Celebrating International Women’s Day
Unlocking the Power of Girls

March 8, 2016

SMDP/Plan International Webinar Series
Savings Groups and Beyond Inclusion, Equity and Transformation
INTERNATIONAL WOMEN’S DAY 2016

27 countries recognise IWD as an official holiday, including Afghanistan, Belarus, Cambodia, Cuba, Russia and Uganda.

#PLEDGEFORPARITY

The celebration recognizes the social, economic, cultural and political achievements of women. The March 8 campaign marks a call to action for accelerating gender parity.

KEY DATES IN HISTORY

- March 19, 1911: Is the date of the first International Women’s Day. It was chosen because it commemorated the day that the Prussian king promised to introduce votes for women in 1848.
- March 8, 1913: The International Women’s Day date was later moved.
- 1975: In this year, the UN drew global attention to women’s concerns by calling for an International Women’s Year. It also convened the first conference on women in Mexico City that year.
- 2011: Is the date that saw the 100 year centenary of International Women’s Day - with the first IWD event held exactly 100 years ago in 1911 in Austria, Denmark, Germany and Switzerland.
- March 8, 1977: The UN General Assembly then invited member states to proclaim this date as the UN Day for Women’s Rights and International Peace.

2016 AND BEYOND

The world has witnessed a significant change and attitudinal shift in both women’s and society’s thoughts about women’s equality and emancipation. However, women are still not paid equally to that of their male counterparts, women still are not present in equal numbers in business or politics, and globally women’s education, health and the violence against them is worse than that of men.

THE LOGO

The purple and white logo features the symbol of Venus, which is also the sign to represent the female sex.

VIOLENCE AGAINST WOMEN

1 in 3 women globally will experience violence in her lifetime.

2 in 3 women globally will experience violence in her lifetime.

100% of women in the highlands of Papua New Guinea report experiencing sexual or physical violence.

GRAPH: NANCY MACEJO / MWIN / TEXT: DANIEL CASILLAS

University of New Hampshire
Carsey School of Public Policy
Webinar Guest Presenters

• Sulemana Gbana - BOC Project Manager Plan Ghana

• Shirley Acquah - Gender Advisor Plan Ghana

• John Schiller – Global Advisor – Savings Groups
Two Quick Polls – Poll #1

1. Have you targeted teenage girls in your Savings Groups programming?

Yes or No
Two Quick Polls - Poll #2

2. Have you made conscious adaptations to outreach and methodology to encourage participation in your programs?

Yes or No
Plan’s Gender Equality Programme Criteria

1. Gender Unaware
Gender unaware programmes do not recognise gender issues, and tend to aggravate gender inequalities.

2. Gender Neutral
Gender neutral programmes recognise gender issues but don’t do anything about them, and so tend to reinforce gender inequalities.

3. Gender Aware
Gender aware programmes seek to improve the daily condition of women and girls by addressing practical gender issues. They do not try to transform gender relations.

4. Gender Transformative
There is an explicit intention to transform unequal gender power relations. The focus goes beyond improving the condition of women and girls and seeks to improve their social position (how they are valued in society) as well as the full realisation of their rights.
Introduction

• This was phase 2 of the six year project funded by Barclays UK through Plan International UK for youth aged 15 to 35 years in Ghana. The core target group was however 15-24 years.

• This was implemented from January 2013 – December 2015 in seven regions of Ghana by Plan International Ghana and CARE Ghana.
Project Goal and Objectives

Create 1,650 new youth groups (YSLAs) as well as deepening the impact and consolidating gains made in phase 1 of the project implementation by carrying over 1,050 existing groups.

To increase the wealth creation potential of 54,000 people in Ghana by strengthening their entrepreneurial and money management skills and enabling them to start, diversify and expand their businesses.

Strengthen the entrepreneurial and financial management skills of 21,000 existing VSLA members as well as 33,000 new youth VSLAs.

Promote linkage between mature VSLAs and financial institutions (with Barclays Bank being the first priority) for up to 20% of VSLAs (500 groups) through products that meet members needs.

Ensure that by December 2015, BoC is perceived as a reputable pathway for achieving financial inclusion in Ghana.

Build the capacity of Community Volunteers (CVs) and local NGO partner staff on youth VSLA model, business management skills, entrepreneurial and enterprise development skills for effective and efficient project implementation.
Partnerships

- Plan International
- CARE International
- Barclays Bank
- Rural banks
- Municipal and District Assemblies
- Communities
Approach used to mobilise adolescent girls into savings groups

- Youth scoping exercise undertaken to understand adolescent girls saving patterns, income generating activities, challenges, expectations and opportunities using focus groups discussion
- General community sensitisation on the project and need to encourage adolescent girls to join project
- Worked with opinion leaders e.g. Women leaders, chiefs, Assembly members
- Use of existing adult savings group members – mostly women - to reach out to the adolescent girls
- Visits to schools to sensitise adolescent girls after class session
- Identification and meeting adolescent social groups in the communities
- Worship centers to sensitise parents and their adolescent girls on project
- Formed both mixed and girls only groups with much emphasis on adolescent girls
- Visited apprenticeship centers to have discussions with adolescent girls on the project
- Encourage Implementing partners to recruit female Field Officers to serve as roll models
- Plan team included female coordinators to motivate the adolescent girls to join the project
Approach used to Sustain adolescent girls in savings groups

- Encouraged more girls to take up management committee positions in the savings groups
- Introduce games to maintain their interest in the groups
- Rolled out additional trainings such as Financial Education, Enterprise your life and Employability skills trainings to support them identify and invest in IGAs
- Subsidized savings kits for adolescent girls groups that could not pay fully or part of the cost of kits
- Engagement of female role models in the community to speak and encourage them to participate in groups activities
- Use of safe places to ensure adolescent girls feel comfortable to participate in the project
Approach used to Sustain adolescent girls in savings groups

- Identification and selection of some of the adolescent girls as Community volunteers
- Establishment of youth networks across the districts and regions as platforms for sharing ideas and engagement with duty bearers
- Participation of adolescent girls in radio programs within their localities to share their success stories with others
- Ensured adolescent girls participation in districts and regional review meetings
- Encouraged adolescent girls to invest in small income generating activities
Impact on the Adolescent girls

• A total of 41,499 youth mobilised with 61.6% were females
• Savings culture among adolescents girls has improved over the years. 
  
  YSLA intervention accounts for almost all loans contracted by their members (98.3 percent). YSLAs are also the major savings mechanism for members-end line evaluation

• More than 99% of the total youth groups formed were sustained within the 3 year period
• Loan utilization rate has been high among youth groups especially 20 years and above youth

  - Youth under apprenticeship invested their savings in equipment to enable them establish their business. The proportion of YSLA members investing in productive assets increased by 16 percent from 32 percent at baseline to 48.7 percent at end line.

• Adolescent girls used their savings to invest in their education as well as their siblings education

  - Average amount spent on own education > by GH68.13 (i.e. from GH136.36 to GH204.49). Similarly, mean amount spent on children’s education increased from baseline figure of GH¢235.66 to GH¢270.40-end line evaluation

  - Expenditure on education increased over the period. Thus percentage of YSLA members investing in their own education > from 11.5 percent at baseline to 22.9 percent at end line. Similarly, investment in household children’s education > from 32.8 percent to 45 percent at end line evaluation

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Impact on the Adolescent girls

• The adolescent girls used their savings and loans taken to invest in IGAs identified after add on trainings

- *Number of YSLA members involved in IGAs slightly increased from a baseline figure of 30.7 percent to 33.9 percent. The volume of IGAs have also increased from a baseline figure of GH¢204.81 to GH¢282.42 suggesting that the economic situation of members has been impacted positively* – end line evaluation

• Self-esteem and self-confidence increased over the years due to project activities

- *Findings of the study reveals that the YSLA program have generally contributed positively to improving members’ self-esteem and their perception of social position. Specifically, female YSLA members with high self-esteem increased from 78 percent at baseline to 86.3 percent at project end.*

• Some used their savings to register health insurance for themselves and siblings enabling them to access better health care

• Due to their contribution to their families needs, adolescent girls are now recognized by families and communities during decision making process. “*I am a record keeper and the youngest in my group but the adults respect my opinions.*”
Impact on the Adolescent girls

Findings of study reveals the YSLA programme has generally contributed positively to improving members’ self-esteem and perception of social position. Specifically, female YSLA members with high self-esteem increased from 78 percent at baseline to 86.3 percent at project end.

In addition, the YSLA project was found to have significantly increased women involvement in household decision-making. A similar observation could be made about the programme’s contribution to increased women’s control over own resources and household material resources. The YSLA programme has also impacted significantly on the number of women who occupy leadership positions in their communities- end line evaluation

• Some female members of the savings groups stood for positions in local level (assembly) elections in their communities which hitherto was insignificant across the districts
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THANK YOU