



## DATA TRIANGULATION - YEAR 1

### PURPOSE, USAGE, AND HIGHLIGHTS

This summary was created with the objective of processing and critically analyzing the qualitative monitoring data generated from each of the four countries participating in the POWER program.

The information and analysis will contribute qualitative and narrative data to the POWER annual report as well as be used to provide “dashboard” information for reflection (amongst the core POWER team, as well as at the Country Office teams) and decision-making regarding program strategies, approaches and activities.

Key highlights from this period include:

- Innovations in long and short term credit products among adolescent girls’ groups in Burundi
- High and increasing saving rates, leading to greater financial autonomy among female VSLA members in Ethiopia
- Challenges in savings and lending capacity among group members in Côte d’Ivoire
- Overall increases in cumulative saving and loan taking rates across all countries

### PROCESS

The data triangulation of all data collected through POWER Africa consists of both quantitative and qualitative information. Using data from both evaluation and monitoring tools, we do analysis to verify the quality and integrity of our collected data.

#### *HOW IS DATA ORGANISED?*

##### **1. Change spectrums:**

Change spectrums are the central aggregating tool for analysis of both qualitative and quantitative data across POWER Africa. Organised according to the same set of stakeholders as detailed above, the spectrums allow us to tag data from various sources across pre defined points of change, denoted by percentages (from 0% to 100%). This provides a clear visual of each stakeholder group’s progress along the spectrum over the course of POWER’s implementation.

To triangulate our data, we work with change spectrums for two stakeholders: adolescent girls and VSLA members. This is because these stakeholders are crosscutting throughout the programme and represent our target group. Additionally, this dataset is supported by our quantitative data. Ideally we would also include vulnerable women/ female VSLA members in this analysis, however this is only possible with our evaluation quantitative data. MIS data, our quantitative monitoring data, does not disaggregate by gender, making any analysis at a gender level through this tool impossible. Additionally, we collect qualitative data on external stakeholders, such as men and boys, and community leaders. We cannot triangulate this data because we are unable to collect quantitative data for these stakeholder groups. It’s important to note that while percentage tagging may be similar within each change spectrum, this does not mean that the data is the same for each stakeholder group. This is particularly true of adolescent girls - the saving rates of adolescent girls hold constant more than those of adults. Similarly, the loan rates of girls are much higher than their adult counterparts. Despite this, the tagging of each stakeholder group can be relatively similar (within 25-50%). This is because we tag data in relation only to itself, without including other stakeholder groups in the analysis.

## Adolescent girls & VSLA members:

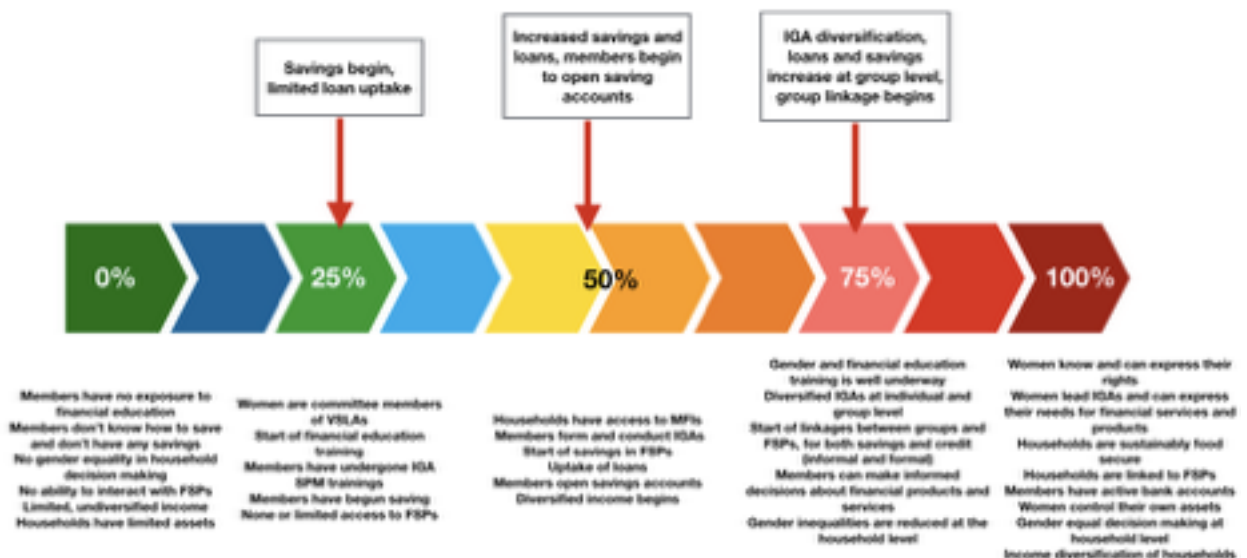
We can see through our predefined progress markers<sup>1</sup>, that we can expect to hit key points in relation to the change spectrum. This is reinforced by data already collected. These markers include:

- Savings begin around 25%
- Limited loan uptake at 25%
- Increased savings/stronger foundation of savings at 50%
- Increasing amount of loan amount and frequency of uptake at 50%

## Jeunes Filles



## VSLA members



<sup>1</sup> Progress markers are a set of change indicators that reflect realistic behavioural changes corresponding to points of change

## 2. Rolling profiles:

The qualitative data collected through rolling profiles are analysed separately and noted in an individual report (see annex). The data below is tagged and related to the change spectrums. In order to triangulate this data, we aggregate the analysis of the profiles according to adolescent girls (Burundi) and VSLA members (Côte d'Ivoire and Ethiopia). This allows us to identify a benchmark range that accurately reflects the data. The results are summarised here.

### ADOLESCENT GIRLS

- 18% of profiles are at 0% : Girls at this point report feeling as if they have no control over their own assets. They can't buy anything for themselves or support themselves financially. Moreover, girls are unable to advocate for themselves to their parents, families, and the wider community. This means that girls have limited access to basic needs for themselves and their children.
- 9% of profiles are at 10%: Girls say that they are able to earn money to support themselves and cover their own needs. They focus on buying school material and equipment and food. Despite this, girls have limited access to their basic needs and school fees. They have no or limited knowledge of financial services and providers.
- 63% of profiles are at 25% : Through VSLA groups and their exposure to the wider community, girls have strong awareness of their rights and needs. This manifests in girls' claiming their needs and rights to property, healthcare, equality, and education. More specifically, girls are developing their ability to take action around defence and ownership of these rights. They begin to freely express themselves. At the same time girls' IGAs turning a small profit and becoming sustainable. They are able to buy their own assets, although this is sometimes through labour.
- 9% of profiles are at 35% : Girls start to express their desire for education and work towards it. This happens through membership and savings through VSLA, but also by working as labourers. Their parents are very supportive of the girls and protect them.

The large majority of data is tagged at 25%. This is because of girls' fast uptake of savings, with support of their parents. This allows them to accrue assets through IGA diversification. The key distinguishing data point between profiles tagged at 0%, 10%, and 25% is the empowerment of the girls at each level. Looking at the spread of data, we can tag the aggregate at **25%**.

### VSLA MEMBERS - Côte d'Ivoire

- 50% of the profiles are at 0%: The household is unable to save money, either due to monthly expenses to cover basic needs, or lack of capacity. One man said that he didn't know how to save, even if he had money to set aside. Women must ask their husbands' permission to participate in VSLA or any other group in public. This can be partially attributed to a lack of overall knowledge about VSLAs to those outside of members and their wider community.
- 33% of profiles are at 25%: At this stage members report engagement in some form of IGA, although this is often subsistence income largely based on roadside sale of agricultural products. Through these activities, members are beginning to be able to save money and accrue assets. Female members report that the trainings received through VSLA awakens them to the importance of their role in the household. As a result they begin to advocate for themselves in their families.
- 16% of profiles are at 30% : Respondents say that men are becoming more open to and supportive of their wives' participation in VSLA, with this spreading to their participation in public. Through VSLA members' training, families are recognising the benefits of savings. Their capacity to generate income is increasing, with IGA development and diversification.



The breakdown of the data is between 0% and 25%. This is because of low member saving rates reported by respondents. This is prohibitive of loan rates. This is possibly because the respondents have not been in VSLA for very long. The primary differences between profiles tagged at 25% and those at 0% is the saving rate at household level. As a result, we can tag this data at **15%**.

*VSLA MEMBERS - Ethiopia*

- 6% of profiles are at 15%: Households are largely agriculturally dependent and chronically food insecure. One member said that she has a small amount of land from which the grow food for her family and to sell for income. It is rain dependent, making the family chronically food insecure. Members say that they engage and participate in IGAs with their groups, but few have individual businesses. Traditional family dynamics and division of labour is common among households.
- 40% of profiles are at 25%: Members begin to save regularly on a weekly basis with each group meeting. Because of this, families are able to accrue more assets than before. One woman said that she was able to buy a cell phone and upgrade her kitchen. In addition families are able to put money in longer term investments. The same woman is paying to send her daughter to nursing college. Women are often primary earners in their households, as their husbands tend to either rely on agriculture for income, or have no employment. Members report they have no access to external credit through MFIs or banks, and often have no links to RUSACCOs.
- 33% of profiles are at 35%: Some members say that they have been linked to a local RUSACCO, allowing them to access greater credit to invest in their IGAs. With renewed input, IGAs begin to diversify and become more and more profitable. Increased financial autonomy allows women to support and send their children to school. They report that their husbands are increasingly supportive of their work, as they benefit from their financial support.
- 6% of profiles are at 50%: At this stage some members report linkage with an MFI. One woman said that through this linkage she was able to access an in kind loan of 2 goats, serving as the foundation of her IGA. The diversification of IGAs is a significant trend. Members trade ‘chat’, vegetables, and other products at different times at various market places.

The bell curve of profiles falls between 25% and 35%, with equal proportions of outliers at 15% and 50%. The majority of data is tagged to 25% on the change spectrum. The saving rates are increasing on a weekly basis, allowing for asset accrual and investment in the family. Loan rates are high and increasing, but there is only lesser evidence of the beginnings of informal linkage to MFIs and RUSACCOs. As such, we can tag the data at **30%**.

**3. VSLA MANAGEMENT INFORMATION SYSTEM:**

For the purpose of triangulation, we are using 4 indicators from MIS to determine group and member progress/ wellbeing:

- Cumulative savings
- Average savings per member
- % members with outstanding loans
- Average loan size

These indicators represent the core activities of a VSLA group - saving and credit, as well as the order in which these activities take place. In both practice and linkage, saving occurs before group members begin to take credit regularly. When groups are linked to financial service providers this pattern will be upheld, with groups linking for saving before credit. We collect data on these indicators quarterly through MIS.

**ETHIOPIA**

<i>Cumulative savings</i> Q2-Q3: 183% increase Q3-Q4: 87% increase Q4-Q1: 185% increase	<i>Average savings per member</i> Q2-Q3: 37% increase Q3-Q4: 169% increase Q4-Q1: 22% increase	<i>% members with outstanding loans</i> Q2-Q3: 193% increase Q3-Q4: 19% increase Q4-Q1: 87% increase	<i>Average loan amount</i> Q2-Q3: 58% increase Q3-Q4: 25% increase Q4-Q1: 0% change	<i>Tagging:</i> <b>35%</b>
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MIS data collected in Ethiopia shows consistent increases in rates of cumulative savings across all quarters. This is accompanied by growing percentages in members with outstanding loans. Data trends in overall savings increased significantly at the beginning of the project, and again at the tail end of year 1. We saw a similar pattern around outstanding loans. We can partially attribute this to the transition of 80% of VSLA groups in Ethiopia to development or maturity phase. Additionally, 279 groups have amended their constitutions in order to increase savings levels at group level.

This doesn't correspond to MIS data collected at member level, however. While we can see increases from quarter to quarter in average savings per member and average loan size, this is at nowhere near the scale of the cumulative data points. With individual members and their households acquiring a slow, but steady increase in ability to set money aside, it is clear that groups are developing a foundation of savings. Despite this, the average loan size is very low - the lowest of all POWER countries. This means that, while members are taking high numbers of loans from their VSLA groups, the loans are of little value.

In analysing the MIS data along the change spectrum for VSLA members, we see the data falls between 25% and 50%. At the 25% mark we can see evidence of increasing savings at member level. This growing foundation of savings is reported with greater strength in the rolling profiles, not the MIS. At the 50% mark, households have accrued substantial savings and are prepared for linkage with an MFI or RUSACCO. The average loan amounts and the percentage of members with outstanding loans are not strong enough to compare to this data benchmark. Because of this, and the increased savings rates, we tag the MIS data at **35%**.

### CÔTE D'IVOIRE

<i>Cumulative savings</i> Q2-Q3: 47% increase Q3-Q4: 96% increase Q4-Q1: 12% increase	<i>Average savings per member</i> Q2-Q3: 2% decrease Q3-Q4: 12% increase Q4-Q1: 18% decrease	<i>% members with outstanding loans</i> Q2-Q3: 0% change Q3-Q4: 40% decrease Q4-Q1: 9% increase	<i>Average loan amount</i> Q2-Q3: 27% increase Q3-Q4: 36% decrease Q4-Q1: 0% change	<i>Tagging:</i> <b>25%</b>
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The data from Côte d'Ivoire registers only minimal fluctuations from quarter to quarter across all savings and credit data points. Interestingly, average savings per member, percentage of members with outstanding loans, and average loan amounts are register decreases. This could be because Côte d'Ivoire graduated 117 groups through the sharing out process. The demand for loans was high in the urban areas with loan outstanding for urban groups standing at US\$ 20,296. The average loan size is worryingly low. This indicates that a small group of individuals within VSLA groups are accessing large loans at the expense of other group members.

The data trends are somewhat inconsistent. Overall increases in savings indicate that there is uptake, although this increase is on a relatively small scale. There is a very small increase overall in average savings per member - 10%. This means that individuals are not gaining individual wealth. Perhaps the addition of more members translates to the increase of savings spreading across increased members, with individual members benefiting only marginally.

At the 25% data benchmark on the change spectrum, members are undergoing financial literacy training. Consequently member savings are increasing, albeit slowly. The data trends we see through the MIS correspond to this point. Loan uptake at this point is limited, as financial literacy and education training has yet to be completed by the groups. As a result, we can tag the MIS data for Côte d'Ivoire at **25%**.

### BURUNDI

<i>Cumulative savings</i> Q2-Q3: 365% increase Q3-Q4: 188% increase Q4-Q1: 41% increase	<i>Average savings per member</i> Q2-Q3: 324% increase Q3-Q4: 184% increase Q4-Q1: 12% decrease	<i>% members with outstanding loans</i> Q2-Q3: 325% increase Q3-Q4: 142% increase Q4-Q1: 79% increase	<i>Average loan amount</i> Q2-Q3: 460% increase Q3-Q4: 42% decrease Q4-Q1: 0% change	<i>Tagging:</i> <b>45%</b>
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The trends we can see in the MIS data collected in Burundi have significant fluctuations across all savings and loans data points. Cumulative savings increased substantially between quarter 2 and quarter 4. Adolescent girls are often supported by their mother, meaning that they are able to save consistently each week without the concern of working to find the money to purchase shares. In addition to this, girls tend to work on many , diverse IGAs at once, allowing them to build up a savings base quickly.

As the VSLA methodology takes hold in groups, we see the changes in saving and loans lessen from quarter to quarter. Average loan amount doesn't change at all between quarter 4 of year 1 and quarter 1 of year 2. This follows a decrease in the average loan amount between quarters 3 and 4 of year 1, although the percentage of members with outstanding loans continues to grow. This indicates that girls are taking smaller and smaller loans. This is likely because of the girls' need to take short term loans because of their high mobility levels and lack of regular income. Through the girls' innovation to introduce short term loans, girls are able to take out more loans of a lesser amount, as opposed to smaller numbers of big loans from their group. This allows the girls to take multiple loans when they have larger amounts of money at their disposal, financing several IGAs at once.

At the 50% mark on the adolescent girl change spectrum, there is evidence that IGAs are diversifying strongly, supported by increased rates of saving. Along with this, members take more loans. Because we are seeing increasing rates of savings and loans, but decreases in the average loan amount, we can tag the MIS data from year 1 for Burundi at **45%**.

#### 4. EVALUATION DATA - BASELINES:

Evaluation data is collected at the beginning, middle, and end of the POWER project. To triangulate this strongly quantitative data, we use 4-6 key indicators:

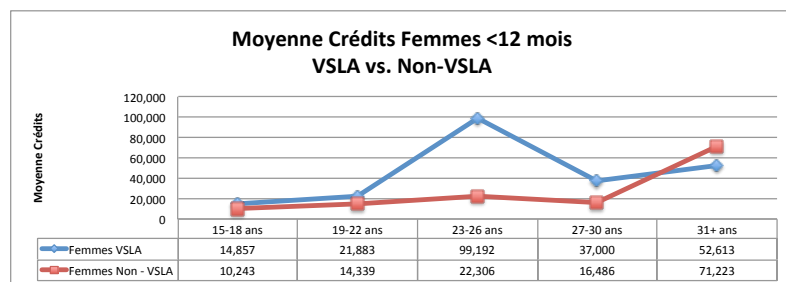
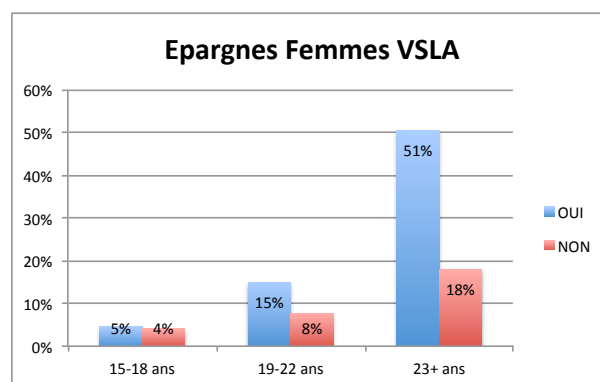
1. Percent of VSLA members that save on a weekly basis
2. Average savings per member
3. Percent of VSLA members that have taken a loan in the past 12 months
4. Cumulative loan sum for VSLA members
5. Average loan amount per member in the past 12 months
6. VSLA members with multiple credits at once

Evaluation, quantitative data is collected in different ways through POWER - in Burundi and Côte d'Ivoire this takes the form of a rolling baseline, while in Rwanda and Ethiopia this data is collected through an impact assessment.

#### CÔTE D'IVOIRE

Baseline data was collected in Côte d'Ivoire in January of 2015 (quarter 1 of year 2). The sample surveyed included 64 VSLA male and 194 VSLA female members. Through the data collection and analysis we can identify several key trends:

- 70% female and 78% male members are able to save on a weekly basis. However the amount of savings made within VSLA groups are very low - between \$0 and \$0.43 on average. Additional savings (external from VSLA groups) are much higher than this - between \$0 and \$5.21. When we average these figures we see that average weekly savings per member is between \$2 and \$3
- 54% of female and 34% of male members have taken a loan in the past 12 months, although only 37% of female and 18% of male members responding took their loan from their VSLA group
- The average cumulative sum of loans for female members is CFA 45,109 (\$75), for men CFA 76,631 (\$127.4).



Average loan per member across the year is \$46

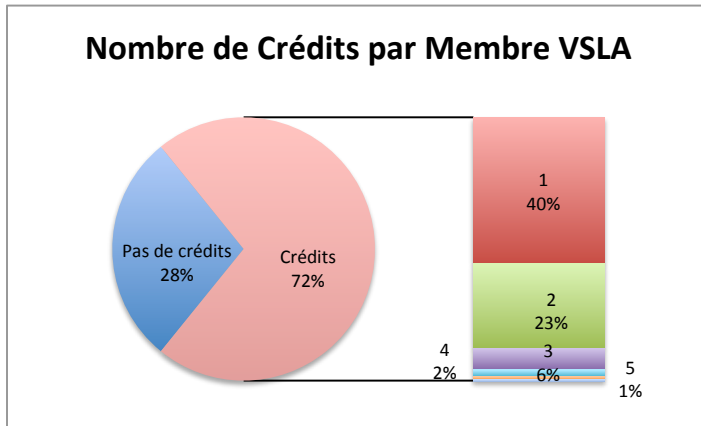
We can see that there is a relatively high saving rate, but with a very low average rate per member. The average of additional savings and VSLA savings indicates a slightly lower rate than in the MIS (slightly over \$3). The low loan rates have high corresponding average amounts. We can attribute this to several VSLA members

who are taking disproportionately high loans. Because of the disproportionately low average saving rate per member, we can tag this data at **30%**.

## BURUNDI

Data collection took place in Burundi in December of 2014 (quarter 4 of 2014). We surveyed 192 VSLA members across the 6 provinces of implementation in Burundi. We see the following data breakdowns:

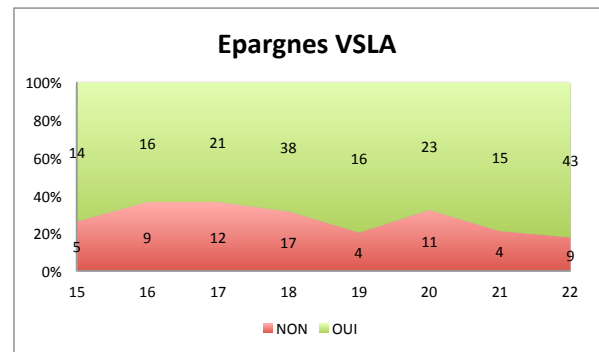
- 72% of VSLA members are saving on a weekly basis; however average savings per member is very low, at 500 BuF (\$0.86). This individual saving rate is much lower than members' non VSLA counterparts (\$2)
- VSLA members have high loan rates - 73% of members have taken credit in the past year. Significantly, 31% of VSLA members have taken multiple loans at once (23% of member have taken 2 credits)
- Average loan amount is low - \$7.20



-VSLA groups are the most accessible source of credit for adolescent girls in Burundi. 91% of VSLA members use their group as the primary source of loans

Through participants' responses in the study, we see evidence of high rates of both credit and saving uptake. The situation in Burundi is unique because of the youth of the VSLA members. We can attribute this to parents', particularly mothers, support of their daughters participation in the group. Because of this, the girls have consistent access to money to put into the box as savings, even if they are not able to build on this

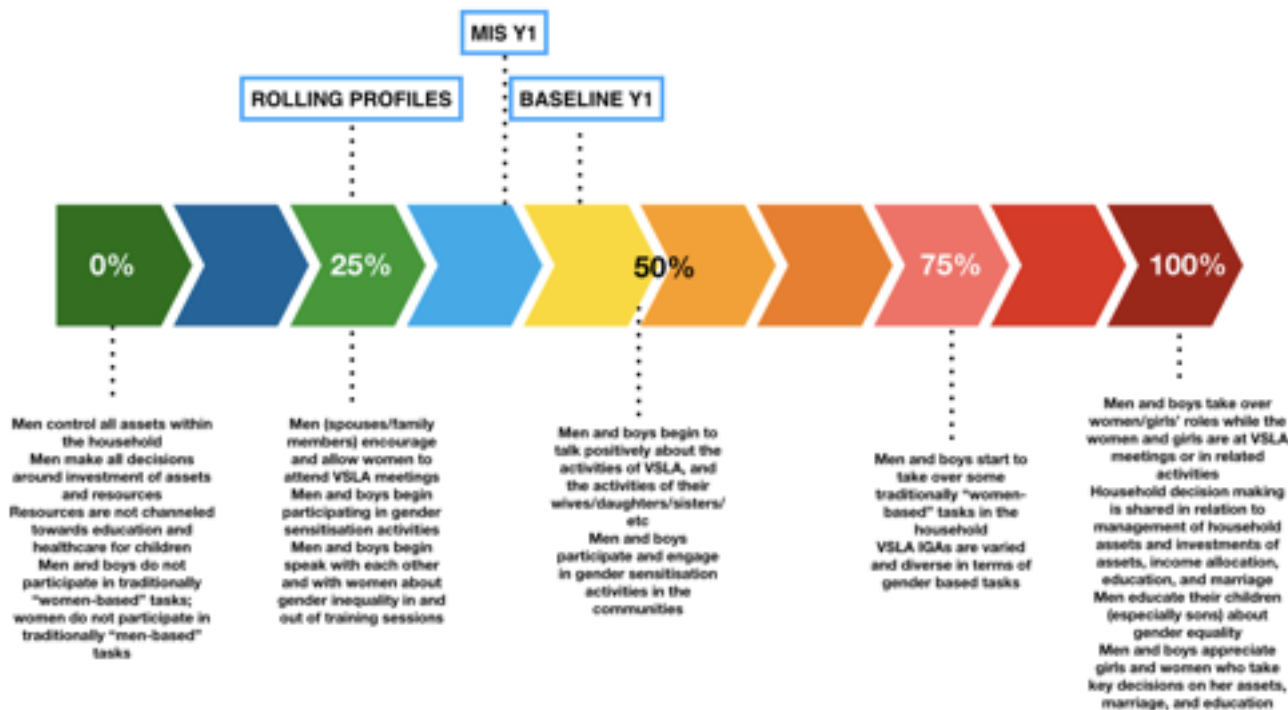
foundation at present. The consistently high loan rate fits in with qualitative data on product development within VSLA groups - girls have developed both short term and long term loans. This allows girls to take out low loan amounts at a high frequency. The adaptability of the VSLA members in Burundi indicates a high level of comprehension and utilisation of VSLA. The low loan amount and low average savings per member indicates a low tag on the change spectrum, however girls have adapted the methodology to suit their own needs. Because of this we can tag the data at **40%**.



## CONCLUSION

Through the analysis of data collected through our mixed methods monitoring and evaluation system we have a

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complete dataset from year 1 of POWER Africa in Burundi, Rwanda, Ethiopia, and Côte d'Ivoire. Through the triangulation of data we are able to see the following breakdown per stakeholder:

### BURUNDI

It's clear from the change spectrum that the tagging of the qualitative, quantitative monitoring, and quantitative evaluation data are tagged differently. We can attribute this partially to the times of data collection. While MIS data is collected quarterly, rolling profile data is collected biannually (with the first collection cycle taking place in November 2014). Baseline data was collected in December, 2014. This may account for differences in the information, although with the majority of collection taking place in quarter 4, this cannot be a substantial rationale.

#### *Cumulative saving rate*

Rolling profiles indicate that saving rate is increasing, allowing for asset accrual and growing diversification of IGAs. It's also clear from the data that girls face significant difficulty in participating in VSLA without support of the family. With parental financial support, girls are able to get the money to save in their groups. The MIS data shows an increasing cumulative saving rate from quarter to quarter. The baseline data support the relatively high saving rate, despite a low average rate per member.

#### *Average saving rate per member*

Individual savings are low. We know from the rolling profile data that girls' parents often supply them with money to save in the VSLA group. As it is not the girls' personal money, they struggle to accrue their own savings. This is supported by the MIS and baseline data, which register low average saving rate per member.

#### *Percent of members with outstanding loans*

Rolling profile respondents are quick in the uptake of VSLA methodology. Girls' IGAs are diversified, using loans from VSLA groups. This is corroborated by MIS and baseline data. The high percentage of loans is reflected in the IGA growth that is clear through the qualitative data.

#### *Average loan amount*

Rolling profiles have little information around the average loan amount. Significantly, however, we see in the baseline and qualitative data that girls are accessing multiple credits at once. This can explain the low loan amounts, as girls are

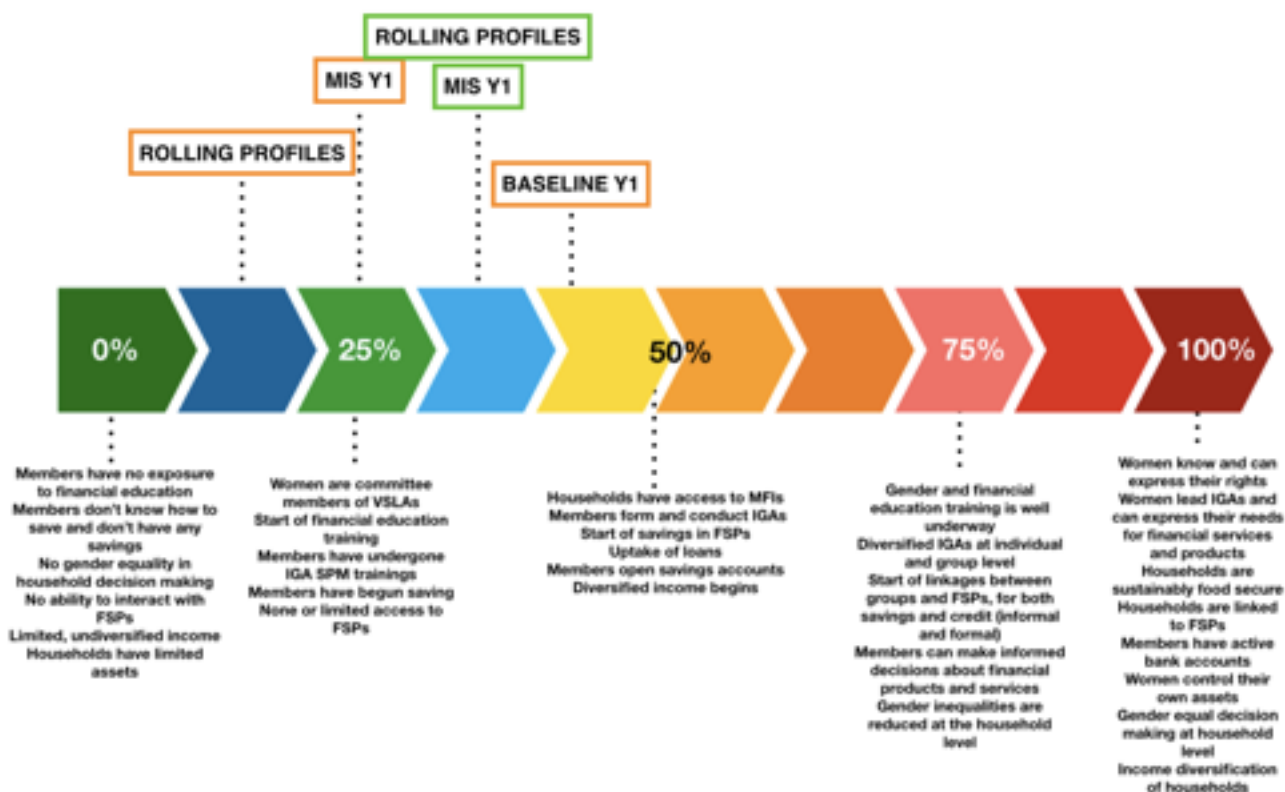


taking multiple short term loans that are smaller in size to fund multiple IGAs. This also supports the MIS data, which records a low average loan amount of \$7.20.

*Conclusion*

The data, while different, provides a rounded picture. Through the qualitative data we are able to better understand the environment in which the girls are operating. Family and community support is crucial to young VSLA members in Burundi. With parents often supporting the girls’ participation in VSLA, individual saving rates are driven down. We also can see that IGAs are growing and becoming sustainable, based on the girls’ increasing access to credits. It’s evident, however, that girls with children have a much harder time than their peers. The stigma in the community is prohibitive to their participation. The MIS data is statistically clear, but is lent richness by the baseline study. We are able to ascertain the comprehension level of the VSLA methodology among the adolescent girls.

## VSLA members



### ETHIOPIA

The data collected in the rolling profiles and MIS data are completely corroborative, receiving the same tagging on the change spectrum. Data collection occurred within a similar time period - in Q4. This could contribute to the similarity between the datasets. Significantly, the baseline data for Ethiopia has been collected but is still undergoing analysis (as of May 2015).

*Cumulative saving rate*

Rolling profiles indicate that VSLA members are saving regularly on a weekly basis, with the potential to link to RUSACCOs or MFIs. This is developing increased financial autonomy within women who, often times, are the primary breadwinners in their households. MIS data supports this information, with evidence of high cumulative saving rates.

*Average saving rate per member*

Through the qualitative dataset we can see that VSLA members are increasing their personal savings at a household level relatively quickly. This is evidenced through direct reports, as well as asset accrual and household investment. MIS data also reflects this, although it is notable that the increase in average saving rate per member is smaller than the cumulative saving rate.

*Percent members with outstanding loan*

Qualitative data respondents report little access to formal financial services, although we can see evidence of VSLA loans because of the growing diversification of IGAs and income streams. This is also supported through the MIS data, which shows 43.7% members with outstanding loans.

#### *Average loan amount*

Rolling profiles give little indication about this indicator, but MIS records a low average loan amount. We know additionally from our qualitative data that VSLA members take credit frequently but in small amounts, and are often chronically food insecure.

#### *Conclusion*

The data from MIS and rolling profiles corroborates each other, as evidenced in the change spectrum. The high cumulative saving rates, asset accrual at household level, and evidence of IGA diversification are additional reinforcements.

## **CÔTE D'IVOIRE**

The baseline data for Côte d'Ivoire was collected in January of 2015. Rolling profile data was collected at around the same time, with MIS data being reported quarterly. The three tools compared here tagged at different points along the change spectrum. This is something that the POWER team will need to look at closely.

#### *Cumulative saving rate*

The rolling profile data indicates that the majority of respondents are not saving at all, either because of lack of knowledge and capacity, or lack of financial sustainability. Members state difficulty in paying the weekly membership fee and a chronic inability to save. MIS data shows fluctuating cumulative saving amounts, with both increases and decreases from quarter to quarter, landing at a low overall saving rate. The baseline data shows high cumulative saving rates, but also specifies that VSLA savings are very low with external savings bolstering this up.

#### *Average savings per member*

As mentioned above, rolling profile respondents have difficulty in saving at an individual and group level. This is corroborated by both the MIS data and the baseline data, with VSLA members registering with very low average savings per member.

#### *Percent members with outstanding loans*

Rolling profiles record no evidence of loans, as respondents state that saving is a significant barrier. The MIS dataset registers a very low loan rate. This is in contrast to the baseline data, which shows an average loan rate but a very low usage of VSLA groups as a loan source. Most VSLA members use other sources to access credit (friends, family, MFIs, etc).

#### *Average loan amount*

As in above, rolling profiles state no evidence of loans. This is not corroborated by the baseline or MIS data, which both register high average loan amounts. As mentioned in the report, this is likely because of a few members who are taking high loans at the expense of other group members.

#### *Conclusion*

The data triangulation is conflicting. We can be clear that the percentage of members with outstanding loans is very low, as is the savings rate. While the baseline dataset shows high cumulative rates, average member rates are low when compared to the other countries. We will need to cross reference this data with our programme level documentation.

## **WHAT DOES THIS MEAN GOING FORWARD?**

Through the data analysis we can see several crosscutting trends that will inform our activities going forward:

1. Côte d'Ivoire VSLA groups take loans as a collective, as opposed to individuals. This is not reflected in the data and contributes to the appearance of low loan and saving uptakes. Because of this, we need to identify progress among the VSLA groups in Côte d'Ivoire. This can take the form of the dynamics in household relationships, specifically husbands' increasing acceptance and encouragement of their wives' participation in VSLA. We will need to work with the country office team to encourage and facilitate VSLA members taking individual loans and IGAs to support group IGAs. Usually, group IGAs takes the form of an agricultural cooperative (e.g. cassava farm), but these ventures typically take 8 to 9 months to mature and become profitable. Individual IGAs can put members in a position to earn income to support their families while group IGAs mature.
2. Groups in peri-urban areas of Côte d'Ivoire work more with individual IGAs than group IGAs (which are more common in the rural areas). To better support the CARE staff to encourage and promote these individual enterprises, the regional management team will need to lead refresher trainings in business management and IGA diversification.

3. Supporting the country office in Côte d'Ivoire to empower women financially and promoting transparency and flexibility in share systems may help to increase the per member saving rate.
4. Flexibility and innovation among youth groups in Burundi is pushing us to develop new support structures. Additionally, we will need to look at the group performance of girls that are not supported by their parents. Through the data we can see a key distinction between adolescent girls that have the financial support of their parents and those who don't. The group that doesn't receive ongoing support finds group participation, particularly taking loans to run IGAs, much more difficult than their peers. This group presents a high potential for attrition, as it may become too difficult for them to continue finding funds. Ideas such as additional trainings targeted at this group, or community meetings with these girls to better understand the situation and develop a strategy to respond.
5. The regional management team will work to support adolescent girls in their IGAs through additional training and facilitation of community support for agricultural IGAs.
6. Training of trainers for advanced business management skills based on the success of IGA selection, planning, and management training in Ethiopia. This will help country office teams across all POWER countries to better plan for the future needs of VSLA groups, and leverage opportunities to stopgap skill deficits, as in Côte d'Ivoire.
7. Promoting a flexible share purchasing system in Ethiopia can allow members to increase their social funds and fund additional IGAs. The regional management team will push to pilot this approach based on this data.
8. Sharing reports and data with all country offices, allowing them to develop action plans and access support.
9. The regional management team will develop a global action plan to address programmatic changes based on this report.