

2011

Safe and smart savings products for vulnerable adolescent girls in Kenya and Uganda: Results from the Uganda pilot evaluation

Karen Austrian
Population Council

Follow this and additional works at: https://knowledgecommons.popcouncil.org/departments_sbsr-pgy

 Part of the [Behavioral Economics Commons](#), [Demography, Population, and Ecology Commons](#), [Family, Life Course, and Society Commons](#), and the [International Public Health Commons](#)

Recommended Citation

Austrian, Karen. 2011. "Safe and smart savings products for vulnerable adolescent girls in Kenya and Uganda: Results from the Uganda pilot evaluation," presentation at Global Youth Economic Opportunities Conference, Washington, DC, 9 September.

This Presentation is brought to you for free and open access by the Population Council.

Safe and Smart Savings Products for Vulnerable Adolescent Girls in Kenya and Uganda: Results from the Uganda Pilot Evaluation



Karen Austrian

Global Youth Economic Opportunities Conference –
Washington, DC

September 9th, 2011

Background on Girls Savings Program:

Building on Prior Health, Financial Education, and Credit Programs

- Savings project builds on a body of work with adolescent girls – both health and livelihood focused
- Programs that offered credit were not meeting the economic or social needs of girls
- Economic situation often trumps their knowledge of healthy behaviors
- Started with Financial Education, but not meeting girls need for safe and secure places to store their money



Asset Building Framework

Social + Human + Economic Assets

-girls need all three


Assets are a store of value

ASSETS → REDUCE VULNERABILITY

ASSETS → EXPAND OPPORTUNITIES

Savings Account Description

- **Based on Safe Spaces Model** to build girls social, human and economic assets
- **Groups** of 20-25 girls, ages 10-19 (two segments of groups)
- Girls within groups open individual savings accounts
- Weekly meetings in **safe place** provided by FI
- **Mentors** above age of 18 in each group facilitate group meetings and deliver financial education and health training
- Parents meetings & fun days
- Benefits: ID, homebank, t-shirt, friends




Girl's Choice
Savings Account

An affordable and secure savings account for girls* to grow their savings and improve their lives.

FINANCE trust
Let's Grow

*For girls in and out of school ages 10-19 years old

FINCA StarGirl Account
Engeri y'ekirabufu ey'okwetereker!




Muwala ... okimanyi nti bw'otereka shs 500 buli lunaku ojja kuba owezezza kumpi shs 200,000 kunkomerero y'omwaka ?

Beera mulabufu!
... weeyunge ku bawala emmunyeenye

Kyangu nnyo! Ggulawo FINCA Stargirl Account otereke sente zo okutuuka ku ku ky'oyagala!

Ng'oyagala okuggulawo akawunti eno, tuukirira ettabi lya FINCA eriri e Katwe oba eriri e Kawempe

Designed by: New Age Group Ltd.  **FINCA Uganda Ltd. (MDD)**

Uganda Pilot Evaluation

- Baseline: Girls interviewed within three weeks of opening savings account (Nov. 2009-Mar. 2010)
 - FINCA – 543; FT – 518; Comparison – 503
- Endline: Girls interviewed 12 months after baseline (Nov. 2010 – Mar. 2011)
 - FINCA – 392; FT – 437; Comparison – 330
- Matched pairs:
 - **FINCA – 371; FT – 389; Comparison – 316**
- Behavior Change: not only for indicators of financial literacy and savings behavior, but also measures of social assets and health knowledge & behavior

Savings Account Only vs. Group + Savings Account

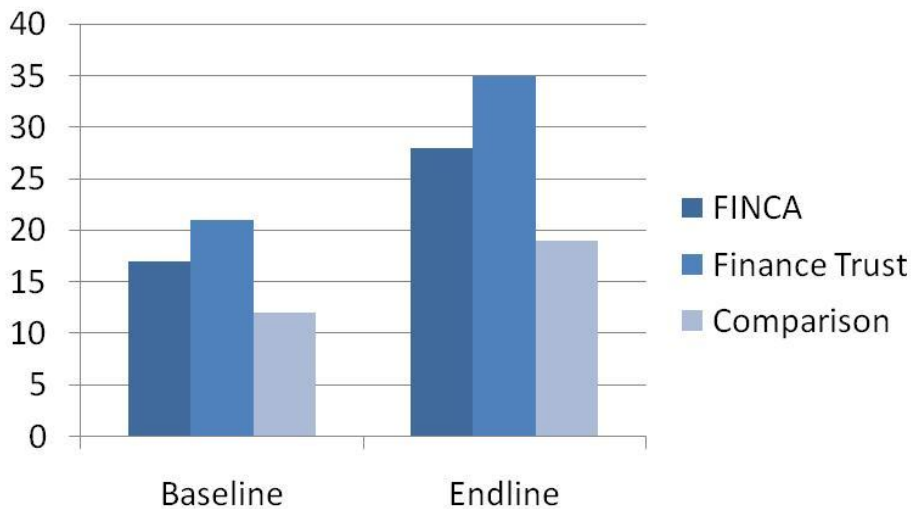
- Girls asked at endline if they were a member of a group
 - Of 760 matched intervention pairs, only 60% (n=456) were in a group
 - No significant difference between FINCA and FT
- Why?
 - Error in program implementation and recruitment guidelines
 - 90% of girls not in group did not know they had the opportunity to join a group
 - No significant difference between 'Group' and 'No Group' on age, religion, schooling status, living arrangements, personal asset owning, and household asset owning

Socio-Demographic Variables

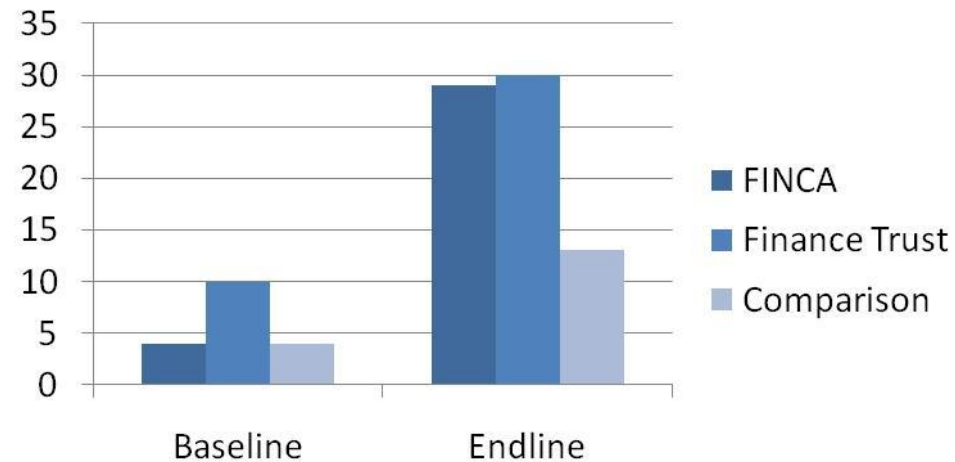
Variable	FINCA	Finance Trust	Comparison
Age***			
-10-14	62%	49%	71%
-15-19	38%	51%	29%
Religion***			
-Catholic	29%	20%	40%
-Protestant	24%	19%	25%
-Born Again	15%	15%	10%
-Muslim	22%	46%	25%
Ever Married or Lived with Boyfriend	4%	5%	3.5%
Education Status			
-Ever Attended School	99.5%	99.5%	99.7%
-Currently in School~	88%	90%	95%
-Currently in Primary~	55%	43%	53%
-Currently in Secondary~	41%	53%	44%
-Currently in Post-Secondary/Vocational~	4%	4%	3%
Literacy			
-Read Easily	69%	77%	65%
Living Arrangements			
-Mother Only	31%	34%	24%
-Father Only	4%	5%	7%
-Both Parents	45%	40%	45%
-Neither Parent	19%	21%	24%
Physical Asset Owning			
-Household Assets (out of five – electricity, radio, tv, phone, bed)	4.1**	4.3*	3.8

Girls more likely to engage in work activity and use their own savings as a source of money

% Girls Who Reported Work Activity



% Girls With Their Own Savings as a Source from Where They Get Money



Outcome measures	FINCA (Ref: control)	Finance Trust (Ref: control)
Report Work Activity	1.57**	1.81**

Outcome measures	FINCA (Ref: control)	Finance Trust (Ref: control)
Own Savings as Source of Money	2.68**	2.78**

Savings Behavior

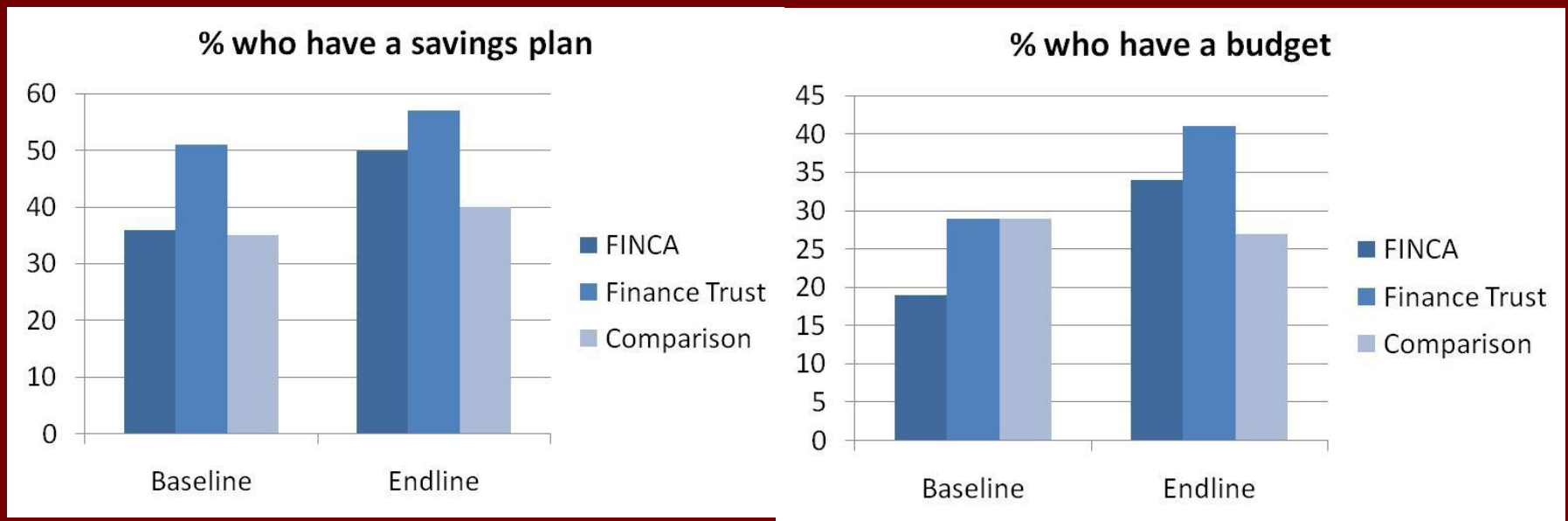
Girls more likely to save and to do so using formal and informal methods

- 25% (FINCA) and 32% (Finance Trust) increase in girls reporting saving in last six months. No increase in saving among comparison group
 - 75% of girls with accounts reported saving in last 6 months
 - Girls 4.2 and 4.7 times more likely to save than comparison group
- Drastic increase in girls using formal methods
 - Majority of girls still using mix of formal and informal

Savings Method	FINCA		Finance Trust		Comparison	
	Baseline	Endline	Baseline	Endline	Baseline	Endline
Informal Only	95%	15%	86%	9%	92%	88%
Formal Only	0%	7%	2%	12%	2%	4%
Both formal and informal	5%	78%	12%	79%	6%	8%

Girls more likely to have a savings plan and a budget and save more money

- Girls in program 1.5 times more likely to have a savings plan and a budget than comparison group



- Mean savings more than doubled between baseline and endline

- FINCA: \$6.50 to \$16.28; Finance Trust: \$11.91 to \$25.54

- More likely to have been in a bank and used bank services

- 13% of girls had household member open account after they did**

When comparing girls with groups and account vs. girls with accounts only, there was little difference in savings behavior

- **There was no difference between girls with and without a group in terms of account balance, size of deposit, and frequency of deposits**
- Girls who were not in a savings group made **more withdrawals** in six months prior to the interview (3 vs. 1.7)
- Girls in a group were more likely to say they would be likely to **open an account with the same financial institution** in the future (85% v. 78%, $p=0.030$)

Girls in groups have higher **social capital** and stronger **social networks**

- Girls in a savings group are more likely to agree that people in their neighborhood trust one another

	Baseline	Endline	p-value
Group + Savings Account	48%	56%	0.012
Savings Account Only	44%	48%	0.279
Comparison Group	47%	50%	0.351

- No sig. difference between groups at baseline, significant at endline
- Girls in savings group more likely to have someone to borrow money from in an emergency
 - Increase for all groups, but greatest for girls with groups (31% increase vs. 25% and 19%)

Girls with an account only more likely to be **sexually harassed and teased** by males than girls with accounts and groups

- Girls without a group were **two times** more likely to have been touched indecently by a male (OR=1.963)

	Baseline	Endline	p-value
Group + Savings Account	7.2%	7.5%	1.000
Savings Account Only	9%	14.5%	0.044
Comparison Group	10.8%	7.6%	0.193

- Girls without a group had an increase in being teased by the opposite sex (no change for girls in group)

	Baseline	Endline	p-value
Group + Savings Account	24%	24%	0.937
Savings Account Only	19%	26%	0.029
Comparison Group	24%	20%	0.326

Self Esteem and Gender Norms

- Girls with no group were more likely to agree that they “sometimes” feel worthless than girls with a group (OR=1.61)

	Savings Account Only	Group + Savings Account	p-value
Baseline	26%	22%	0.173
Endline	32%	22%	0.002

- Girls in a savings group more likely at end line to disagree that men rape girls because they can't control themselves

	Savings Account Only	Group + Savings Account	p-value
Baseline	44%	47%	0.518
Endline	48%	58%	0.018

Girls with a group are more likely to have **future life goals**

- There was no significant difference at baseline between girls with and without groups, but at endline girls with a savings group were significantly more likely to have the following future goals:
 - Long term education goal (94% v. 88%, $p=0.004$)
 - Short term employment goal (77% v. 72%, $p=0.048$)
 - Long term employment goal (82% v. 74%, $p=0.016$)

Girls with groups have higher HIV/RH Knowledge

- Name at least one correct method of HIV transmission (3.5 times more likely)

	Baseline	Endline	p-value
Group + Savings Account	90%	96%	0.000
Savings Account Only	89%	88%	1.000

- Know that you can do something to prevent HIV (2 times more likely)

	Baseline	Endline	p-value
Group + Savings Account	91%	96%	0.016
Savings Account Only	90%	92%	0.402

HIV/RH Knowledge – Cont'd

- Know at least one method of family planning (3 times more likely)

	Baseline	Endline	p-value
Group + Savings Account	74%	88%	0.000
Savings Account Only	76%	77%	0.731

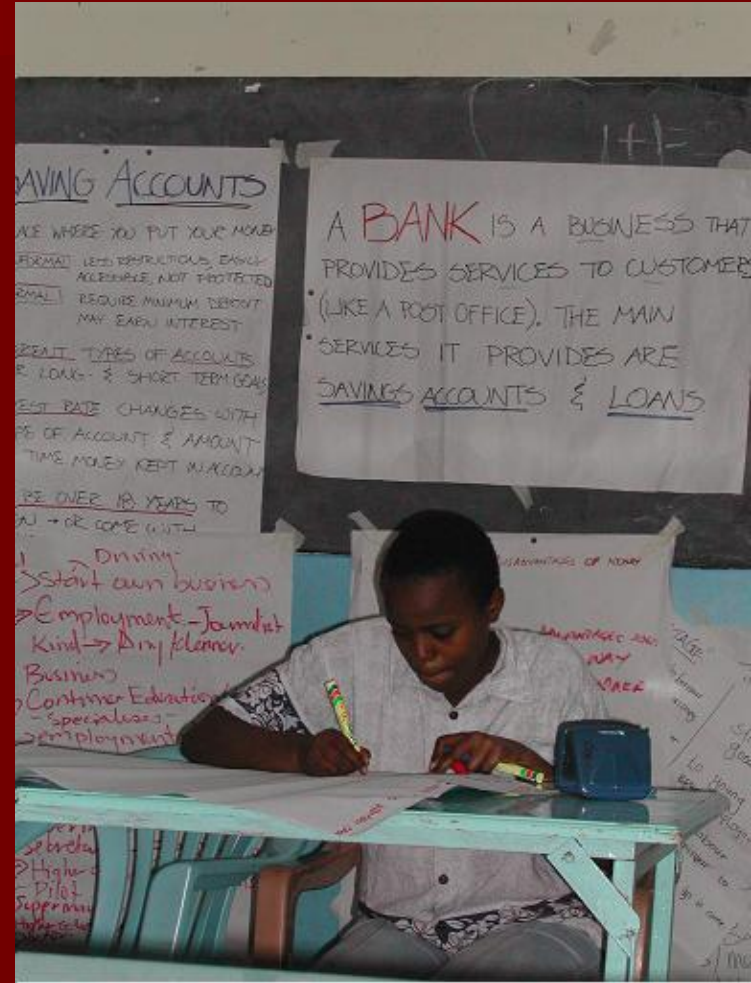
- More likely to have had an HIV test (OR=1.48, p=0.027)

	Baseline	Endline	p-value
Group + Savings Account	31%	43%	0.000
Savings Account Only	36%	39%	0.342

Implications for the Way Forward

- Strong increase in savings and financial literacy indicators
- Being in the group and having a savings account builds social, health and economic assets for girls
 - Only having a savings account only build economic
- Only having a savings account could put girls at risk of sexual harassment
- The group seems does not have a strong effect on savings balances, but it does influence withdrawals
- Scale up should include group component, but will likely need external (i.e. non-bank) funding

ASANTENI – THANK YOU



For More Information – contact Karen Austrian at kaustrian@popcouncil.org