



## **Patsy Collins Trust Fund Initiative: Linking Savings Groups to Adolescent Boys' and Girls' Economic Empowerment and Education**

Technical Brief





## Is VSLA a catalyst to economic empowerment and education?

CARE considers the role of education as foundational in empowering adolescents and youth, particularly girls. A transformative education allows girls and other marginalized groups to build critical knowledge and skills, including the capacity to use them to make informed decisions that improve their own condition and the conditions within their families and the wider communities. Additionally, the completion of quality school education is associated with positive effects on productivity, well-being, and good health outcomes.

However, even when access to school is possible, many adolescents leave primary school without proficiency in basic literacy and numeracy skills<sup>1</sup> as they face a wide range of unfavorable conditions and life events that severely affect them and their families. UNESCO estimates 129 million girls are out of school including 32 million children of primary school age and 97 million adolescents of secondary school age.<sup>2</sup> Globally, women have weaker financial skills than men even when considering variations in age, country, education, and income.<sup>3</sup>

Significant socio-economic barriers hinder or prevent girls from going to school, from staying in school, and from attending school regularly. Many of these unfavorable conditions for girls' education exist within the community, at the school level, and at the family level. Of great concern are the limiting social and gender norms and practices that perpetuate inequality contributing to girls' early or forced marriage,

<sup>1</sup> <https://ezinearticles.com/?Factors-That-Affect-The-Quality-Of-Education&id=5843317>

<sup>2</sup> [Girls' Education Overview \(worldbank.org\)](https://www.worldbank.org/en/topic/education/overview)

<sup>3</sup> [https://gflec.org/wp-content/uploads/2015/11/Finlit\\_paper\\_16\\_F2\\_singles.pdf](https://gflec.org/wp-content/uploads/2015/11/Finlit_paper_16_F2_singles.pdf) p 12

gender-based violence and other forms of abuse, and the systemic economic disempowerment of women and girls.

In the context of poverty, a family's financial and economic status are determining factors that can either support or deny girls access to education opportunities. In rural areas where most families rely on agriculture as a primary source of income, the odds are stacked against girls due to limited household income coupled with constrained economic decision-making that often deprioritizes girls' aspirations and needs. The growing impacts of climate change, drought, and extreme weather events result in loss of agriculture-based income causing food insecurity, displacement, and other limiting factors that render parents less able to support their children's education, especially girls. In many cultural contexts, these challenges are exacerbated by the low parental understanding of and buy-in about the benefits of education for girls and their lack of support for initiatives that improve girls' conditions and status at the household and community levels.

Despite some progress, gender biases including the preference of ensuring boys' access to quality education, especially when families' economic resources are limited, often result in low investment in girls' and women's education. Moreover, because of the economic crisis triggered by COVID-19, an increasing number of parents and caretakers are unable to pay school costs and fees for all of their school-age children, forcing them to prioritize their boys over their girls in many cases and removing more adolescent girls from school. School closures coupled with this economic hardship are likely to contribute to increased cases of early marriage, teenage pregnancy, and increased exploitation while engaging in formal and informal work, further reducing the likelihood of girls (ever) returning to school.<sup>4</sup>

All these barriers also deprive girls and young women of their right to education, increasing the risk of adolescent girls lacking literacy and other essential skills needed to establish successful careers. Sadly, such conditions place adolescent girls and their children at a social and economic disadvantage which perpetuates the higher incidence of poverty among women, particularly those who lack sufficient formal and non-formal basic education.

Given the demands of their everyday lives, adolescent girls and youth in general can benefit from quality education that includes life skills to build their abilities while instilling positive attitudes and habits that are consequential for their resilience and quality-of-life outcomes. The early uptake and meaningful use of those skills among youth and adolescents help prepare them to apply these to their day-to-day decision-making and problem-solving contexts. The World Health Organization (WHO) defines "life skills" as "abilities for adaptive and positive behavior that enable individuals to deal effectively with the demands and challenges of everyday life."<sup>5</sup> When provided as part of their education, life skills stand out as key features of positive youth development in that they help nurture youth's and adolescents' abilities and build their confidence as they transition into adulthood and economic life. In particular, financial literacy and entrepreneurship are critical life skills that can accelerate the economic participation and empowerment of adolescent boys and girls.

## VSLA as a catalyst to economic empowerment to support adolescent education

In 2003, CARE USA launched the multi-country Patsy Collins Trust Fund Initiative (PCTFI), which sought to improve the lives of marginalized girls across the globe. PCTFI was designed with an emphasis on

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<sup>4</sup> Ukaid/Australian Aid/Girls' Education Challenge/CARE. (2021). *Adolescent Girls' Education and COVID-19: What Is Happening in the Field?*, p. 2.

<sup>5</sup> World Health Organization (WHO). *Life Skills Education for Children and Adolescents in Schools. Introduction and Guidelines to Facilitate the Development and Implementation of Life Skills Programmes*. [WHO\\_MNH\\_PSF\\_93.7A\\_Rev.2.pdf](#).

ensuring girls' rights to education as well as supporting them to fulfil their greatest human potential.

In 2015, CARE expanded the Patsy Collins Trust Fund Initiative (PCTFI) to reach adolescents ages 10-19 in seven countries (Cambodia, Kenya, Mali, Nepal, Rwanda Zimbabwe, and India). PCTFI's third cohort (2015-2021) tested and implemented innovative integrated approaches that utilize education and economic empowerment components to promote a culture of entrepreneurship for adolescents in schools and communities. The program promoted training in soft and entrepreneurial skills to help adolescents gain valuable competencies to make informed decisions for themselves and to achieve economic self-sufficiency. The Village Savings and Loans Associations (VSLA) model was at the core of PCTFI-C3's adolescent economic empowerment approaches. VSLAs provide members with a safe place to save their money, access loans, and obtain emergency insurance.<sup>6</sup> Participation in VSLAs helps to increase families' economic capacity to support their children's education.<sup>7</sup> The model was adapted to cater to the needs and profiles of marginalized adolescents ages 10-19 years.

Through the formation of adolescent-led or Youth VSLAs groups known as YSLAs, adolescents meet in self-managed small groups to save their money in a safe space, and access their savings for economic needs, educational, and small business investments. Adolescent-led VSLAs are an effective, scalable way to give young people access to financial services and to develop and use skills they need to support themselves, including for planning, saving, decision making, and other life skills.<sup>8</sup> YSLAs also provide adolescents with an enabling platform to hone their numeracy skills in practical ways. In Rwanda, Mali, Nepal, and Kenya, the PCTFI-C3 projects integrated YSLAs, financial literacy training, and entrepreneurship skills development into adolescent economic empowerment interventions.

## Adapting adolescent-led VSLA (YSLA) in schools and communities

To effectively engage adolescents in in-school and out-of-school settings, the VSLA model was adapted to work directly with adolescents, engage them in youth-friendly trainings together with peer-to-peer learning, and tailor the savings group norms according to the needs and limitations faced by adolescents from ages 10-19. This adaptation built upon CARE's previous experience with VSLAs for adolescents, including learnings from the *Ishaka* project in Burundi<sup>9</sup> and youth savings groups in the *Banking on Change* Project in east and north Africa.<sup>10</sup> PCTFI-C3 integrated VSLAs, financial literacy training, and entrepreneurship skills development into its interventions in Rwanda, Zimbabwe, Mali, Nepal, and Kenya. 71% of the participants (aged 14-22) of the PCTFI-C3 initiatives managed to engage in business-related activities and use their income to support their education as well as household needs.

To facilitate speedy outreach and effective engagement of adolescents in YSLAs, financial literacy, and entrepreneurship, PCTFI-3 facilitated the following adaptations:

- **Used existing adolescent groups and platforms as the main entry points to start mobilizing YSLAs**, including adolescent clubs, friendship circles, safe spaces, and girls' collectives. These

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<sup>6</sup> CARE International Strategic Impact Inquiry on Women's Economic Empowerment – Village Savings and Loan Associations, [Microsoft Word - SII Women's Empowerment and VSLA.doc \(care.org\)](#)

<sup>7</sup> Plan International, Barclays, and CARE 2016. [Partnering with Barclays | Plan International \(plan-international.org\)](#)

<sup>8</sup> Banking on Change; Plan International, Barclays, and CARE 2016. [Partnering with Barclays | Plan International \(plan-international.org\)](#)

<sup>9</sup> PriAct. (September 2012). *Analysis of the ISHAKA Experience*. [Analysis of the Ishaka Experience \(care.org\)](#)

<sup>10</sup> Banking on Change, <https://www.findevgateway.org/guide/2016/03/banking-change-youth-savings-group-model-saving-and-learning-banking-and-earning>

represented safe spaces for girls to hold discussions about matters that affect them personally and to gain self-confidence and other leadership skills over time.

- **Strengthened support of parents/guardians to adolescents' initiatives:** To build parental trust and instill positive youth-adult relationships, it was essential to inform and involve parents and guardians to support the uptake of critical life skills among adolescents (communication, self-control, self-awareness, confidence, leadership, etc.). This helped to improve perceptions of adolescent activities by adults and communities.
- **Engaged female role models and mentors as facilitators,** such as female village agents, trainers, and members of mothers' associations to encourage more adolescent girls and young women to take part in economic activities, including VSLAs.
- **Modeled adaptations of VSLAs based on key preferences and needs of adolescents** to ensure that the methodology works well for the adolescent-led savings groups. PCTFI-C3's VSLA model revised the length of the saving cycle, frequency of meetings, share value, rules around saving, share-out, social fund, etc. Focus group discussions were used to inform adaptation preferences and needs among adolescents.
- **Adjustments and mobilization to address the risks of the COVID-19 pandemic:** In line with national mandates, adaptation efforts included closing of schools, social distancing, handwashing, and other precautions. In Rwanda and Mali, the PFTCI-C3 projects there pivoted by using YLSAs to empower adolescents and youth to disseminate accurate and useful information on COVID-19, risk reduction, national preparedness, and response efforts. This engaged youth in the promotion of gender-equitable and adolescent friendly messages on COVID-19 and related health issues – i.e., nutrition, adolescent sexual and reproductive health, and rights (ASRHR).

## The results

In **Kenya**, CARE's PCTFI-C3 trained adolescents in financial literacy, including basic skills in earning, spending, budgeting, saving, and borrowing. The project supported the establishment and training of 32 savings groups with 585 in-school and 52 out-of-school adolescents. The project team also mentored 856 adolescents from 15 in-school clubs and two out-of-school groups to plan and manage Income Generating Activities (IGAs), including soap and bleach making, bead making crafts, vegetable gardening, chicken rearing, sand harvesting, stationery, snacks and fruits, and sale of hay for livestock. Working with [Postbank Kenya](#), the bank developed adolescent-friendly financial products for adolescent groups and individuals. On average, adolescents also had more money saved at endline than at baseline, with boys saving more money on average than girls.<sup>11</sup>

In **Mali**, a total of 4,806 adolescents (3250 girls/1556 boys) were involved in 263 youth savings groups.<sup>12</sup> The project trained 20 women from existing VSLAs to actively engage as mentors for girls' groups as well as advocacy and awareness-raising champions for girls' issues. In a single academic year, the adolescents saved and shared \$4,068 and used the resources to purchase supplies and sanitation kits for school.<sup>13</sup> The project also trained 315 focal point teachers and school authorities (84 women & 231 men) to serve as mentors for the youth savings groups.<sup>14</sup> Additionally, the project helped to link in-school YSLA girls and community-VSLA women and girls for mentorship and trained 199 girl leaders and their 20 community women mentors in gender, ASRHR and Gender-based Violence (GBV) prevention.<sup>15</sup>

<sup>11</sup> Consilient. (2021). *Endline Evaluation Adolescent Empowerment Project in Kajjado and Mukuru (AEP)*, p. 37; p. 39

<sup>12</sup> D.D. Conseils. 2021. *Evaluation finale du projet Education for Change—EFC Education Pour le Changement "Jannde Yiriwère" de CARE International au Mali*. Bamako: CARE International in Mali, p. 17; p. 30

<sup>13</sup> Ibid

<sup>14</sup> Ibid, p. 13

<sup>15</sup> Ibid, p. 17

In **Zimbabwe**, the project trained 781 learners in Financial Literacy and Numeracy (FLaN) skills in 18 schools in Zaka and Epworth. The learners mastered the financial/business concept of money, savings, profit, loss, and interest. The learners developed 18 schools' project ideas and designed project proposals that qualified for funding from the \$300 start-up capital from the PCTFI-C3 project.<sup>16</sup> Adolescents and youth successfully ventured into poultry, horticulture, mini-market, high arts and crafts, and fishponds with the supervision and mentorship of teachers. Guidance counselling teachers (34 women; 18 men) from 18 schools in Epworth and Zaka districts served as adolescent economic empowerment facilitators and mentors.

In **Rwanda**, the project supported 1,620 mentors (784 females and 836 male) in facilitating in-school club activities, including adolescent-led savings groups. In two years, at least 300 groups saved over \$10,377 and used the savings to buy school materials, clothes, shoes, menstrual pads for girls without having to seek support from their parents. They demonstrated increased financial management and entrepreneurship skills, including supporting parents with small livestock IGAs. The project also facilitated linkages of IGAs to government training and extension support services.<sup>17</sup>

In **Nepal**, the CARE's Hausala project formed and trained girls from 27 girls' collectives in the adapted VSLA model. The project also supported 34 girls and their families with seed capital (as a grant) of USD\$130 each to establish enterprises using revolving funds through existing cooperatives, investing in poultry, off-seasonal vegetable farming, retail shop, goat rearing, tea & snacks shop, sweets and snacks production, mobile cosmetic business. The project helped negotiate for a lower interest rate on the loans from the cooperative. These were additional loans to grow their businesses.<sup>18</sup>

## VSLA's influence and contribution to adolescent education

The following observations are based on evidence and learnings documented in countries' final reports as well as on qualitative results and assessments from Cohort 3:

In **Kenya**, anecdotal reports from various schools showed that adolescents who are involved in VSLAs and income-generating activities (IGAs) improved their academic performance. Improvements in students' attitudes toward education and critical skills are likely linked to their ability to manage time and to set a vision to follow through on. The endline evaluation for the AEP in Kenya indicated that adolescents in Kajiado used money in savings to collectively assist those who could not pay for their school fees, to support those who are bereaved, or to start up IGAs such as shambas (vegetable gardens) in schools.<sup>19</sup> In Mukuru, Kenya, adolescents increasingly used their savings to purchase school stationery and school uniforms up to 33% at endline compared to 18% at baseline.<sup>20</sup> Their use of savings increased largely from 4.5% at baseline to 21.2% at endline to launch income generating activities (IGAs) such as chicken farming.<sup>21</sup> The number of adolescents who reported learning about the importance of savings significantly increased from baseline to endline, from 34 percent to greater than 80 percent.<sup>22</sup>

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<sup>16</sup> CARE International Zimbabwe. 2020. *CARE Patsy Collins Trust Fund Initiative Cohort 3: End of Project Narrative Report, Empowering Adolescents for Lifelong Learning*, p. 29

<sup>17</sup> CARE Rwanda. (2021). *PCTFI Cohort 3 Final Report: Rwanda Safe Schools for Girls (SS4G)*, pp. 2-3

<sup>18</sup> CARE Nepal. (2021). *Empowering Adolescent Girls in Nepal, 'Hausala,' Final Narrative Report July 2015-October 2020*, p. 13

<sup>19</sup> Consilient. (2021). *Endline Evaluation Adolescent Empowerment Project in Kajiado and Mukuru (AEP)*, p. 33; p. 39

<sup>20</sup> Ibid, p. 42

<sup>21</sup> Ibid, p. 42

<sup>22</sup> Ibid, p. 37

In **Mali**, the adolescents who participated in YSLAs showed a 24% improvement in perceptions of the value of school compared to a 16% improvement for non-YSLA adolescents. Girls and boys implemented leadership and empowerment activities through YSLAs, emergency brigades, and friendship circles which catalysed transformative changes in project schools. Adolescents were involved in activities addressing environmental degradation and climate change such as tree planting, homestead gardens and street cleaning. The endline report indicated that YSLA members used up to 45.2% of their funds to for school-related expenses which contributed to promoting quality education.<sup>23</sup> Of that percentage, 13.8% of the savings were used to purchase hygiene and sanitation supplies, to clean school latrines,<sup>24</sup> particularly helpful in the context of the COVID-19 pandemic. Qualitative findings from school directors and adolescents surveyed during the endline evaluation included in the project's closeout report suggested that participation in YSLAs has helped improve girls' sense of agency through being able to experience a sense of "independence," as well as strengthened "cohesion between [peers]."<sup>25</sup> 49.5% indicated the benefits of YSLA groups as a platform to gain knowledge and learn more ways to generate income.<sup>26</sup>

In **Zimbabwe**, learners share their satisfaction about the project's ability to teach them how to assign roles and responsibilities in groups settings. Adolescent learners also indicated that through the project they have been able to organize each other and work as teams,<sup>27</sup> "which highlights the value of including leadership skills development activities in programs aiming to empower adolescents. Adolescents who were trained in financial literacy and numeracy skills were able to prove their increased competence in assigned roles, thereby preparing themselves for participation in the real economic world. Two out-of-school groups planned and managed income-generating activities (IGAs) including soap and bleach making, bead making, vegetable gardening, chicken rearing, sand harvesting, stationary, snack and fruit vending, and sale of hay for livestock.<sup>28</sup>

In **Rwanda**, access to resources to support basic needs, in particular money for school-related costs, was one of the strongest predictors of educational outcomes. Students who were confident in their ability to find the money for school fees were found to be 12 percentage points less likely to have dropped out of school and 17.5 percentage points less likely to have missed class over the past month.<sup>29</sup> Learners were coached on how to invest in small income-generating activities, taking care not to divert their attention from schooling. The income generated was used to help girls to take care of their immediate needs such as school and hygiene materials, enabling them to stay in school. The proportion of girls that had saved some money over the past twelve months was 26.44% at baseline, compared to 62.07% at endline, indicating an increase in 38 percentage points.<sup>30</sup> During discussions, students explained that saving would help them solve problems that might arise in the future, to buy school supplies or clothes if needed, to have money to lend to parents, and to afford medical treatment. The students also pass on their knowledge about saving to their family members and siblings.

In **Nepal**, the endline evaluation for the PCTFI-C3 Hausala Project indicated that over 72.5% of parents

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<sup>23</sup> D.D. Conseils. 2021. *Evaluation finale du projet Education for Change—EFC Education Pour le Changement "Jannde Yiriwere" de CARE International au Mali*. Bamako: CARE International in Mali, p. 80

<sup>24</sup> Ibid, p. 78

<sup>25</sup> CARE Mali. (2021). *Patsy Collins Trust Fund Initiative Education for Change Final Progress Report, July 2015-June 2020*, p. 14

<sup>26</sup> D.D. Conseils. 2021. *Evaluation finale du projet Education for Change—EFC Education Pour le Changement "Jannde Yiriwere" de CARE International au Mali*. Bamako: CARE International in Mali, p. 71

<sup>27</sup> *Final Endline Evaluation Report: Empowering Adolescents for Life-long Learning Project' in Epworth and Zaka Districts, Zimbabwe*, p. 31

<sup>28</sup> The CSR Group Africa. (2020). *Final Endline Evaluation Report: The Patsy Collins Trust Fund Initiative 'Empowering Adolescents for Lifelong Learning' Project in Epworth and Zaka Districts, Zimbabwe*, pp. 58-59

<sup>29</sup> GrassRoot and CARE (2021). *Endline Evaluation for the 'Safe Schools for Girls' Project*, p. 19

<sup>30</sup> Ibid, p. 38

reported girls having learnt the importance of savings.<sup>31</sup> VSLAs also played a significant role in increasing the saving tendency of girls where 66.9% of girls affiliated with VSLAs are saving as compared to 20.2% of girls not affiliated with a VSLA.<sup>32</sup> In terms of decision making, of the 30.05% girls who saved money, 50.54% of girls declared that it is their parents who decide where their saving is to be spent.<sup>33</sup> About 46.77% of girls saying they decide it themselves.<sup>34</sup> Most of the saving is allocated to paying for basic needs such as food and clothes with 62.37% of the respondents stating so.<sup>35</sup> 41.94% of girls use their savings for buying things for school and 45.7% of girls use their savings for helping them to work.<sup>36</sup> 19.35% of girls have been saving, so that they can start a business in future.<sup>37</sup>

## Lessons learned and recommendations

**Mind the gender gap:** Saving groups for adolescent boys and girls are instrumental to build financial literacy and numeracy skills, especially among adolescent girls. However, participation in saving groups alone will not be sufficient to address the main impediments adolescent girls face in acquiring stronger financial literacy competencies as compared to adolescent boys. The gender gap in financial literacy knowledge and application is persistent and is often observed throughout women's lives, so starting early on in the lives of girls' students to increase knowledge and opportunities to apply is essential throughout their years of education. Incorporating social norms dialogues through the use of approaches like Social Analysis and Action would be essential in future integrated programming designs.

**Stronger teacher/parental support:** A summary of key recommendations from the PCFTI C3 projects points to the needs for stronger teacher and parental support to adolescent girls to ensure their success. That includes preparing teachers with the skills to provide adequate support on an ongoing basis. At the school level, teachers must be proactive in engaging adolescent learners and providing assistance towards discussing money matters. Business enterprise groups in secondary schools triggered and sustained constant engagement of teachers and learners on FlaN in some C3 projects as mentioned above. It is evident from the findings of some of the research questions that girls have developed their understanding on gender equality and enhanced leadership and decision-making skills, including around finances. In India, the endline findings show that some girls have used their knowledge and skills to negotiate for their education and for delayed marriage.

**Multi-functionality of YSLAs and girls' collectives:** In addition to financial literacy skills, YYSLAs can become safe platforms for information and group support networks among adolescent girls beyond money matters. Girls' collectives have leveraged Youth Network Forums to share their concerns related to safer and more secure education and put their views/concerns before government functionaries. They should seek a wider platform in the future to connect with more such networks of young leaders and use social media platforms and tools for wider coverage and positive changes. Examples of civic actions achieved during the project reflect some of the work done by the girls' collectives as well as stories from the field, clearly indicating that girls over time have started exercising their voice to address safety and security issues and are supporting one another to do so.

**Men's and boys' engagement:** Another recommended strategy for future interventions concerns strong male engagement to involve boys and offer more opportunities for men to help bolster girls' agency gains

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<sup>31</sup> Rooster Logic. (2021). *Endline Evaluation of Haushala Initiative of LEAD Program*, p. 14; p. 101

<sup>32</sup> Ibid, p. 109

<sup>33</sup> Ibid, p. 110

<sup>34</sup> Ibid, p. 110

<sup>35</sup> Ibid, p. 111

<sup>36</sup> Ibid, p. 111

<sup>37</sup> Ibid, p. 111

complemented by relational and structural changes. It may be useful for the projects to target young boys, who are more likely to be open to notions of equality than older boys, and who may succeed in maintaining changed attitudes into their adolescence and adulthood—and influence others along the way. Future project designs must include adequate allocations, such as time, staff and money, for men’s and boys’ engagement from the beginning, focusing on child protection and safeguarding issues differentiated for boys and girls.

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