational background of their family financial supporter. Only 13.0% reported the financial supporter as having a university degree with the majority dropping out between primary 5 and primary 7 (45.6%).

Table 14.2 Education levels of financial support (N=3965)

Variable	n (%)
Did not go to school	37 (0.9)
Dropped out before Primary 7	424 (10.7)
Dropped out before Primary 4	498 (12.6)
Completed Senior 4 and stopped	895 (22.6)
Went on to Senior 6 and stopped	38 (1.0)
Has a technical college diploma	473 (11.9)
Has a university degree	516 (13.0)
Don't know	1059 (26.7)
Missed	25 (0.6)

15. Youth Risk Behavior

The Youth Risk section of the assessment included questions used to ascertain risk behavior pertaining to drug and alcohol use. Data for this portion of the assessment was collected using confidential self-report. Assessments were filled out by respondents individually with responses returned in sealed envelopes. Table 15.1 shows respondents' substance use/abuse by gender. While the majority of respondents reported never trying cigarettes, alcohol or marijuana, there were some differences in gender. More males (2.0%) had tried cigarettes than females (1.1%) Similarly more males (1.8) had tried alcohol than females (0.9%). Of those who reported smoking cigarettes in the last few days, 54.1% smoked one and 14.8% smoked two. Most respondents who reported having tried alcohol had one drink (51.9%) in the last 30 days and those who tried marijuana had smoked 1 time (85.7%) in the last 30 days. It is important to note these responses are self-reported and therefore subject to response bias. There is a possibility more respondents have tried cigarettes, alcohol and/or marijuana.

Table 15.1 Substance Abuse by Gender (N=3965)

Variable	Male <i>n (% within gender)</i>	Female <i>n (% within gender)</i>	Total <i>n (% within total)</i>
Ever tried Cigarettes			
Yes	39 (2.0)	22 (1.1)	61 (1.5)
No	1886 (98.0)	2009 (98.9)	3895 (98.2)
Missing	5 (0.3)	4 (0.2)	9 (0.2)
Ever tried Alcohol			
Yes	35 (1.8)	19 (0.9)	54 (1.4)
No	1889 (97.9)	2012 (98.9)	3901 (98.4)
Missing	6 (0.3)	4 (0.2)	10 (0.3)
Ever tried marijuana (enjaga)			
Yes	4 (0.2)	3 (0.1)	7 (0.2)
No	1922 (99.6)	2028 (99.7)	3950 (99.6)
Missing	4 (0.2)	4 (0.2)	8 (0.2)

16. Sexual Risk Behavior

This section of the assessment explored attitudes towards sex as well as sexual behavior. Data for this portion of the assessment, as with substance use/abuse, was collected using confidential self-report. Assessments were filled out by respondents individually with responses returned in sealed envelopes. The mean age respondents thought it was proper to have a boyfriend/girlfriend was 23.7, with a large range between 7 to 50 years old. The mean age respondents thought would be the right/appropriate age for one to choose to have sex was 27.79, with a similarly large range from 5 to 60. Very few respondents indicated having had a boyfriend/girlfriend with 7.1% reporting having had one, 1.6% having had two and only 0.6% reporting having had more than two. Table 16.1 shows respondents' sexual experiences by gender. Most respondents reported never having had a boyfriend/girlfriend (90.0%), or kissed a girl (96.0%) or boy (95.5%) in a romantic way.

Table 16.1 Sexual experience by Gender (N=3965)

Variable	Male <i>n (% within gender)</i>	Female <i>n (% within gender)</i>	Total <i>n (% within total)</i>
Have you ever had a boyfriend/girlfriend			
Yes	232 (12.0)	150 (7.4)	382 (9.6)
No	1691 (87.6)	1876 (92.2)	3567 (90.0)
Missing	7 (0.4)	9 (0.4)	16 (0.4)
Have you ever kissed a girl in a romantic or sexy way?			
Yes	57 (3.0)	23 (1.1)	80 (2.0)
No	1856 (96.2)	1949 (95.8)	3805 (96.0)
Missing	17 (0.9)	63 (3.1)	80 (2.0)
Have you ever kissed a boy in a romantic or sexy way?			
Yes	17 (0.9)	25 (1.2)	42 (1.1)
No	1794 (93.0)	1994 (98.0)	3788 (95.5)
Not Applicable	6 (0.3)	4 (0.2)	10 (0.3)
Missing	113 (5.9)	12 (0.6)	125 (3.2)

Respondents were also asked to report on peer and parent/guardian(s) pressure in regards to sexual issues. Table 16.3 shows respondents' answers to questions regarding peer and parent/guardian(s) pressure. Most respondents reported feeling no peer pressure to have sex (75.0%) or to be romantically involved (77.0%). More boys reporting sometimes feeling peer pressure to have sex (13.4%) than girls (7.9%). Boys also felt more peer pressure to have a girlfriend/boyfriend with 20.4% of boys reporting sometimes feeling pressure over 11.3% of girls. Over 90% of respondents reported not feeling any pressure from parent/guardian(s) to get married.

Table 16.3 Peer and parent/guardian pressure (N=3965)

Variable	Male <i>n (% within gender)</i>	Female <i>n (% within gender)</i>	Total <i>n (% within total)</i>
How much peer pressure is there on people your age to have sex?			
None	1416 (73.4)	1559 (76.6)	2975 (75.0)
A little	259 (13.4)	160 (7.9)	419 (10.6)
A moderate amount	95 (4.9)	103 (5.1)	198 (5.0)
A lot	86 (4.5)	124 (6.1)	210 (5.3)
A great deal	55 (2.58)	78 (3.8)	133 (3.4)
Missing	19 (1.0)	11 (0.5)	30 (0.8)
How often do you feel pressure to have a boyfriend/girlfriend?			
Never	1385 (71.8)	1669 (82.0)	3054 (77.0)
Sometimes	393 (20.4)	230 (11.3)	623 (15.7)
About half the time	36 (1.9)	33 (1.6)	69 (1.7)
Most of the time	61 (3.2)	44 (2.2)	105 (2.6)
Always	41 (2.1)	50 (2.5)	91 (2.3)
Missing	14 (0.7)	9 (0.4)	23 (0.6)
How often does your guardian/parent pressure you to get married?			
Never	1774 (91.9)	1845 (90.7)	3619 (91.3)
Sometimes	69 (3.6)	70 (3.4)	139 (3.5)
About half the time	20 (1.0)	28 (1.4)	48 (1.2)
Most of the time	26 (1.3)	39 (1.9)	65 (1.6)
Always	28 (1.5)	47 (2.3)	75 (1.9)
Missing	13 (0.7)	6 (0.3)	19 (0.5)

A series of questions were asked to assess respondents' sexual relations. Most respondents reported never having had sexual intercourse. More boys (1.9%) than girls (1.1%) reported having had sexual intercourse. Of those who reported having sexual intercourse 59.3% used no method of protection, 11.9% used condoms, 5.1% used the withdrawal method and 5.1% used birth control pills to avoid pregnancy. Very few respondents reported having close friends who have had sexual relations (11.7%) with most reporting less than half their close friends (7.4%). Final questions regarding sexual risk behaviors contained 5 statements regarding sexual attitudes. A 5-point Likert Scale was given with the options of: "Always-5," "Most of the time-4," "About half the time-3," "Sometimes-2," and "Never-1." Table 16.8 shows respondents' answers by gender. Over 93% of respondents believed it was "never" OK for people their age to have sex with someone they had just met. There was a very minimal difference between the genders on this response. Over 87% of respondents believed it was "never" OK for people their age to have sex with someone they love. Gender differences were seen in responses to this statement. More females (6.0%) than males (5.0%) believed it was "sometimes" OK and more males (3.8%) than females (3.2%) reported that it was "always" OK. When asked if it was OK to have sex prior to marriage 90.4% of males and 86.3% of females reported that it was "never"

OK. More females (5.1%) believed that it was “always” OK to have premarital sex over males (3.0%). While 94.5% of respondents agreed that it was “never” OK to force a boyfriend/girlfriend to have sex when they don’t want to, a small percentage (4.09%) reported that it was “sometimes to always” OK to forcibly have intercourse with a boyfriend/girlfriend. Similarly, 92.5% of respondents reported that it was “never” OK to have sex without protection however a small percentage (6.9%) reported that it was “sometimes to always” be OK. See Table A.20 in the Appendix for individual answers to Sexual attitudes questions.

Table 16.8 Sexual Attitudes by Gender (N=3965)

Variable	Male <i>n</i> (% within gender)	Female <i>n</i> (% within gender)	Total <i>n</i> (% within total)
It's OK for people my age to have sex with someone they've just met.			
Never	1802 (93.4)	1892 (93.0)	3694 (93.2)
Sometimes	51 (2.6)	54 (2.7)	105 (2.6)
About half the time	11 (0.6)	16 (0.8)	27 (0.7)
Most of the time	19 (1.0)	24 (1.2)	43 (1.1)
Always	36 (1.9)	34 (1.7)	70 (1.8)
Missing	11 (0.6)	15 (0.7)	26 (0.7)
It's OK for people my age to have sex with someone they love.			
Never	1699 (88.0)	1776 (87.3)	3475 (87.6)
Sometimes	96 (5.0)	122 (6.0)	218 (5.5)
About half the time	12 (0.6)	20 (1.0)	32 (0.8)
Most of the time	39 (2.0)	35 (1.7)	74 (1.9)
Always	74 (3.8)	65 (3.2)	139 (3.5)
Missing	10 (0.5)	17 (0.8)	27 (0.7)
It's OK for people to have sex before marriage.			
Never	1744 (90.4)	1756 (86.3)	3500 (88.3)
Sometimes	75 (3.9)	96 (4.7)	171 (4.3)
About half the time	14 (0.7)	31 (1.5)	45 (1.1)
Most of the time	30 (1.6)	33 (1.6)	63 (1.6)
Always	58 (3.0)	104 (5.1)	162 (4.1)
Missing	9 (0.5)	15 (0.7)	24 (0.6)
It's OK for force a girlfriend/boyfriend to have sex even when they don't want to.			
Never	1829 (94.8)	1917 (94.2)	3746 (94.5)
Sometimes	33 (1.7)	36 (1.8)	69 (1.7)
About half the time	17 (0.9)	18 (0.9)	35 (0.9)
Most of the time	17 (0.9)	23 (1.1)	40 (1.0)
Always	23 (1.2)	27 (1.3)	50 (1.3)
Missing	11 (0.6)	14 (0.7)	25 (0.6)
It's OK to have sex without protection with someone you know.			
Never	1787 (92.6)	1879 (92.3)	3666 (92.5)
Sometimes	59 (3.1)	58 (2.9)	117 (3.0)
About half the time	14 (0.7)	27 (1.3)	41 (1.0)
Most of the time	18 (0.9)	17 (0.8)	35 (0.9)
Always	39 (2.0)	40 (2.0)	79 (2.0)
Missing	13 (.07)	14 (0.37)	27 (0.7)

Respondents were also asked when the last time they willingly or unwillingly had sex. Table 16.9 shows responses by gender. For the vast majority of respondents these questions were either not answered or not applicable. Only 0.7% reported willingly having had sex in last week

to the last year. A very small percentage reported unwillingly having sex between a week and a year ago (0.2%).

Table 16.9 Last time had sex (N=3965)

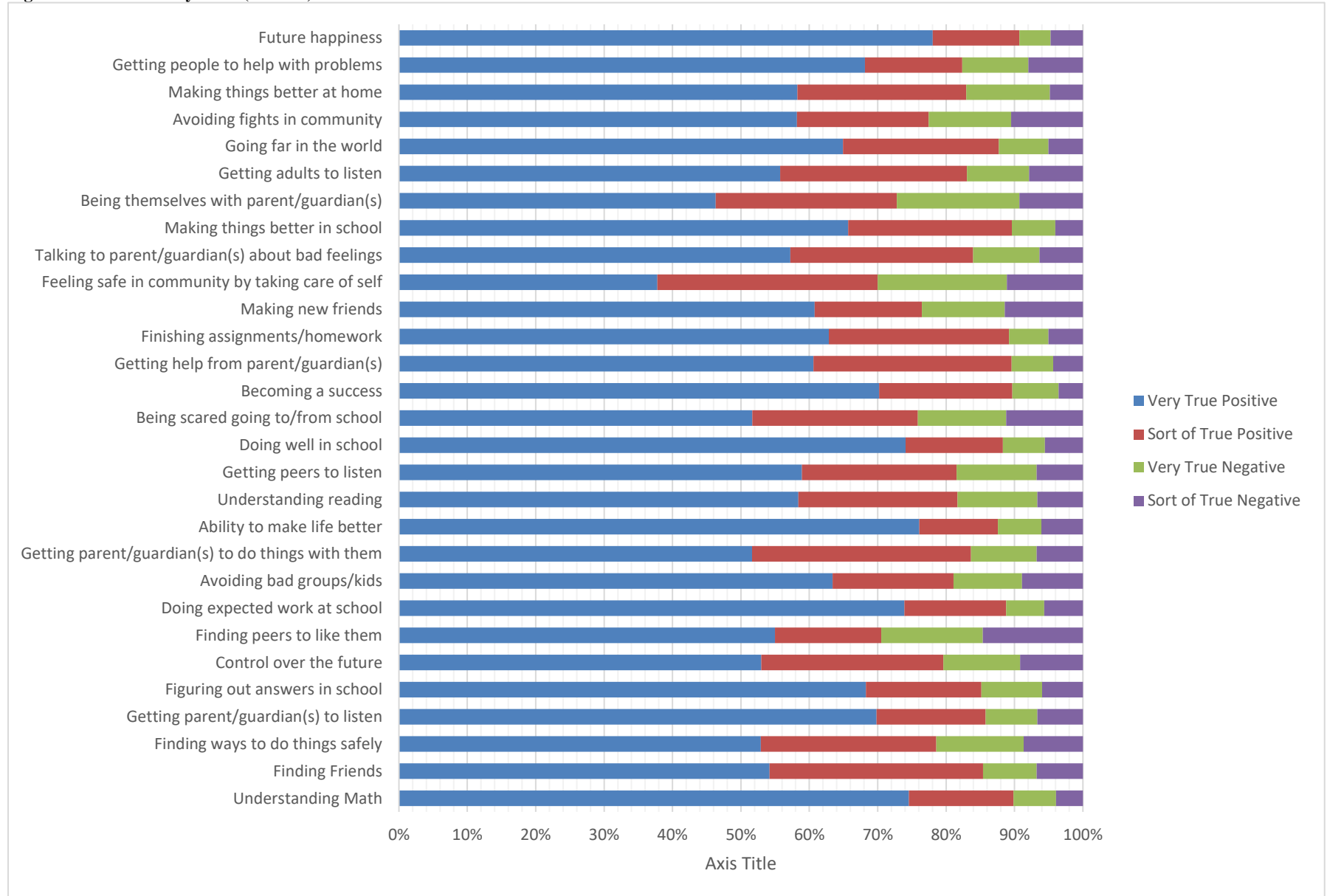
Variable	Male <i>n (% within gender)</i>	Female <i>n (% within gender)</i>	Total <i>n (% within total)</i>
When was the last time you willingly had sex?			
Less than 1 week ago	5 (0.3)	4 (0.2)	9 (0.2)
Between 1 week and 1 month ago	3 (0.2)	2 (0.1)	5 (0.1)
Between 1 month and 3 months	3 (0.2)	1 (0.1)	4 (0.1)
More than a year ago	7 (0.4)	3 (0.1)	10 (0.3)
Not Applicable	14 (0.7)	8 (0.4)	22 (0.6)
Missing	1893 (98.1)	2011 (98.8)	3904 (98.5)
	5 (0.3)	6 (0.3)	11 (0.3)
When was the last time you had unwillingly had sex?			
Less than 1 week ago	1 (0.1)	2 (0.1)	3 (0.1)
Between 1 week and 1 month	1 (0.1)	0 (0)	1 (0.0)
Between 1 month and 3 months	1 (0.1)	0 (0)	1 (0.0)
More than a year ago	2 (0.1)	2 (0.1)	4 (0.1)
Not Applicable	1918 (99.4)	2024 (99.5)	3942 (99.4)
Missing	7 (0.4)	7 (0.3)	14 (0.4)

17. Self-Efficacy

Respondents were given a scale to assess Self-Efficacy. The Self-Efficacy scale was adapted from the Project on Human Development in Chicago Neighborhoods (PHDCN, n.d.). Respondents were asked to read two statements and decide which applied to them best. Once they had decided upon the best fitting statement, they were then asked to identify whether the statement was very true or sort of true. Figure 17.1 shows a chart of respondent answers. Answers are set up as either positive “very true/sort of true,” or negative “very true/sort of true.” This translates to whether the respondent had a positive or negative view of themselves on each issue. Respondents felt the least positive in regards to feeling safe in their community because they are able to take care of themselves and being themselves with their parent/guardian(s). Respondents felt the most positive about issues related to future happiness, ability to make life better, doing well in school and doing expected school work. See Table A.21 in the Appendix for individual answers to the Self-Efficacy scale.

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Figure 17.1 Self-Efficacy Scale (N=3965)



18. Wrap-up Questions

Respondents were asked several wrap-up questions including how easy or difficult it was to understand the questions asked, how honest they were when answering and whether the respondents had any questions and/or thoughts or reactions to the interview. Over 92% of respondents felt the questions were very easy or easy to understand while only 7.2% reported the questions were difficult or very difficult to understand. When asked how honest they were in answering the questions 92.3% reported they were completely or very honest, 6.1% reported being fairly honest while only 1.4% reported being not very honest or not honest at all. Most respondents had no questions (96.9%) or thoughts/reactions to the interview (81.8%). Questions asked ranged from how to open a bank account and how to save money to what is the reason for the research and what is the reason for the interview. Reported thoughts/reactions to the interview ranged from “It was good,” “It was interesting,” and “It was easy,” to “It was long”.

19. End Notes

In this final section the interviewer was asked several questions regarding respondents’ behavior over the course of the interview as well as other aspects of the interview. Interviewers were asked several questions with answers on a scale of 1 to 5, with 1 representing “all of the time” and 5 representing “none of the time.” Table 19.1 shows the answers for the first three questions. The mean score for the first question regarding respondents’ understanding of the questions was 1.93 indicating that respondents understood the questions almost all of the time. Similarly, the mean score for thinking before answer was 2.21 also indicating that respondents thought about their responses almost all of the time. A higher mean was found with whether the respondent appeared to randomly answer the questions with a mean of 3.62 closer to the response, “none of the time.” In this case, a higher number would be preferable since it would not be ideal if respondent seemed to randomly answer questions.

Table 19.1 How Respondent Answered (N=3965)

Variable	1 All of the time <i>n (%)</i>	2 <i>n (%)</i>	3 <i>n (%)</i>	4 <i>n (%)</i>	5 None of the time <i>n (%)</i>
Did the child appear to understand the questions?	1370 (34.6)	1749 (44.1)	600 (15.1)	223 (5.6)	17 (0.4)
Did the child appear to answer the questions randomly?	119 (3.0)	703 (17.7)	918 (23.2)	1051 (26.5)	1167 (29.4)
Did the child appear to think about each response before answering?	1058 (26.7)	1581 (39.9)	821 (20.7)	411 (10.4)	82 (2.1)

The mean length of time for interviews was 69.29 minutes. Length of interviews ranged from 3 minutes to 425 minutes. Most did not have another person present during the interview (99.6%). Of the 14 interviews where another person was present most were teachers with the remaining being kids or fellow students. Those who were present did not interfere with the interview process or influence the answers. Only 19 of the interviews faced interruptions for a variety of reasons including announcements, the need to change rooms, lunch or tea breaks, rain, noise or interruption by someone entering the room. For those who experienced interruptions, the amount of time was minimal. These interruptions had little to no effect on the interview. For the most part interviews took place in a quiet, private space (82.9%) with only 16.4% experiencing some noise or a semiprivate space. And only 0.4% having interviews in a noisy space. Interviewers were asked the respondents' ability to understand most of the questions. The majority reported that respondents understood a great deal or a lot (70.9%) with the remaining understanding moderately (23.6%), a little (4.2%) and not a lot (1.0%). The questions respondents struggled to understand the most were questions regarding attitudes about savings (1.7%) followed by social support (1.0%), HIV/AIDS related questions (1.8%) and the youth risk behavior survey (0.3%).

Respondents' interest in the interview was mostly very high or above average (75.4%) with 23.8% reporting average. Only 3.1% responded below average or very low. Most respondents did not need a referral to a service provider however 3 respondents needed referrals due to suicidal ideation and 1 due to experiencing maternal child abuse.

20. Conclusion

The baseline pre-intervention data indicates that fewer than half of the respondents have savings. Very few of those who do have savings have saved in an established formal financial institution such as a bank or a SACCO. Despite low current savings, respondents indicate moderately high confidence in their ability to save. Respondents reported low risk behavior in regards to substance use. Very few respondents indicated having had sexual relations, but of those who had, the majority did not use a method of protection.

The baseline report for the SMATA Study provides a detailed outline of the study population before the economic intervention began. Data was collected for 3,965 respondents covering several aspects of their lives: demographics, community background; family and social support; education; attitudes about savings; health and mental health including HIV/AIDS knowledge, risk taking behavior, depression and self-efficacy; and poverty issues. This baseline data will serve as a benchmark from which change will be measured after the intervention. The primary limitation of the study is that all data was collected through self-report, which may have led to under-reporting of risky behaviors and over-reporting of positive behaviors.

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APPENDIX A – EXTENDED TABLES

Table A.1 Community Satisfaction - Individual Answers (N = 3965)

Variable	Never	Sometimes	About half the time	Most of the time	Always	Missing
	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>
I like where I live.	86 (2.2)	256 (6.5)	77 (1.9)	570 (14.4)	2971 (74.9)	5 (.1)
I wish I lived in a different house.	1879 (47.4)	966 (24.4)	138 (3.5)	497 (12.5)	474 (12.0)	11 (.3)
I wish I lived in another village/estate.	1968 (49.6)	914 (23.1)	226 (5.7)	412 (10.4)	434 (10.9)	11 (.3)
I like my village/estate.	139 (3.5)	362 (9.1)	189 (4.8)	712 (18.0)	2550 (64.3)	13 (.3)
I like my neighbors.	69 (1.7)	270 (6.8)	154 (3.9)	787 (19.8)	2673 (67.4)	12 (.3)
This village/estate is filled with not nice people.	1559 (39.3)	1409 (35.5)	288 (7.3)	388 (9.8)	305 (7.7)	16(.4)
My family's house is nice.	102 (2.6)	252 (6.4)	175 (4.4)	589 (14.9)	2839 (71.6)	8 (.2)
There are a lot of fun things to do where I live.	208 (5.2)	658 (16.6)	280 (7.1)	886 (22.3)	1928 (48.6)	5 (.1)

Table A.2 Family Cohesion – Individual Answer (N = 3965)

Variable	Never	Sometimes	About half the time	Most of the time	Always	Missing
	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>
Family members ask each other for help before asking non-family members.	251 (6.3)	579 (14.6)	82 (2.1)	864 (21.8)	2187 (55.2)	2 (.1)
Family members like to spend free time with each other.	132 (3.3)	602 (15.2)	205 (5.2)	1116 (28.1)	1908 (48.1)	2 (.1)
Family members feel close to each other.	142 (3.6)	340 (8.6)	178 (4.5)	831 (21.0)	2469 (62.3)	5 (.1)
Child is available when other family members want to talk.	87 (2.2)	577 (14.6)	177 (4.5)	1056 (26.6)	2064 (52.1)	4 (.1)
Child listens to what other family members have to say even when they disagree.	437 (11.0)	742 (18.7)	266 (6.7)	834 (21.0)	1683 (42.4)	3 (.1)
Family does things together.	56 (1.4)	299 (7.5)	176 (4.4)	823 (20.8)	2606 (65.7)	5 (.1)
Parents take time to listen to child.	31 (.8)	308 (7.8)	75 (1.9)	719 (18.1)	2829 (71.3)	3 (.1)
If child has a problem, parents offer help.	32 (.8)	288 (7.3)	110 (2.8)	871 (22.0)	2660 (67.1)	4 (.1)

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Table A.3 Child-Caregiver Communication – Individual Answers (N=3695)

Variable	Always <i>n (%)</i>	Most of the time <i>n (%)</i>	About half of the time <i>n (%)</i>	Sometimes <i>n (%)</i>	Never <i>n (%)</i>	Missing <i>n (%)</i>
Child can count on parent/guardian to help in case of problem	2945 (74.3)	648 (16.3)	48 (1.2)	266 (6.7)	52 (1.3)	6 (0.2)
Current parent/guardian says child should not argue with adults	1852 (46.7)	807 (20.4)	167 (4.2)	702 (17.7)	427 (10.8)	10 (0.3)
Current parent/guardian challenges child to do their best	2720 (68.6)	714 (18.0)	134 (3.4)	248 (6.3)	140 (3.5)	9 (0.2)
Current parent/guardian says child should give in on arguments instead of making others angry	1188 (30.0)	742 (18.7)	286 (7.2)	915 (23.1)	824 (20.8)	10 (0.3)
Current parent/guardian challenge child to think independently	1550 (39.1)	850 (21.4)	295 (7.4)	695 (17.5)	567 (14.3)	8 (0.2)
Current parent/guardian punishes child after getting a poor grade	596 (15.0)	389 (9.8)	155 (3.9)	923 (23.3)	1891 (47.7)	11 (0.3)
Current parent/guardian shows interest in child’s school work	2897 (73.1)	635 (16.0)	114 (2.9)	194 (4.9)	108 (2.7)	17 (0.4)
Current parent/guardian say their ideas are correct and child should not question them	858 (21.6)	545 (13.7)	281 (7.1)	1180 (29.8)	1082 (27.3)	19 (0.5)
Current parent/guardian explains when they want child to do something	1333 (33.6)	673 (17.0)	304 (7.7)	1153 (29.1)	491 (12.4)	11 (0.3)
During an argument current parent/guardian says things like, “You will know better when you grow up.”	905 (22.8)	545 (13.7)	226 (5.7)	1020 (25.7)	1258 (31.7)	11 (0.3)
Current parent/guardian encourages child to try harder when they receive poor marks in school	2972 (75.0)	620 (15.6)	121 (3.1)	161 (4.1)	81 (2.0)	10 (0.3)
Current parent/guardian lets child make their own plan	687 (17.3)	539 (13.6)	307 (7.7)	1212 (30.6)	1202 (30.3)	18 (0.5)
Current parent/guardian knows who child’s friends are	1683 (42.4)	959 (24.2)	412 (10.4)	588 (14.8)	282 (7.1)	41 (1.0)
Current parent/guardian acts cold and unfriendly when child does something they do not like	676 (17.0)	498 (12.6)	264 (6.7)	1288 (32.5)	1228 (31.0)	11 (0.3)
Current parent/guardian spends time just talking to child	1603 (40.4)	1048 (26.4)	366 (9.2)	765 (19.3)	174 (4.4)	9 (0.2)
Current parent/guardian makes child feel bad when they receive poor marks in school	535 (13.5)	409 (10.3)	173 (4.4)	1124 (28.3)	1699 (42.8)	26 (0.6)
Current parent/guardian and child do things for fun together	1376 (34.7)	953 (24.0)	301 (7.6)	823 (2.8)	485 (12.2)	28 (0.7)
Current parent/guardian stops child from doing things with them when child has done something they do not like	738 (18.6)	492 (12.4)	290 (7.3)	1248 (31)	1171 (29.5)	25 (0.7)

Table A.4 Discussion of Risk Behaviors/Sensitive Issues – Individual Answers (N=3965)

Variable	Always <i>n (%)</i>	Most of the time <i>n (%)</i>	About half the time <i>n (%)</i>	Sometimes <i>n (%)</i>	Never <i>n (%)</i>	Missing <i>n (%)</i>
Alcohol/Drinking	620 (15.6)	513 (12.9)	131 (3.3)	859 (21.7)	1839 (46.4)	3 (0.1)
Smoking Cigarettes	594 (15.0)	461 (11.6)	160 (4.0)	779 (19.6)	1968 (49.6)	3 (0.1)
HIV/AIDS	823 (20.8)	483 (12.2)	160 (4.0)	764 (20.0)	1701 (42.9)	4 (0.1)
STDs	739 (18.6)	394 (9.9)	129 (3.3)	727 (18.3)	1969 (49.7)	7 (0.2)
Sex	701 (17.7)	410 (10.3)	171 (4.3)	684 (17.3)	1992 (50.2)	7 (0.2)
Bad Friends	1630 (41.1)	740 (18.7)	216 (5.4)	631 (15.9)	730 (18.4)	18 (0.5)
Education	3254 (82.1)	474 (12.0)	49 (1.2)	125 (3.2)	56 (1.4)	7 (0.2)
Puberty	1290 (32.5)	668 (16.8)	250 (6.3)	899 (22.7)	840 (21.2)	18 (0.5)
Future plans	2161 (54.5)	820 (20.7)	179 (4.5)	519 (13.1)	267 (6.7)	19 (0.5)
Avoiding Pregnancy	1039 (26.2)	464 (11.7)	186 (4.7)	747 (18.8)	1516 (38.2)	13 (0.3)
Marriage	459 (11.6)	272 (6.9)	135 (3.4)	647 (16.3)	2448 (61.7)	4 (0.1)

Table A.5 Level of Comfort Discussing Risk Behaviors/Sensitive Issues – Individual Answers (N = 3965)

Variable	Very Comfortable <i>n (%)</i>	Somewhat Comfortable <i>n (%)</i>	Somewhat Uncomfortable <i>n (%)</i>	Very Comfortable <i>n (%)</i>	Missing <i>n (%)</i>
Alcohol/Drinking	1066 (26.9)	599 (15.1)	719 (18.1)	1561 (39.4)	20 (0.5)
Cigarette Smoking	964 (24.3)	638 (16.1)	768 (19.4)	1572 (39.6)	23 (0.6)
HIV/AIDS	962 (24.3)	595 (15.0)	784 (19.8)	1605 (40.5)	19 (0.5)
STDs	768 (19.4)	523 (13.2)	802 (20.2)	1849 (46.6)	23 (0.6)
Sex	701 (17.7)	490 (12.4)	791 (19.9)	1947 (49.1)	36 (0.9)
Bad Friends	1647 (41.5)	161 (21.7)	596 (15.0)	828 (20.9)	33 (0.8)
Education	3553 (89.6)	261 (6.6)	63 (1.6)	70 (1.8)	18 (0.5)
Puberty	1461 (36.8)	842 (21.2)	834 (21.0)	805 (20.3)	23 (0.6)
Future plans	3015 (76.0)	582 (17.7)	164 (4.1)	189 (4.8)	15 (0.4)
Avoiding Pregnancy	1027 (25.9)	547 (13.8)	830 (20.9)	1545 (39.0)	16 (0.4)
Marriage	697 (17.6)	488 (12.3)	739 (18.6)	2008 (50.6)	33 (0.8)

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Table A. 6 Social Support Network (N=3965)

Variable	Always <i>n (%)</i>	Most of the Time <i>n (%)</i>	About half the time <i>n (%)</i>	Sometimes <i>n (%)</i>	Never <i>n (%)</i>	Missing <i>n (%)</i>
Some kids have parent/guardian(s) who don't really understand them.	464 (11.7)	348 (8.8)	144 (3.6)	1234 (31.1)	1772 (44.7)	3 (0.1)
Some kids have a close friend who they can tell problems to.	1705 (43.0)	1096 (27.6)	226 (5.7)	715 (18.0)	218 (5.5)	5 (0.1)
Some kids have parent/guardian(s) who don't seem to want to hear about their children's problems.	293 (7.4)	324 (8.2)	170 (4.3)	884 (22.3)	2283 (57.6)	11 (0.3)
Some kids have a close friend who really understands them.	2019 (50.9)	1039 (26.2)	220 (5.5)	561 (14.1)	119 (3.0)	7 (0.2)
Some kids have parent/guardian(s) who care about their feelings.	2559 (64.5)	880 (22.2)	150 (3.8)	285 (7.2)	84 (2.1)	7 (0.2)
Some kids have a close friend who they can talk to about things that bother them.	1600 (40.4)	1109 (28.0)	284 (7.2)	749 (18.9)	216 (5.4)	7 (0.2)
(Some kids have parent/guardian (s) who treat their children like a person who really matters.	2347 (59.2)	909 (22.9)	173 (4.4)	345 (8.7)	180 (4.5)	11 (0.3)
Some kids don't have a close friend who they like to spend time with.	306 (7.7)	258 (6.5)	183 (4.6)	1150 (29.0)	2056 (51.9)	12 (0.3)
Some kids have current parent/guardian(s) who like them the way they are.	2680 (67.6)	786 (19.8)	142 (3.6)	246 (6.2)	103 (2.6)	8 (0.2)
Some kids don't have a close friend who really listens to what they say.	382 (9.6)	341 (8.6)	240 (6.1)	1071 (27.0)	1923 (48.5)	8 (0.2)
Some kids have current parent/guardian(s) who don't act like what their children do is important.	282 (7.1)	235 (5.9)	173 (4.4)	914 (23.1)	2352 (59.3)	9 (0.2)
Some kids don't have a close friend who cares about their feelings.	377 (9.5)	329 (8.3)	208 (5.2)	1041 (26.3)	2004 (50.5)	6 (0.2)
Some kids have classmates who like them the way they are.	2341 (59.0)	920 (23.2)	164 (4.1)	420 (10.6)	78 (2.0)	42 (1.1)
Some kids have a teacher who helps them if they are upset and have a problem.	2284 (57.6)	984 (24.8)	158 (4.0)	406 (10.2)	92 (2.3)	41 (1.0)
Some kids have classmates that they can become friends with.	1884 (47.5)	1135 (28.6)	307 (7.7)	493 (12.4)	98 (2.5)	48 (1.2)
Some kids don't have a teacher who helps them to do their very best.	174 (4.4)	222 (5.6)	164 (4.1)	785 (19.8)	2577 (65.0)	43 (1.1)
Some kids have classmates who sometimes make fun of them.	829 (20.9)	490 (12.4)	362 (9.1)	1568 (39.5)	665 (16.8)	51 (1.3)
Some kids do have a teacher who cares about them.	2060 (52.0)	1025 (25.9)	200 (5.0)	414 (10.4)	217 (5.5)	49 (1.2)
Some kids have classmates who pay attention to what they say.	1551 (39.1)	1157 (29.2)	399 (10.1)	662 (16.7)	148 (3.7)	48 (1.2)
Some kids don't have a teacher who is fair to them.	202 (5.1)	201 (5.1)	133 (3.4)	926 (23.4)	2457 (62.0)	46 (1.2)
Some kids don't get asked to play games with classmates very often.	237 (6.0)	195 (4.9)	196 (4.9)	1208 (30.5)	2086 (52.6)	43 (1.1)
Some kids don't have a teacher who cares if they feel bad.	173 (4.4)	179 (4.5)	162 (4.1)	784 (19.8)	2623 (66.2)	44 (1.1)
Some kids often spend holidays being alone.	312 (7.9)	266 (6.7)	178 (4.5)	1043 (26.3)	2120 (52.5)	46 (1.2)
Some kids have a teacher who treats them like a person.	2119 (53.4)	1001 (25.2)	211 (5.3)	404 (10.2)	190 (4.8)	40 (1.0)

Table A.7 School-Life Satisfaction Scale – Individual Answers (N=3965)

Variable	Always <i>n (%)</i>	Most of the Time <i>n (%)</i>	About half the time <i>n (%)</i>	Sometimes <i>n (%)</i>	Never <i>n (%)</i>	Missing <i>n (%)</i>
Child looks forward to going to school each day.	3431 (86.5)	402 (10.1)	26 (0.7)	75(1.9)	27 (0.7)	4 (0.1)
Child likes being at school	3351 (84.5)	502 (12.7)	42 (1.1)	56 (1.4)	11 (0.3)	3 (0.1)
Child finds school interesting.	3116 (78.6)	529 (13.3)	95 (2.4)	185 (4.7)	35 (0.9)	5 (0.1)
Child wishes they didn't have to go to school.	3424 (86.4)	412 (10.4)	37 (0.9)	39 (1.0)	42 (1.1)	11 (0.3)
Child finds many things about school they don't like.	2185 (55.1)	1324 (33.4)	131 (3.3)	195 (4.9)	121 (3.1)	9 (0.2)
Child enjoys school activities.	3102 (78.2)	593 (15.0)	111 (2.8)	138 (3.5)	18 (0.5)	3 (0.1)
Child learns a lot at school.	3352 (84.5)	468 (11.8)	48 (1.2)	64 (1.6)	29 (0.7)	4 (0.1)
Child feels bad at school.	3165 (79.8)	633 (16.0)	40 (1.0)	43 (1.1)	78 (2.0)	6 (0.2)

Table A. 8 Pediatric Quality of Life – Individual Answers (N=3965)

Variable	Always <i>n (%)</i>	Most of the time <i>n (%)</i>	About half the time <i>n (%)</i>	Sometimes <i>n (%)</i>	Never <i>n (%)</i>	Missing <i>n (%)</i>
It is hard for child to pay attention in class.	148 (3.7)	159 (4.0)	91 (2.3)	1235 (31.1)	2321 (58.5)	11 (0.3)
Child is forgetful.	88 (2.2)	172 (4.3)	172 (4.3)	2001 (50.5)	1521 (38.4)	11 (0.3)
Child misses school because of not feeling well.	289 (7.3)	165 (4.2)	1001 (2.5)	2597 (65.5)	801 (20.2)	12 (0.3)
Child misses school to go to doctor, clinics or hospital.	369 (9.3)	196 (4.9)	99 (2.5)	2471 (62.3)	816 (20.6)	14 (0.4)

Table A.9 Plans for money and monitoring of spending (N=3965)

	Never <i>n (%)</i>	Seldom <i>n (%)</i>	Occasionally <i>n (%)</i>	Usually <i>n (%)</i>	Most of the time <i>n (%)</i>	Missing <i>n (%)</i>
How often does the child make plans to use their money	485 (12.2)	391 (9.9)	798 (20.1)	1117 (28.2)	1162 (29.3)	12 (0.3)
How often does the child monitor their spending	568 (14.3)	413 (10.4)	760 (19.2)	1001 (25.2)	1211 (30.5)	12 (0.3)

Table A.10 Financial Management Knowledge (N=3965)

	Yes <i>n (%)</i>	No <i>n (%)</i>	Missing <i>n (%)</i>
I do not know enough.	2272 (57.3)	1669 (42.1)	24 (0.6)
I understand some of what I read.	1202 (30.3)	2740 (69.1)	23 (0.6)
I know as much as I need to.	477 (12.0)	3465 (87.4)	23 (0.6)

Table A.11 Attitudes about spending and savings – Individual Answers (N=3965)

Variable	Strongly Agree	Agree	Neither disagree nor agree	Disagree	Strongly Disagree	Missing
	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>
I usually buy only the things I need.	888 (22.4)	2311 (58.3)	281 (7.1)	320 (8.1)	154 (3.9)	11 (0.3)
I try to keep my life simple as far as possessions are concerned.	824 (20.8)	2205 (55.6)	426 (10.7)	323 (8.1)	179 (4.5)	8 (0.2)
The things I own aren't all that important to me.	217 (5.5)	583 (14.7)	605 (15.3)	605 (15.3)	1573 (39.7)	977 (24.6)
I enjoy spending money on things that aren't practical.	130 (3.3)	411 (1.4)	607 (15.3)	1703 (43.0)	1092 (27.5)	22 (0.6)
Buying things gives me a lot of pleasure.	459 (11.6)	1509 (38.1)	698 (17.6)	884 (22.3)	390 (9.8)	25 (0.6)
I like a lot of luxury in my life.	471 (11.9)	1176 (29.7)	770 (19.4)	1077 (27.2)	448 (11.3)	23 (0.6)
I put less emphasis on material things than most people I know.	384 (9.7)	1452 (36.6)	917 (23.1)	856 (21.6)	334 (8.4)	22 (0.6)
I feel comfortable that I will meet my goals.	1803 (45.5)	1661 (41.9)	191 (4.8)	142 (3.6)	154 (3.9)	14 (0.4)

Table A.12 Importance of Saving – Individual Answers (N=3965)

Variable	Extremely Important	Very Important	Somewhat Important	Not Very Important	Not Important at all	Missing
	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>
Saving money for a family business is	1226 (30.9)	2326 (58.7)	239 (6.0)	99 (2.5)	60 (1.5)	15 (0.4)
Saving money for one's education is	1596 (40.3)	2112 (53.3)	151 (3.8)	65 (1.6)	24 (0.6)	17 (0.4)
Saving money for vocational, technical, or job training is	970 (24.5)	1915 (48.3)	654 (16.5)	306 (7.7)	100 (2.5)	20 (0.5)
Saving money for family use is	1173 (29.6)	2215 (55.9)	322 (8.1)	165 (4.2)	67 (1.7)	23 (0.6)
Saving money to buy an animal (such as a goat, pig, cow) is	668 (16.8)	1317 (33.2)	810 (20.4)	775 (19.5)	374 (9.4)	21 (0.5)
Saving money to move into one's own home or apartment is	1016 (25.6)	1644 (41.5)	501 (12.6)	502 (12.7)	284 (7.2)	18 (0.5)

Table A.13 Confidence in Ability to Save – Individual Answers (N=3965)

Variable	Extremely Confident <i>n (%)</i>	Very Confident <i>n (%)</i>	Somewhat Confident <i>n (%)</i>	Not Very Confident <i>n (%)</i>	Not Confident at all <i>n (%)</i>	Missing <i>n (%)</i>
Save money for family business	1165 (29.4)	2231 (56.3)	323 (8.1)	161 (4.1)	67 (1.7)	18 (0.5)
Save money for education	1498 (37.8)	2117 (53.4)	223 (5.6)	80 (2.0)	26 (0.7)	21 (0.5)
Save money for vocational, technical or job training	898 (22.6)	1874 (47.2)	723 (18.2)	341 (8.6)	112 (2.8)	20 (0.5)
Save money for family use	1107 (27.9)	2193 (55.3)	377 (9.5)	198 (5.0)	60 (1.5)	30 (0.8)
Save money to buy an animal such as a goat, pig or cow	613 (15.5)	1344 (33.9)	813 (20.5)	722 (18.2)	452 (11.4)	21 (0.5)
Save money to move into one's own home or apartment	898 (22.6)	1636 (41.3)	554 (14.0)	532 (13.4)	326 (8.2)	19 (0.5)

Table A.14 HIV/AIDS Prevention Attitudes – Individual Answers (N=3965)

Variable	Agree a great deal <i>n (%)</i>	Agree a lot <i>n (%)</i>	Moderately Agree <i>n (%)</i>	Agree a little <i>n (%)</i>	Not at all Agree <i>n (%)</i>	Don't Know <i>n (%)</i>	Missing <i>n (%)</i>
As a teenage I think AIDS is a threat to my health.	1825 (46.0)	1276 (32.2)	139 (3.5)	161 (4.1)	563 (14.2)	0 (0.0)	1 (0.0)
I think people my age who have sex should use condoms.	986 (24.9)	1151 (29.0)	320 (8.1)	303 (7.6)	1195 (30.1)	9 (0.2)	1 (0.0)
I think the best way to avoid getting AIDS is not to have sex.	1714 (43.2)	1298 (32.7)	243 (6.1)	260 (6.6)	441 (11.1)	7 (0.2)	2 (0.1)
Even if you know your partner very well, you should use a condom.	1076 (27.1)	1192 (30.1)	351 (8.9)	370 (9.3)	964 (24.3)	10 (0.3)	2 (0.1)
I think it is very important to use condoms every time one has sex.	1264 (31.9)	1283 (32.4)	311 (7.8)	367 (9.3)	727 (18.3)	9 (0.2)	4 (0.1)

Table A.15 HIV Knowledge Part 1/HIV Transmission – Individual Answers (N=3965)

Variable	Safe <i>n (%)</i>	Unsafe <i>n (%)</i>	Not Sure <i>n (%)</i>	Missing <i>n (%)</i>
How safe are the following...				
Sharing needles or syringes with an HIV-infected person	80 (2.0)	3619 (91.3)	265 (6.7)	1 (0.0)
Having unprotected sex with an HIV-infected person	99 (2.5)	3529 (89.0)	334 (8.4)	3 (0.1)
Holding hands with an HIV-infected person	3096 (78.1)	387 (9.8)	476 (12.0)	6 (0.2)
Touching toilet seats, spoons, cups or other objects after a person infected with HIV/AIDS	2226 (56.1)	938 (23.7)	800 (20.2)	1 (0.0)
Kissing a person who is infected with HIV/AIDS	308 (7.8)	3104 (78.3)	552 (13.9)	1 (0.0)

Table A.16 HIV Knowledge Part 2/General Knowledge – Individual Answers (N=3965)

Variable	True <i>n (%)</i>	False <i>n (%)</i>	Not Sure <i>n (%)</i>	Missing <i>n (%)</i>
You can tell if someone is infected by HIV/AIDS by looking at them	644 (16.2)	2856 (72.0)	455 (11.5)	10 (0.3)
A pregnant with HIV/AIDS woman can give HIV to her fetus	2520 (63.6)	798 (20.1)	635 (16.0)	12 (0.3)
There is a cure for HIV/AIDS	345 (8.7)	3305 (83.4)	300 (7.6)	15 (0.4)
Birth control pills can protect against HIV	715 (18.0)	1476 (44.0)	1488 (37.5)	16 (0.4)
You can get HIV from a mosquito bite	394 (9.9)	3295 (83.1)	261 (6.6)	15 (0.4)
You can get HIV from using the same wash basin as someone infected	384 (9.8)	3106 (78.3)	454 (11.5)	18 (0.5)
There is a test to determine if a person has HIV/AIDS	3452 (87.1)	258 (6.5)	243 (6.1)	12 (0.3)
Anyone can become infected with HIV/AIDS	3001 (75.7)	668 (16.8)	284 (7.2)	12 (0.3)

Table A.17 Adapted CDI – Individual Answers (N=3965)

	N=3965 <i>n (%)</i>		N=3965 <i>n (%)</i>
I am sad once in awhile	3771 (95.1)	I look ok	3679 (92.8)
I am sad many times	125 (3.2)	There are some bad things about my looks	183 (4.6)
I am sad all the time	64 (1.6)	I look ugly	92 (2.3)
I don't know	0 (0.0)	I don't know	7 (0.2)
Missing	5 (0.1)	Missing	7 (0.2)
Nothing will ever work out for me	251 (6.3)	I am tired once in awhile	3685 (92.9)
I am not sure if things will work out for me	649 (16.4)	I am tired many days	159 (4.0)
Things will work out for me ok	3058 (77.1)	I am tired all the time	114 (2.9)
Missing	7 (0.2)	Missing	7 (0.2)
I do most things ok	3621 (91.3)	Most days I do not feel like eating	378 (9.5)
I do many things wrong	221 (5.6)	Many days I do not feel like eating	125 (3.2)
I do everything wrong	115 (2.9)	I eat pretty well	3457 (87.2)
Missing	8 (0.2)	Missing	5 (0.1)
I hate myself	104 (2.6)	I do not worry about aches and pains	2588 (65.3)
I do not like myself	52 (1.3)	I worry about aches and pains many times	805 (20.3)
I like myself	3804 (95.9)	I worry about aches and pains all the time	564 (14.2)
Missing	5 (0.1)	Missing	8 (0.2)
I do not think about killing myself	3447 (86.9)	I do not feel alone	3499 (88.2)
I think about killing myself but I would not do it	426 (10.7)	I feel alone many times	313 (7.9)
I want to kill myself	88 (2.2)	I feel alone all the time	143 (3.6)
Missing	4 (0.1)	Missing	10 (0.3)
I feel like crying everyday	129 (3.3)	I have plenty of friends	2279 (57.5)
I feel like crying many days	106 (2.7)	I have some friends but I wish I had more	1539 (38.8)
I feel like crying once in awhile	3717 (93.7)	I do not have any friends	140 (3.5)
Missing	13 (0.3)	Missing	7 (0.2)
Things bother me all the time	161 (4.1)	Nobody really loves me	74 (1.9)
Things bother me many times	209 (5.3)	I am not sure if anybody loves me	266 (6.7)
Things bother me once in awhile	3573 (90.1)	I am sure that somebody loves me	3619 (91.3)
Missing	22 (0.6)	Missing	6 (0.2)

Table A.18 Adapted Tennessee Self-Concept Scale – Individual Answers (N=3965)

Variable	Always True <i>n (%)</i>	Usually True <i>n (%)</i>	Sometimes True/Some times False <i>n (%)</i>	Usually False <i>n (%)</i>	Always False <i>n (%)</i>	Missing <i>n (%)</i>
I like the way I look	3413 (86.1)	452 (11.4)	64 (1.6)	15 (0.4)	12 (0.3)	9 (0.2)
I have a happy family	3123 (78.8)	630 (15.9)	135 (3.4)	32 (0.8)	33 (0.8)	12 (0.3)
I don't sleep well	107 (2.7)	175 (4.4)	569 (14.4)	1117 (28.2)	1983 (50.0)	14 (0.4)
It's hard for me to do what's right	250 (6.3)	219 (5.5)	592 (14.9)	1089 (27.5)	1796 (45.3)	19 (0.5)
I know as much as the other children in my community	1313 (33.1)	1012 (25.5)	971 (24.5)	379 (9.6)	297 (6.7)	23 (0.6)
I'm happy with who I am	2873 (72.5)	798 (20.1)	150 (3.8)	67 (1.7)	56 (1.4)	21 (0.5)
I don't feel as well as I should	201 (5.1)	259 (6.5)	641 (16.2)	1256 (31.7)	1577 (39.8)	31 (0.8)
It's hard for me to be around other people	312 (7.9)	252 (6.4)	549 (13.8)	1122 (28.3)	1705 (43.0)	25 (0.6)
I really care about my family	3152 (79.5)	597 (15.1)	81 (2.0)	75 (1.9)	36 (0.9)	24 (0.6)
I'm as nice as I should be	2719 (68.6)	863 (21.8)	212 (5.3)	91 (2.3)	63 (1.6)	17 (0.4)
I don't feel happy when I'm with other people	148 (3.7)	147 (3.7)	494 (12.5)	1239 (31.2)	1917 (48.3)	20 (0.5)
It's hard for someone to be friend	207 (5.2)	167 (4.2)	421 (10.6)	1158 (29.2)	1980 (49.9)	32 (0.8)
My family doesn't trust me	196 (4.9)	143 (3.6)	285 (7.2)	947 (23.9)	2367 (59.7)	27 (0.7)
I get along well with other people	1985 (50.1)	1080 (27.2)	412 (10.4)	204 (5.1)	260 (6.6)	24 (0.6)
I hate myself	99 (2.5)	56 (1.4)	110 (2.8)	829 (20.9)	2845 (71.8)	26 (0.7)
I'm not the person I would like to be	235 (5.9)	178 (4.5)	333 (8.4)	1024 (25.8)	2168 (54.7)	27 (0.7)
I'm an honest person	2689 (67.8)	747 (18.8)	309 (7.8)	72 (1.8)	131 (3.3)	17 (0.4)
I feel good most of the time	2462 (62.1)	990 (25.0)	377 (9.5)	50 (1.3)	72 (1.8)	14 (0.4)

Table A.19 Adapted Beck’s Hopelessness – Individual Answers (N=3965)

Variable	False <i>n (%)</i>	True <i>n (%)</i>	Missing <i>n (%)</i>
I look forward to the future with hope and enthusiasm	128 (3.2)	3828 (96.5)	9 (0.2)
I might as well give up because there is nothing I can do about making the things better for myself	426 (10.7)	3527 (89.0)	12 (0.3)
When things are going badly, I am helped by knowing that they cannot stay that way forever	452 (11.4)	3499 (88.2)	14 (0.4)
I can’t imagine what my life would be like in ten years’ time	2195 (55.4)	1761 (44.4)	9 (0.2)
I have enough time to accomplish the things I want to do	349 (8.8)	3603 (90.9)	13 (0.3)
In the future, I expect to succeed in what concerns me most	261 (6.6)	3695 (93.2)	9 (0.2)
My future seems dark	3763 (94.9)	194 (4.9)	8 (0.2)
I happen to be particularly lucky, and I expect to get more of the good things in life than the average person	669 (16.9)	3288 (82.9)	8 (0.2)
I just can’t get breaks, and there is no reason I will in the future	3251 (82.0)	706 (17.8)	8 (0.2)
My past experiences have prepared me well for the future	431 (10.9)	3527 (89.0)	7 (0.2)
All I can see ahead is the unpleasant rather than pleasant	3501 (88.3)	456 (11.5)	8 (0.2)
I don’t expect to get what I really want	3309 (83.5)	643 (16.2)	13 (0.3)
When I look ahead to the future I expect that I will be happier than I am now	233 (5.9)	3720 (93.8)	12 (0.3)
Things just won’t work out the way I want them to	3155 (79.6)	797 (20.1)	13 (0.3)
I have great faith in the future	172 (4.3)	3783 (95.4)	10 (0.3)
I never get what I want, so it’s foolish to want anything	3681 (92.8)	275 (6.9)	9 (0.2)
It’s very unlikely that I will get any real satisfaction in the future	3256 (82.1)	699 (17.6)	10 (0.3)
The future seems vague and uncertain to me	3290 (83.0)	665 (16.8)	10 (0.3)
I can look forward to more good times than the bad times	3646 (92.0)	311 (7.8)	8 (0.2)
There is no use in really trying to get anything I want because I probably won’t get it	3508 (88.5)	447 (11.3)	10 (0.3)

Table A.20 Sexual Attitudes – Individual Answers (N=3965)

Variable	Never <i>n (%)</i>	Sometimes <i>n (%)</i>	About half the time <i>n (%)</i>	Most of the time <i>n (%)</i>	Always <i>n (%)</i>	Missing <i>n (%)</i>
It is OK for people to have sex with someone they just met.	3694 (93.2)	105 (2.6)	27 (0.7)	43 (1.1)	70 (1.8)	26 (0.7)
It is OK for people my age to have sex with someone they love.	3475 (87.6)	218 (5.5)	32 (0.8)	74 (1.9)	139 (3.5)	27 (0.7)
It is OK for people to have sex before marriage.	3500 (88.3)	171 (4.3)	45 (1.1)	63 (1.6)	162 (4.1)	24 (0.6)
It is OK to force a girlfriend/boyfriend to have sex even when they don’t want to.	3746 (94.5)	69 (1.7)	35 (0.9)	40 (1.0)	50 (1.3)	25 (0.6)
It is OK to have sex without protection with someone you know.	3666 (92.5)	117 (3.0)	41 (1.0)	35 (0.9)	79 (2.0)	27 (0.7)

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Table A.21 Adapted Child and Youth Self-Efficacy Assessment – Individual Answers

Variable	Very True <i>n (%)</i>	Sort of True <i>n (%)</i>	Missing <i>n (%)</i>			Very True <i>n (%)</i>	Sort of True <i>n (%)</i>	Missing <i>n (%)</i>
1. Some kids feel they can understand math if they work at it	2937 (74.1)	604 (15.2)	25 (0.6)	but...	other kids feel that no matter how hard they work at it, it is still very hard to learn math.	244 (6.2)	155 (3.9)	25 (0.6)
2. Some kids think that if they try, they can always find a friend to do things with,	2135 (53.8)	1230 (31.0)	26 (0.7)	but...	other kids think that even when they try, they have trouble finding a friend to do things with.	310 (7.9)	264 (6.7)	26 (0.7)
3. Some kids feel that they can figure out ways to do things safely in the community with their friends,	2084 (52.6)	1010 (25.5)	27 (0.7)	but...	other kids feel that no matter what they do, they can NOT do things with their friends in the community safely.	503 (12.7)	340 (8.6)	27 (0.7)
4. Some kids feel that no matter what they do, they can NOT get their parent/guardian(s) to listen to them,	297 (7.5)	262 (6.6)	32 (0.8)	but...	other kids feel that if they work at it, they can get their parent/guardian(s) to listen to them.	2744 (69.2)	626 (15.8)	32 (0.8)
5. Some kids feel that they can NOT figure out the answers in school even when they try,	347 (8.8)	235 (5.9)	40 (1.0)	but...	other kids feel that they can usually figure out the answers in school if they try.	2680 (67.6)	661 (16.7)	40 (1.0)
6. Some kids feel that they have control over what will happen to them in the future,	2081 (52.5)	1046 (26.4)	38 (0.9)	but...	other kids feel that they do NOT have control over what happens to them in the future.	440 (11.1)	361 (9.1)	37 (0.9)
7. Some kids find that even when they try, it is hard to get people their age to like them,	582 (14.7)	575 (14.5)	36 (0.9)	but...	other kids think that if they try, they can get people their age to like them.	2159 (54.5)	612 (15.4)	36 (0.9)
8. Some kids think that no matter how hard they try, they can NOT do the work expected in school, but...	219 (5.5)	223 (5.6)	40 (1.0)	but...	other kids think that they can do the work that is expected of them in school if they try.	2898 (73.1)	584 (14.7)	40 (1.0)
9. Some kids feel that they can NOT avoid bad groups/kids in their community even if they try,	392 (9.9)	350 (8.8)	42 (1.1)	but...	other kids feel that even though it may not be easy, they are things	2486 (62.7)	692 (17.5)	42 (1.1)
10. Some kids feel that they can get their parents to do things with them that they like to do,	2027 (51.1)	1258 (31.7)	37 (0.9)	but...	other kids feel that no matter what they do, they can NOT get their parents to do things they like to do.	378 (9.5)	264 (6.7)	37 (0.9)

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Table A.21 Continued Adapted Child and Youth Self-Efficacy Assessment – Individual Answers

Variable	Very True	Sort of True	Missing		Very True	Sort of True	Missing	
	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>		<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	
11. Some kids think that there is no reason to try, because they will NOT be able to make their lives better,	250 (6.3)	237 (6.0)	36 (0.9)	but...	other kids think that if they try, they can make their lives better.	2988 (75.4)	452 (11.4)	36 (0.9)
12. Some kids feel that they can understand what they read if they work at it,	2298 (58.0)	914 (23.1)	31 (0.8)	but...	other kids find it hard to understand what they read, even when they work at it.	460 (11.6)	261 (6.6)	31 (0.8)
13. Some kids think there are things they can do to get people their age to listen to them,	2315 (58.4)	889 (22.4)	35 (0.9)	but...	other kids think that even when they try, they have trouble getting people their age to listen to them.	461 (11.6)	264 (6.7)	25 (0.9)
14. Some kids feel they can NOT do well in school even when they try,	240 (6.1)	220 (5.5)	38 (1.0)	but...	other kids feel that if they try to work hard they can do well at school.	2909 (73.4)	558 (14.1)	38 (1.0)
15. Some kids feel that there are NOT things they can do to keep from getting scared going to school or coming home from school,	507 (12.8)	439 (11.1)	39 (1.0)	but...	other kids feel that there are certain things they can do to keep from getting scared going to school or coming home from school.	2030 (51.2)	950 (24.0)	39 (1.0)
16. Some kids think they can become a successful person if they work at it,	2746 (69.3)	762 (19.2)	50 (1.3)	but...	other kids think they should not bother trying because they will not be successful.	267 (6.7)	139 (3.5)	50 (1.3)
17. Some kids feel that they can get help from their parent/guardian(s) if they want it,	2380 (60.0)	1138 (28.7)	39 (1.0)	but...	other kids feel that even if they wanted it, they can NOT get their parent/guardian(s) to help them.	239 (6.0)	169 (4.3)	39 (1.0)
18. Some kids think they can usually finish their assignments and homework if they try,	2470 (62.3)	1033 (26.1)	36 (0.9)	but...	other kids think they can NOT finish their assignments and homework no matter how hard they try.	226 (5.7)	200 (5.0)	36 (0.9)
19. Some kids find that even if they try, they have trouble making new friends,	477 (12.0)	447 (11.3)	46 (1.2)	but...	other kids think there are things they can do to try to make new friends.	2383 (60.1)	613 (15.5)	46 (1.2)
20. Some kids feel safe when they are alone in their community because they know how to take care of themselves,	1481 (37.4)	1263 (31.9)	42 (1.1)	but...	other kids feel there is nothing they can do to feel safe in their community when they are alone.	743 (18.7)	435 (11.0)	42 (1.1)

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Table A.21 Continued Adapted Child and Youth Self-Efficacy Assessment – Individual Answers

Variable	Very True	Sort of True	Missing		Very True	Sort of True	Missing	
	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>		<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	
21. Some kids feel they can talk with their parent/guardian(s) when they want to, about things that make them feel bad,	2250 (56.7)	1049 (26.5)	38 (1.0)	but...	other kids feel they cannot talk with their parent/guardian(s) about things that make them feel bad.	379 (9.6)	249 (6.3)	38 (1.0)
22. Some kids feel that they can make things better for themselves in school if they try,	2580 (65.1)	940 (23.7)	37 (0.9)	but...	other kids feel they will NOT be able to make things better for themselves at school even if they try.	251 (6.3)	157 (4.0)	37 (0.9)
23. Some kids can be themselves with their parent/guardian(s) when they want to,	1823 (46.0)	1041 (26.3)	32 (0.8)	but...	other kids have trouble being themselves with their parent/guardian(s) even when they would like to.	706 (17.8)	363 (9.2)	32 (0.8)
24. Some kids feel that they can get adults to listen to them when they try,	2193 (55.3)	1073 (27.1)	33 (0.8)	but...	other kids think that even when they try, they have trouble getting adults to listen to them.	356 (9.0)	310 (7.8)	33 (0.8)
25. Some kids feel they will go far in the world if they try,	2555 (64.4)	896 (22.6)	33 (0.8)	but...	other kids feel that no matter how hard they try, they will NOT be able to do much in the world.	285 (7.2)	198 (5.0)	32 (0.8)
26. Some kids feel they have trouble avoiding fights in their community even when they try,	472 (11.9)	413 (10.4)	35 (0.9)	but...	other kids feel they can figure out ways to avoid getting into fights in their community.	2283 (57.6)	758 (19.1)	35 (0.9)
27. Some kids feel they can make things better at home with their parent/guardian(s) if they try,	2291 (57.8)	971 (24.5)	33 (0.8)	but...	other kids feel that no matter what they do, they can NOT make things better with their parent/guardian(s) at home.	479 (12.1)	192 (4.8)	33 (0.8)
28. Some kids think that even if they try, they have trouble getting people to help them when they have a problem,	382 (9.6)	313 (7.9)	31 (0.8)	but...	other kids think they can get other people to help them when they want help with a problem.	2681 (67.6)	558 (14.1)	31 (0.8)
29. Some kids feel that it does not matter what they do, they will NOT be able to make themselves happy in the future,	177 (4.5)	185 (4.7)	30 (0.8)	but...	other kids feel that they can do things to make themselves happy in the future.	3074 (77.5)	499 (12.6)	30 (0.8)

