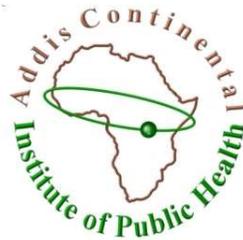


**Assessment of pathways and reasons for TESFA project
Sustainability and Scalability
(TESFA+ Investigative Research)**

South Gondar, Amhara Region, Ethiopia



**Addis Continental Institute of Public Health
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Table of Contents	
Executive Summary	3
1. Background	5
Achievements of the TESFA project in South Gondar Zone, Ethiopia	5
2. The Objective of TESFA+ Investigative Study.....	7
3. Study Methods.....	7
Study setting	7
Study Approach.....	8
Sampling Procedures	9
Data collection tools and procedures.....	10
Mapping of Girl and SAA groups	10
Data collection	10
Data analysis.....	11
Ethical consideration.....	11
4. The findings of the Study	12
4.1. General perceptions about TESFA in the communities	12
4.2. Sustainability of groups and the TESFA model.....	14
4.2.1. Description of the sustained groups	14
4.2.2. The pathway for sustainability	15
4.2.3. Reasons for sustainability	17
4.2.4. Considerations for sustainability	19
4.3. Dissolution of groups: abandonment of the TESFA model.....	19
4.3.1. Description of dissolved groups.....	19
4.3.2. Pathways to Dissolution	20
4.3.3. Reasons for dissolution of groups	21
4.3.4. Suggestions for Improving the TESFA Model.....	23
4.4. Auto-replication.....	24
4.4.1. Consideration for improvement (from auto-replicated groups)	26
5. Conclusions.....	26

Acronyms

CARE	Co-operative for Assistance and Relief Everywhere
TESFA	Toward Economic and Sexual Reproductive Health Outcomes for Adolescent Girls
VSLA	Village Savings and Loan Association
EE	Economic Empowerment
SRH	and sexual and reproductive health
SAA	Social Analysis & Action
ICRW	International Center for Research on Women
ACIPH	Addis Continental Institute of Public Health
IDI	In depth Interview
FGD	Focus Group Discussion
HEW	Health Extension Worker
DA	Development Agent
RA	Research Assistants
BSC	Bachelor of Sciences
GG	Girls Group
MILS	Mother in-laws
DILS	Daughter In-laws
KII	Key Informant Interview
ACSI	Amhara Credit and Saving Institute
ORDA	Organization for Relief and Development in Amhara
ASCA	Accumulating savings and credit association
MFI	Micro finance institutes

Executive Summary

In Ethiopia, adolescent girls in rural areas grow and live often in a constrained environment where the treats of early marriage are high and access to economic activities is limited. In order to directly improve the lives of ever-married adolescent girls and their communities a model called Toward Economic and Sexual Reproductive Health Outcomes for Adolescent Girls (TESFA), was launched by CARE in South Gondar zone of the Amhara regional state in 2010. The TESFA project implemented different combinations of Economic empowerment, Sexual and Reproductive Health (SRH), and social analysis and action (SAA) community mobilization interventions. The impact evaluation conducted in 2013 revealed TESFA has significantly improved economic, health and social lives of ever married adolescent girls in the project areas. An ex-post evaluation of TESFA conducted in 2017 also showed the gains from TESFA were sustained and inspired 'auto-replication' of similar groups. This investigative study (TESFA+) was designed to identify elements of TESFA model that have contributed to the sustainability and auto-replication.

The study was conducted in the combined only arm and focus group discussions (total of 39 FGDs) and individual interviews (a total of 29 in-depth interviews) to collect relevant information from the original and auto-replicated girls and 'SAA' groups. In addition, health extension workers and development agents in the community participated in the study. The mapping of the original and auto-replicated groups was done prior to data collection. The key findings of the study include the following:

The pathways that helped to sustain the groups were the same for the girls' and SAA groups. For both group sustainability was achieved through understanding and supporting each other, having the same and stable leadership, by modifying procedures to suit the group evolving needs and restricting new membership not to disrupt the group coherence.

The main motivation for sustaining the groups include the desire to economic independence through savings and engaging in income generating activities, health and SRH benefits such as family planning, life skill lessons that enabled them to communicate confidently and negotiate to uphold their rights, improved relationship with husbands and mother in-laws were the mentioned reason for maintaining the group. The reasons for sustaining the groups were similar for girls' and SAA groups except Sisterhood and friendship which was the most important benefits for the girls' groups to stay together.

Dissolution the group occurred for various reasons after a variable length of time, depending on the cause for dissolution, starting from immediately after the project phase out to many years after project phase out. Three pathways were identified in the process of dissolution; accordingly, dissolution occurred either by consensus, due to gradual decline of the number of members or due to disagreement.

The reasons for dissolution include lack of support from husbands or family members, perceived long distance between the girls' residence and meeting places, lack of the project support, lack of follow up and training from the project coordinator, lack of strong

leadership, penalties imposed on members for late appearance or not attending meetings, or due to immature decisions, and due to economic challenges.

The auto-replicated groups were inspired by TESFA groups for their economic independence and by their ability to engage in income generating activities. TESFA girl's communication and finance management skills, health care utilization practices and better child care practices were also inspiration for the auto-replicated groups.

The auto replicated groups core focus was saving, they have leaders to coordinate the group, and the girls had support from husbands. However, none of them received training from CARE or any other organization, and as such discussion on economic or health related issues were not discussed.

In conclusion, the TESFA model has acceptability in the study communities. However, the scale of the model needs to consider how to provide relevant trainings for the groups, modifying the training curriculum with new topics and building local capacity for facilitation, improving leadership continuity, enhancing income generation activities, maintaining husbands' and other family members support, promoting an all-inclusive (including men and young boys) saving strategy, boosting the saving level, and adapting a phased approach to promote groups from one level to higher progressively.

1. Background

The adolescent age group constitutes about 20% of the total population of Ethiopia and they are believed to be the pillars of change and development in the country. In rural Ethiopia adolescent girls live under constrained environment to fully express themselves and often threatened by social norms and cultural practices such as early marriage¹ and intimate partner violence². Adolescent girls' autonomy to achieve economic independence, initiate and pursue their education, and even to seek care when they are ill is still limited in rural areas despite recent changes in the law. Although the lack of autonomy affects both unmarried and married adolescents, the problem is more severe among married adolescents due to an added layer of control by the in-law family members.

In order to address the problems of married girls, CARE developed an intervention model to directly impact the lives of ever-married adolescent girls and their communities called 'Toward Economic and Sexual Reproductive Health Outcomes for Adolescent Girls (TESFA)', which means 'hope' in Amharic. This model was implemented in in Farta and Lay Gayint woredas of South Gondar zone of the Amhara region of Ethiopia during 2011-2013.

TESFA reached 5,000 adolescent girls in south Gondar with the goal of achieving "measurable positive change in their economic empowerment (EE) and sexual and reproductive health (SRH) status." TESFA used an integrated intervention model combining VSLA model within peer-led girls' groups to strengthen both SRH and EE outcomes and Social Analysis & Action (SAA) to engaging community members to address the social normative barriers faced by ever-married girls. 'Gatekeepers' (village elders, religious leaders, mothers-in-laws, husbands and health extension workers) were recruited as a part of the SAA groups. These key influencers in the community become champions of the program and helped to create an enabling environment for married adolescent girls to achieve both economic and health outcomes. Through these SAA groups, the girls were provided a safe place to meet and build a supportive network with other married adolescents. All girls received training on SRH, EE, life skills, including self-expression, negotiation and communication skills in TESFA project.

The TESFA model implemented in South Gondar had the following components:

- Economic empowerment (EE) curriculum + Social Analysis & Action (SAA)
- Sexual and reproductive health (SRH) curriculum + SAA
- Combine (EE+SRH) + SAA

Achievements of the TESFA project in South Gondar Zone, Ethiopia

An evaluation, conducted in 2013 by International Center for Research on Women (ICRW), found that the lives of married adolescent girls in the TESFA program

¹ Ethiopia – Child Marriage Around The World. Girls Not Brides. <https://www.girlsnotbrides.org> > Ethiopia

² Facts on Child Marriage. Accessed at: <https://iwhc.org/wp-content/uploads/2014/05/iwhc-child-marriage-facts.pdf>

significantly improved in economic, health and social terms after only 12 months of participation.³ The changes specifically included:

- Economic changes: increased investment in productive economic assets,
- Health related changes: improved mental health among participating girls, improved knowledge and use of sexual and reproductive health services, including family planning
- Social changes: improvement in communication between the young wives and their husbands, decreased levels of gender-based violence and increased social capital and support.

The Ex-Post Evaluation of TESFA, carried out four years after the program ended by Addis Continental Institute of Public Health (ACIPH) in [month] 2017 - - showed that those outcomes and TESFA dynamics were not only sustained but, in most cases, had expanded through the 'auto-replication' of groups. This auto-replication consisted of both the addition of girl group members who had not participated in the original program and the development of entirely new groups that were inspired by the original TESFA model.⁴ In fact, almost all of the girls' groups and community groups continued to meet, and in the intervention sites as more than half of the girl groups have expanded to include more girls. Both immediate and ex post evaluations of TESFA, done in 2013 and 2017 respectively, have provided evidence that this model improved the personal and social lives of married adolescent girls, as well as has positive SRH outcomes. TESFA participants reported an increase in joint decision making with their husbands, improved girls' mobility and decline in domestic violence⁵. The ex-post findings suggest that while TESFA focused specifically on economic and SRH outcomes, there was also a positive spillover effect in many other areas of the girls' lives, such as sisterhood and life skill.⁶

The previous two evaluation of the TESFA project indicated the model effectiveness and its potential for sustainability (see the timeline for the various activities in Figure 1). This study (the TESFA+ investigative research) focuses on identifying the pathways and reasons that have contributed to the sustainability and replication of the TESFA model partially or fully using the scaling frameworks and processes⁷ to inform the development of a scalable TESFA model. For this reason, unlike the previous two evaluations TESFA+ was conducted only in the combined intervention arm woreda. This information allows to assess of the viability of scaling up the TESFA model to reach more ever-married girls throughout Ethiopia and, potentially, in other settings.

³ Edmeades J., H. Lantos and F. Mekuria. Worth the effort? Combined sexual and reproductive health and economic empowerment programming for married adolescent girls in Amhara, Ethiopia. *Vulnerable Children and Youth Studies*. September, 2016.

⁴ Towards Economic and Sexual Reproductive Health Outcomes for Adolescent Girls. Ex-post Evaluation report. ACIPH. September, 2017.

⁵ Edmeades J., H. Lantos and F. Mekuria. Worth the effort? Combined sexual and reproductive health and economic empowerment programming for married adolescent girls in Amhara, Ethiopia. *Vulnerable Children and Youth Studies*. September, 2016.

⁶ Towards Economic and Sexual Reproductive Health Outcomes for Adolescent Girls. Ex-post Evaluation report. ACIPH. September, 2017.

⁷ CARE framework for scaling up broken into different phases; Phase 0 and 1 conducting a formative investigation to explore several areas of inquiry that is necessary for informing and creating a more impactful and scalable TESFA model, Phase 2 model redesigning, phase 3 implementation and testing the plan and phase 4 testing and implementing the model.

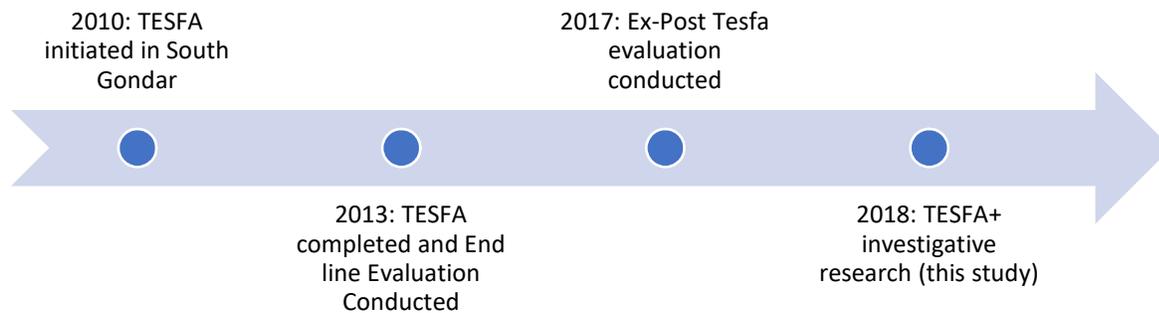


Figure 1: Timeline for TESFA related evaluation activities.

2. The Objective of TESFA+ Investigative Study

The aim of TESFA+ investigative study was documenting critical elements for scaling of the TESFA model. The specific objectives of the study include:

- Identifying barriers and facilitators to scaling up TESFA model; and
- Gathering users' (participants in TESFA model) suggestions and ideas for improving the model and scaling it.

3. Study Methods

Study setting

The TESFA+ investigative study was conducted in the Amhara regional state, South Gondar zone, in Lay Gayint woreda. The woreda was selected because the combined interventions of TESFA was implemented in this woreda. The choice of the woreda was based on the objective of this study, which was identifying the general pathways and reasons for sustainability and auto-replication, and as such would not allow comparison of the different components of the TESFA model. The five kebeles⁸ where TESFA project implemented combined interventions (Economic Empowerment training + Sexual and reproductive health training) were Zuramba, Addis Amba, Mekuabia, Guna and Yedero. The first three kebeles were selected for the TESFA+ study. Yedero was the pretest kebele where only one interview with a health extension worker was included in the actual study. One kebele, Mesob Terara, was selected from the economic only arm for inclusion in the study.

⁸ Kebele is the smallest administrative unit of Ethiopia, similar to a village

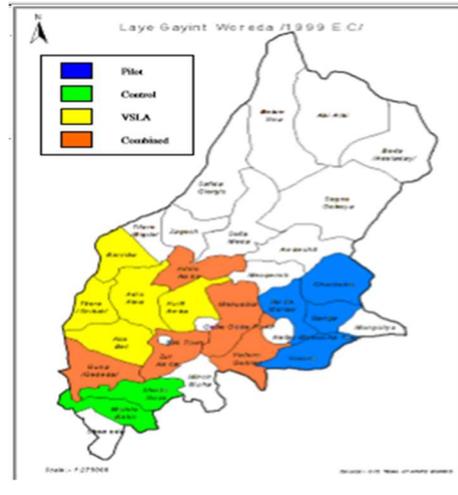


Fig.1 Combined arm study area: Lay Gayint woreda

Study Approach

This investigative study used a qualitative study approach and data were collected from study participants through focus group discussions and individual interviews.

The study participants were drawn from the population groups that participated in TESFA project activities and key stakeholder groups identified jointly with CARE Ethiopia team. The groups identified for the study only from the combined arm intervention kebeles included:

1. The original⁹ TESFA girls' group participants: Ever married adolescent girls who actively participated in the original TESFA project
2. The original SAA group participants: Adult male and female community members who actively participated in the original TESFA project
3. Husbands of the girls who participated in the original TESFA groups: husbands who did not participate in the original SAA group established and supported by the TESFA project.
4. Dissolved¹⁰ Original TESFA girls' groups members
5. Dissolved Original TESFA SAA groups members
6. Auto-replicated¹¹ girls' groups members
7. Auto-replicated SAA groups members
8. Health Extension Workers
9. Health Development army members

⁹ These are active/sustained groups originally established and supported by TESFA project.

¹⁰ Dissolved Groups in this study include groups that did not meet in the last six months AND/OR groups that decided to no longer meet regularly.

¹¹ Auto-replicated Groups in this study include all "TESFA-like" groups that do not have any original TESFA members that were started by their own interest/initiative (i.e., without the help of any organization or TESFA members) regardless of their status as active or dissolved at the time of the evaluation.

Sampling Procedures

The study participants were selected from the kebeles identified for the study with purposive sampling strategy in consultation with CARE field staff and based on the mapping carried out by CARE. From the five kebeles where the combined intervention was delivered in the original TESFA project, three kebeles were selected purposively by CARE and ACIPH after joint discussion. The main criteria for selecting the three kebeles was distance from kebele center to woreda town. CARE then conducted mapping of the groups, which include original girls' groups that are still active, original SAA groups that are still active, auto-replicated groups, dissolved groups. Members of each category of groups were invited for interviews and focus group discussions by the TESFA+ research adviser of CARE Ethiopia. Based on the emergent design tradition of qualitative study, the number of IDIs/FGDs were adjusted in the field to gather relevant information. In addition, HEWs, development army members and husbands of original girls' group participated in the study. It is important to note that this study is conducted after five years of project completion and it is likely that some people who could provide useful information could have left the villages and those who participated are likely to have challenges recalling details about the events of interest for this study.

The leaders of the original Girls and SAA groups were excluded from the FGDs to minimize bias related to self-rating; they took part only in the individual in-depth interviews (Table 1). A total of 39 FGDs and 29 interviews were conducted in this study. A total of 321 (195 female and 125 male) participants were included in this study. The number of participants per each kebele was: 107 from Zuramba, 104 from Addis Amba, 90 from Mequabia, 19 from Mesob terara and 1 form Yedero kebeles. A total of 131 girls and 100 SAA members (35 female and 65 male), 41 husbands, 43 DAs (23 female and 20 male) individuals participated in the interviews and FGDs respectively.

Table 1– Distribution of sample size by data source and study area

Target groups	Total Planned		Total conducted	
	# FGD	# IDI/KII	# FGD	# IDI/KII
Original active Girl's Groups	9	6	9	6
Dissolved Girl's Groups	3	3	3	3
Auto-replicated Girl's Groups	3	3	3	3
Original active SAA groups	6	6	2	2
Dissolved SAA groups	3	3	6	5
Auto replicated SAA groups	3	3	4	4
Husbands of the members of the original girl's group members	6		6	
Development Agents	6		6	
HEWs		6		6
Total	39	30	39	29

Data collection tools and procedures

The study tools for Focus group discussions and In-depth/key informant interviews were developed based on the objective of the TESFA+ study. The tools were developed by ACIPH experts and reviewed by CARE experts. Study tools were initially prepared in English and then translated to Amharic, the local language in the study area. Six Research Assistants (RAs), with at least a Bachelor of Sciences (BSc) degree level training in public health or social sciences, and competent in Amharic and English languages, and who had previous qualitative research experience were recruited for the field work.

A one-week training workshop was provided for the field workers by experts from ACIPH and CARE. The purpose of the training was to refine the content and language of the study tools, and to give field workers time to fully understand the purpose of the study. During the training field workers had many opportunities for role plays. In addition, a field testing of the study tools was done in one of the five combined arm kebeles in Lay Gayint, *Yedero* kebele. After pre-testing the tools, slight modifications of the tools and rephrasing of expressions was done. The tools, both the Amharic and English versions, were then updated before actual data collection started. A comprehensive field manual that described in detail the roles and standards of practice for the study field workers was prepared and given to the field workers. In addition, field workers were supervised on-site and Offred technical support.

Mapping of Girl and SAA groups

The Mapping was led by CARE TESFA+ research advisor. Since complete list of the girls' and SAA groups was not available because the project was implemented by Organization for Relief and Development in Amhara (ORDA) and full documentation was not kept at CARE. The research team tried to gather this information through review of available records and contact persons in the kebeles. The research team also applied snow balling technique to gather as much information as possible. However, the list reconstructed may not be complete.

Data collection

Data were collected using the Amharic version of the tool. Each discussion/interview was tape recorded with the consent of participants. The discussions and interviews were conducted in a private space of the participants choice. The FGDs were conducted by two RAs, one serving as a moderator and the other as a note taker. The moderator led the discussion and managed participants' engagement to focus on the discussion points and the study objectives. The note taker was responsible for taking detailed notes of the discussion. These notes, were used to supplement the recorded discussions. All handwritten notes were expanded with field observations immediately after the data collection sessions and submitted to the field coordinator. Individual interviews were conducted one-on-one and the procedures for privacy and confidentiality were similar to that followed for FGDs. A form developed for summarizing the interview and documenting

field observations interviews immediately after was prepared for research assistants. The summaries were submitted daily to the field coordinator and to the researchers.

Daily debriefing sessions were conducted at the end of each data collection day in the presence of all field team members. During the debriefing sessions, the whole research team reflected on their observation and experience on the day's field work including what was done, what went well, what could be improved, general lessons learned, and any changes or improvements needed for the next day's field activities. In addition, backup from audio records of each interview were taken and submitted to ACIPH coordinator daily.

Data analysis

The focus group discussions and interviews were transcribed verbatim in Amharic and then translated to English. Expanded summary notes from each interview/discussion session were populated in a summary table to get an overall idea of the participants' responses. This summary table was used to draft a code book while transcription of full interviews and discussions were still underway.

Codebook was developed based on the transcribed data. The translated transcripts were read and re-read during the codebook development. The main themes that were explored by the research team based on the objective of the study were "How" (to show process or pathway, barriers and facilitators to groups sustaining, dissolving or replicating), "Why" (to explain reasons for the status-quo) and "Consideration for improvement" (that would indicate a TESFA model improvement). The researchers at ACIPH took sample transcriptions from each study target group and coded individually, then reviewed the codes together to refine and finalize the codebook. Using the codebook, the transcriptions were done in Open code software, version 4.02, which is a qualitative data analysis support software. Once coding of the entire dataset was completed, data were sorted and synthesized by thematic topics.

Ethical consideration

Ethical clearance was obtained from ACIPH Institutional Ethical Review Board. Support letters were also obtained from relevant government offices in the Amhara region before the data collection. Participation in the study was entirely on a voluntary basis. A verbal informed consent was obtained from each participant. Participants were informed that decision to participate is voluntary and they are free to withdraw from the study at any time and/or are free not to answer specific questions that they are not comfortable to respond to with no further explanation. The privacy and confidentiality of the respondents was assured. The live audio data will not be shared to any one and will be destroyed ones the report is completed. The transcriptions must be stripped off any personal identifying information.

4. The findings of the Study

The planned FGDs and individual interviews (shown in Table 1) were all conducted within the study period. There was no refusal to participate in the study. The findings are presented below in a manner suitable to specifically address the study specific objectives.

4.1. General perceptions about TESFA in the communities

The TESFA project is widely recognized in the communities where the study was conducted. Most respondents were positive about the process and achievements of TESFA. Some of the major perceptions about TESFA include:

- A. The changes it has brought on the social aspect of girls' lives: according to the participants since the TESFA model was implemented in the villages, many married girls were recognized for their communication and negotiation skills at household (with their husband and mother in law) as well as in their engagement outside the household.

"...we have seen big changes in husband-wife relationships...it has visibly changed... though difficult to directly compare the changes to that of the Awramba community¹². Previously women used to fetch water carrying their babies on their back, but now husband care for babies... this is a change because it was unthinkable for him (the husband) to care for children previously." HEW_Mequabia_IDI

"Nowadays we (husband and girl) are not taunting each other. Couples get along better than before; the relationship is more considerate and fairer to each other... We are patient and love each other mainly due to the education (from TESFA) we acquired." Zuramba_Orginal_GG_FGD

"Due to the trainings/education TESFA has provided to mother in laws the undue pressure that they used to exert on their daughter in laws has decreased. There is a change in their relationship...they have a better relationship nowadays." Zuramba _original SAA facilitator_IDI

"Today husband and wife are living in peace. Violence has stopped. It (violence) is now seen as a taboo... now they lead their life by communication". Addis Amba_DA_FGD _FGD

"...they (wives) get some training during their meeting, they become patient while discussing with us and we can discuss every aspect of our life including family planning. So, we are living by helping and understanding each other." Mekuabia_ Husbands_FGD

Early marriage for girls was became unaccepted in this community. Even married girls advocated on behalf for their younger sisters and other girls in the community so that they are not married early and go through the same path that they went through.

¹² Awramba is an isolated community in the area where the traditional roles of men and women are practically abolished.

"We are teaching younger girls not to face our fate and escape early marriage ... and we are teaching them to be aware of the consequences of early marriage and strive to avoid it." Mekuawabia_Original_GG_FGD

- B. The changes in economic independence of TESFA members: In the community, people, young and old, were inspired by the girls' groups saving habits and the benefits girls were gaining because of that, those girls are self-sufficient and can buy things they wanted with their savings. In addition, starting small business and engaging in income generating activities were among the saving benefits that were inspirational to community.

"Even though it is phased out, TESFA project improved the culture of saving to its members. Until now those girls save with different neighborhood groups." Addis amba_HEW_IDI

"I buy chicken with 60 birr and sell it for 200-300 birr, which is very helpful to my saving. I have two saving options... the TESFA project and the "Kidanimihiret mahiber"¹³, my savings help me buy materials and clothes for myself." Addis Amba_Original_GG_FGD

"The change I observed in girls' is that money is in her (girl) hands not in her husband's... she keeps the money she got from selling eggs or other produces. God bless the organization that trained her. They even discuss whether to eat or sell the eggs from their chicken. Now females may have more money than males. The government also support females more than males. If she got money, she would not spend it unplanned. She plans for hens and also think of doing other beneficial things." Addis Amba_DA_FGD_FGD

- C. The changes in sexual and reproductive health seeking behavior: Family planning was one of the major positive changes perceived in the community. Use of modern contraception and child spacing practices were reported by most of the study participants, including HEW. Married girls and women were aware of the importance of ante-natal care follow up and about delivering in health facilities.

"When comparing the past with the present; there is better change in families' life. In the past, it was very stressful as most people had 4-5 children to care for. But nowadays we limit the number of our children to 2-3 and try to provide them a better personal development and educational opportunities." Zuramba_Original_GG_FGD

"Regarding family planning, females have the right to decide by themselves...in the past If males do not allow them, they could not use family planning." Addis Amba_HEW_KII

"Previously our parents were accustomed to the habit of pregnant women giving birth in the house after prolonged labor and they will never take pregnant woman to health center, which could result in life loss. But now we give birth at the health center. This is one of the

¹³ Mahiber is a kind of social club in Ethiopia. Members celebrate one of the saints days often by having together bread and locally brewed beer. Some also integrate saving opportunities.

*contributions of the education and training of TESFA project.” Mekuabia
_Orginal_GG_FGD*

“Considering Family Planning, when we compare those who were in TESFA and those who were not, girls involved in TESFA are more likely to use contraception. This is because they learned about it in their groups.” Mekuabia_HEW_KII

“The TESFA curriculum was very important with regard to family planning and members learned it properly. They learned about different options, there is a 3-month DEPO Vera and 5 years long term family planning. They use depending on their needs.” Zuramba_SAA_FGD

- D. The changes in girls’ agency/empowerment: The married girls were taking decisions on matters that affect their life and health such as using family planning. They also take part in household income and expenditure decisions, which used to be widely dominated by men.

*“Exercising equal rights for husband and wife these days, unlike in the past, allowed a balanced (between husband and wife) decision making in the household. Couples openly discussion and make decisions on resource ownership and usage together. We are now involved in decisions on selling of our cattle and also know the price.” Mekuabia
_Orginal_GG_FGD*

“TESFA was a very good project, it brought changes in early marriage and gender equality through its training for girl’s, which thought them how to create a smooth relationship and live with their mother-in-law, to communicate and work equally with men, and we are supporting them. The only problem is that TESFA left prematurely” Addis Amba_Husbands_FGD

“Females used to be hidden at home and their rights were violated. But after TESFA, even though it is not the same as males, females’ right is respected and became almost equal. They can do what they want, they have right to live, to speak, to wear and equal rights on attending meetings.” Zuramba_DA_FGD

Young girls were highly suppressed at home because of elder mothers had lack of awareness. TESFA has managed to change that. Married girls were able to go outside, to attend meeting and establish a network with us. TESFA project helped as to do a wide range of works. Addis amba_HEW_IDI

“Previously, husbands were simply ordering their wives and they were not engaging them on decision making. But now they decide everything together through discussion and care for each other. Now, they share responsibilities among themselves.” Mekuabi_DA_FGD

4.2. Sustainability of groups and the TESFA model

4.2.1. Description of the sustained groups

The original Girls groups sustained some key components of the TESFA model. As a result of the dropout for different reasons, the number of members vary form group to group and may not be consistent with the original model. Most of the original groups still

keep discussing the issues in the original model by using the TESFA manual. Some of the groups have stopped the discussion and focus only on the saving, meaning hold meetings only to save money without any discussion on matters that have influence on their life.

“We still have the same manual ...so we repeat it over and over. We do this to maintain our group going and because we love each other”. Zuramba _Orginal_GG_FGD

“It will be good if new lessons are added ... we don’t know anything ... issues related to health or any other thing that is good for us to know would be useful.” Addis Amba_Original GG_FGD

“...we have learned about the issues in the manual before 6 or 7 years ago ...we tend to forget it (the lesson) ...we only keep the saving not the lesson. So, if the manual is updated and more lessons are added we can develop more skills...” Addis Amba_Original GG_FGD

In some groups the meeting time changed from twice monthly to only once per month. Some discuss and save on the same day unlike the original one day for discussion and the other for saving.

“Previously, we used to meet twice a month with a schedule of one day for education and the second day for saving. However, we discussed and changed the timing to once every month, on the 23rd day of the month, in which saving and education are accomplished simultaneously.” Zuramba _GG_FGD

The sustained original SAA groups were similarly meeting on regular basis for discussion and some for saving. The groups continued to promote married girls’ saving practices, challenge harmful practices including early marriage support improved relationships with girls’ mother in laws and husbands, and encourage girls’ free movement.

“...SAA groups support girls, especially for the active groups. For example, they support couples solve their problems and show them directions on how to live harmoniously or negotiate peacefully. Sometimes, when rights are respected females tend to over act... we discuss with them and help them negotiate fairly.” Original SAA IDI_Mequabia

4.2.2. The pathway for sustainability

According to the respondents, there were several pathways for sustainability, however sustainability was mainly driven by their interest to continue saving and maintain the group coherence. The TESFA model provides an alternative to traditional saving practices such as “*Iqub*”, which typically exclude married adolescent girls because of their young age and because of social norms that restrict their agency and decision making. The traditional ‘*Iqub*’ does not have loan and social fund components.

Both the girls’ groups and the SAA groups emphasized the key element for sustainability was the saving and loan opportunities. The pathways that helped to sustain the groups were quite similar for girls’ and SAA groups. Although the SAA groups were not originally trained for the saving and loan components of TESFA, they have adapted the TESFA model and continued saving with their own interest.

Sustaining as a group was achieved through one or more of the following:

- A. **Understanding and supporting each other:** one of the challenges the girls' groups encountered was the inability of some of their members to make regular savings. The girls supported each other by lending money to those who were unable to make savings. That has allowed some members to be able to continue participating in the group until they are able to solve their financial problems.

"We lend to our members who face shortage of money. Because of this, we were able to maintain our group..." Zuramba_Original_GG_FGD

- B. **The desire to maintain the gains under TESFA:** most of the girls appreciate the status they gained due to their participation in TESFA project. The economic gain was highly appreciated and members were proud of their achievements. The community also see members of the girls' group as role models for being good communicators and adapting favorable health care seeking behaviors.

"We save monthly and we buy what we want like cloth with it. When we face a problem, we take a loan and use it to solve that problem." Mekuwabia_Original_GG_FGD

"We generate income ...we take loan and make profits and pay back the loan. For instance, I took a loan to buy chicken ... I make profits by selling the eggs and pay back the loan. (Conversation from distance...)" Addis Amba_GG_FGD

"We take loan to either breed chickens or fattening sheep ...we make profits and deposit our money in the bank and we make savings our habits...we do like this every month." Zuramba_FGD_GG

"We observe that TESFA girls can discuss openly. They become role model for their husband, for the village... we found them teach like us (the HEW). So, there is big change". Mekuwabia_HEW_KII

"TESFA educated the girls with skills that was useful not only for them (the girls) but it was also useful to us (the development army). We used them as our role model by observing them." Addis Amba_DA_FGD

- C. **Having the same group leadership:** groups that had stable leadership were able to maintain their groups better. Unless the leaders change their residence or could not take the leadership responsibility due to different reasons such as illness, very few of the sustained groups reported to have changed their original leaders.

*"... the facilitator (GG facilitator) dropped out because she moved to another place. Then because of lacking a leader half of the group members dropped out. We shared saved money. But half of us decided to continue with hope in form of *Iqub* and based on TESFA project objective. We are still existing. "Mekuwabia_Original_GG_FGD*

- D. **Modifying procedures:** Groups eased penalties imposed on the members for absenteeism, late arrival for meetings and delaying paying back loans that potentially

discourage membership. The groups negotiate what works for them collectively from time to time in order to keep going together. Such continuous adaptation shows the groups' maturity and the sense of solidarity.

"Our group is sustained because of love and peace we have. We no more consider punishing members even if there are individuals who came late to the meeting." Addis Amba_Original_GG_FGD

- E. **Restricting new membership:** This is another strategy to keep group coherence and sustainability. Although many community members ask to join the original groups; most groups refrain from accepting new members due to fear of disturbing group coherence.

"we were 15 members in a group when we started and now, we are 8. New girls request to join our group. After having a discussion our group decided not to allow new people join our group because we were afraid of the potential disturbance in our coherence and introduction of bad behaviors...every member agreed to keep only the old saving group members." Mekuwabia_Original_GG_FGD

"When some individuals asked us, we told them about the meeting and its benefits but we didn't include new members even though there are some people who left the group." Zuramba_Original_SAA_FGD

4.2.3. Reasons for sustainability

The reasons for sustainability evolve around the positive changes that were observed among participating girls. Most of the reasons for sustaining groups were similar for girls and SAA groups. The SAA groups were motivated by the changes brought in the lives of young girls. They were very happy for being part of the process and for the positive changes that were seen in the community such as reduction in early marriage and harmful traditional practices as a result of TESFA teachings. The following were the reasons reported for sustaining the groups:

- A. **Economic independence through saving:** the main reasons for sustaining the groups were the economic independence gained through income generating activities and savings. Girls groups mentioned engaging in income generating activities like small scale chicken rearing. Moreover, engaging in saving practices has allowed girls to afford medical expenses, purchasing household expenses and cover their own needs such as buying clothes.

"We got advantage from our savings. We maintained our group for a long time because of it provides us opportunities to access money for emergency purposes." Addis Amba_Original_GG_FGD

- B. **Health and SRH benefits:** Health and SRH lessons such as on family planning and life skill enabled them to communicate confidently and negotiate to uphold their rights.

“Family planning is very good, still I am using it... I now use the three years contraceptive method. I have two children, and I might consider stopping it when I need to have more children.” Addis Amba_Original_GG_FGD

“when I gave birth to my first child, at that time there was no health services, my delivery took five full days ...that was a struggle between life and death. After that although I want to avoid pregnancy...there was no pills or any other contraceptives method ... so I became pregnant ... after that I had access to family planning service and it has been eight years now (since I started using contraception).” Addis Amba_Original_GG_FGD

“Before we deliver our child at home but now, we deliver at health center, in addition there was child over child, but today there is a contraceptive method so this problem has been avoided. This is the result of the TESFA project; unless I was organized and trained by the TESFA project I couldn't have such type of understanding.” Addis Amba_Original_GG_FGD

C. Improved communication and relationships: Improved relationship with husbands and mother in-laws was the other reason mentioned for maintaining the group.

“There is a traditional belief “set wede majet wend wede adebabay” (literally meaning, women go to kitchen and men go to public functions). We have learned and improved our communication skills now and we participate in public functions as well”. Mekuabia_Original_GG_FGD

“Because we see the benefits of the project, We understand how we discuss in the meeting, also the saving and communication skills TESFA gave as a lesson and we still maintained because we are more benefited in saving group to stay together not dissolve.” Mekuabia_Original_GG_FGD

This was also true for SAA groups; besides the saving and loan benefits, the SAA groups also appreciated the improvement in communication between mother in law and daughter in-law, improved negotiation skills such as wives having control over property and household decision making, advocating against early marriage, and their supporting role of girls' groups in the community.

“In the old times, mothers-in-law used to command the girls, whether they are young or old. Now, after the TESFA project, mother in laws and daughter in laws are living together by respecting each other...” Zuramba_SAA_FGD

“We gained property right and we have equal rights on decisions related to property. Previously husbands were not helping us in cooking. But now, our husbands support us in domestic work. Original SAA IDI_Mequabia

D. Sisterhood and friendship: Sisterhood and friendship were among the most important benefits for the girls' groups to stay together. Participating in the group enabled girls to develop close relationship/sisterhood and solidarity, which is one of reasons for wanting to attend their regular meeting. The girls consider the group meeting as a safe space to discuss and ventilate their personal life problem and

feelings. And more, it was where they feel connectedness and love in contrary to their previous experience which isolated them from the community gathering, discrimination and disrespect from their mother in law and husband. The group members show their sisterhood by supporting each other during catastrophes and illnesses and share their happiness on events like childbirth.

“I appreciate the sisterhood more than any other things. Because we love each other, we miss each other until we meet again, and if one member gets sick or ill, we suspend our meeting and go visit her at home... I like our group because there is love among members.” Addis Amba_Original _GG_ FGD

4.2.4. Considerations for sustainability

The study participants suggested two key consideration for ensuring sustainability of girls' groups in the setting similar to the TESFA project site:

- **Periodic renewal of discussion topics/themes:** discussing on same topics using the same old manual repeatedly make interests to fade away among group members. Adding new topics for discussion and revising the manual periodically is essential to keep interest up in the groups and also add value to their meeting.

“More topics and revised manual should be offered... new things would be best to keep up the group members interest.” Mekuwabia_Original _GG_ FGD

“More topics need to be added...It should be given as a refresh training” Mekuwabia_Original _GG_IDI

- **Emphasis on ensuring sustainable income sources:** emphasizing and expanding on income generating activities were suggested to ensure continuous participation of women in saving initiatives and gain more economic independence.

4.3. Dissolution of groups: abandonment of the TESFA model

4.3.1. Description of dissolved groups.

According to the participants dissolution of groups occurred for various reasons and after a variable length of time, some dissolve their groups almost immediately after the project phase out and others struggle a bit before dissolving. This holds true for both girls and SAA groups.

“It was seven years ago we started to save with the project and the team continued saving money for about 6 years and I think it is only one year since we quitted.” Addis Amba _IDI_Dissolved_GG facilitator

“When the organization pull out and the coordinator left from our area, we tried for about a year to maintain the group; but after a year we agreed to share out our saving and dissolved the group. We struggled to survive without the organization and the coordinator

but we could not maintain the group... those who were wise deposited their share in a bank and others bought clothes.” Addis Amba_Dissolved_SAA_FGD

The girls mentioned the motivation for economic independence, seeking a better support for their children and family, improved health care access, and the social support from their husbands and mothers-in-law helped them maintain the positive outcomes of TESFA. In addition, some of them were able to join the Amhara Credit and Saving Institute and the traditional saving clubs (*iqub*) to maintain their economic independence. Nonetheless, previous members of TESFA groups were largely unhappy about the dissolution of their groups and wished CARE to come back and re-organize them.

“I was disappointed and sad to lose (due to group dissolving and stopping to meet) my friends’ love.” Addis Amba_IDI_Dissolved_GG facilitator

“TEFSA Project thought us, trained us and gave us insight about savings. When the project phased out, we continued saving... although not in the same way as TESFA.” Zuramba_Dissolved_GG facilitator_IDI

4.3.2. Pathways to Dissolution

The stories of dissolved groups were obtained through in-depth interviews and focused group discussion with members of the groups. Three pathways were identified in the process of dissolution:

- A. **Dissolution by consensus:** in this pathway members of the girls’ groups openly discuss how to manage their group in the absence of TESFA coordinators and reached consensus to dissolve. Group members discussed whether they want to continue or stop meeting outside their home and agreed to dissolve.

“It was the group decision after having a discussion.” Zuramba_Dissolved_GG facilitator_IDI

“...we distributed the saved money and separate, we continued the village saving ‘Iqub’ its almost the same as TESFA group. Mekuwabia_Dissolved_GG_FGD

“It was by discussion. We wanted it to be in our nearby village and then we continued our saving meeting at our village. Everyone has discussed and dissolved it.” Zuramba_Dissolved SAA_FGD

- B. **Groups fading gradually:** in this category, no formal discussion was held on the fate of the group but rather members drop one by one, some interested members tried to continue for some time after the project until group members became few in number due to dropout, absenteeism and coming late for meetings.

“... gradually the number of absentees and late comers increased and our number was getting too small to sustain the group... finally we decided to dissolve the group... we still have the saving box and the key.” Addis Amba_Dissolved_GG_FGD

- C. **Dissolution due to disagreement:** in this category dissolution was mainly due to disagreement mainly related to penalty imposed for coming late and loan interest. Perceived partiality of group leaders, unfair treatment and lack of trust on group leaders were additional reasons.

“some really wanted to stay together and continue saving ...they were very patient and used to said let us wait a little more but the conflict between members could not be solved...then we shared out our deposit and dissolved the group.” Mekuwabia_Dissolved_GG_IDI

“When our leader moved away, unnecessary arguments arose between members. Then we discussed and agreed to share the money and saved it in bank and in to ACSI (Amhara Credit and Saving Institute).” Addis Amba_Dissolved SAA_FGD

4.3.3. Reasons for dissolution of groups

As mentioned above, girls from previous girls' groups expressed regret about the dissolution of their group. The same feeling was reflected by members of the dissolved SAA groups.

“I was disappointed and sad of losing (due to group dissolving and stopping to meet) the support and the love of my friends.” Addis Amba _IDI_Dissolved_GG facilitator

The reasons for the disagreement and finally to dissolution of the girls' groups were many and include:

- **Husbands' restriction:** Some participants mentioned lack of continued support from their husbands and other family members was among the reasons for dropping out from the group, some mentioned their husbands restricted them from attending meetings. Some others said it was solely their own decision to dissolve and were not influenced by husbands or other people.

“As a group we faced challenges after TESFA project phased out; the main challenge was from our husbands, they offended us and consider the meetings as time wasting... due to this our friends who were serving as our group facilitator and who were handling our finance quitted from our group” Addis Amba_Original _GG_ FGD participants

- **Not being organized in the neighborhood:** some groups were meeting a bit out of their immediate neighborhood and girls need to travel outside the neighborhood to the group's meeting place. Distance to the meeting place was mentioned as one of the challenges to sustain groups and mentioned as a cause for dissolving groups.

“All members wanted to maintain the group but the meeting place was far. Our living place is Felashit and the meeting place was Goha...it took about two hours trip to the meeting village... it's was difficult to meet, so we dissolved.” Addis Amba dissolved GG_FGD

- **Poor coordination and/or lack of leadership:** Among the reason for both girls' and SAA groups to stop meeting were lack of the project support and follow up once TESFA was phased out. Some group leaders were not proactive enough to lead the

group after the project phased out and regular follow-up ceased from the project implementers.

“...our organizers did not help us to develop a phase out strategy, when the organization left, then the group leaders did not take over properly the group leadership responsibility, that is why we dissolved.” Zuramba_FGD_GG

“Our group is dismantled because of the two facilitators (two people mentioned by name), they were too slow to act. We were hoping to do better but because of their weakness we broke up and dissolved our group.” FGD_SAA_dissolved_Mequabia

- **Penalty imposed for late appearances and absenteeism:** Penalty imposed on the members for late coming and absence from meeting was considered unnecessary and became the reason for dissolving the groups.

“The reasons behind the dissolution of our group were penalties which were imposed on members for different wrong doings such as being absent from meetings and payback interest for loan money... some members felt that they were unfairly treated in the group and disappointed by repeatedly imposed penalties that they considered as an extra burden to their economic challenges. That’s why our group dissolved.” IDI_Mekuabiya_dissolved GG

- **Not thinking the long-term benefits:** some Girls groups mentioned with regret that they were young then and not matured enough to understand well the long-term advantages of sustaining their group as another reason for dissolving.

“We made poor decision because we were very young that time and when the number decreased, we agreed to save in a village... We discussed and dissolved peacefully.” FGD_Mekuwabia_dissolved GG

- **Financial constraints:** unable to pay saving contributions regularly due to lack of money was a reason for some members of original groups to leave the group.

“Some of the team members couldn’t save money because of lack of money for saving. So, there wasn’t anything we can do other than letting the team fall apart.” Addis Amba_IDI_dissolved_GG

- **Change of residence:** members moving to another place caused some groups to dissolve as continuing with few numbers was not seen beneficial to them.

“...We stopped the group meeting because our number continued to decline because some members moved out of the neighborhood and it was useless for us to continue with few members” FGD_Mekuabiya_dissolved GG

- **Absence of incentive:** some participants mention the reason for dissolving was due to the lack of incentive; organizers used to provide training for members and/or financial support for attending meetings in the form of per diem, which was considered as an important incentive by the groups and its absence has led to lack of interest. Some said the financial support for attending meetings help to increase their saving capacity.

“The reason for dissolving was that; in the previous times, there were trainings and some incentives. But now, it has stopped. Because of this, the interested to meet as a group became less. When group leaders’ trainings and incentives stopped, they got back/ became absent. Zuramba _SAA_FGD_Dissolved

4.3.4. Suggestions for Improving the TESFA Model

The following were suggestions to minimize the dissolving of girls’ and SAA groups in the future:

- A. **Consider mechanisms for continuous support after project phase out:** the dissolved girls group indicated the need to have a phase out strategy where some mechanisms are in place to provide continuous support to the groups to ensure their sustainability. The support may include updating training materials and procedures for conflict resolution.

“There was no follow up after project phase out, the meeting gradually became less frequent and eventually the group was dissolved.” Zuramba_Dissolved_GG_FGD

“When this project (TESFA) ceased to exist, members hesitate to continue... rural people always expect and need encouragement and support to continue.” Addis Amba_Dissolved_SAA_FGD

- B. **Provision of financial incentives:** members consider compensation given in the form of per diem by the project to cover expenses incurred during participation in project activities. That has created a sense of dependency and entitlement in the minds of some members.

“To sustain such groups and avoid dissolution, the government should continue the training, and the support with incentives.” Addis Amba_Dissolved_SAA_FGD

“There are some expectations like incentives related with trainings, knowing that there is no organization that can provide such things members withdraw step by step.” Mekuabia_Dissolved_SAA_FGD

“Our community expected incentives, they are grouped to get anticipated incentives ... when the incentives are lost ...the groups dissolve, there is this gap in understanding the principles of TESFA.” Mekuabia_HEW_KII

C. Strong and Close follow up: The dissolved SAA group members suggested to have a project office closer to their residence, like that of the Micro Finance Institutions. Financial incentives were also strongly suggested by the SAA group.

“All I want to say is that more follow up is needed if you (referring to implementers) plan to sustain such initiatives... (another woman followed) ..., in my opinion, it is better if you work together with health extension workers, they are near to us.”
Addis Amba_Original GG facilitator_IDI

4.4. Auto-replication

An ever-married girl's group established for the purpose of saving and loan and which reported inspired by the original TESFA groups was considered as an auto-replicated girl's group regardless of their status as active or dissolved at the time of this study. The same definition was used for labeling auto-replicated SAA groups. The auto replicated groups had some similarities and differences to the original TESFA groups. They are similar in that the key component in both was saving, they have leaders to coordinate the group, and the girls had support from husbands. However, they were different in that none of the auto-replicated groups received proper training from CARE or any other organization, and discussion sessions on either economic or health related issues is grossly absent.

The inspiration suggested to arise from the original TESFA groups include:

- **The Economic Independence:** the girls in the auto-replicated groups reported to have been inspired by the ability of the girls in original TESFA group to pay for their expenses and by the autonomy and skills they have to engage in income generating activities.

“We observed how they were successful and started saving side by side with TESFA groups, we save to cover expenses in case we become ill. We continued saving ... now we are living happily.” Zuramba_Auto replicate_GG_FGD

" Having seen what TESFA girls' groups did as a group... we asked them to join but they refused. So, we formed our own group with a similar structure and motives... saving money that can be used to meet our needs...buy clothes and fertilizer." Zuramba_Auto replicate_GG_FGD

“We saw when TESFA Project was conducting SAA meeting in our village. Then we formed our own group. We started saving with 15 members. Later we started to give loan to needy people in the group to solve their problems.” Zuramba_autoreplicated_SAA_FGD

“We got the motivation to form our own group by looking at the benefits TESFA Project beneficiaries were getting. We compared our life standard with them and realized we were backward. Then, we started to see what they are doing and followed their foot step.” Zuramba_Autoreplicated_SAA_FGD

- **Impressive Communication skills:** the girls who participated in TESFA groups were recognized by the community for clearly articulating their ideas and for their assertiveness in public meetings. The improved communication skills also helped them to better negotiate their rights and ideas with their husbands and mothers-in-law.

“We have discussed with our family and they were supportive for the idea. They have seen the change of our (TESFA group) and it was easy to convince them through discussion.” Addis Amba_Autoreplicated_SAA_IDI

- **Finance management skills:** the girls who participated in TESFA groups were also known for properly managing their financial resources and for investing it in income generating activities as necessary.

“Our group was established by observing the TESFA groups, those groups save money regularly and minimize unnecessary expenses. They save money for emergency situations. We highly appreciated that and formed our own group.” Mesob Terara_Auto replicated SAA_FGD

- **Improved health care utilization:** the girls who participated in TESFA groups use health facilities for family planning, pregnancy care, and delivery better than others. They also provide better nutrition and care for their children.

“...they were role models for health care utilization...some women wanted to have children and some not; for example, I have decided not to have children any more until my economic situation is improved ... Nowadays women freely use contraception as needed.” Addisamba_Autoreplicated GG_IDI

“Women are changed; changed in seeking treatment, health follow-ups and in using family planning methods. This change is brought because of the discussions and meetings we had in our groups.” Zuramba_GG_Auto replicated_FGD

- **Admission Rejection in the original TESFA groups:** some married girls reported to have gotten their inspiration from their admission request rejection to TESFA groups. They were denied admission to the original TESFA groups because they did not fulfill the criteria for admission. Those girls wanted to show that they are capable of doing the same as TESFA groups and organized themselves in saving groups.

“when we didn’t get the chance to participate the original TESFA groups, we created our own saving group by having a strong belief that, if we save like them we can also be changed like them and we can do it by ourselves. And we are still doing the same.” Addis Amaba_Auto replicated GG_FGD

“When TESFA project selected and formed groups, they did not include us. When we asked the groups to include us, they refused. So, we formed our own group” Zuramba_Auto replicated SAA_FGD

“When the TESFA project organized females and we asked to be included, they said ‘no we have reached our quota, the limits’. So, we organized ourselves and we decided we should be saving by ourselves until we get some recognition for support from the government. We saved and continue to improve our lives. This is the reason how we were established.” Addis Amba_Autoreplicated_SAA_FGD

“We discussed together after the original TESFA groups refused to include us as members. Then I became the chairwoman, we selected a secretary and treasurer to form our won group. We all are from the same village and we didn’t get support from anyone but we continued saving.” Addis Amba_Auto replicated GG Facilitator_IDI

4.4.1. Consideration for improvement (from auto-replicated groups)

The main suggestion to fully replicate the TESFA model by the auto-replicated groups was to facilitate access to the training provided by TESFA, which was believed to be very critical to fully replicate the TESFA model. Without the training and incorporating the skills building the auto-replicated girl’s’ groups would resemble more like the traditional saving groups (*Iqub*). A similar suggestion was made by auto-replicated SAA groups. They also suggested a broader inclusion of all community members, even young boys. Adding more training topics on saving, health and life skills improvements were also suggested.

“TESFA groups save money so we thought it is better to save money like them but the difference is we don’t know how to manage our saving since we have not learned what they learned, because we were not members of TESFA. Addisamba_autoreplicated_GG_FGD

5. Conclusions

In conclusion, the main findings of this investigative study revealed there is a general agreement that the TESFA model is widely accepted and the economic, health and social outcomes were highly desired in the community. Most of the original TESFA groups have made some modifications on some of the procedures such as meeting frequency and minimizing penalties. Below are summaries of the facilitators, barriers and suggestions for future scale up identified by the study participants.

The factors identified as potential facilitators of the sustainability of the TESFA model include:

- Sense of belongingness and sisterhood- girls appreciate being part of same age group to increase their visibility in society;
- The desire to get safe space to share their ideas, concerns and challenges;
- The desire to achieve better economic independence through regular saving, engagement in income generating activities, and acquiring better financial management skills;

- The ability to plan their family size and provide better care for their children through family planning and other health related benefits;
- The engagement of community members through SAA groups to influence girls' husbands and Mother-in-laws to be more supportive and inclusive of girls in household decision making;
- The ability of the girls to effectively communicate and negotiate their freedom of movement and express their thoughts in public sphere;
- Having an effective and stable leadership; and
- The flexibility of groups to modify regulations to accommodate members' in difficult situations and those having different opinions.

The barriers for sustaining the TESFA model include:

- Weak and/or unstable leadership;
- Lack of new discussion topics that encourages group members regular attendance;
- Lack of dynamic procedures that would accommodate and respond to the demands of members;
- Meeting places outside the immediate neighborhood;
- Fading support from husbands and other family members;
- Lack of the perceived financial incentive, such as meeting allowances;
- Availability of alternative saving and loan possibilities such as *Iqub*;
- Reliance on the implementing agency as the guardian of the group's long-term existence; and
- Economic difficulties faced by members of the group.

Considerations for future scale up

- **Improving Training Strategies:** regularly modifying the training curriculum with new topics and building local capacity for facilitation of further training is critical for sustaining and upgrading the skills set.
- **Improving Leadership:** As they play very important role in sustaining groups their selection and succession should be openly discussed with group members. Leadership rotation might help ensure group sustainability¹⁴.

¹⁴ sustainability study of savings group programs in Cambodia, December 2012

- **Enhancing Income generation/source:** considering the weak economic base of rural women due emphasis need to be given to strengthening income generating activities and having a flexible contribution structure may help members with limited financial capacity to maintain their membership¹⁵.
- **Maintaining Husbands' and other family members support:** the relevance of continued participation need to be emphasized by engaging husbands and other family members. In this regard, supporting the SAA groups to sustain their influence, and promoting an all-inclusive (including men and young boys) saving strategy is necessary.
- **Enhancing Saving level:** the saving approach practiced in the groups was very important in inculcating the saving culture however the amount is not sufficient to meaningfully change the lives of the girls. This indicates the need to link the village saving groups to financial intermediaries such as MFI to enhance their investment capacity of the girls¹⁶.
- **Adapt phased approach-** not all groups should be doing the same thing forever. The groups should evolve to discuss more complex issues and also increase their financial capacity through links to financial institutions.

¹⁵ Village Savings and Loans Associations: an approach adapted to the poorest households? January 2017

¹⁶ Village Savings and Loans Associations –sustainable and cost-effective rural finance, Hugh Allen, March 2006