



ACT WITH HER: Forging Panoramic Pathways with Girls from Adolescence to Adulthood

Using Savings Groups with Older Adolescents: Perspectives from the Frontline

Act With Her partners with girls in four regions of Ethiopia to forge the health, education, economic, and social pathways they need to thrive during the transition to adulthood. We engage girls, boys, and their parents or caregivers in either 10 months of group sessions (for very young adolescents ages 10–14) or 6 months of group sessions (for older adolescents ages 15–19). In some areas we also work over a longer period to catalyze shifts in social and gender norms and in the adolescent-friendliness of key systems and services. Between 2019 and 2022 over 50,000 adolescents participated in over 1,500 groups. Through perspectives shared by these adolescents, their families, communities, the mentors, and our frontline staff **we learned:**

Conventional savings group models can be adapted for adolescents

Longstanding models like CARE’s Village Savings and Loans Associations (VSLAs) are self-managed, sustainable savings groups. Often used by adults, we invited older adolescent AWH members to form streamlined VSLA groups. Adolescents nominated their peers as facilitators, whom the mentors trained to serve in that leadership role. Like all VSLAs, when the cycle ended everyone was repaid their initial investment plus interest. Including this activity helped adolescents and parents understand that adolescents are not too young to start saving money, and that they are capable of conducting Income Generating Activities (IGA) without interfering with their education.



Early entryway to financial management

Older adolescents often lack access to formal financial institutions, particularly adolescent girls. VSLAs provide an informal yet structured format for adolescents to gain key financial literacy skills while saving money. Loans were made to members, usually to start small IGA. Adolescents learned the importance of mutual aid and experienced firsthand how pooling and exchanging resources can benefit the entire group.

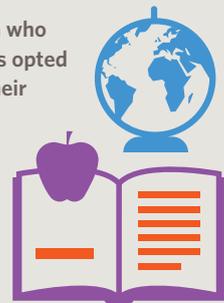


Opportunities beyond saving money

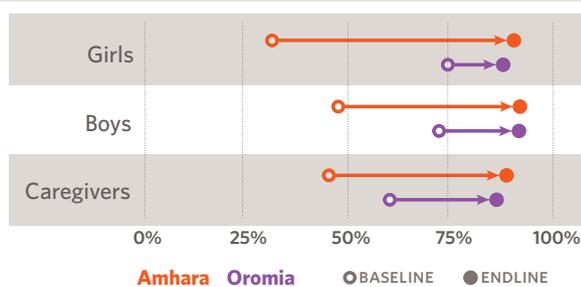
Older adolescents succeeded in creating functional self-managed groups. By doing so they gained skills in joint decision-making and consensus building as they determined how often to meet, how much money to contribute each meeting, and how much interest to charge. They democratically voted on which individual should receive a loan when there were multiple requests. Some members served in leadership roles and gained additional skills in group facilitation and conflict resolution. Participants practiced time management when paying loans back.

Adults benefit too

Adult parents and caregivers from Oromia who participated in AWH’s social norms groups opted to form their own VSLAs, strengthening their solidarity and sustainability. Members were happy to use these savings to support those in the community who needed assistance, purchase school supplies for their children, and even help support a kindergarten the community was building.



AGREE THAT “ADOLESCENTS ARE OLD ENOUGH TO START SAVING MONEY”



IMPLEMENTATION STATISTICS

	ADOLESCENT VSLA GROUPS	ADULT VSLA GROUPS
# of individuals who participated	4,027	1,138
# of groups formed	192	41
Cumulative money saved	613,273 Ethiopian birr (\$11,431 USD)	579,420 Ethiopian birr (\$10,800 USD)
# participants who took loans out	616	41
% of loans returned to date (many groups still active)	97%	19%

Act With Her is led by Pathfinder International, in collaboration with the Government of Ethiopia, in partnership with CARE International, and with funding from the Bill & Melinda Gates Foundation. Evidence of impact is being assessed by the UK Aid-funded Gender & Adolescence: Global Evidence (GAGE) research consortium.

TO LEARN MORE VISIT www.pathfinder.org/projects/act-with-her/

