Since 2011, the TESFA project has worked to improve economic and sexual and reproductive health outcomes for married, divorced, or widowed girls in the Amhara Region of Ethiopia. The project combines peer education within small group settings through CARE’s village savings and loans approach (see **BACKGROUND**, right).

**BACKGROUND:**

**GIRLS’ AND SAA GROUPS**

The TESFA project operates through 2 types of groups, which are formed at the neighborhood level (ketena):

**SAA groups** comprise religious leaders, community leaders, elders, husbands, mother in laws and mothers of girls, school principals, as well as agricultural and health extension workers. These groups meet monthly and discuss issues related to savings/income generation, child marriage and sexual and reproductive health rights. They also create action plans for interrupting child marriage. Every 1-3 months, SAA groups also join with the girls’ group in the same locality to listen to, support and advise girls.

**Girls’ groups** comprise girls who have ever married (either currently in the past), between the ages of 10-19. These groups meet monthly for group savings and loans, as well as training discussions on income generating activities, child marriage, communication skills and sexual and reproductive health and rights. Girls engage with SAA members for support and advice, and also report child marriages to them.

Both types of groups have designated leaders who facilitate sessions and establish by-laws for group accountability and management.
Over the course of 2018, TESFA’s work in the woredas (or districts) of Farta and Gunabegemider aimed to deepen learning and support girls’ groups and groups of local leaders in new ways. Over this year, the TESFA project specifically experimented with organizing visits across both girls, as well as SAA groups across kebele (or villages). This innovation aimed to strengthen connections and networking among SAA and girls’ groups across kebeles to build solidarity and peer support for change, a key recommendation toward sustainability discussed in an ex-post evaluation of TESFA Phase I project areas. A goals of the cross-visits was also to strengthen learning across groups in different kebele. The visits showcased successes and strategies for savings and loans, family planning/child spacing, ante-natal care and supporting pregnant women, equitable gender roles and ending child marriage. By bringing TESFA participants together across kebele, this component supported changes among participants by linking them with people with similar positions and experiences, as part of a larger wave of social norms change.

Learning brief purpose and methods
This learning brief takes a closer look at the cross-visits innovation and asked girls, SAA members as well as girls’ group member husbands about their impressions, experiences and the impact of this new intervention.

In December 2018, TESFA staff conducted focus group discussions in 3 kebele (Askuma Deremo, Meskel Tsion, Mahidere Mariam) to learn about people’s experiences with this initiative. Respondents comprised CARE-formed girls’ group members, husbands of girls’ group members, and CARE-formed SAA group members.

Cross-learning visits through TESFA
Over the course of 2018, TESFA held 4 cross-visits that linked groups across kebele, for both girls’ group members as well as SAA group members. Groups took turns visiting one another across the first two visits. For the third visit, both groups convened in a third location. For each cross-visit, the kebele who exchanged with one another were the same, so the same groups met to exchange four times. The intervention did not directly engage husbands in a formal way.

Each visit was coordinated in close coordination with woreda level government partners and kebele leaders. Cross-visits took place with 4 kebele, and each visit involved about 380 girls for the girls’ group exchange, and 180 SAA members for the SAA group exchange. These numbers were shaped by the total number of girls’ groups (18-21 groups per kebele) and the total number of SAA groups (4) within each kebele involved in cross-learning visits. Organizing cross-visits effectively relied on strong government relationships. Woreda level government partners facilitated the exchanges during the first 2 cross-visits, with facilitators coming from the Cooperative, Women’s Affairs, Justice and Health departments. For one visit, woreda government contacts also offered a free meeting space in Debre Tabor Town.

To plan each visit, CARE roughly followed these steps:

1. Communicate with government partners at woreda level about plan.
2. Cooperative, Women Affairs, Justice and Health departments recruited as co-facilitators of the visit.
3. Set date and develop discussion plan in Amharic.
4. Mobilize girls and SAA group members for the cross-visit.
5. Organize per diems and other administrative/logical needs for cross-visit.
6. Transport arrangements of girls and SAA members to visit locations.
7. Cross-visit held with facilitation by government partners. SRH Specialists held parallel conversations with girls’ husbands on the trip.
8. If required participants stay overnight with site neighbors.
9. Per diem payments and return of visiting participants.
Initial reactions

Overall, the idea of visiting another girls’ group in a different kebele was most significant for girls. The cross-visit offered a great new experience and opportunity that girls had not had before.

Husbands reported being happy and supportive in Mahidere Mariam and Askuma Deremo, or at least tolerating their wives to travel. Girls affirmed this in Meskel Tzion as well.

We were happy because we knew that they were going to teach us what they learnt through the visits.

HUSBAND, MAHIDERE MARIAM

We were very happy – at first, we were worried that they might face difficulties. But later, when they brought knowledge and money, we’ve changed our minds.

HUSBAND, MAHIDERE MARIAM

I was supported by people to send my wife and I was assured that nothing bad would happen to my wife.

HUSBAND, MAHIDERE MARIAM

I was not happy at first, but I didn’t want to say no.

HUSBAND, MESKEL TSION

Having worked with CARE for years, households involved with TESFA had built trust with CARE and the positive opportunities linked with the project. Girls in Meskel Tzion and Mahidere Mariam also reported using communication skills they had developed through TESFA to negotiate with their husbands and gain support to go on the trip. In Meskel Tzion, however, girls’ group members blamed the girls unable to secure support or permission from their husbands to go on the visit.

We blame those girls that were with us in the beginning who ended up not going to the cross-visit because their husbands refused to let them go. As they were already taught communication skill development, they were supposed to convince them in a way they can understand.

GIRL, MESKEL TSION

In Askuma Deremo, one girl also reported that her mother in law supported her to visit another kebele, as it was a big opportunity to travel. In Askuma Deremo, girls also shared examples where mother in laws or husbands helped take care of the children to enable their participation.

However, reactions were not entirely positive. Some husbands reported feelings of jealousy, worry around safety and suspicion (Mahidere Mariam, Meskel Tzion). While for some girls that meant they could not attend, other men allowed their wives to go given that many girls would be traveling together (Meskel Tzion). In Mahidere Mariam and Askuma Deremo, a number of husbands decided to accompany their wives on the visit to the other kebele. In Meskel Tzion and Mahidere Mariam, SAA members formed a group of men to accompany girls to travel.

I myself have gone three times with my wife on cross-visits. Since they are female, I was very worried they might face problems.

HUSBAND, MAHIDERE MARIAM

They were happy that we were about to meet with other girls from another Kebele. But the thing which scared them the most was the safety. For this reason, they said they will not let us go unless they make sure that there is a car. My mother said no because it is not safe to walk all the way to Meskel Tzion.

GIRL, MAHIDERE MARIAM
What happened during these visits?

The cross-visits specifically focused on story sharing and exchange involving groups across kebele. As the same groups visited one another across the three visits, these exchanges could deepen with relationships and trust over time for the girls issues to attend each visit.

Girls discussed myriad topics that they shared in smaller groups facilitated by government partners. Topics discussed fell across multiple categories:

- **Sexual and reproductive health rights:** antenatal and postnatal care (Meskel Tsion), contraceptive choices (Meskel Tsion, Mahidere Mariam), family planning and childbirth experiences (Mahidere Mariam, Askuma Deremo)

- **Household relationships and communication skills:** communication skills, relationships with husbands, supporting husbands to form a group (Mahidere Mariam), division of labor (Askuma Deremo)

We discussed about their husbands. They created husbands’ group and they started saving money like the girls’ group. They even rent a land with the money they saved, and they sell different products they grow as a team.

_GIRL, MAHIDERE MARIAM_

We told them that our husbands support us doing household chores. They were pretty amazed with what our husbands do.

_GIRL, ASKUMA DEREMO_

## SAA members reported discussing and learning about:

- **Hygiene:** norms related to clean dress (Askuma Deremo)
- **Business:** industries and ideas for income generating activities (Askuma Deremo)
- **Savings group:** sharing and lending practices (Askuma Deremo)
- **Interrupting child marriage:** checking birth certificates and ages of girls (Meskel Tsion)

This corroborates with the TESFA final assessment, where SAA group members reported that learning visits primarily focused on saving and economic growth, and also held discussions on gendered divisions of labor.

Beyond the organized dialogues, girls also used the opportunity in another kebele to buy goods to resell in their own community (Askuma Deremo). Husbands and girls also reported saving the per diem that the girls had received from the visit to invest in income generating activities (Askuma Deremo). The question of per diems did raise some tensions in the visit, as those visiting from another kebele were paid 600 birr while those participating in the host community received 100 birr.

During the first cross-visit, participants from the hosting kebele expressed anger about the uneven level of reimbursement. Project staff assured them that in the next visit those in the hosting kebele would travel to the other site and receive the 600 birr per diem. For the third visit, to avert this tension and ensure equal per diem amounts for all participants, TESFA staff organized the cross-visit to be in a location where neither groups were based. All participants had to travel and received a 400 birr per diem.

In addition to tensions among group members, that CARE was offering per diems for the cross-visits also presented some risks as others heard about this practice:

- **The challenges we faced was, while the girls from Gena Mechawacha came to our kebele they were given a money. So the society already heard about that. So after few months we were about to go to Gena Mechawacha for another cross-visit. Knowing the money we will be given, strangers were waiting on our way to Gena Mechawacha to steal our money.**

_GIRL, MAHIDERE MARIAM_

To mitigate this risk, CARE staff and guardians moved with the girls to assure that nothing happened.
The influence of cross-visits for girls

Girls in particular share the broadest range and most profound impact from these experiences:

**Income Generation:** Girls primarily discussed how these visits helped them build market connections and ideas. Through seeing what others do for income generation, and seeing markets in other kebele, girls across all sites discussed that the visits were good for business:

*After the cross-visit we started to do a business. We go to Mahidere Mariam and bring low price onions and spices and sell them with high price. We sell high price chile to Debre Tabor and Mahidere Mariam.*

**GIRL, MESKEL TSION**

We used to do farming. After the cross-visit, we know that we can do better than farming. Therefore, we started to do hen poultry, handicraft, bring low price spices from Debre Tabor and sell in our kebele with high price.

**GIRL, MAHIDERE MARIAM**

Those who live in Meskel Tsion fatten hens for the New Year so that they can sell with high price during the holiday. Seeing that, I prepare “AREKI” (liquor) for the holiday and make a profit.

**GIRL, MAHIDERE MARIAM**

We discussed about the business they do. The profits they get. How the market is in their kebele which helped us know what products are expensive and cheap. So we knew what they can get from our Kebele with cheaper price and vice versa.

**GIRL, MESKEL TSION**

We started to think about the possible businesses we can work together and individually.

**GIRL, ASKUMA DEREMO**

They used to buy clothes with the money they save. We told them it’s secondary that they should prioritize their business. Using our advice they started to buy clothes from their profits not from their savings.

**GIRL, MAHIDERE MARIAM**

As mentioned above, the per diems allocated to participants also helped girls and their households to invest in income generating activities:

*I got 600 birr from the training. I gave my husband 300 birr. He started to do handicraft. We now sell these and get good profit.*

**GIRL, MESKEL TSION**

*She got 600 birr from the cross-visits at Mahidere Mariam and bought a sheep. It can be sold for around 2000 birr now.*

**HUSBAND, MESKEL TSION**
These benefits – of money and knowledge – also helped build support from households for girls to visit other kebele, according to husbands in Mahidere Mariam and Meskel Tson.

Sharing stories on intimate relationships and sexual and reproductive health: Girls also appreciated sharing experiences and strategies with one another around family planning, communications, sharing household chores and relationships with their husbands (Meskel Tson). Girls also shared stories about their relationships with their husbands, such as building support among husbands for family planning (Askuma Deremo, Mahidere Mariam). Girls in Meskel Tson specifically discussed learning about the different types of contraception their peers in other kebeles used and discussing these options with their health service providers.

Influences on group management: Through cross-visits, groups shared their by-laws, and subsequently updated them based on what they learnt. For example, after learning from others, girls in Mahidere Mariam reported increasing the interest rates on loans after learning the rate schedule of girls’ groups in Meskel Tson. In Mahidere Mariam, members reported introducing a system of fines against members who join meetings late (3 birr) or skip meetings (5 birr).

Strengthening friendships and mutual aid: Girls discussed building friendships across groups, and also strengthening the relationships inside their own groups following cross-visits. In particular, girls in Meskel Tson and Mahidere Mariam adopted a ‘social fund’ – which offers no-interest loans to members in crisis - after learning what other girls’ groups were doing.

**Benefits to husbands**

Husbands also reported gains from these visits. For those who accompanied girls on the trip, the visit was a new opportunity for them as well and a space for them to get to know one another:

**We were happy and supportive. We were also excited that we got the chance to visit a Kebele which we have never gone to before. Since our Kebele is very far we don’t go to other places. So this cross-visit was also an opportune moment to see new places, new people and new experiences. This motivated us to work more. It was eye opening.**

HUSBAND, ASKUMA DEREMO

Husbands in both Meskel Tson and Mahidere Mariam both were happy to get to know one another and help one another. During the visit, CARE staff facilitated light discussions on family planning, household chores and supporting women with husbands who joined the cross-visit. Following the visit, one husband observed:

*When we meet each other in the market we are like family now.*

HUSBAND, MESKEL TSON

After hearing that husbands in Meskel Tson had started to meet and save as a group, girls’ husbands in Mahidere Mariam began to meet. Those who did not attend the visit also shared how they benefited from the learning that girls shared. Households and husbands also shared benefiting from the per diems received and initiatives undertaken by girls as a result of the cross-visits. Learning what other households do also had an influence on some husbands:

**After she got back, I asked what she learned. When I heard about the teachings, I was excited. Seeing that she brought change, I am excited. I see a big difference from the past. She is now selling from the loan that she got. She brought assets – she even supports me with the assets.**

HUSBAND, MESKEL TSON

**They [our husbands] are already happy. They were happy that we got lots of learnings from the cross-visit. They saw change in our lives, so they are very supportive.**

GIRL, MAHIDERE MARIAM

**I was so happy because she learned skills and she taught me these skills. But when she attended at first, I was suspicious and I used to wonder, me in the woods, and her in meetings. How does that work? But when I asked her what she had learned, I was excited, and I have also benefited from this knowledge.**

HUSBAND, MAHIDERE MARIAM

**I was not helpful to my wife. She told me after the cross-visit that she heard wives telling the groups that their husbands help them with household chores. So step by step she started to show me how I can take care of the house. Now I clean, take care of our child when she is out, I fetch water.**

HUSBAND, ASKUMA DEREMO
A number of husbands reported that they undertake income generating activities jointly with their wives. Thus, the benefits their wives gain from cross-visits are also benefiting them:

The cross-visits helped us with income generation. They thought about possible markets and exchange with other kebele. She learned from the cross-visits about raising hens and started that business. We are all working on that and it is profitable. We have 6 hens now.

HUSBAND, MESKEL TSION

My wife brought 600 birr from the cross-visit. We bought 3 hens and they are 6 now. We sell their eggs. We also have our land, so we sell different groceries.

HUSBAND, ASKUMA DEREMO

SAA Groups

The specific benefits of cross-visits among SAA group members echoed some themes from the girls, around group management practices, income generation ideas and skills sharing, including investing per diems in businesses, and seeing choices of work among individuals cross traditional gendered divisions of work:

From Mahidere Mariam, we saw a woman barber and we were very impressed by her.

SAA MEMBER, MESKEL TSION

We had cross-visits with Meskel Tson and Mahidere Mariam. We lent our money to someone outside of the SAA group and the SAAs outside our kebele commented on this and we improved and stopped this practice. We commented on their work on lending the money to someone rather than to just leaving it unused, because they had a huge amount of money in their savings. We suggested that the person holding the savings may be vulnerable to theft and making loans would benefit the person who borrowed. And the group would also benefit from the interest.

SAA MEMBER, ASKUMA DEREMO

At first, we agreed to lend 100 birr with 5 birr interest, but this was not motivating our group members to borrow the money. After we had a cross-visit with Gena Mechawecha, we learned that they lend 100 birr with an interest of 2.5 birr. We took that idea and now our members are very incentivized to borrow.

SAA MEMBER, ASKUMA DEREMO

Beyond this, SAA members discussed gaining motivation and pride from discussing savings practices, and methods for stopping early marriages across groups (Meskel Tson). Similar to what girls reported, SAA members valued the relationships they have built through cross-visits:

Cross learning visits facilitated unity and love among different SAA group members. Similarly the community reported that participants have developed self-confidence. “A big web can trap a lion.” We are working together.

SAA MEMBER, MAHIDERE MARIAM, FINAL ASSESSMENT REPORT

Looking ahead toward what more could be done to strengthen this work, SAA members recommended that CARE increase the frequency of visits, and specifically deepen discussion on economic development and justice in the broader environment, such as unemployment and access to land:

The cross learning is very useful. I recommend it to be 4 times a year to strengthen giving trainings so economic achievements is reached at all levels.

SAA MEMBER, MESKEL TSION

To help unemployed youth who have completed high school but do not have jobs by involving them in groups like the girls’ groups. And help them do something with their lives.

SAA MEMBER, ASKUMA DEREMO

TEFSA staff based in Debre Tabor also reported that cross-visits helped SAA groups share information and interrupt marriages being arranged by parents across different kebele. This also emerged from the assessment report, where SAA member respondents reported setting up a coordination mechanism across TESFA kebeles to stop early marriages and intervene with parents in their respective kebele at an earlier stage:

Previously we heard information very late, only after the bride and the groom are prepared to marry and there would be a big fight. This was because the ceremony had already been prepared; relatives had been invited and we fought to cancel the marriage ceremony. Recently we have been able to organize ahead of time. Immediately after receiving information, we advise the parents of both the bride and the groom to cancel the early marriage. If the two parents are not willing to comply with our advice, we inform their relatives. We search for any influential people who can convince them, and the arranged marriage is cancelled before they make further preparations.

Convincing people before and after they prepared for marriage ceremony is quite different.

SAA MEMBER, MAHIDERE MARIAM, FINAL ASSESSMENT FGD

In contrast to girls and husbands, however, the idea of visiting other kebele was less novel for SAA members. Many SAA members already have opportunities to convene at the woreda level as community leaders. In fact, because of this, SAA groups where CARE did not organize cross-visits learnt about this initiative and expressed disappointment toward CARE for not offering cross-visits for all CARE formed groups across all kebeles involved in TESFA.
Participants overwhelmingly appreciated the opportunity for cross-visits, though the experience sounded most meaningful for girls and husbands. This contrasted from SAA members who, in general, already had strong networks beyond their participation with TESFA.

CROSS-VISITS OFFERED A UNIQUE SPACE FOR BUILDING RELATIONSHIPS AND SHARING STORIES – ESPECIALLY FOR GIRLS

The cross-visits offered an opportunity for girls to share about their lives and relationships. Girls shared stories of using their learning to strengthen relationships at home, build friendships with girls in other kebele and take on new ideas for income generation. In contrast to their joint meetings with SAA members, where girls are by and large recipients of advice and support, the cross-visit was a space where they exchanged among peers and could also share stories of their own expertise, leadership, achievements and strategies – in business, in their intimate relationships/families and in their groups. In considering the final assessment and formative research, this can be a space to promote stronger relationships of trust, empathy and support among girls – particularly with different levels of accessibility, as well. As noted by the quote of girls blaming those who were unable to attend, cross-visits could also be an opportunity to model what may be less punitive and more supportive and accountable approaches for groups.

ENGAGEMENT WITH HUSBANDS

Husbands also appreciated learning from their wives and being able to participate in discussions, though expressed hopes to be more directly involved in trainings and discussions (Meskel Tsion, Mahidere Mariam, Askuma Deremo). In some ways, that husbands are learning from wives offers one form of shifting relations in the homes and men’s perceptions of women. However, from the interviews, husbands also expressed negative perceptions of the girls before they began their income generating activities and could benefit from some direct engagement to unpack issues of gender, equity and toxic masculinities and feminities.

EXPERIENCING WHAT IT TAKES TO ORGANIZE CROSS-VISITS AND OPERATIONAL LESSONS LEARNT

At an operational level, this year of learning and experimenting with cross-visits offered practical lessons learnt. TESFA staff recommended that the project recruit a childcare provider for each cross-visit. This ensures meeting caregiving needs among participants, and also streamlines the management of per diems. For per diems, staff also suggested that cross-visits always take place in a third location so all groups must travel. This would alleviate tensions around per diem rates and equity among all participants.

When preparing for visits, staff also recommended that projects budget appropriately to be able to secure and provide sufficient snacks and tea, facilitation, transportation and venue that can accommodate all people joining the cross-visits in close cooperation with local government partners. It will also be important to have a facilitator to work with and guide discussions with husbands or other gatekeepers who accompany the visits.

ENGAGING GOVERNMENT PARTNERS

CARE and the TESFA project’s positive relationship with the government offered important support for where to meet, and also in helping to facilitate conversations during the first two sessions. Looking ahead, CARE and TESFA should be more critical about whom to invite as facilitators and how to engage different government departments in tailored ways. Especially as girls exchange personal stories, strategies and challenges in their lives, facilitators must have strong skills in gender, fostering participatory dialogue and building safe spaces.

This may benefit from CARE technical support and skill building on facilitation. Beyond individual skills, structural considerations on which departments are best placed to advance the objective of cross-visits are also important. For example, especially when bringing government into facilitation capacities with girls, facilitators from the Justice department – people with the formal power to prosecute and incarcerate individuals – may not be appropriate to foster safe spaces for dialogue. While TESFA staff noted that prosecution/carceral punishment was a last resort for the project and not advocated by CARE, maintaining some distance from the department in day-to-day work may help the project ensure community control over responses to child marriage that emphasize connected relationships of accountability and influence. As noted by an SAA member in Askuma Deremo:

The kebele leaders, I am also one, are all supportive from all sectors like education, agriculture and security. The people at the kebele are teaching the consequences of early marriage in terms of health and economics. They create knowledge amongst students about the benefits of going to school. They support us to send our girls to school and help us when there are quarrels between us and husbands’ families who want to attack us, by working closely with us. The security authorities in the kebele threatened to charge those who were violating our rules and promoting early marriage.

We are doing all of this thanks to their help. It is normal to be afraid.
Facilitating dialogues may be better played by those working on Health, Education, Cooperatives and Women’s Affairs, whose missions are more in line with social services that support community cohesion and development. Alternatively, project staff, and girls’ group / SAA group members could also share and rotate facilitation for cross-visits.

**BROADER REFLECTIONS ON COMMUNITY-LEVEL POWER, FAMILIES AND CHILD MARRIAGE**

Social norms change work requires personal work and political analysis on gender, power and the state. As the core component of SAA is staff reflection, it is important to ground work with CARE staff, government partners and community groups to reflect on these issues as part of the transformation process. Given community tensions reported through the process of interrupting marriages, it is important that the project engage with families who have had arranged marriages canceled to begin to build accountability and understanding, empathy and healing.

This raises broader questions on how the project engages local elites and the impact of certain more punitive approaches on social cohesion, trust and equity at community levels. These questions extend beyond the scope of cross-visits, though it may be worth exploring options for lighter supportive engagements with SAA groups that build their support without reinforcing their dominance and power within kebele. The project also has an opportunity to integrate positive social norms change and girls’ leadership approach models within communities (e.g., see the Innovation Brief series from CARE Tipping Point project).

Overall it is clear that participants valued the space that cross-visits provided and that their focus on peer learning provided safer and more equitable spaces for girls to exchange. Those who participated felt more affinity with girls in other kebele and took away a great sense of learning and support to continue their income generating activities and their groups. Cross-learning visits represent a powerful experience for girls and husbands to teach, learn and connect with one another.