

## Adolescents and Adult Savings Groups: Partnering to End Child Marriage CASE STUDY: Mozambique

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*Savings groups provide a platform for both girls and boys to participate, be listened to and shape their destiny (photo by Adelaide Ganhane, World Vision Mozambique's Livelihoods Technical Specialist )*

### Problem

Poverty plays a central role in perpetuating child marriage, particularly for poor households. In fact, girls living in poor households are approximately twice as likely to marry before 18 than girls living in better-off households. In families with limited resources, child marriage is often seen as a way to provide for their daughter's future. Recent research shows that household economic status is a key factor in determining the timing of marriage for girls.<sup>iii</sup>

Child marriage has great impacts on their lives both in the present and future. Girls who marry young are more likely to be poor and remain poor. Child marriage prevents girls from obtaining an education, enjoying optimal health, bonding with others of their own age, maturing, and ultimately choosing their own life partners.<sup>iv</sup> Compared with women over 20 years of age, girls 10–14 years of age are 5–7 times more likely to die from childbirth, and girls 15–19 years of age are twice as likely.<sup>v</sup>

Child marriage is still a big challenge in Mozambique. Data from the 2011 Demographic Health Survey<sup>vi</sup> (DHS) indicate that Mozambique has one of the highest rates of child marriage in the world, affecting almost one in every two girls. Mozambique also has the second-highest rate of child marriage in the eastern and southern African sub-region. Almost half of all women in Mozambique aged 20–24 (48%) were first married or in a union before the age of 18, and 14% of these women were in this situation before the age of 15. Albeit not limited to child marriage is a pervasive

practice in rural areas, where the majority of the most vulnerable sections of the population resides. The DHS points out in this respect that 56% of women aged 20-24 were married by the age of 18 in rural areas, compared with 36% in the cities. Additionally and according to the same source data for "women aged 18-24 showed that those who went to secondary school were 53% less likely to be married by 18 years old when compared to those who have not benefit from any education at all.

### *The Power Savings Groups- Adult Only/Mixed//Adolescents Only*

The efforts to reduce exposure of girls to child marriage should not only start and end with empowering their parents and caregivers. Child participation is key if we are to see long lasting change in breaking vicious cycles of child marriages within communities. A combination of both adult and adolescent savings groups have been used by World Vision Mozambique as springboards to reduce exposure of children to all forms of violence and give children hope for the future.

World Vision Mozambique started implementing SGs in 2007 and by December 2017, cumulative savings amounted to \$551.627 and out of this, \$101.300 were savings by youth and children



groups.

World Vision Mozambique, implemented the **Improving the Well Being of Adolescent Girls (IWAG) Project** from 2013-15 with the objective of reducing early marriages amongst girls aged 12-16 through access to savings and the provision of social support. 74 savings groups were established, reaching over 5800 members in 18 villages. Total savings increased five fold to \$USD5.000 in a 12 month cycle.

Champions for child protection from adult savings groups were also trained to support girls at the risk or already exposed to child marriage. An example is Margarida (in picture), Adolescents Savings Groups Promoter.

*"Our major reward is that the adolescents that are members of the groups are doing very well at school, and we never had cases of child marriage or teenage pregnancy among them. These groups are not only for saving, but they are a platform for child protection," she said.*

In addition to savings groups, World Vision Mozambique together with the Mozambique's Central Bank, promoted financial literacy education across the country on a regular basis, every year, especially targeted at both boys and girls in schools.

### **Results**

A 2015 independent evaluation of the IWAG project commissioned by World Vision Mozambique found that SGs contributed to 10.5% increase of girl's school attendance over a period of two years (2013-2015)<sup>vii</sup>. The impact is attributed to a conscious connection between S4T groups and an education campaign on ending child marriage:

- More than 18 Communities reaching 5800 people (80% youth) were sensitized about the importance of girls' participation in savings groups'.

- A total of 72 Adolescent savings groups were formed with 1440 members of whom 60% are girls.
- 84 promoters were trained on Savings Groups methodologies and monitoring.
- 800 adolescents were trained on personal hygiene, sexual and reproductive health.

Savings groups became safe spaces where girls and boys could reflect on and openly discuss about gender-based violence and how to individually and collectively address them. Girls are now courageous to speak out about child marriage. A young female S4T participant who was interviewed in World Vision's final report told researchers that early marriage is *"bad because [girls] cannot attend school and we cannot grow up with our family and friends... at the end we suffer a lot."*

*"Before, our rights were not respected but now we are aware that it is our right to go to school and live with our family."*

Another adolescent member said she was encouraged by her parents who were part of a SG and started to save with other girls. However, in the SG, she found a space not only to reduce her economic vulnerability, but to advocate for children's rights as a young social activist.

*"One of the first benefits that I got from participating in the SG, was to be able to pay my school fees by myself. It happened that during that time, my parents had not received their salary and with help from my SG, I managed to pay my school fees and purchase school materials and uniform. What touches me most is the fact that I have learnt to stand for the children and girls cause. With other group members, we fight to end child marriages and teenage pregnancy, and these lessons we learned here in the group",* she said in celebrating.

Collaboration with adult SGs also helped to raise champions to serve as mentors to encourage girls recognize their strengths and possibilities. *"Our major reward that we have in these groups is that the adolescents that are members of the groups are doing very well at school, and we never had cases of child marriage or teenage pregnancy among them. These groups are not only for saving, but they are a platform for child protection",* says Margarida, Adolescents Savings Groups Promoter.

The savings groups also became platforms for educating communities on how and why ending child marriages. Families were taught to value the long-term financial benefit of keeping a girl in school and unmarried over a suitor's potential dowry. Communities also learned about their responsibilities in preventing, denouncing and reporting incidents and how to do so. After their establishment, adult savings groups have consequently stepped in to help provide support to pregnant or 'married off' girls by providing support funds or referring them to the appropriate service provider/government entity for support.

The power of savings groups is that they are self-replicating and have the power to change communities. The model has now been replicated to other sectors including school councils and health committees within the communities.

### **Lessons Learnt and Plans for the Future**

- a) **Embedding child protection education in Adult S4T Groups is key:** Including the following activities in S4T Groups help parents and caregivers to practice positive parenting and creating a protective environment for their children:
- Training of S4T members on child protection

- Use S4T members to monitor Registered Children (RC) in the communities
  - Train S4T members on sponsorship
  - S4T members can serve as Child Protection Committees
  - Train Community Agents (CAs) on Child Protection and Sponsorship
- b) **Ensuring emotionally-safe spaces is crucial for adolescents to discuss issues freely:** Girls alone S4T Groups provide opportunities for them to talk, share, and learn about issues affecting them.
- c) **Partnering with the government to scale up Savings Groups ensures sustainability:** For sustainability purposes it is important to link S4T groups with government child protection line agencies, ministry (Gender, Children’s Affairs).
- d) **Recognizing the role of the church leaders in ending child marriage:** 35 Religious leaders were trained on prevention of early marriages, gender based violence (GBV) in partnership with UJAMA Centre from the University of Kwazulu Natal (South Africa).

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<sup>iii</sup> The National Research Council and Institute of Medicine (2005). Growing Up Global: The Changing Transitions to Adulthood in Developing Countries. Panel on Transitions to Adulthood in Developing Countries. Cynthia B. Lloyd, Ed. Committee on Population and Board on Children, Youth, and Families. Division of Behavioral and Social Sciences and Education. Washington, D.C.: The National Academies Press, p. 432 quoted in: <https://www.icrw.org/files/images/Child-Marriage-Fact-Sheet-Poverty.pdf>

<sup>iv</sup> Health Consequences of Child Marriage in Africa, Nawal M. Nour, Volume 12, Number 11—November 2006 Perspective : [https://wwwnc.cdc.gov/eid/article/12/11/06-0510\\_article](https://wwwnc.cdc.gov/eid/article/12/11/06-0510_article)

<sup>v</sup> Ibid

<sup>vi</sup> <https://www.unicef.org/mozambique/en/child-marriage-mozambique>

<sup>vii</sup> IWAG Project Evaluation, by independent Joao Baptista Chauque