



Final Report

Ex-post evaluation of POWER Africa's support to adolescent girls in Burundi

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List of acronyms

BIF	Burundian Franc
FGD	Focus group discussion
GLID	Great Lakes Inkinga Development
IGA	Income generating activity
II	Individual interview
MCF	Mastercard Foundation
NGO	Non-governmental organization
POWER Africa	Promoting Opportunities for Women's Economic Empowerment in Rural Africa
PSNP	Productive Safety Net Program
SLL	Savings Learning Lab
USD	United States Dollar
VAN	Village Agent Network
VSLA	Village Savings and Loan Association

Executive Summary

Promoting Opportunities for Women's Economic Empowerment in Rural Africa (POWER Africa) aimed to increase the financial inclusion of direct beneficiaries and their households in Ethiopia, Rwanda, Cote d'Ivoire and Burundi through forming savings groups, providing financial education, and linking mature groups to formal financial institutions. In Burundi, CARE worked in partnership with the local NGO, Great Lakes Inkinga Development, to target adolescent girls; the hardest hit by a combination of poverty, conflict, violence, societal disintegration, and sexual exploitation.

The evaluation focuses on the program's contribution to the empowerment of adolescent girls in Burundi with a particular focus on assessing the contribution of program activities to supporting adolescent girls develop income generating activities. The evaluation seeks to validate and supplement existing data and learning documentation developed by POWER Africa with additional qualitative data collected through interviews with program beneficiaries and other relevant stakeholders in Burundi. Specifically, the evaluation seeks to contribute to learning on how the program adapted to working with adolescent girls in Burundi, the results of the program, early indicators of sustainability and the factors that contributed or constrained the program from achieving results.

Overall, the evaluation findings are consistent with POWER Africa's learning documentation with respect to their work with adolescent girls in Burundi. This indicates the overall approach and mix of services (financial services, entrepreneurship training and addressing social norms) was supportive of achieving the program objectives.

The evaluation also highlights the importance of adapting to meet the specific needs of adolescent girls and of using local expertise to adapt to challenges around social norms. The evidence suggests POWER Africa employed a variety of strategies to meet the needs of adolescent girls in the Burundian context and successfully overcame barriers to participation through community sensitization campaigns and, as girls gained assets from their IGA success, POWER Africa also sought to address social norms to ensure girls are more able to build their assets without fear they will be seized by their brothers.

However, it is important to note that benefits were not even across the participants. Within our field visit sample there is variation in the number and type of IGAs and CARE monitoring data shows at least 1 in 5 adolescent girls did not establish IGAs, indicating the results are not homogenous across the beneficiary population. There is evidence that while all the girls in our sample were able to benefit from the groups, some girls are less able to translate this into 'IGA success' because of constraining factors.

Lastly, the approach taken within POWER Africa in Burundi is showing positive signs of sustainability as it has contributed to a change in the agency of adolescent girls and made positive changes in social norms in the communities where it operated. All adolescent girls who were interviewed or attended an FGD planned to continue their VSLA membership demonstrating continued interest and demand from the program's beneficiaries. In addition, the field visit findings show that parent and community attitudes changed throughout the lifetime of the program but some restrictive social norms still exist and therefore additional work is required to continue to address these issues.

Summary of findings

Relevance	<p>POWER Africa adapted their approach to ensure the intervention and engagement strategies were tailored to working with adolescent girls in Burundi. POWER Africa accomplished this through sensitisation sessions to gain community acceptance of the program, by adapting the VSLA training schedule, by changing meeting times, and by responding to challenges encountered by girls during implementation.</p>
Results	<p>Positive outcomes reported by CARE related to business success were also supported by interviews conducted in the field. However, the extent to which participation resulted in adolescent girls establishing one or more IGA varies and CARE monitoring data shows that at least 1 in 5 girls did not establish IGAs.</p>
Factors	<p>It was confirmed that key factors that contribute to IGA success, as identified by CARE, still hold. Girls without support are less able to establish IGAs and have relatively less successful IGAs. However, they are not necessary conditions. For example, the four girls that did not have continuous family support attributed overcoming their difficulties to being a member of the VSLA. Findings that girls who are in school reported higher incomes, that girls with community support are more able to invest in livestock, and that girls with access to land have more IGA opportunities, still hold.</p>
Constraints	<p>POWER Africa’s identification that male control of female-owned assets, loss of assets upon marriage, household responsibilities and constraints on mobility are key constraints for adolescent girls to benefit from IGA opportunities, still holds. During program implementation many girls encountered barriers as a result of their newfound economic independence. The program actively sought to address these constraints with some success, however there is evidence to suggest a number of challenges remain. This is to be expected as social norms can take time to change.</p>
Sustainability	<p>Lastly, regarding sustainability, the field research supported the idea that some of the IGAs created by the girls as a result of POWER Africa VSLA membership are sustainable as all of the girls said they still have their IGAs and plan to continue them in the future. All of the girls also planned to continue their membership of the VSLAs. Findings also suggest that the POWER Africa program positively influenced social norms relating to what activities are considered acceptable for girls to take part in, male control over assets and that participants are more resilient to environmental and economic shocks as a result of their improved financial position.</p>

Based on our findings, we recommend the following actions to build on the success of POWER Africa's work in Burundi and to improve future programming with respect to working with adolescent girls:

1. **In future programing CARE and other implementors should explicitly ensure they tailor program designs, and continue to adapt to, the specific needs of adolescent girls.** The experience from POWER Africa highlights the importance of adapting existing interventions to the needs of adolescent girls and continuing to monitor and adapt throughout the program to respond to challenges encountered by girls during implementation.

A context specific needs assessment should inform the design of future programs however it is expected the adaptations made by POWER Africa in Burundi will also be applicable to other savings led programs working with adolescent girls.

2. **In future programming working to improve the economic independence of adolescent girls, CARE and other implementors should have an explicit strategy to address social norms and for monitoring changes to social norms throughout the program.** Out of all the adaptations, the work POWER Africa did to address social norms stands out.

Girls are subject to specific gender norms that limit girls' development opportunities and economic empowerment can lead to additional, new barriers, that may be unanticipated in the initial design of a program. While some challenges remain, CARE has successfully influenced these social norms to enable girls to participate and further benefit from program activities.

Strategies to address social norms should therefore be integrated into program designs that work with adolescent girls and should be monitored as part of the ongoing monitoring systems and within program risk assessments and design.

3. **Future MCF and CARE programs should recognize that youth are not a homogenous group.** Results vary depending on a number of variables including economic status, education status and support network. However, evidence suggests some girls are less likely to establish an IGA or less able to expand their IGAs because of these variables, and more help should be provided to these girls. Perhaps additional trainings, mentorships or coaching, could be provided to help fill the gap with "low performers."

Future programming should ensure these differences are recognized in program designs and monitoring systems. This will both ensure the program is adapted to the specific needs of the adolescent girls that the program is targeting and that monitoring and evaluation frameworks capture the range of benefits adolescent girls get from participating in savings groups programs.

Part one: Introduction

The overall purpose of this evaluation is to contribute to learning on how the Promoting Opportunities for Women's Economic Empowerment in Rural Africa's (POWER Africa) program adapted to working with adolescent girls in Burundi, the results of the program, early indicators of sustainability and the factors that contributed to, or constrained, the program from achieving results.

This evaluation was carried out by Itad as part of the Mastercard Foundation's (MCF) Savings Learning Lab (SLL).

The Mastercard Foundation Savings Learning Lab

The Mastercard Foundation Savings Learning Lab is a six-year initiative implemented by Itad, in partnership with the SEEP Network. The Lab's aim is to support learning among the Foundation's savings sector portfolio programs through increased alignment and effectiveness of monitoring and evaluation, and through the generation, synthesis, curation and dissemination of knowledge. Itad, as the Learning Partner, works across and with the Foundation's partners, Foundation staff and with the wider Savings Sector to support actionable learning by synthesizing and aggregating learning across the portfolio and sector, conducting complementary research and facilitating learning and knowledge sharing with key audiences.

1.1. Background

POWER Africa aimed to increase the financial inclusion of direct beneficiaries and their households through forming savings groups, providing financial education, and linking mature groups to formal financial institutions. The program was implemented by CARE Canada in four countries (Ethiopia, Rwanda, Burundi, and Cote d'Ivoire) with a total funding of USD 13 million from the Mastercard Foundation (2013 – 2018).

There were four overarching objectives:

- Building financial capability of all clients in all countries;
- Refining models of scale up for existing VSLA networks to reach ultra-poor and vulnerable populations;
- Develop and scale models for formal financial inclusions of VSLA clients; and
- Decrease gender gaps in access to and control of financial skills, assets and services

Different implementation strategies were adopted in each POWER country. In Ethiopia, POWER targeted Productive Safety Net Program¹ (PSNP) beneficiaries with the aim of supporting them to graduate from chronic food insecurity. In Rwanda, the program targeted poor, financially excluded adults in rural and peri-urban areas, with a particular focus on women. Côte d'Ivoire target groups were the most vulnerable women, adolescent girls, men and young men in rural and peri-urban areas. In Burundi, CARE worked in partnership with the local NGO Great Lakes Inkinga Development (GLID) to target adolescent girls; the hardest hit by the combination of poverty, conflict, violence, societal disintegration, and high rates of sexual exploitation. They formed 5,328 VSLAs and reached a total of 127,082 members.

1.2. Purpose and focus of the evaluation

This evaluation focuses on evaluating the program's contribution in Burundi to the empowerment of adolescent girls; in particular the contribution of program activities in supporting adolescent girls in developing, maintaining and benefiting from income generating activities. In Burundi, during implementation, the program produced considerable learning and data that were analyzed by the program team (including with the assistance of an external consultant). This meant that the ex-post evaluation could build upon this existing data, the analytical reports and learning documentation developed by CARE with respect to their work with youth in Burundi. The ex-post evaluation aimed therefore to validate and supplement this information with additional qualitative data collected through interviews with program beneficiaries and other relevant stakeholders in Burundi.

Specifically, the evaluation sought to validate the learning already produced by CARE and add to the existing evidence base through answering the following key questions:

- 1. Relevance:** Were the program activities and outputs consistent with the needs of adolescent girls in Burundi?
How did the program adapt to working with adolescent girls and were these changes relevant?
- 2. Results:** CARE found that business success from participation in VSLAs: changed the status of women; built women's resilience and ability to overcome security threats; provided asset security; allowed girls to invest in education for the future; and increased economic independence. Do these findings still hold?
Has participation in the program resulted in any other accomplishments for adolescent girls in Burundi?
- 3. Contributing factors:** CARE found girls in education reported higher incomes from their IGAs; girls with family/community support were more able to invest in livestock, and girls with access to (or income to rent or buy) land or who have access to storage facilities have more IGA opportunities. Do these findings still hold?
- 4. Constraints:** CARE identified male control of female owned assets, loss of assets upon marriage, household responsibilities and constraints on mobility as key constraints for adolescent girls to benefit from IGA opportunities. Do these findings still hold?

¹ PSNP aimed at enabling the rural poor facing chronic food insecurity to resist shocks, create assets and become food self-sufficient. PSNP provides multi-annual predictable transfers, as food, cash or a combination of both, to help chronically food insecure people survive food deficit periods and avoid depleting their productive assets while attempting to meet their basic food requirements.

Have there been any other factors (internal / external) that have influenced results for this target group?

5. Sustainability: What evidence is there to suggest that the program has created sustainable changes in the lives of adolescent girls in Burundi?

How sustainable are the IGAs created through adolescent girls' participation in the VSLAs? Has the program been able to influence social norms both within and beyond the savings groups? Are the adolescent girls more resilient to environmental and economic shocks?

In POWER Africa Burundi, VSLA groups comprised of adolescent girls between the ages of 15 and 22, with slight increases in the age bracket over the course of the four-year program. This ex-post evaluation therefore focused on adolescent girls between the age of 15 and 26 to align with POWER Africa's definition.

1.2.1. Audience and intended use

The primary audience for this evaluation is the Mastercard Foundation and CARE, and the secondary audience is other Learning Lab partners. It is however also expected that important lessons will emerge from the evaluation that will be relevant and useful for a wider audience. The Lab will seek to share these findings through appropriate dissemination channels such as webinars, blogs, and briefs, tailored to the specific nature of the finding and the target audiences.

1.3. Structure of this report

Part two outlines the methodology, data collection tools and limitations to the evaluation.

Part three details the findings of the evaluation by the key evaluation questions

Part four provides conclusions and recommendations for the donor and practitioner communities.

Part two: Methodology

The evaluation has been designed around a set of evaluation questions aimed at assessing the validity of CARE findings in relation to targeting and supporting adolescent girls in establishing income IGA's and contribute new knowledge on the results and sustainability of POWER Africa.

The evaluation was split into three key phases:

1) Phase 1: Design

- The Terms of Reference for the evaluation (including evaluation questions) was developed by Itad with input from the Mastercard Foundation and CARE. It was approved by the Mastercard Foundation in July 2018. (Annex 3)
- The evaluation team developed a Theory of Change (ToC) for POWER Africa's work with adolescent girls in Burundi based on available program documentation and validated this with CARE program staff. (Section 2.1.1)
- Data collection tools and analysis frameworks were developed (Section 2.1.2).

2) Phase 2: Data collection

- In-depth review of program documentation
- Qualitative data collection via interviews conducted during a field visit to Burundi

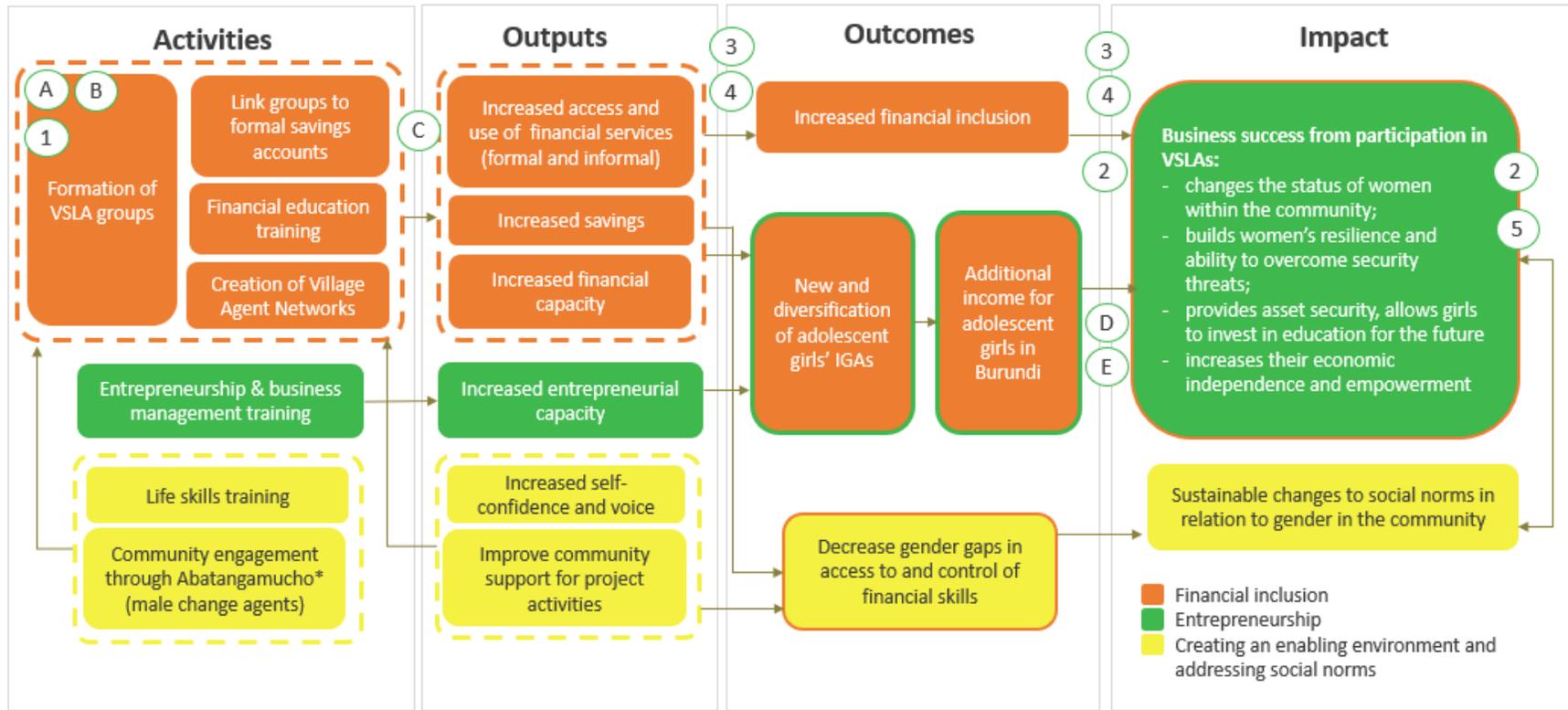
3) Phase 3: Data analysis, synthesis and report writing

2.1. Design

2.1.1. Theory of Change

The ToC set out in Figure 1 below outlines the activities, outputs, outcomes and impacts of the program, organized by the three interlinked domains of: financial inclusion, entrepreneurship, and creating an enabling environment to address social norms. It includes five key assumptions and identifies the key areas in the ToC that need to be evaluated in depth in order to answer the agreed evaluation questions.

Figure 1: Theory of change



Assumptions:

- A - Project activities are consistent with the needs of adolescent girls in Burundi
- B - Adolescent girls are supported by their family and/or community to i) participate in the project activities ii) in starting and maintaining IGAs
- C - Adolescent girls are able to access financial resources to participate in the VSLA
- D - Local markets are present and stable
- E - Adolescent girls are able to control their assets and balance their time between IGAs and other responsibilities

Evaluation Questions

- 1 - Relevance
- 2 - Results
- 3 - Contributing factors
- 4 - Constraints
- 5 - Sustainability

* The Abatangamucho approach involves men as change agents within communities to promote social change for gender equality. Exposure did not occur in all communities

The ToC was developed by the evaluation team in the design phase of the evaluation. The draft ToC was based on POWER Africa project reports and learning documentation and was finalized based on feedback from CARE staff. This process was used by the evaluation team to validate our understanding of CARE's findings and sense check our evaluation questions.

2.1.2. Data collection tools and analysis framework

Using the evaluation questions as an overall framework, we developed data collection tools and analysis frameworks to code, compare and synthesize data as part of the analytical work.

Secondary data

The evaluation relied heavily on existing data and learning materials developed by POWER Africa.

Documentation was provided to the evaluation team by CARE Canada and an initial round of document review was conducted prior to the field work. A subsequent more detailed document review was carried out after the field work. Annex 1 provides a list of the secondary documentation reviewed.

Using the evaluation questions as an overarching framework we extracted key passages from the secondary documentation into a matrix structure to facilitate synthesis across data sources and to draw out key findings from the reports.

Primary Data

In order to validate the findings identified by the implementation partner and from our initial document review, primary qualitative data was collected during a field trip to Burundi. Focus group discussions (FGDs) and semi-structured individual interviews (IIs) were carried out with adolescent girls. Key informant interviews (KIIs) and FDGs were also held with staff from CARE, GLID, parents, boys, school authorities and a village chief, as outlined in Table 1.

Table 1 outlines the sample size, interview type and location of interviews.

Table 1: Primary data sample

Province	Focus group discussions (number of participants in individual FGD)			Individual interviews (number)		
	Adolescent Girls	Adolescent Boys	Other stakeholders*	Adolescent Girls	Parents	Project staff
Gitega	13					1
Kayanza	8	7		3		1
Ngozi				4		
Muyinga	9		7	3	2	
# of interviewees	30	7	7	10	2	2

*5 mothers, 1 teacher and 1 village chief

Interviews were carried out in four out of seven provinces that POWER Africa operated within in Burundi.² The field visits locations were selected in consultation with CARE and GLID staff and were based primarily on logistical considerations (to maximize the sample size).

CARE and GLID staff designed the field visit schedule in consultation with the evaluation team. The sampling strategy sought to include a variety of participants, each of who had at least one of the following characteristics.

- In-school / out-of-school
- Living with parents / head of family (likely to be correlated with marital status)
- Less vulnerable / more vulnerable communities and participants
- More successful / less successful participants

Particular adolescent girls were chosen to participate based on variation in personal experience (including some “star” performers), as well as availability.

In addition, a number of considerations have informed our thinking on sample size:

- 1) **Existing data:** Data has already been collected and analyzed by the program which was utilized within the evaluation. This evaluation should not duplicate these efforts.
- 2) **Resources:** The evaluation size and scope does not allow for large scale data collection.
- 3) **Depth vs breadth:** The objective of the evaluation is to understand how change has occurred; therefore, we have opted for more in-depth qualitative interviews with a smaller breadth of beneficiaries.

Semi-structured focus group discussions (FGDs) and individual interview guides were developed. These were developed for two broad categories of stakeholder: adolescent girls and stakeholders who are ancillary to their participation or are in support of it such as parents and adolescent boys (Annex 2).

The FGDs were 1.5-2 hours each, and the interviews from 30-60 minutes each. Interviews were conducted in the Kirundi language and translated into English by a GLID staff member. Participants under 18 years of age had permission to engage in the conversations.

We utilized analysis sheets to organize and conduct analysis on the interview data. The data was coded to assess the frequency of key words and concepts. Analysis was also conducted for the different strata (or sub-categories) of adolescent girls, such as in- or out-of-school, and living with or without parents. The second phase of analysis focused on cross-cutting or re-occurring themes and concepts across multiple questions.

2.2. Limitations

There are several limitations to our approach and methodology:

1. **The sample size is not representative of the population.** The sample size was selected based on the assumptions outlined in Section 2.1.2, however the small primary data sample limits the extent to which meaningful conclusions and recommendations can be drawn from the primary data alone. Therefore, throughout the report, the findings are discussed as to whether they support CARE’s findings rather than validate them. More specifically, the findings focus more on supporting the logic in why events or outcomes occurred rather than documenting the population-level of occurrence.

² POWER Africa operated in in Bujumbura Rural, Gitega, Kayanza, Kirundo, Muyinga, Ngozi, and Rumonge and field visits were carried out in Gitega, Kayanza, Ngozi and Muyinga

2. **There is a risk of bias within the interview data.** We ensured the questions in the interviews were phrased carefully to minimize the risk of bias and there was an attempt to maintain privacy during the conversations, but at times community members stood by out of interest and a GLID staff member was also present during interviews as they were providing translation services. When possible, observational data or routine monitoring data was used to triangulate findings. Additionally, the sample only contained girls who had joined a VSLA and maintained membership over time. It did not include girls who had dropped out or who had never joined. Therefore, the findings do not speak to the counterfactual, or what would have happened in the absence of the program.
3. **Some limitations arose during data collection which prevented the exploration of a few concepts in regards to the evaluation questions.** For example, due to the sensitive nature of political environment, it was advised from multiple sources to not discuss issues of resilience against security threats (in terms of stability at a macro-level). Instead, all security issues discussed with respondents focused on petty theft and the seizing of girls' assets by their brothers. In addition, due to time constraints, interview questions were prioritized to focus on the evolution of IGAs, asset ownership, resilience, empowerment, characteristics of successful/less successful participants and evolution of gender barriers.

Part three: Findings

3.1. Relevance

Were the program activities and outputs consistent with the needs of adolescent girls in Burundi? How did the program adapt to working with adolescent girls and were these changes relevant?

The program design in Burundi was built on the learning from CARE Burundi's Ishaka program. This program had adapted the VLSA approach to working with adolescent girls in Burundi. When asked how the program met their needs during the field research, girls mentioned a wide variety of changes that had occurred since joining the VLSA, including starting IGAs, becoming self-reliant, paying school fees, having a newfound ability to speak up for themselves and developing a financial relationship with a bank.

POWER Africa adapted the implementation approach throughout the program to further tailor the intervention and engagement strategies to working with adolescent girls in Burundi. POWER Africa accomplished this through sensitization sessions to gain community acceptance of the program, by adapting the VLSA training schedule, by changing meeting times, and by responding to other challenges encountered by girls during implementation.

The program design in Burundi was built on learning from CARE Burundi's Ishaka program. POWER Africa planned to scale up the Ishaka program, which adapted CARE's VLSA model to working to adolescent girls in Burundi.³ CARE designed the program to promote financial inclusion for adolescent girls by improving opportunities to allow them to play a greater role in their economy and society.⁴ CARE had reason to believe that the approach would meet a demand based on feedback from mothers in other VLSA programs who requested a similar opportunity for their daughters.⁵

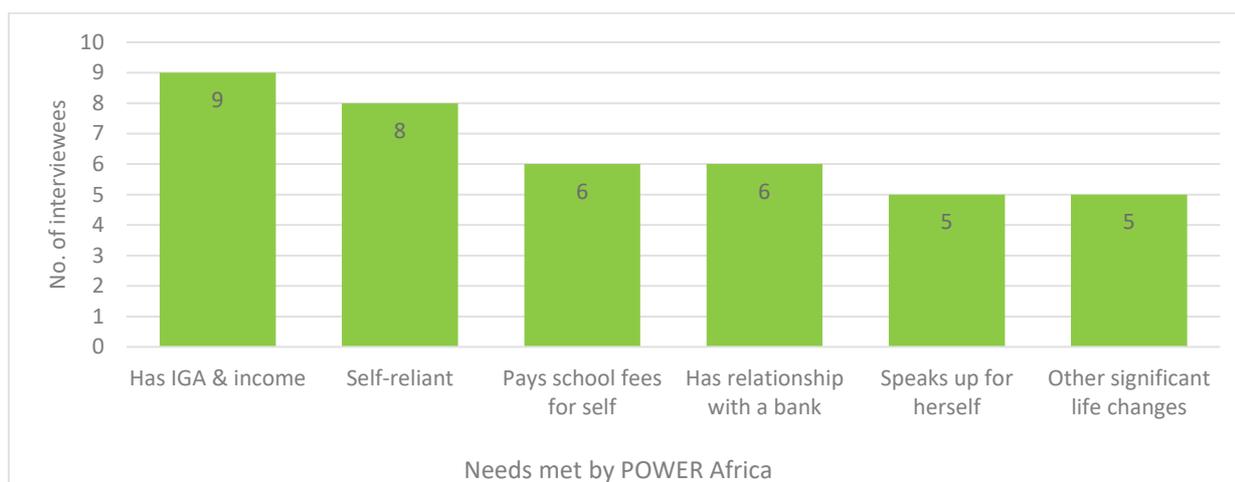
When asked retrospectively how the program met their needs, girls mentioned a wide variety of changes (needs that had been met) that had occurred since joining the VLSA. The five most commonly mentioned themes across both IIs and FGDs are presented in Figure 2, some of which mirror results presented in Section 3.2. Additional themes mentioned, although infrequently, included gaining new financial knowledge, contributing to household expenses, having access to credit, having assets, paying for health care, paying school fees for others, and being respected.

In the field research, six of the ten girls individually interviewed described other benefits they enjoyed through help from the program. Four had collectively participated in an exchange organized by CARE with VLSA members in another region of Burundi to share business ideas and establish business relationships and one interviewee had started working with a local microfinance institute to help community members gain access to loans. She also collected payments on those loans over the repayment period.

³ CARE (2013) POWER Africa Funding Proposal, August 1 2013

⁴ Source: power.care.ca

⁵ Interviews with former POWER Africa Staff (2)

Figure 2: Adolescent girls' needs met by POWER Africa

Note: The category "other significant life changes" included: returning to school after dropping out, has jobs with banks, exchanges goods with women in other regions (business expansion).

POWER Africa tailored the intervention and engagement strategies to fit the specific context of adolescent girls in Burundi. For example, CARE identified the need to sensitize some parents to the program after girls directly communicated this need to field officers.⁶ CARE also engaged with the community group Abatangamucho as their research showed that a strong male change agent in the community could lead to increased parental support for the adolescent girls, increased mobility rates, and would help girls to be able to sell their products outside of their homes.⁷

CARE also adapted to girls' schedules and how they learn.⁸ Training modules were condensed in the design phase and delivered during school holidays, allowing trainers to move through content rapidly, in line with the pace that girls learn and POWER meetings were only held after school hours, or on weekends or holidays, to accommodate girls' schedules.⁹

Additionally, as the program was launched and rolled out, staff identified additional challenges and adjusted the program accordingly.¹⁰ Firstly, teachers and headmasters organized activities to prevent some girls in school from working on IGAs out of fear that the IGAs would take away time from their studies. To address this challenge, CARE trained the girls on how to manage time between their IGAs and school to combat a potential downwards trend in school attendance¹¹ and CARE hired a consultant to investigate the effects of IGAs on the performance of girls at school. They found IGAs did not have a negative effect on school performance; thus the analysis convinced the teachers that girls can successfully manage IGAs and do well in school simultaneously. In addition to helping girls manage their time, CARE also responded to the girls' need for more security for their savings, and piloted linkages between the girls' VSLAs, and local banks in some program areas.

CARE also sought to address social norms that were limiting the extent to which girls benefited from the program. For example, it is common for brothers to seize girls' assets and it customary for girls to leave their assets at home when get married. In order to protect the assets that girls were accumulating because of the program, CARE engaged Abatangamucho to address these norms (see Section 3.4 for more

⁶ CARE (2018). What's so special about adolescent girls? Promoting financial inclusion and economic empowerment in Africa [online] Available at: <https://power.care.ca/>

⁷ Source: power.care.ca

⁸ CARE Canada and The MasterCard Foundation (2017) POWER Africa: Learning and Adapting to Promote Financial Inclusion for Adolescent Girls

⁹ CARE Canada and The MasterCard Foundation (2017) POWER Africa: Learning and Adapting to Promote Financial Inclusion for Adolescent Girls

¹⁰ Interview with former POWER Africa Staff (1)

¹¹ Interview with former POWER Africa Staff (1)

details). Through community theatre sketches, Abatangamucho spoke about equality between the sexes, the sharing of roles and responsibilities between couples and brothers and sisters, and emphasized there is no work reserved for one sex.¹²

3.2. Results

CARE found that business success from participation in VSLAs: changed the status of women; built women's resilience and ability to overcome security threats; has provided asset security, allowed girls to invest in education for the future, and increased economic independence. Do these findings still hold?

Has participation in the program resulted in any other accomplishments for adolescent girls in Burundi?

Positive outcomes reported by CARE that are as a result of business success were also supported by interviews conducted with adolescent girls in the field, indicating the overall approach that POWER Africa adopted in Burundi (financial inclusion, entrepreneurship training and addressing social norms) was supportive of achieving the program objectives.

However, the extent to which participation in POWER Africa has results in adolescent girls establishing one or more IGA varies within our field visit sample and CARE monitoring data shows many adolescent girls (20% to 38% across three samples; see Table 3) did not establish IGAs, indicating these results are not homogenous across the beneficiary population.

Positive outcomes reported by CARE relating to business success were broadly supported by interviews with program stakeholders. However, the statements taken from CARE documentation were found to be broad in cases, and the findings from the field research provide additional nuance in these cases. Positive outcomes reported by CARE are described in Table 2 alongside primary evidence collected through interviews with the sample of adolescent girls in Burundi.¹³

Table 2: Results

CARE finding	Evaluation findings
Financial success from IGAs has led to a change in status for girls in terms of gaining respect from their families and communities. ¹⁴	<p>The field research generally supports the CARE findings.</p> <p>For example, four out of ten of the girls individually interviewed spoke of previously being disregarded by others. Three of which volunteered comments about gaining respect from their families when they started to earn money from their IGAs, two of which said it also led to gaining respect from their communities.</p> <p>In addition, in the FGD with parents, a teacher and a village chief, several participants spoke of positive changes in the behavior of girls in the program. In particular, they spoke of girls no longer wasting money, being able to rely on VSLA members for assistance with IGAs, paying for basic needs and being economically empowered.</p> <p>None of the other girls in FGDs or individual interview noted negative changes to their status.</p>

¹² Source: power.care.ca

¹³ Graphs depicting outcomes for questions on resilience, assets and empowerment are included in the Annexes.

¹⁴ CARE Canada (2018) Supporting Girls' Livelihoods: A Trajectory of Change. CARE Learning Brief

CARE finding	Evaluation findings
<p>The VSLA methodology contributes to building resiliency by an increased capacity to absorb shocks, by putting in a strong foundation of broad services, training and association to support households as they manage unique challenges brought on by covariant or idiosyncratic shocks.¹⁵</p>	<p>There is field evidence that the resiliency of participants to absorb shocks has been increased.</p> <p>All of the adolescent girls who participated in the field research were still members of VSLAs and had IGAs that were generating income they could use to help cover the cost of a shock.</p> <p>A total of 20 girls volunteered comments on coping mechanisms they used related to their VSLAs, of which, girls reported having access to credit (5), improved conflict resolution skills (5), diversified IGAs (3), the ability to consult VSLA members (2), measures to protect their IGAs (2), ability to seek legal protection (1), selling an asset (1), and having a bank account (1) as ‘tools’ for resilience.</p> <p>None of the interviewees mentioned limitations of these mechanisms or a need for more assistance.</p> <p>See Annex 4, Table A1 for frequency of resilience characteristics mentioned.</p>
<p>Income from IGAs have enabled girls to acquire a variety of secure assets that are protected from theft and sabotage from jealous family or community members.¹⁶</p>	<p>The field research findings support the CARE findings.</p> <p>In regards to the first premise of the statement, that IGAs have enabled girls to acquire a variety of assets, all of the girls in the 10 individual interviews, and several of the girls in the three FGDs, explicitly mentioned at least one asset, if not several assets, that they have acquired with money from their IGAs. (See Annex 4, Table A2 for assets mentioned)</p> <p>In reference to the security of assets, the issue was mentioned in several interviews and FGDs. Two common security threats mentioned across six interviews with girls, two FGDs with girls, and one interview with former POWER Africa staff were petty theft and brother’s seizing of assets. The girls and the former staff described a variety of methods to decrease the likelihood of having IGA inventory stolen, as well as assistance from POWER Africa and Abatangamucho staff in convincing parents to prevent brothers to take sister’s assets.</p> <p>Many interviewees reported this was no longer a problem, however, this message was not consistent across all interviews and four interviewees also reported challenges around parents taking a girls’ money without paying it back. (See Section 3.4 for more details.)</p>

¹⁵ Innes, G., Yakeu, S. (2018) POWER/PROFIR Africa Resiliency Learning Report. Retrieved from: <https://care.ca/sites/default/files/images/CARE%20POWER%20Resiliency%20Learning%20-%20FINAL2%20011018.pdf>

¹⁶ CARE Canada (2018) Supporting Girls’ Livelihoods: A Trajectory of Change. CARE Learning Brief

CARE finding	Evaluation findings
<p>Money earned through the IGAs started in POWER Africa have allowed girls to invest in education for the future.¹⁷</p>	<p>The field research findings support the CARE findings in that many girls can invest in education, although not all of them do so.</p> <p>All of the ten girls in IIs and FGDs who were still in school used money from their IGA to help pay for their own school fees. Additionally, the two parents interviewed said their daughters contributed to their school fees. Of the girls who were not in education, none of them expressed a wish to return to school and many were over the average school age.</p> <p>One girl added that she used the money she had gained from her IGA to return to school after she had dropped out. Whereas many girls substitute IGA earnings to pay for school fees instead of money from another source, this girl had no money to pay for school and having IGA income allowed her to make a positive life change and continue her education, completely supporting herself.</p>
<p>Before joining POWER Africa, many girls sought patronage from men in return for sex; but with their newfound income from IGAs formed during the program, girls confirmed their economic independence by being able to say no to boys.¹⁸</p>	<p>The field research supports the CARE findings.</p> <p>This issue of girls having sex for money was not addressed explicitly in the evaluation question or interview guides, however the ability to say no to sex with boys for money as a result of economic independence came up often. It was mentioned in 2 interviews with girls, 3 FGDs with girls, 1 FGD with parents, a teacher and village chief, 1 interview with a parent, and 1 interview with a former POWER Africa staff member (8 instances total). It is unknown how many girls may still engage in this behavior, although it is deliberately discouraged by at least one group as they charge fines to members if they have sex for money.</p> <p>Furthermore, examples of how girls have been empowered through the program were provided in all of the IIs and within each of the FGDs with adolescent girls (13 instances). Often, girls cited empowerment outcomes related to economic independence, such as being self-sufficient, having the ability to cover expenses, and having a successful IGA.</p> <p>None of the girls explicitly mentioned negative effects related to empowerment.</p> <p>See Annex A, Table A3 for Empowerment indicators.</p>

The number and type of IGAs varies within our field visit sample and CARE monitoring data shows that while the majority of girls established IGAs, at least 1 in 5 girls did not. For example, all girls in the sample had started an IGA, earned money, learned financial management skills, and valued the support network provided by the savings group. However, the number of IGAs ranged from one to five IGAs per adolescent girl and the nature of the IGAs also varied considerably. Some only sold vegetables, some provided services (e.g. tailor / seamstress), one had a bicycle taxi business and one bought and re-sold land.

CARE monitoring data also shows that that not all adolescent girls who participated in POWER Africa established IGAs (Table 3) indicating that the results, in terms of business success, are not homogenous across the beneficiary population.

¹⁷ CARE Canada (2017) Burundi Rolling Baseline Report, POWER Africa

¹⁸ CARE Canada (2018) Supporting Girls' Livelihoods: A Trajectory of Change. CARE Learning Brief

Table 3: Number of IGAs

Data source	None	One	Two or more	Total sample #
Rolling baseline 2015 (<24* years)	20%	47%	32%	174
Rolling baseline 2016 (<25* years)	38%	43%	20%	291
Monitoring data 2016 (Girls**)	21%	46%	33%	61,769***

* 24 and 25 years was chosen as a cut off age to include all girls at the upper limit of POWER Africa's definition of adolescents (15-22 years old) who started their engagement with the project in 2013.

** Defined as female participants who were between 15 and 22 years old when they started participating in program activities.

***Note that the cross-sectional sample of the rolling baselines varied from year-to-year, which may explain the fluctuation in rate of IGA incidence over time. The 2016 monitoring data is the most comprehensive data set of the three.

It is expected that beneficiaries will engage and react to development programs in different ways and the following sections investigate the contributing factors and constraints that might influence the extent to which girls go on to establish IGAs as a result of participation in the program.

3.3. Contributing factors to successfully establishing and managing IGAs

CARE found girls in education reported higher incomes from their IGAs; girls with family/community support were more able to invest in livestock, and girls with access to (or income to rent or buy) land or who have access to storage facilities have more IGA opportunities. Do these findings still hold?

Key factors that contribute to adolescent girl's IGA success still hold. Girls without support were less able to establish IGAs and have relatively less successful IGAs. However, they are not necessary conditions as four girls that did not have continuous family support were able to actively participate in the program activities and they attributed overcoming their difficulties to being a member of the VSLA.

CARE found that that girls with certain types of support can have more IGA opportunities. The following table describes the extent to which the interview data collected as part of the evaluation supports these findings.

CARE finding	Evaluation findings
Girls in school report earning more income from their IGAs than those out-of-school. ¹⁹	<p>The field research mostly supports this finding.</p> <p>Although the sample is quite small, analysis of data collected in the individual interviews with adolescent girls shows that four of the six girls that completed school or are currently still in school are earning a 'high' income (capital of 15,000 BIF or more). These girls also had two or more IGAs and an 'advanced' type of IGA (i.e. non-vegetable). Of the four girls who dropped out of school, two had 'high' income and advanced IGAs, while the other two had low levels of income and less-advanced IGAs. Therefore, girls who report 'high' income are slightly more likely to be in school than those that do not.</p> <p>All of the six girls in school also had continuous family support and were more likely to have a higher investment in livestock and were more likely able to rent or own land.</p>

¹⁹ CARE Canada (2018) Supporting Girls' Livelihoods: A Trajectory of Change. CARE Learning Brief

Girls' investment in livestock fattening and trading is crucially dependent on familial or community support since girls often leave them with family or neighbors whilst attending school or conducting other business activities.²⁰

For girls with access to their families' land, or with sufficient income to rent or eventually buy land, crop production also offers opportunities for income generation."²¹

The field research findings somewhat support this statement with respect to the link between family support and girl's ability to invest in livestock.

Girls with family support, and continuous community support, were mostly able to invest in livestock beyond hens and one goat. Four out of six were able to invest in at least multiple goats, pigs or cows.

However, the four girls who had unexpected pregnancies and therefore did not have continuous family support, attributed being in the VSLA to helping overcome their difficulties. Two became fairly successful with their IGAs by increasing them in number and investing in more sophisticated goods (non-food items), one girl purchased a cow and one purchased (and re-sold) land.

The two who struggled were both orphaned and spent most of their resources on caring for their siblings instead of investing in their IGAs.

However, the field research did not seek to investigate the extent to which this was because girls are able to leave livestock with their family whilst at school or conducting other business activities or because of other factors, such as additional financial support provided by their families.

The field research supports the CARE findings. All of the six girls who own or rent land produce food or coffee which they sell. Additionally, five of the six have two or more IGAs, and five of the six have non-food IGAs in addition to the food IGAs.

CARE's monitoring systems did not collect data on whether or not the girls they were working with had family support however variables on marital status and number of children can provide a proxy for family support on the assumption that single mothers in Burundian society are often excluded. For example, when data on the marital status and children within their care is combined, we can identify girls that are single mothers. As shown in tables 4 and 5, the proportion of under 25-year olds that either do not have an IGA or are classed in the lowest average income bracket is slightly higher among single mothers in the most recent rolling baseline data but is lower among single mothers in the 2015 data. This increase may be explained by the cross-sectional sample of the rolling baselines, which varied from year-to-year. And while the difference is relatively small in the 2016 data, this data supports the view that establishing IGAs may be more difficult for girls without family support, but that family support is not a necessary condition.

Table 4: Number of IGAs

	None	One	Two or more	#
Rolling baseline 2015 (<24* years)				
Single with children	0%	67%	33%	12
Total sample	21%	46%	33%	172
Rolling baseline 2016 (<25* years)				
Single with children	48%	33%	19%	21
Total sample	38%	43%	20%	291

* 24 and 25 years was chosen as a cut off age to include all girls at the upper limit of POWER Africa's definition of adolescents (15-22 years old) who started their engagement with the project in 2013.

²⁰ CARE Canada (2018) Supporting Girls' Livelihoods: A Trajectory of Change. CARE Learning Brief

²¹ CARE Canada (2018) Supporting Girls' Livelihoods: A Trajectory of Change. CARE Learning Brief

Table 5: Average earnings from IGA(s) (BIF '000)

Rolling baseline 2016 (<25* years)	0≤10	10≤20	20≤30	30≤40	40≤50	50≤60	60≤70	70≤80	#
Single with children	76%	5%	14%	0%	0%	5%	0%	0%	21
Total sample	55%	16%	12%	5%	1%	2%	0%	1%	29
									1

* 25 years was chosen as a cut off age to include all girls at the upper limit of POWER Africa's definition of adolescents (15-22 years old) who started their engagement with the project in 2013.

Note: Income data from IGAs was not collected in the 2015 Rolling baseline.

3.4. Constraints to successfully establishing and managing IGAs

CARE identified male control of female-owned assets, loss of assets upon marriage, household responsibilities and constraints on mobility as key constraints for adolescent girls to benefit from IGA opportunities. Do these findings still hold?

Have there been any other factors (internal/external) that have influenced results for this target group?

POWER Africa's identification that male control of female-owned assets, loss of assets upon marriage, household responsibilities and constraints on mobility are key constraints for adolescent girls to benefit from IGA opportunities still holds.

An additional factor which has arisen during the program implementation affecting results is that many girls have encountered new barriers as they have accumulated earnings and assets over time.

The program actively sought to address these constraints and while there was some success in addressing these social norms there is evidence to suggest some challenges remain as social norms can take time to change.

Brothers used to take control of girls' assets at the beginning of the program however evidence suggests this has decreased in some of the communities. In seven of the adolescent girl IIs, one of the adolescent girl FGDs, the parent, teacher and village chief FGD, and the two former POWER Africa staff interviews the issue of brothers taking control of assets was mentioned. This loss was not specific only to when girls left home when marrying, but happened often at other times as well.

Interviewees said this was no longer a problem due to a variety of reasons: Participants in the adolescent girl FGD said brothers' seizing of assets was no longer a problem because boys had changed their attitudes; participants in the parent, teacher and village chief FGD said that there was no longer any conflict because boys are in their own VSLAs now; and one of the former staff members said that it was not a problem any longer because girls can take their assets with them when they marry, or pay for someone to care for them.

However, this message was not consistent across the interviewees: one former staff member said that brothers seizing assets is still a problem and four of the individual adolescent girls said that parents sometimes took a girls' money without paying it back. The latter was confirmed by a village chief (in the parent, teacher and village chief FGD) but said parents in his community had stopped.

The challenges in household responsibilities and mobility were mentioned in a few contexts. Many girls talked about household responsibilities, sharing that when they started to contribute financially to the household, it eased tensions in the household. What else the girls could have done with this money they contributed, or the time it took to devote to household responsibilities instead of on their IGAs, were not recognized. Regarding mobility constraints, participants in one adolescent girl FGD said that their brother used to prevent them from leaving home for business matters, claiming it "was a waste of time." A girl in

an individual interview also shared that her brother would not let her marry because she was contributing to the household expenses.

Program participation has led to new challenges for participants however increased agency as a result of program participation has also helped girls cope with individual challenges, and reinforced positive results from the program. For example, one girl said that a cow she purchased – an asset she accumulated after earning money from her IGA started during the VSLA – gave birth to a male calf that her brother then seized as his own. The girl had to go to the administrative authorities and obtain certification that the calf legally belonged to her. A second girl earned enough money from her IGAs over time that she started to purchase and re-sell land. In one exchange, she bought a piece of land, but then the seller soon thereafter received an offer for a better price from another buyer, and tried to give the land to the other buyer. The girl had to go to the administrative authorities and get legal proof that she owned the land and the seller could not re-sell it. Lastly, a girl that invested in coffee plants to sell the beans to a coffee buyer, was pulled into settling a financial debt for the coffee buyer that he had with another individual. Each of these examples are new challenges that the girls faced with their newfound income and earnings from the IGAs started during the program, and thus influenced results for them. The manner in which the girls dealt with the issues also suggest that they used the negotiation skills acquired through the conflict resolution part of the VSLA training to overcome these challenges.

3.5. Sustainability of IGA establishment

What evidence is there to suggest that the program has created sustainable changes in the lives of adolescent girls in Burundi? How sustainable are the IGAs created through adolescent girl participation in the VSLAs? Has the program been able to influence social norms both within and beyond the savings groups? Are the adolescent girls more resilient to environmental and economic shocks?

The field research supported the idea that IGAs created by the girls as a result of POWER Africa VSLA membership are sustainable as all of the girls reported that they still have their IGAs and plan to continue them in the future. Findings also suggest that participants are more resilient to environmental and economic shocks as a result of their improved financial position.

Findings also suggest that the POWER Africa program influenced social norms relating to what activities are considered acceptable for girls to take part in and male control over assets.

The evaluation didn't look at the sustainability of the Village Agent Network and ongoing support to the VSLA's.

Field research supports the idea that most of the IGAs created by the girls as a result of POWER Africa VSLA membership are sustainable. All of the girls interviewed were still operating IGAs and planned to continue them. Almost every single girl interviewed or in an FGD discussed how she had expanded her current IGAs, increasing the capital by two or three times the original worth. The only case where girls did not discuss any additional investments were girls who had recently joined the VSLA or were quite young, such as the 12-year-old and the two 16-year olds who were in an FGD in Muyinga. However, girls did not discuss IGAs that were less successful or IGAs that had failed.

Findings suggest that the POWER Africa program influenced social norms relating to what activities are considered acceptable for girls to take part in and male control over assets. Due to concerns for the girls' reputation, and social norms on mobility constraints, some parents were skeptical about letting their daughters join a VSLA. In addition to POWER Africa staff talking to parents about girls' joining VSLAs, it

was also on the advice of Abatangamucho that POWER Africa actively worked to include parents in the program's sensitization activities.²²

Field visit findings show that attitudes changed throughout the lifetime of the program. Parents and a village chief interviewed as part of a FGD all expressed that they had overcome initial skepticism about the program. For example, parents saw over time that the girls were earning money and could pay their school fees, were able to meet their basic needs, and that the VSLA could help them contribute to the household. The teacher had developed a positive impression of the program as he observed that girls in VSLAs worked harder, changed their behavior and used their time more wisely.

As the POWER Africa program was being implemented, staff realized that girls' brothers were seizing their assets and thus organized community meetings to help address the issue.²³ Many interviewees reported this was no longer a problem due to a change in boys attitudes, because boys had since formed their own VSLAs and girls have started to take their assets with them when they marry, or pay for someone to care for them. However, this message was not consistent across all interviews and four interviewees also reported challenges around parents taking a girls' money without paying it back. (See Section 3.4)

Primary evidence collected during the field research supports the findings that girls have strategies and resources to draw upon to cope with shocks, as previously mentioned in the results section. Regarding IGA strategies, diversification was mentioned by three girls in individual interviews as a strategy to deal with both shocks as well as failing IGAs. All of the girls said they will continue their IGAs and their membership of the VSLAs, indicating that they will continue the accumulated savings requirement and be able to use their current strategies (as noted in Section 3.2) to help recover from shocks.

POWER Africa's wider sustainability strategy

CARE sought to promote sustainability in the program through the formation of the Village Agent Network, the integration of some groups into other donor funded programs, the organization of some groups into networks. The Village Agent Network (VAN) was created to relieve the over-stretched staff supporting the program and to be more effective in supporting more groups in the program overall.²⁴ POWER Africa staff recruited and trained a network of participants from within the program, who were taught how to train other participants to provide the monitoring and support necessary to manage VSLAs effectively.²⁵ The creation of the VAN helped improve the training and support offered to VSLA participants and, through the election of girls from VSLAs to become agents, these girls had the opportunity to expand their knowledge, skills, and responsibilities within the community.²⁶

POWER VSLAs were also integrated into other donor funded projects, including a program that supports Abatangamucho in conducting sexual and reproductive health education for adolescent boys and girls in some of the same communities as POWER Africa.²⁷ In addition, another strategy was employed by POWER Africa a year after the VSLAs began in which the staff assessed the maturity of groups and their ability to continue, and then linked some into networks in order to be able to link groups to other services, such as connection with microfinance institutions.

However, this evaluation has not assessed the extent to which the VAN or the integration of POWER VSLAs has had a positive impact on sustainability of group's operations.

²² CARE Canada (2018) Supporting Girls' Livelihoods: A Trajectory of Change. CARE Learning Brief

²³ Source: power.care.ca

²⁴ CARE Canada and The MasterCard Foundation (2017) POWER Africa: Learning and Adapting to Promote Financial Inclusion for Adolescent Girls

²⁵ CARE Canada and The MasterCard Foundation (2017) POWER Africa: Learning and Adapting to Promote Financial Inclusion for Adolescent Girls

²⁶ Source: power.care.ca

²⁷ Interviews with former POWER Africa Staff (1)

Part four: Conclusions and recommendations

4.1. Conclusions

The evaluation findings are broadly consistent with POWER Africa's learning documentation with respect to their work with adolescent girls in Burundi. Positive outcomes reported by CARE that are as a result of business success were supported by interviews conducted with adolescent girls in the field. However, the extent to which participation in POWER Africa has results in adolescent girls establishing one or more IGA varies within our field visit sample and while the majority of adolescent girls established IGAs, CARE monitoring data shows that at least 1 in 5 did not, indicating these results are not homogenous across participants.

In addition, the evaluation highlights the importance of adapting to meet the needs of the adolescent girls and of using local expertise to adapt to challenges around social norms.

The evaluation findings are consistent with POWER Africa's learning documentation with respect to their work with adolescent girls in Burundi. This indicates the overall approach that POWER Africa adopted in Burundi (financial inclusion, entrepreneurship training and addressing social norms) was supportive of achieving the program objectives. For example, the evaluation found examples of adolescent girls demonstrating a sophisticated level of negotiation skills gained through the program to overcome new challenges associated with their newfound income from the IGAs established as a result of the program.

The evaluation highlights the importance of CARE adapting to meet the needs of adolescent girls and of using local expertise to adapt to challenges around social norms. The evidence suggests POWER Africa successfully employed a variety of strategies to meet the needs of adolescent girls in the Burundian context. For example, POWER Africa's work with the community group Abatangamuchó is a prime example of how the program adapted their approach to ensure the intervention and their engagement strategies were tailored to working with adolescent girls in Burundi. Importantly, as girls gained assets from their IGA success, POWER Africa also sought to address social norms that accepted brothers could seize girls' assets.

However, it is important to note that benefits were not even across the participants. For example, the extent to which participation in POWER Africa has results in adolescent girls establishing one or more IGA varies. Within our field visit sample there was variation in the number and type of IGA and CARE monitoring data shows at least 1 in 5 adolescent girls did not establish IGAs, indicating the results are not homogenous across the beneficiary population. There is evidence that while all the girls in our sample were able to benefit from the groups, some girls were less able to translate this into 'IGA success' because of personal capacities and constraining factors related to their personal situation. For example, girls without family support were either less likely to establish an IGA or less able to expand their IGAs. Therefore, additional attention is required if similar programs are to reach to this group within society. It is also possible that personal characteristics, such as the girls' 'entrepreneurial spirit' may also influence IGA success, however these characteristics were not assessed as part of this evaluation.

The approach taken within POWER Africa in Burundi is showing positive signs of sustainability of established IGA's- the program contributed to a change in the agency of adolescent girls and made positive changes in social norms in the communities where it operated. All adolescent girls who were interviewed or attended an FGD planned to continue their VSLA membership demonstrating continued interest and demand from the program's beneficiaries. In addition, the field visit findings show that parent and community attitudes changed throughout the lifetime of the program but some restrictive social norms still exist and therefore additional work is required to continue to address these issues.

4.2. Recommendations

We therefore recommend the following actions to build on the success of POWER Africa's work in Burundi and improve future programming with respect to working with adolescent girls:

1. **In future programming CARE and other MCF funded programs should ensure they tailor and continue to adapt to the specific needs of adolescent girls as these arise throughout a program.**

The experience from POWER Africa highlights the importance of adapting existing interventions to the needs of adolescent girls. POWER Africa accomplished this through building on the learning from the Ishaka program, through sensitization sessions to gain community acceptance of the program, by adapting the VSLA training schedule and by changing meeting times. In addition, CARE continued to monitor and adapt throughout the program to respond to challenges encountered by girls during implementation. A context specific needs assessment should inform the design of future programs however it is expected that these specific adaptations will also be applicable to other savings led programs working with adolescent girls.

Economic empowerment can lead to additional, new barriers, that may be unanticipated in the initial design of a program. Paying close attention to consequences of programming on beneficiaries, and explicitly addressing new barriers that arise, increases the ability of participants to take full advantage of a program's offerings.

2. **In future programming working to improve the economic independence of adolescent girls, building upon the success of the POWER Africa program, CARE should have an explicit strategy to address social norms and for monitoring changes to social norms throughout the program.** Out of all the adaptations, the work POWER Africa did to address social norms stands out. Girls are subject to specific gender norms that limit girls' development opportunities. In Burundi, the social norms around mobility, male control of female-owned assets, and gender roles and responsibilities were identified as constraints and were subsequently addressed through program activities (e.g. sensitization campaigns). CARE recognized that these were barriers inhibiting the ability of girls to succeed in the program, and instead of letting the girls deal with these barriers alone, staff adapted the POWER Africa program components to specifically address them, thereby increasing the likelihood of girls' achievements in the future. While some challenges remain, CARE has successfully influenced social norms to enable girls to participate and further benefit from program activities.

Strategies to address social norms should therefore be integrated into program designs that work with adolescent girls and should be monitored as part of the ongoing monitoring systems and within program risk assessments and design.

3. **Future MCF and CARE programs should recognize that youth are not a homogenous group. Results vary depending on a number of variables and this should be taken in to account during project design.**

As noted above, variation in results is expected as POWER Africa had a range of development objectives in Burundi and participants may have varying degrees of unobservable 'entrepreneurial spirit'. While none of the constraints were found to be necessary conditions for success, evidence

suggests some girls are less likely to establish an IGA or less able to expand their IGAs because of these variables, and more help should be provided to these girls. Perhaps additional trainings, mentorships or coaching, could be provided to help fill the gap with “low performers.”

Future programming should ensure these differences are recognized in program designs and monitoring systems. This will ensure the program is adapted to the specific needs of the adolescent girls that the program is targeting and that monitoring and evaluation frameworks capture the range of benefits adolescent girls get from participating in savings groups programs.

Annexes

Annex 1: Bibliography

Annex 2: Interview guides

Annex 3: Revised Terms of Reference

Annex 4: Supplementary tables

Annex 1: Bibliography

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Annex 2: Interview guides

Individual Interview Guide: Adolescent Girls

Hello, my name is _____ and I work with Itad research firm. We are collecting information for the evaluation of the POWER Africa program in Burundi implemented by CARE and GLID. You are invited to participate in this survey, but it is not required.

- If you decide to participate, you will be asked to answer questions about yourself and your knowledge of the program for approximately 45-60 minutes.
- There are no costs or risks to participating. We will keep all information you provide us completely confidential. The answers you provide will be kept with the evaluation firm. Your name and any other identifying information will be seen only by the researchers and will never appear in any sort of public report.
- Participation in this study is your decision; it is completely voluntary. You can choose not to participate, to stop at any time for any reason, or to refuse to answer any individual question without any negative consequence.

If you have any questions about this study, you may contact [Name]. [contact information provided]

Do you understand the information I have just provided? *(Mark as the respondent answers)*

1. Yes 2. No

If you are under the age of 18, do you have your parents' permission to participate in this survey?

1. Yes 2. No

If you are 18 years of age or older, do you agree to participate in this study? *(Mark as the respondent answers)*

1. Yes 2. No

A. PRE-INTERVIEW IDENTIFICATION		
A1	Date of interview	DD/MM/YYYY: __ __ / __ __ / __ __ __ __
A3	Name of village	
A4	Name of province	
A5	Type of respondent <i>(Circle one)</i>	1. ADOLESCENT GIRL 2. PARENT 3. TEACHER 4. COMMUNITY MEMBER 5. CARE STAFF 6. GLID STAFF

READ ALOUD THE SCRIPT IN QUOTATIONS: "I would like to start by asking you a few questions about yourself."

B. DEMOGRAPHICS		
B2	How old are you?	__ __ years
B3	Do you live with your parents, with your husband, or by yourself as the head of household?	1) Parents 2) Husband 3) Head of Household

B4	Do you have any children, and if so, how many?	1) Yes 2) No	Number: _____
B5	Are you currently attending school (or will do so next week)?	1) Yes 2) No	
B6	If not, have you finished with your studies and decided not to return to school (if of age to be in school)?	1) Yes 2) No	
B7	In which year did you join the CARE/GLID VSLA program for girls?		
B8	Were you in a savings group before the one you are in now? Was it facilitated by GLID?		
B9	In which parts of the program did you participate? Were you a member of a VSLA? Did you receive financial education training, IGA training, life skills training and linkage with a financial institution?	1) VSLA 2) Financial education 3) IGA training 4) IGA mentoring 5) Life skills (gender) 6) Financial institution linkage 7) Other: _____	
B10	Are you still a member of the VSLA you joined with CARE/GLID?	1) Yes 2) No 3) Other VSLA	
B11	Do you plan to continue to be a member of a VSLA, or will you stop soon? (in the next year)		
B12	If it was not previously, is your group linked with a financial institution now?	1) Yes 2) No	
B13	Do you have a group or individual account?	1) Group has account 2) She has individual account	

“Now I would like to ask you a few questions about the CARE/GLID VSLA program.”

C. RELEVANCE		
C3	To what extent did the POWER Africa program meet your needs?	
C4	Was it easy for you to access/join and participate in the program in terms of the times of day the program activities were scheduled and the size of the VSLA contributions, etc.?	

“Now I would like to ask you a few questions about your IGAs, your assets, and how you use your money.”

D. IGAs and Assets (EQ: RESULTS)		
D2	What is your main IGA?	
D3	When did you start this IGA?	
D4	Do you have others, and if so, what are they?	
D7	How have your IGAs changed over time? Did you buy more inventory or gain access to storage facilities, for instance?	

D9	What creates challenges, or barriers, for your IGAs, preventing them from being more successful?	
D13	Do you plan to continue these IGAs in the future?	
D16	What assets have you acquired in the past few years from the money earned through your IGA? Livestock (probe type/animal) ? Jewelry? Phone? A home? Land?	1) Livestock, type: _____ 2) Jewelry 3) Phone 4) Home 5) Land 6) Other: _____
D18	Have any of your assets been taken away from you? If yes, please explain the scenario in which this happened.	
D24	Do you use your IGA income to pay for expenses related to school for yourself?	1) Yes 2) No
D25	Do you use your IGA income to pay for expenses related to school for others?	1) Yes 2) No
D27	Do you think that your level of economic independence has changed over time?	
D28	How or how not? Why or why not?	

“Now I would like to ask you a few questions about your opinions about resilience and empowerment.”

E. Resilience and Empowerment (EQ: RESULTS)		
E1	Are you familiar with the concept of resilience? How would you define resilience for an adolescent girl? (Possible prompts: Income, savings, diversified IGAs, family support, attitude)	
E4	Are you familiar with the concept of empowerment? How would you define empowerment for an adolescent girl? (possible prompts: voice, decision-making, control over money, control over assets, aspirations)	
E6	How has this changed over the past few years? In what ways? (possible prompts: voice, decision-making, control over money, control over assets, aspirations)	
E9	Do you think that your status in the community has changed over time?	
E10	If yes, how so? And why? Or Why not?	

“Now I would like to ask you a few questions about support from your family and community.”

F. CONTRIBUTING FACTORS		
F1	Do you receive support from your parents, either emotional, physical or financial, with your IGA or your VSLA participation?	
F2	Do you receive this type of support from other family members? From friends?	
F7	What are the characteristics of girls who are successful in this program? (possible prompts: Energetic? Motivated? Have money? Have family to help? Like to have businesses?)	
F8	What are characteristics of girls who are less successful in this program? (possible prompts: Unmotivated? Have very little money? Have no help from others? Have no one to care for their children?)	

“For the last section, I would like to ask you a few questions about gender relations in your community.”

G. CONSTRAINTS		
G1	What are some barriers related to boys and men that affect your ability to start and maintain IGAs? (Possible prompts: asset control, asset ownership during marriage, household responsibilities, and mobility)	
G3	Has the Abtangamucho program been active in your community? If so, what did they do?	
G4	Do you think that these relations, or attitudes, or barriers have changed in the past few years? How so? (possible prompts: have they improved or become worse?)	
G6	Do you think there will be change in the future? How so?	
END TIME OF INTERVIEW		HH:MM __ __ : __ __ (24HRS)

“Thank you very much for your participation. We greatly appreciate your time and your input. We hope that the results of this survey will contribute to improved programs for youth in your community in the future. I would like to assure you again that everything you have told me today will remain confidential. Is there anything you would like to ask me now? If you have any questions or concerns, I can provide you with information to contact us. Would you like me to share that with you? (See at beginning of survey)

Individual Interview Guide: Other Stakeholders

Hello, my name is _____ and I work with Itad research firm. We are collecting information for the evaluation of the POWER Africa program in Burundi implemented by CARE and GLID. You are invited to participate in this survey, but it is not required.

- If you decide to participate, you will be asked to answer questions about yourself and your knowledge of the program for approximately 45-60 minutes.
- There are no costs or risks to participating. We will keep all information you provide us completely confidential. The answers you provide will be kept with the evaluation firm. Your name and any other identifying information will be seen only by the researchers and will never appear in any sort of public report.
- Participation in this study is your decision; it is completely voluntary. You can choose not to participate, to stop at any time for any reason, or to refuse to answer any individual question without any negative consequence.

If you have any questions about this study, you may contact [Name]. [contact information provided]

Do you understand the information I have just provided? *(Mark as the respondent answers)*

1. Yes 2. No

Do you agree to participate in this study? *(Mark as the respondent answer; if s/he declines, politely ask her/him to leave)*

1. Yes 2. No

H. PRE-INTERVIEW IDENTIFICATION		
A1	Date of interview	DD/MM/YYYY: __ __ / __ __ / __ __ __ __
A3	Name of village	
A4	Name of province	
A5	Type of respondent <i>(Circle one)</i>	1) Adolescent girl 2) Parent 3) Teacher 4) Community member 5) Care staff 6) Glid staff 7) Other _____

READ ALOUD THE SCRIPT IN QUOTATIONS: "I would like to start by asking you a few questions about yourself."

I. DEMOGRAPHICS		
B1	What is your full name?	_____ _____ _____ SURNAME FIRST NAMES

“Now I would like to ask you a few questions about the CARE/GLID VSLA program.”

J. RELEVANCE		
C1	What were the main needs of adolescent girls living in your village/town and how has this changed over the last five years?	
C3	To what extent did the program meet their needs?	
C5	Did CARE/GLID adapt/change the project activities to meet their needs?	

“Now I would like to ask you a few questions about your observations on your daughter’s or other girls’ experiences with the CARE/GLID VSLA program, in respect to their IGAs, assets, and other economic indicators.”

K. IGAs and Assets (EQ: RESULTS)		
D3	In your opinion, what has helped her/their IGAs to be successful over time?	
D4	What creates challenges, or barriers, for her/their IGAs, preventing them from being more successful?	
D11	If no, is it common for assets to be taken from adolescent girls / women? If yes, is there any reason this has not happened to your daughter?	
D17	<i>(If in school)</i> How does your daughter/do girls balance time spent on their IGAs with the time they spend on their studies?	
D18	Do you think that the level of economic independence of your daughter/of girls has changed over time?	

“Now I would like to ask you a few questions about the resilience and empowerment of your daughter or girls in the community.”

L. Resilience and Empowerment (EQ: RESULTS)		
E1	How do you think that adolescent girls are resilient? Do they have income, savings, diversified IGAs, family support, a positive attitude?	
E4	How do you think that adolescent girls are empowered? <i>(possible prompts: voice, decision-making, control over money, control over assets, aspirations)</i>	
E5	Do you think that the level of empowerment of your daughter/girls in this community has changed in the past 5 years?	

“Now I would like to ask you a few questions about support from family and community for girls in the GLID program.”

M. CONTRIBUTING FACTORS	
F4	What are the characteristics of girls who are successful in this program? <i>(possible prompts: Energetic? Motivated? Have money? Have family to help? Like to have businesses?)</i>
F5	What are characteristics of girls who are less successful in this program? <i>(possible prompts: Unmotivated? Have very little money? Have no help from others? Have no one to care for their children?)</i>

“Now I would like to ask you a few questions about how gender relations in the community.”

N. CONSTRAINTS	
G1	What are some barriers related to boys and men that affect her/their ability to start and maintain IGAs? <i>(Possible prompts: asset control, asset ownership during marriage, household responsibilities, and mobility)</i>
G2	Has the Abtangamucho program been active in your community? If so, what did they do?
G3	Do you think that these relations, or attitudes, or barriers have changed in the past few years? How so? <i>(possible prompts: have they improved or become worse?)</i>
G6	(OPTIONAL IN CASE NOT ANSWERED ALREADY) To what extent have social norms been influenced within the groups and the communities?
	END TIME OF INTERVIEW
	HH:MM __ __ : __ __ (24HRS)

“Thank you very much for your participation. We greatly appreciate your time and your input. We hope that the results of this survey will contribute to improved programs for youth in your community in the future. I would like to assure you again that everything you have told me today will remain confidential. Is there anything you would like to ask me now? If you have any questions or concerns, I can provide you with information to contact us. Would you like me to share that with you?”

FGD Guide: Adolescent Girls

Hello, my name is _____ and I work with Itad research firm. We are collecting information for the evaluation of the POWER Africa program in Burundi implemented by CARE and GLID. You are invited to participate in this survey, but it is not required.

- If you decide to participate, you will be asked to answer questions about yourself and your knowledge of the program for approximately 1.5 hours.
- There are no costs or risks to participating. We will keep all information you provide us completely confidential. The answers you provide will be kept with the evaluation firm. Your name and any other identifying information will be seen only by the researchers and will never appear in any sort of public report.
- Participation in this study is your decision; it is completely voluntary. You can choose not to participate, to stop at any time for any reason, or to refuse to answer any individual question without any negative consequence.

If you have any questions about this study, you may contact [Name]. [contact information provided]

Does each person here understand the information I have just provided? *(Mark as the respondent answer; if anyone declines, politely ask if they have any questions)*

1. Yes 2. No

If you are under the age of 18, do you have your parents' permission to participate in this group?

1. Yes 2. No

If you are 18 years of age or older, do you agree to participate in this focus group? *(Mark as everyone answers; if anyone declines, ask them to leave)*

1. Yes 2. No

O. PRE-FOCUS GROUP IDENTIFICATION		
A1	Date of focus group	DD/MM/YYYY: _ _ / _ _ / _ _ _ _
A3	Name of village	
A4	Name of province	
A5	Type of participants <i>(Circle one or more)</i>	1) Adolescent girl 2) Parent 3) Teacher 4) Community member 5) Care staff 6) Glid staff 7) Other _____

NOTE: ALL QUESTIONS IN BOLD FONT ARE TO BE PRIORITIZED IF THERE IS NOT ENOUGH TIME FOR ALL OF THE QUESTIONS.

READ ALOUD THE SCRIPT IN QUOTATIONS: "I would like to start by asking you a few questions about yourselves."

P. DEMOGRAPHICS	
B1	How old are each of you? (list ages)
B2	Do you live with your parents, with your husband, or by yourself as the head of household?

B3	How many of you have any children, and if so, how many?	1) Yes 2) No	Number of girls with children: _____
B4	How many of your are currently attending school (or will do so next week)?	Number: _____ (of _____ total girls in the FGD)	
B5	How many of you have finished with your studies and decided not to return to school (if of age to be in school)?	1) Yes 2) No	
B6	In which year did each of you join the CARE/GLID VSLA program for girls?		
B9	Are you still members of the VSLA you joined with CARE/GLID?	1) Yes 2) No 3) Other VSLA	
B10	Do you plan to continue to be a member of a VSLA, or will you stop soon? (in the next year)		
B11	If it was not previously, is your group linked with a financial institution now?	1) Yes 2) No	
B12	How many of your VSLA groups have a bank account? How many of you have an individual account?	1) Group has account: _____ 2) She has individual account: _____	

“Now I would like to ask you a few questions about the CARE/GLID VSLA program.”

Q. RELEVANCE		
C1	What were your main needs as an adolescent girl living in your village and how has this changed over the last five years?	
C4	Was it easy for you to access and participate in the program in terms of the times of day the program activities were scheduled and the size of the VSLA contributions, etc.?	

“Now I would like to ask you a few questions about your IGAs, your assets, and how you use your money.”

R. IGAs and Assets (EQ: RESULTS)		
D1	Do you have IGAs? How many girls have IGAs and how many do not?	
D3	When did you start these IGAs?	
D5	How have your IGAs changed over time? Did you buy more inventory or gain access to storage facilities, for instance?	
D6	In your opinion, what has helped your IGAs to be successful over time?	
D7	What creates challenges, or barriers, for your IGAs, preventing them from being more successful?	
D11	Do you plan to continue these IGAs in the future?	
D13	How can you get help if you have problems with your IGA in the future?	

D14	What assets have you acquired in the past few years from the money earned through your IGA? Livestock (probe type/animal)? Jewelry? A phone? A home? Land? <i>(Circle all that apply, across the girls)</i>	1) Livestock, type(s): _____ 2) Jewelry 3) Phone 4) Home 5) Land 6) Other: _____
D16	Have any of your assets been taken away from you? If yes, please explain the scenario in which this happened.	
D20	How do you cope with them? How has the way they cope with them changed over time?	
D21	Do you use your IGA income to pay for expenses related to school for yourself?	
D22	Do you use your IGA income to pay for expenses related to school for others?	
D24	Do you think that your level of economic independence has changed over time?	
D25	How or how not?	

“Now I would like to ask you a few questions about your opinions about resilience and empowerment.”

S. Resilience and Empowerment (EQ: RESULTS)		
E1	Are you familiar with the concept of resilience? How would you define resilience for an adolescent girl? <i>(Income, savings, diversified IGAs, family support, attitude)</i>	
E4	Are you familiar with the concept of empowerment? How would you define empowerment for an adolescent girl? <i>(possible prompts: voice, decision-making, control over money, control over assets, aspirations)</i>	
E9	Do you think that your status in the community has changed over time?	
E10	If yes, how so?	

“Now I would like to ask you a few questions about support from your family and community.”

T. CONTRIBUTING FACTORS		
F6	What are the characteristics of girls who are successful in this program? <i>(possible prompts: Energetic? Motivated? Have money? Have family to help? Like to have businesses?)</i>	
F7	What are characteristics of girls who are less successful in this program? <i>(possible prompts: Unmotivated? Have very little</i>	

	<i>money? Have no help from others? Have no one to care for their children?)</i>	
--	--	--

“Now I would like to ask you a few questions about how gender relations affect your IGA.”

U. CONSTRAINTS		
G1	What are some barriers related to boys and men that affect your ability to start and maintain IGAs? <i>(Possible prompts: asset control, asset ownership during marriage, household responsibilities, and mobility)</i>	
G3	Has the Abtangamucho program been active in your community? If so, what did they do?	
G4	Do you think that these relations, or attitudes, or barriers have changed in the past few years? How so? <i>(possible prompts: have they improved or become worse?)</i>	
END TIME OF GROUP		HH:MM __ __ : __ __ (24HRS)

“Thank you very much for your participation. We greatly appreciate your time and your input. We hope that the results of this survey will contribute to improved programs for youth in your community in the future. I would like to assure you again that everything you have told me today will remain confidential. Is there anything you would like to ask me now? If you have any questions or concerns, I can provide you with information to contact us. Would you like me to share that with you? (See contact information at beginning)

FGD Guide: Other Stakeholders

Hello, my name is _____ and I work with Itad research firm. We are collecting information for the evaluation of the POWER Africa program in Burundi implemented by CARE and GLID. You are invited to participate in this survey, but it is not required.

- If you decide to participate, you will be asked to answer questions about yourself and your knowledge of the program for approximately 90 minutes.
- There are no costs or risks to participating. We will keep all information you provide us completely confidential. The answers you provide will be kept with the evaluation firm. Your name and any other identifying information will be seen only by the researchers and will never appear in any sort of public report.
- Participation in this study is your decision; it is completely voluntary. You can choose not to participate, to stop at any time for any reason, or to refuse to answer any individual question without any negative consequence.

If you have any questions about this study, you may contact [Name]. [contact information provided]

Do you understand the information I have just provided? *(Mark as the respondent answer; if anyone declines, politely ask if they have any questions)*

1. Yes 2. No

If you are under the age of 18, do you have your parents' permission to participate in this group?

1. Yes 2. No

If you are 18 years of age or older, do you agree to participate in this focus group? *(Mark as everyone answers; if anyone declines, ask them to leave)*

1. Yes 2. No

V. PRE-FOCUS GROUP IDENTIFICATION		
A1	Date of interview	DD/MM/YYYY: __ _ / __ _ / __ _ _ _
A3	Name of village	
A4	Name of province	
A5	Type of respondent(s) <i>(Circle all that apply)</i>	1. Adolescent girl 2. Parent 3. Teacher 4. Community member 5. CARE staff 6. GLID staff 7. Other _____

READ ALOUD THE SCRIPT IN QUOTATIONS: "I would like to start by asking you a few questions about yourselves."

W. DEMOGRAPHICS	
B1	(FOR THE BOYS FGD ONLY) How old are each of you? (list ages)

“Now I would like to ask you a few questions about the GLID VSLA program.”

X. RELEVANCE		
C1	What were her/their main needs as an adolescent girl living in your village/town and how has this changed over the last five years?	
C3	To what extent did the program meet those needs for girls?	

“Now I would like to ask you a few questions about your observations on your daughter’s or other girls’ experiences with the CARE/GLID VSLA program, in respect to their IGAs, assets, and other economic indicators.”

Y. IGAs and Assets (EQ: RESULTS)		
D1	Does your daughter have an IGA? OR Do girls in this school/community usually have an IGA?	
D3	In your opinion, what has helped her/their IGAs to be successful over time?	
D4	What creates challenges, or barriers, for her/their IGAs, preventing them from being more successful?	
D6	Does she/Do they plan to continue these IGAs in the future?	
D8	What assets has your daughter/have you seen other girls, acquire in the past few years from the money earned through her/their IGA? Livestock (probe type/animal) ? Jewelry? A home? Land?	1) Livestock, type: _____ 2) Jewelry 3) Home 4) Land 5) Other: _____
D15	Does your daughter use her IGA income to pay for expenses related to school for herself? OR How often do you see girls in the VSLA use money for their own education?	
D16	Does your daughter use her IGA income to pay for expenses related to school for others? OR How often do you see girls in the VSLA use money for their others’ education?	
D18	Do you think that the level of economic independence of your daughter/of girls has changed over time?	
D19	How or how not? Why or why not?	

“Now I would like to ask you a few questions about the resilience and empowerment of your daughter or girls in the community.”

Z. Resilience and Empowerment (EQ: RESULTS)		
E1	How do you think that adolescent girls are resilient? Do they have income, savings, diversified IGAs, family support, a positive attitude?	
E2	Do you think that your daughter/girls in the community have become more resilient over the past 5 years?	
E3	Why or why not? How?	

E4	How do you think that adolescent girls are empowered? <i>(possible prompts: voice, decision-making, control over money, control over assets, aspirations)</i>	
E5	Do you think that the level of empowerment of your daughter/girls in this community has changed in the past 5 years?	
E6	How has this changed over the past 5 years? In what ways?	
E7	Do you think that the status of girls in the CARE/GLID VSLA has changed over time?	
E8	If yes, how so?	

“Now I would like to ask you a few questions about family, school and community for the GLID VSLA adolescent girls program.”

AA. CONTRIBUTING FACTORS		
F4	What are the characteristics of girls who are successful in this program? <i>(possible prompts: Energetic? Motivated? Have money? Have family to help? Like to have businesses?)</i>	
F5	What are characteristics of girls who are less successful in this program? <i>(possible prompts: Unmotivated? Have very little money? Have no help from others? Have no one to care for their children?)</i>	

“Now I would like to ask you a few questions about how gender relations in the community.”

BB. CONSTRAINTS		
G1	What are some barriers related to boys and men that affect her/their ability to start and maintain IGAs? <i>(Possible prompts: asset control, asset ownership during marriage, household responsibilities, and mobility)</i>	
G2	Has the Abtangamucho program been active in your community? If so, what did they do?	
G3	Do you think that these relations, or attitudes, or barriers have changed in the past few years? How so? <i>(possible prompts: have they improved or become worse?)</i>	
END TIME OF INTERVIEW		HH:MM __ __ : __ __ (24HRS)

“Thank you very much for your participation. We greatly appreciate your time and your input. We hope that the results of this survey will contribute to improved programs for youth in your community in the future. I would like to assure you again that everything you have told me today will remain confidential. Is there anything you would like to ask me now? If you have any questions or concerns, I can provide you with information to contact us. Would you like me to share that with you? (See at beginning)

Annex 3: Revised Terms of Reference

Rationale and objective

Promoting Opportunities for Women's Economic Empowerment in Rural Africa (POWER Africa) aims to increase the financial inclusion of direct beneficiaries and their households through forming savings groups, financial education, and linking mature groups to formal financial institutions. It has been implemented by CARE in four countries (Ethiopia, Rwanda, Burundi, and Cote d'Ivoire) since 2013 and it is currently in its final stage of implementation.

In Burundi CARE worked partnership with a local NGO (GLID) to targets adolescent girls. This part of the project produced considerable learning and data that has been analysed by the programme team (including with the assistance of an external consultant). Given this opportunity the ex-post evaluation will aim to utilise existing data, reports and learning documentation developed by CARE with respect to their work with youth in Burundi. The evaluation will supplement this with additional qualitative data collected through interviews with project beneficiaries and other relevant stakeholders in Burundi. If this is not possible due to the security situation the team will focus purely on data already available and through remote interviews to ensure that an additional perspective is brought to the data available.

Audience and intended use

The primary audience for this evaluation is the Mastercard Foundation and CARE, the secondary audience is other Learning Lab partners. It is however also expected that important lessons will emerge from the evaluation that will be relevant and useful for a wider audience. The Lab will seek to share these findings through appropriate dissemination channels (webinars, blogs, briefs), tailored to the specific nature of the finding and the target audiences.

Evaluation scope

The evaluation will focus on questions that are relevant to both of the intended primary users of the report. The evaluation will focus on projects contribution to the empowerment of adolescent girls with a particular focus on the contribution of project activities in supporting adolescent girls in developing income generating activities. Specifically, the evaluation will seek to validate the learning already produced by CARE and add to the existing evidence base through answering the following questions:

- 1. Relevance:** Were the programme activities and outputs consistent with the needs of adolescent girls in Burundi?
How did the programme adapt to working with adolescent girls and were these changes relevant?
- 2. Results:** CARE found that business success from participation in VSLAs: changed the status of women; built women's resilience and ability to overcome security threats; has provided asset security, allowed girls to invest in education for the future, and increased economic independence.
Do these findings still hold? Has participation in the project resulted in any other accomplishments for adolescent girls in Burundi?
- 3. Contributing factors:** CARE found girls in education reported higher incomes from their IGAs; girls with family/community support were more able to invest in livestock, and girls with access to (or income to rent or buy) land or who have access to storage facilities have more IGA opportunities.
Do these findings still hold?
- 4. Constraints:** CARE identified male control of female owned assets, loss of assets upon marriage, household responsibilities and constraints on mobility as key constraints for adolescent girls to benefit from IGA opportunities.

Do these findings still hold? Have there been any other factors (internal / external) that have influenced results for this target group?

5. Sustainability: What evidence is there to suggest that the programme has created sustainable changes in the lives of adolescent girls in Burundi?

How sustainable are the jobs created through adolescent girl participation in the VSLAs? Has the programme been able to influence social norms both within and beyond the savings groups? Are the adolescent girls more resilient to environmental and economic shocks?

Methodology

The definition of 'youth' used by most African countries is those peoples between the ages of 12 and 35 years. However, in POWER Africa Burundi, VSLA groups comprised of adolescent girls between the ages of 15 and 22 (with slight increases in the age bracket as the project progresses). This ex-post evaluation will therefore focus on adolescent girls between the age of 15 and 22 to align with POWER Africa's definition.

The methodology will be developed in the inception phase, however it is expected the overarching evaluation design will be theory-based to investigate the mechanisms by which change has been achieved. This approach creates clarity on the causal logic and assumptions of how one change leads to another, and through the evaluation process, these mechanisms will be tested to increase our understanding of how change happens.

The evaluation will rely heavily on existing data and learning materials developed by POWER Africa. This will include, but is not limited to:

Monitoring data

- In-depth data collected from 75,000 adolescent girls (aged 16-22) and 25,000 women.
- Group performance tracking data
- In-depth interviews with partners, VSLA members, and community stakeholders
- Participant observation

Learning materials

- What's so special about adolescent girls? Promoting financial inclusion and economic empowerment in Africa
- Resiliency Learning Report
- Burundi rolling baseline data
- Mid-Term Evaluation of POWER Africa
- Annual Reports
- MIS data (Burundi)

In addition, qualitative data will be collected through semi-structured interviews with project beneficiaries in Burundi, POWER Africa regional staff, staff in the Burundi Country office and relevant staff from GLID.

Annex 4: Supplementary tables

Figure A1: Frequency of Resilience Characteristics Mentioned (n=10 individual interviews and 3 FGDs)

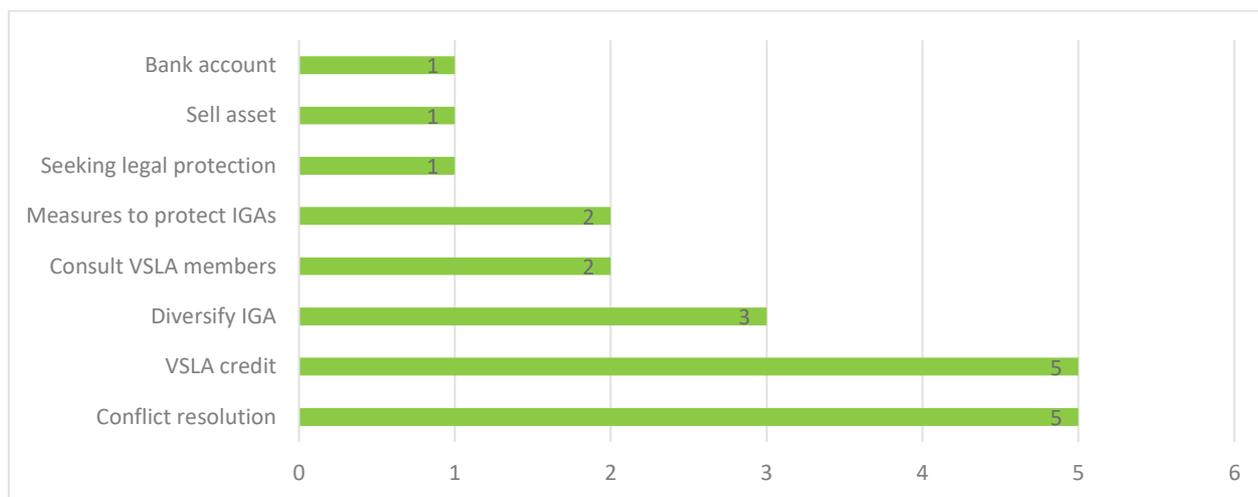


Figure A2: Frequency of Assets Mentioned (n=10 individual interviews and 3 FGDs)

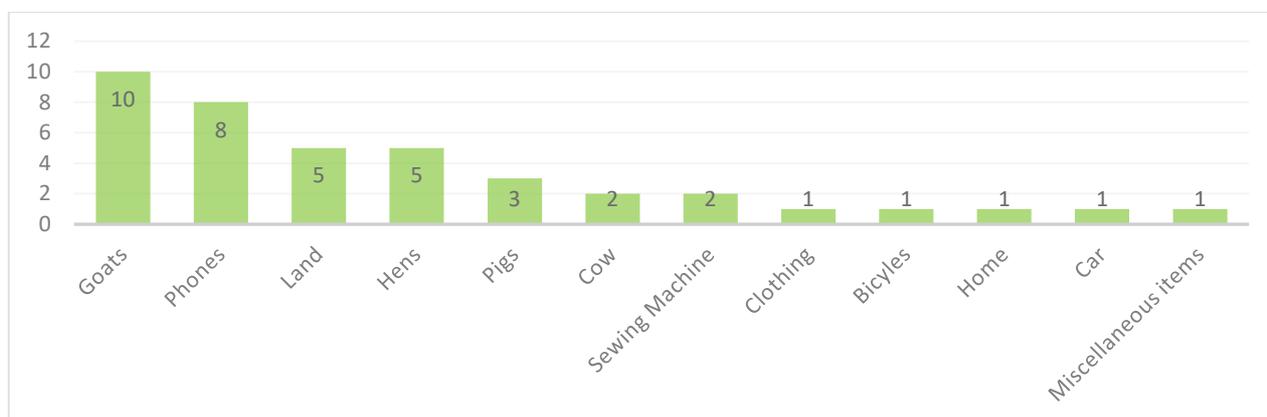


Figure A3: Frequency of Empowerment Indicators Mentioned by Girls (n=10 individual interviews and 3 FGDs)

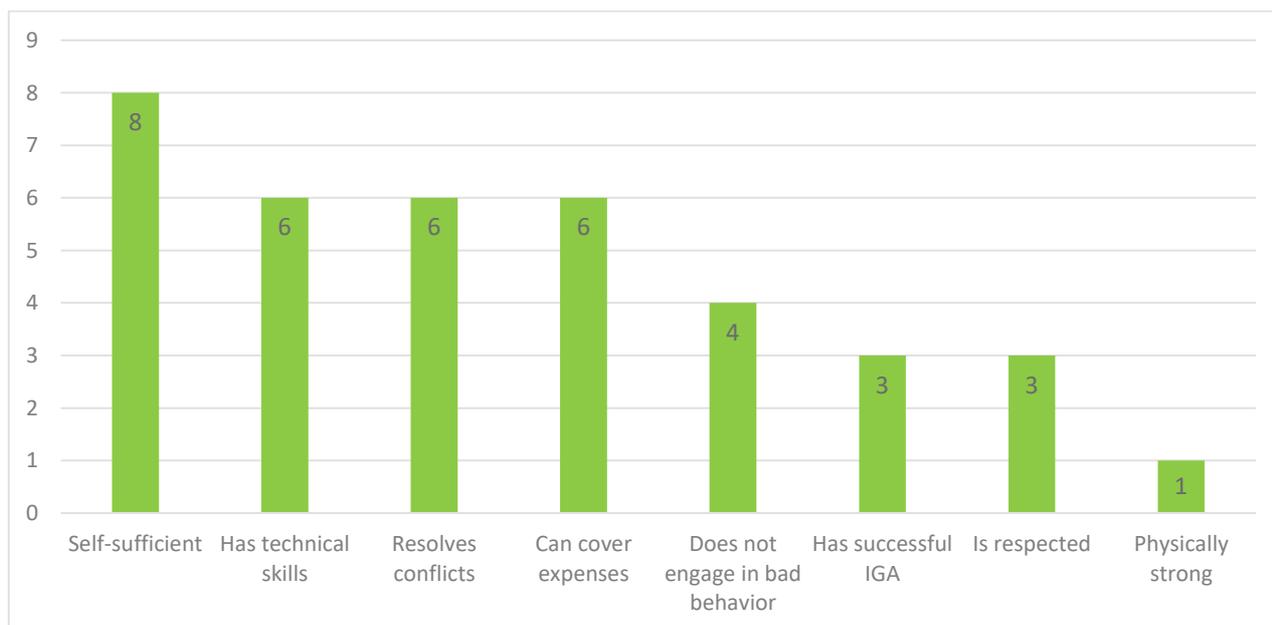
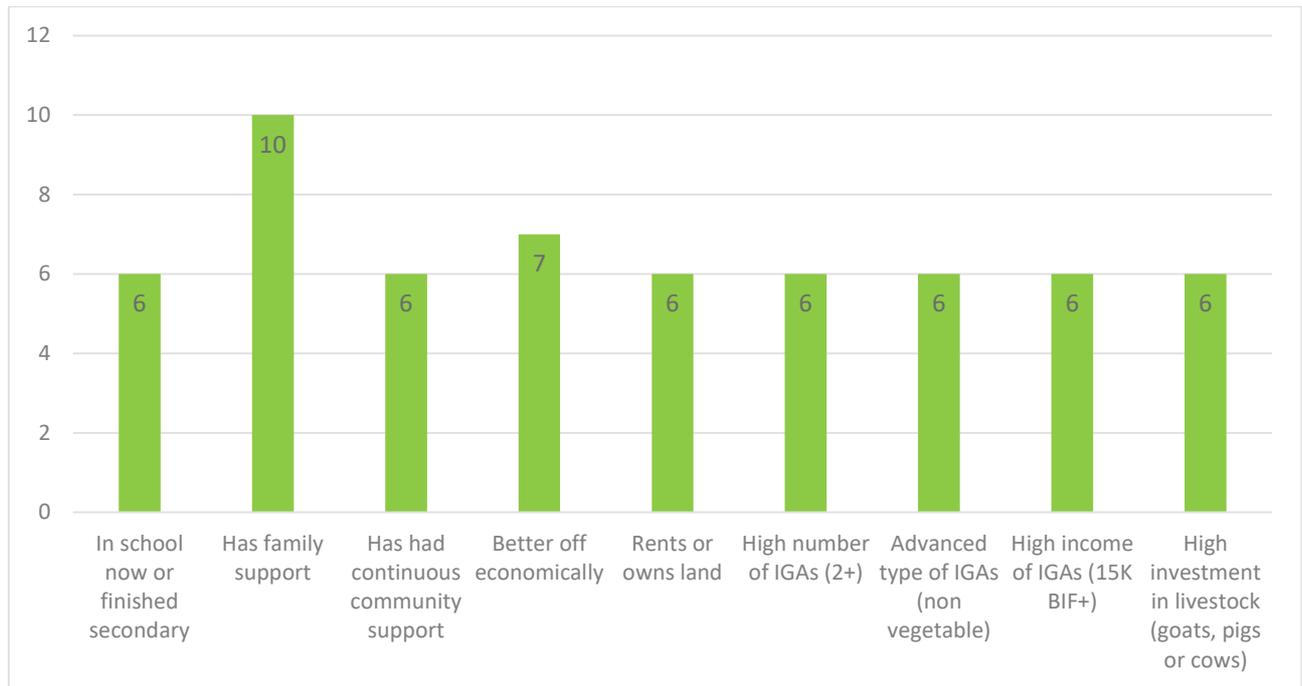


Figure A4: Outcomes for Economic Indicators and Supporting Factors (n=10 individual interviews and 3 FGDs)





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