



# Learning and Adapting to Promote Financial Inclusion for Adolescent Girls

You cannot do business as usual when working with adolescent girls. Successful programming pays attention and adapts to girls' needs and innovations in real-time.

The POWER Africa (Promoting Opportunities for Women's Economic Empowerment in Rural Africa) project aimed to increase the financial inclusion of in-school and out-of-school girls and women in Burundi. Supported by Mastercard Foundation, POWER Africa was implemented by CARE Canada, CARE Burundi, and its local partner, the Great Lakes Development Initiative (GLID). Through continual monitoring and feedback loops, POWER Africa learned valuable lessons about working with adolescent girls that resulted in key changes to make the project more responsive to girls' needs, and therefore more effective.

## Respect girls' agency

Adolescent girls cannot be treated as children who lack the ambition and maturity to determine their own futures, nor can they be treated as adults who may be unfamiliar with new technologies and more cautious in starting and managing businesses. Programmes need to solicit girls' feedback to describe what they need, such as further training or changes to how the programme operates.

Respecting girls' agency can be challenging if tensions arise between their ambitions and the values of their society or programme objectives. Projects working with girls need to be transparent in acknowledging these tensions rather than offering definitive solutions, which could undermine the aim of respecting girls' agency.

## Adapt to girls' schedules and how they learn

Adolescent girls moved through training content at a faster pace than adults. To adjust to girls' school schedules, POWER trainings and meetings were only held after-hours, or on weekends or holidays. Training modules were condensed and delivered during school holidays, meaning that the team was able to move through content rapidly, in line with the girls' learning pace.

## Sufficient resourcing

Girls need sufficient support. Initially, POWER Africa's project field officers were thinly spread across the thousands of savings groups they supervised. POWER recruited and trained a network of participants from within the programme, who were taught to train other participants to provide necessary monitoring and support.

## Engage men and boys and earn community support

As early as possible, programmes need to map community stakeholders who have an influence on girls, and engage with them as many times as necessary to earn their support. Early on in the project, girls identified older brothers as posing a serious risk to their security as they were seizing girls' livestock, products and valuable assets. CARE partnered with community-based male champions ("Abatangamucho") to lead discussions with boys and men on equality and promote support for girls within communities more broadly.

Teachers were initially wary, fearing girls would ignore their studies to focus on their businesses. POWER had not initially directly engaged teachers but girls said they must be involved and CARE listened. Engaging teachers helped earn their support and led to changes that allowed girls to better balance their school responsibilities with their savings and businesses activities.

## Make supply meet demand – linking girls to financial service providers

As girls' businesses flourished, they weren't able to access enough credit through their POWER savings groups and wanted to be linked into the formal banking system for greater security of their savings and to access larger loans for continued business growth.

CARE was cautious of the risks involved in linking girls to formal financial institutions. Economic empowerment programmes need to carefully assess the suitability of financial institutions' products and services for youth, as well as their willingness to adapt these products and services to suit this specific clientele's needs and interests.

However, while linkage involves risks, programmes need to balance preventing potential harm with responding to participants' real needs in a timely way.

Finally, programmes need to continually seek to engage and intentionally seek the feedback of girls and financial partners to keep improving the youth-friendliness of financial services and products.

## The ups and downs of shifting gender norms and power dynamics

Girls are challenging the status quo in their societies in terms of what girls can and should do. This can lead to negative reactions from others around them.

POWER Africa's online product **What's so special about adolescent girls?** ([power.care.ca](http://power.care.ca)) digs further into the stories of girls who have successfully challenged and changed traditional inequalities that limit women's economic opportunities and life choices.



**POWER Africa** is a project of **CARE Canada**. More information can be found on our website: <http://care.ca/power-africa>