A young girl with short dark hair, wearing a grey t-shirt, is smiling and looking slightly to the right. She is holding a large, rectangular sign made of yellow paper with blue text. The background is a bright, sunny outdoor setting with green trees and a clear blue sky.

STRENGTHENING LIVELIHOODS AND PREVENTING CHILD MARRIAGE IN TIMES OF COVID-19

NOT READY
TO KNOT

“Support is needed to stop sexual harassment, to stop early marriage and child labour. Parents need counselling to stop child violence in the family. Children need mental support to overcome [their] fears of COVID-19.”

Maulana Hafez Md. Mizanur, Faith Leader in
Bangladesh.¹

¹ World Vision International, 'COVID 19 Aftershocks: Out of Time', World Vision International, July 2020, <https://www.wvi.org/publications/report/coronavirus-health-crisis/aftershocks-out-time>, (accessed August 2020).

Introduction

Millions of parents and caregivers have lost income and jobs due to the COVID-19 pandemic; the sudden economic shock has forced many households to expose children to harmful and dangerous practices, such as begging or child marriage. According to recent data from the International Labour Organisation (ILO), almost 25 million jobs (formal and informal) are currently at risk.² An estimated 385 million children already live in extreme poverty, with families struggling to fulfil their most basic needs, including nutritious food, health and education.³ This number is likely to increase, with projections suggesting up to 66 million children will fall into extreme poverty as a result of the pandemic.⁴

In July 2020, World Vision published 'COVID-19 Aftershocks: Out of Time,' a rapid assessment of the pandemic's impacts conducted in 24 countries across Latin America, Sub-Saharan Africa and Asia. The report's findings support alarming predictions of increased child hunger, violence and poverty due to the economic impact of COVID-19.⁵ Shockingly, 69% of people surveyed globally for the report said their earnings have been halved since the pandemic's onset. Based on the 'Out of Time' report, World Vision projects that up to 110 million children could be going hungry, with the world's most vulnerable families and their children set to be hardest hit.⁶ Families living in fragile countries already afflicted by conflict, climate change, instability or displacement, and those already receiving humanitarian

assistance, will suffer even greater injustices.⁷ Without immediate action to protect people's livelihoods, this pandemic's impacts will reverse progress toward achieving the Sustainable Development Goals (SDGs) and irreparably damage the lives of children – both now and for future generations. Poverty's knock-on effect on family income also risks derailing progress on ending child marriage, child labour and sexual exploitation; again, children living in fragile and conflict-affected contexts are inevitably at the highest risk.⁸ With the right interventions, we can prevent such outcomes.

Investing in economic strengthening for the most vulnerable families is a proven path for breaking intergenerational cycles of poverty and reducing negative coping mechanisms, such as child marriage. World Vision's experience from the Ebola pandemic shows that scaling up savings groups (known as Savings for Transformation (S4T) groups⁹) as part of the COVID-19 livelihoods recovery response will assist the most vulnerable communities to better rebuild their lives, whilst also protecting children from violence.

This series of case studies on S4T groups demonstrates how this common livelihoods-strengthening intervention can also support efforts to end child marriage. The report has been compiled from a desk review of available industry data and evidence of promising practices from programmes in Ghana, Mozambique and Sierra Leone. World Vision believes these examples are useful for policymakers and practitioners aiming to support livelihoods, empower girls and end child marriage.

² ILO Monitor 1st Edition, 'COVID-19 and the world of work: Impact and policy responses', International Labor Organisation[, 18 March 2020. https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/briefingnote/wcms_738753.pdf, (accessed August 2020).

³ UNICEF, 'Child Poverty: Children are more likely to live in poverty than adults. They're also more vulnerable to its effects', United Nations Children's Fund, <https://www.unicef.org/social-policy/child-poverty> (accessed August 2020)

⁴ United Nations, 'Policy Brief: The Impact of COVID-19 on Children', United Nations, 16 April 2020, https://www.un.org/sites/un2.un.org/files/policy_brief_on_covid_impact_on_children_16_april_2020.pdf (accessed August 2020)

⁵ World Vision International, 'COVID-19 Aftershocks: Out of Time', 2020

⁶ Ibid.

⁷ United Nations, 'The Impact of COVID-19 on Children', 2020

⁸ World Vision International, 'Stolen Future War and Child Marriage in Northwest Syria', World Vision International, 2020, <https://www.wvi.org/sites/default/files/2020-07/Stolen%20Future-War%20and%20Child%20Marriage%20in%20Northwest%20Syria-Online.pdf>

⁹ World Vision International, 'Key Features of World Vision's Savings for Transformation', World Vision International, May 2018, <https://www.wvi.org/sites/default/files/Key%20features%20of%20S4T-FINAL-electronic.pdf> (accessed August 2020)



Poverty, COVID-19 and Child Marriage

Of the world's 2.2 billion children, every third child lives in poverty (663 million children); every fifth woman was married as a child. There are 650 million child brides alive today.¹⁰ Many factors – including harmful social norms and traditions, financial fragility and weak legal systems – contribute to the practice of child marriage, with poverty putting girls at an even greater risk.

Girls from poor families are three times more likely to marry before the age of 18 than girls from wealthier families. The allure of short-term financial relief from reducing dependent children and the misconception that a child's future will be 'safeguarded' by marriage

remains strong in poverty-stricken regions. In communities where economic transactions are integral to the marriage process, there is a belief that a dowry or 'bride price' will provide a short-term financial solution for poor families.¹¹ This is especially the case in situations where families have been facing prolonged crisis, hardship and displacement. A recent World Vision report on the situation in Northwest Syria found that almost 100% of girls and 94% of boys surveyed said that child marriage has become more common since the start of the conflict.¹²

Before the outbreak of COVID-19, UNICEF projected that by 2030 more than 150 million girls would marry before their 18th birthday and called for action to be taken to increase household income, ensure access to education, address harmful gender norms

¹⁰ Girls Not Brides, 'Child Marriage around the World', Girls Not Brides, 2019, <https://www.girlsnotbrides.org/where-does-it-happen/> (accessed August 2020)

¹¹ Girls Not Brides, 'What is the impact of Child Marriage: Poverty', Girls Not Brides, 2019, <https://www.girlsnotbrides.org/themes/poverty/> (accessed July 2020)

¹² Ibid.

and empower women and girls.¹³ The pandemic and measures to contain it have further increased this risk. For example, a recent World Vision assessment in Venezuela found that 49% of surveyed families report an increase in child marriages since the start of the pandemic.¹⁴ UNFPA estimates that in addition to the 150 million girls at risk pre-pandemic, the socio-economic impacts of COVID-19 will put an additional 13 million more girls at risk over the next 10 years.¹⁵ Out of that number, up to four million girls may be in danger of child marriage in the next two years alone, with most child marriages taking place in the immediate aftermath of a crisis.¹⁶

S4T Groups: A Model for Livelihoods Support and Prevention of Child Marriage

S4T is World Vision's supported savings group scheme.¹⁷ S4T groups are a member-owned institution composed of a small number of people who save together in a safe, convenient and flexible way. They are member owned, managed and operated using a simple, transparent method: groups accumulate and convert small amounts of cash into savings to lend members as credit. An S4T group can charge a service or loan application fee to earn additional income and increase returns, but this is optional.¹⁸ S4T groups are particularly effective in lifting the most vulnerable women and girls (and their dependent families) out of extreme poverty and building resilience to shocks and stresses.

These case studies show how to further efforts to prevent child marriage by combining livelihoods support interventions (especially S4T groups) with child-protection interventions, empowering girls and addressing harmful attitudes and practices.¹⁹ World Vision's experience indicates that S4T groups can be strong platforms to promote girls' education and sensitise children, parents and communities on the risks of teenage pregnancy, child marriage, child labour and other forms of violence against children. S4T groups can also serve as forums to train community members on how to recognise risks of child marriage and support at-risk girls and those already married. They can provide girls and women with a safe space to discuss issues affecting them – freely and in confidence. For example, the S4T groups in some communities have acted as forums for women and girls to engage in advocacy for increased protection from gender-based violence.

S4T groups were an essential component of economic recovery during and after the Ebola crisis in West Africa and can be a component of the COVID-19 livelihoods recovery response to safeguard income and prevent child marriages.

Using S4T Groups to Prevent Child Marriage during COVID-19 Recovery

The COVID-19 pandemic, with its ensuing economic crisis and massive global job losses, has placed children at even greater risk of poverty and violence. COVID-19 response

¹³ UNICEF, 'Child marriage threatens the lives, well-being and futures of girls around the world', United Nations Children's Fund, March 2020, <https://www.unicef.org/protection/child-marriage> (accessed July 2020)

¹⁴ World Vision, Double-edged sword, forthcoming report

¹⁵ UNFPA, 'Impact of the COVID-19 Pandemic on Family Planning and Ending Gender-based Violence, Female Genital Mutilation and Child Marriage. (Interim Technical Note)', United Nations Poverty Fund, 27 Apr 2020, https://www.unfpa.org/sites/default/files/resource-pdf/COVID-19_impact_brief_for_UNFPA_24_April_2020_1.pdf, (accessed July 2020);

World Vision International, 'COVID-19 Aftershocks: A Perfect Storm', World Vision International, 14 May 2020, <https://www.wvi.org/publications/report/coronavirus-health-crisis/covid-19-aftershocks-perfect-storm> (accessed July 2020)

¹⁶ World Vision International, 'COVID-19 Aftershocks: A Perfect Storm', 2020

¹⁷ World Vision International, 'Key Features of World Vision's Savings for Transformation', 2018

¹⁸ Ibid.

¹⁹ World Vision International, 'COVID-19 & Urgent Need for Child-Sensitive Social Protection', World Vision International, 24 June 2020, <https://www.wvi.org/publications/policy-briefing/covid-19-urgent-need-child-sensitive-social-protection> (accessed July 2020)

and recovery mechanisms that place children at the centre – upholding child rights principles, reaching the most vulnerable and with adequate funding – are essential for all children, girls and boys, to be able to access and receive the support and services they need in these difficult times. Based on World Vision's experience, ensuring the continuity of livelihoods interventions, such as S4T groups, throughout the COVID-19 crisis can significantly reduce the risks of childhood poverty and decrease risks of child marriage and other forms of violence against children.

World Vision recommends that governments, donors, the private sector, as well as non-governmental and faith-based organisations take into account the following recommendations as they develop their national and organisational COVID 19 response and recovery plans:

1. **Ensure child-sensitive and gender-responsive social protection measures such as cash-transfer schemes** are established, enhanced and adequately funded whilst effectively reaching the most vulnerable children and families, regardless of status.
2. **Ensure that economic-strengthening interventions, such as S4T groups, include strong child-protection components** to increase the likelihood of girls attaining an education and minimise the risks of negative coping strategies, such as child marriage, child labour and sexual exploitation.
3. **Waive transaction costs and extend loan repayment periods for the most vulnerable S4T groups**, especially those in refugee contexts, urban slums and informal settlements, to allow time to bounce back and recover from the economic crisis.

S4T Groups Buffer Economic Effects of Ebola (Sierra Leone)

In helping families recover from the Ebola crisis, World Vision supported 42,000 small traders – almost 80% of whom were women – kickstart their businesses by providing small loans and grants. S4T groups were established to help women pool resources and fund their businesses. Through a combination of targeted cash transfers and financial literacy training, World Vision established and supported 302 S4T groups in Sierra Leone (10,546 members with 6,373 females).

Sierra Leone's first children's S4T group (known as 'Destiny') was a platform for children to save and learn about child protection issues. It was founded in December 2014 during the Ebola crisis when all of Sierra Leone's schools were closed for nine months. The first Destiny groups were comprised of the children of adult S4T group members, who gave them money to create the initial savings pool.

During the 2017 share-out cycle, the combined savings of all Sierra Leone's adult and children's S4T groups was US\$76,095, with \$6,394 in social funds. In the same period, the S4T groups disbursed 1,866 loans with a value of \$30,260. An analysis by the University of Illinois of how members used the earnings from the loans shows that 81.3% of beneficiaries used funds to pay school fees and buy learning materials and 60% used the funds for medical expenses. The majority of loans provided for the basic needs of more than 40,000 children at a time when basic incomes were severely limited.

(Source: <https://www.wvi.org/sites/default/files/Ebola%20Response%20Report.pdf>)



©World Vision

CASE STUDY: Ghana

Strengthening Home Finances: Keeping a Girl Child in School

By Thelma Orleans Thompson²⁰ & Manyara Angeline Munzara²¹

Problem

Most smallholder farmers in Ghana depend on cocoa production as their main source of livelihood. Cocoa production is highly labour-intensive. When farmers do not have enough income to hire labourers, some resort to child labour. A survey by Tulane University estimated that around 880,000 children are engaged in hazardous work in cocoa production in Ghana.²²

Child labour results in significantly higher rates of school dropouts, further exposing girls to child marriage.²³ When girls prematurely enter the labour market, they become more vulnerable to sexual exploitation, teenage pregnancy and early marriage.²⁴ The UN's Multi-Indicator Cluster

²⁰ Thelma Orleans Thompson is the Cocoa Life Project Manager for World Vision Ghana

²¹ Manyara Angeline Munzara is the reviewer for this case study. She is the Livelihoods Senior External Engagement and Savings for Transformation Advisor for World Vision International

²² Tulane University, '2013/14 Survey Research on Child Labor in West African Cocoa Growing Areas', *School of Public Health and Tropical Medicine Tulane University*, New Orleans, LA, 30 July 2015, International Cocoa Initiative, https://cocoainitiative.org/wp-content/uploads/2014/07/tulane_university_-_survey_research_on_child_labor_in_the_cocoa_sector_-_30_july_2015.pdf, (accessed September 2020); Kapoor, Arti (Embode), 'Children at the Heart: Assessment of Child Labour and Child Slavery in Ghana's Cocoa Sector and Recommendations to Mondelez International', *Embode/Cocoa Life* (Mondelez International), 2017, Cocoa Life https://www.cocoalife.org/~media/CocoaLife/en/download/article/FULL_REPORT_Ghana_Mondelez_Embode_ChildrenattheHeart.pdf (accessed July 2020)

²³ Esteban Ortiz-Ospina, 'Child Labor', *OurWorldInData.org*, 2016, <https://ourworldindata.org/child-labor> (Accessed July 2020)

²⁴ UNICEF, 'Child labour: Nearly 1 in 10 children are subjected to child labour worldwide, with some forced into hazardous work through trafficking', *United Nations Children's Fund* https://www.unicef.org/protection/57929_child_labour.html, (accessed July 2020)

Survey (MICS) for 2018 reported that child marriage in Ghana stands at 19% – meaning almost one in five children is married before they turn 18.²⁵

Empowering a Woman Empowers a Child

Cocoa Life is a sustainability initiative by global food brand Mondelez International, operating across six of the company's major cocoa-producing countries.²⁶ The five-year programme in Ghana runs until 2021 and is being implemented in five districts. The programme currently supports 8,766 adult community members whose livelihoods depend on cocoa farming (5,636 men, and 3,130 women), as well as 48,991 children (23,839 boys and 25,152 girls). Cocoa Life Ghana works across 121 communities and improves lives through a variety of activities: business support; creating empowered and inclusive cocoa communities, and; conserving and restoring forests. The collaboration's primary focus is the financial inclusion of women; increasing women's voices in decision-making processes and protecting women and girls from all forms of violence, including child labour and child marriage.

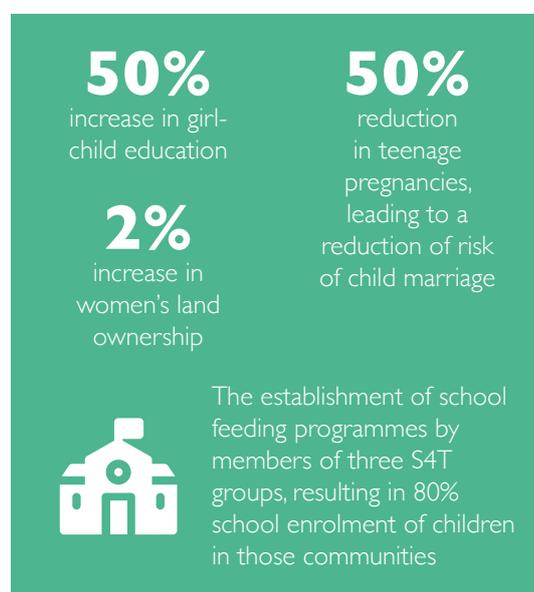
As part of its financial inclusion objectives, the Cocoa Life programme has established more than 180 Savings for Transformation (S4T) groups across participant communities,²⁷ with 4,800 members (2,698 women and 2,102 men). At the beginning of the 2018 savings cycle, the groups had a total combined start-up capital of US\$11,218.86. By the end of the cycle, each group had saved roughly \$2,000. Over 21,728 children indirectly benefit from the proceeds of the S4T groups, with their parents and caregivers better empowered to pay for medical bills, schools fees and nutritious meals.

Meetings of S4T group members have also become an opportunity to educate cocoa-growing communities on eliminating child labour and ending child marriage. As of 2019, 121 Community Child Protection Committees (CCPC) received training on child protection issues.

Results

WorldVision's monitoring of Cocoa Life revealed that there were many benefits for children when S4T groups were integrated into the project.²⁸ Notable among these benefits was a return to education amongst beneficiaries. Examples of re-enrolment include Gladys (10) and Akousa (12), who were taken out of school when their parents tried to marry them off. The girls were rescued by a CCPC established in the Agyenkwan Community by WorldVision. The CCPC introduced both girls' parents to a WorldVision S4T group, which enabled them to set up trading businesses and meet their children's basic needs.

A WorldVision Ghana monitoring of Cocoa Life highlighted the following key achievements:



²⁵ UNICEF, 'Ghana Multiple Indicator Cluster Survey: The Situation of Children in Ghana - Snapshots of Key Findings', United Nations Children's Fund, January 2019, <https://www.unicef.org/ghana/reports/ghana-multiple-indicator-cluster-survey>, (accessed July 2020)

²⁶ Cocoa Life, 'Tackling Child Labor in Cocoa Communities', Cocoa Life, <https://www.cocoalife.org/the-program/child-labor>, (accessed July 2020); Mondelez International, 'Mondelez International Cocoa Life Program', World Vision International, <https://www.wvi.org/sites/default/files/e-version%20cocoa%281%29.pdf>, (accessed July 2020)

²⁷ A savings group is member-owned and composed of a small number of people who save together in a safe, convenient and flexible way. They use a simple, transparent method to accumulate and convert small amounts of cash into savings that can then be lent to members as credit (ref. <https://www.wvi.org/savings-transformation>)

²⁸ Kapoor, Arti (Embode), 'Children at the Heart', 2017

Lessons Learned and Plans for the Future

S4T groups are great platforms for child-protection training and raising awareness: Key achievements for the Cocoa Life programme in Ghana can be attributed to the integration of child protection education. A total of 121 Community Child Protection Committees (932 members: 557 men, 375 women) were formed and trained in Juaboso, Awutu Senya, Ahafo Ano North and Sekyere East districts for the protection of 34,415 children. To help reduce child labour, World Vision reached 5,422 community members (2,290 men and 3,132 women) with child-protection awareness raising to increase community knowledge on the disadvantages of child labour.

Protecting children from violence is connected to their family unit: The development and life of a child takes place within a family unit. Household economic

strengthening combined with child protection training is key to ensuring that parents and caregivers have adequate income to provide for the basic needs of their children, e.g. education, health, nutrition, clothes, proper shelter, etc. On average, girls from low-income families are twice more likely to be married off than girls from better-off households.²⁹

The economic empowerment of women delivers more benefits for children: It is often said, "When you empower a woman, you have empowered the whole family." This is because cash and assets in women's hands are more often spent on medicine and children's education.³⁰ Enhancing a woman's financial participation in her household increases her power and can reduce her and her children's vulnerability to violence. Women's economic empowerment can also give women and girls the means to prevent and escape abusive relationships and help women to support themselves.³¹



©World Vision

²⁹ ICRW, 'Child Marriage and Poverty, International Center for Research on Women 2006, <https://www.icrw.org/files/images/Child-Marriage-Fact-Sheet-Poverty.pdf>, (accessed July 2020)

³⁰ Revenga, A. & Shetty, S., 'Empowering Women is Smart Economics', International Monetary Fund 2012, <https://www.imf.org/external/pubs/ft/fandd/2012/03/revenga.htm>, (accessed July 2020);

UN Women, 'Facts and Figures: Economic Empowerment', UN Women, July 2018, <https://www.unwomen.org/en/what-we-do/economic-empowerment/facts-and-figures>, (accessed July 2020)

³¹ Bolis, M. & Hughes, C., 'Women's Economic Empowerment and Domestic Violence Links and Lessons for Practitioners Working With Intersectional Approaches', Oxfam America, 2015, https://www.oxfamamerica.org/static/media/files/Womens_Empowerment_and_Domestic_Violence_-_Boris__Hughes_hX7LscW.pdf, (accessed July 2020)



CASE STUDY: Mozambique

Photo: Alyssa Bistonath ©World Vision 2007

Giving Young Girls a Future to Invest In

By Antonio Massipa³² & Manyara Angeline Munzara³³

Problem

Mozambique has one of the highest child marriage rates in the world, affecting almost one in every two girls.³⁴ 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 they turned 18, and 14% of these women were in this situation before the age of 15.

Though it exists throughout society, child marriage is particularly prevalent among the most vulnerable sections of the population in Mozambique's rural areas. The 2011 Demographic Health Survey reported that in rural areas, 56% of women aged 20-24 were married by the age of 18, compared with 36% in the cities. According to the same data for women aged 18-24, those who went to secondary school were 53% less likely to be married by 18 when compared to those with no education.

³² Antonio Massipa is the Advocacy, Communications and Government Relations Coordinator for World Vision in the Gaza province, where the IWAG project was implemented in Mozambique

³³ Manyara Angeline Munzara is the Livelihoods Senior External Engagement and Savings for Transformation Advisor for World Vision International.

³⁴ UNICEF, 'Child marriage in Mozambique: Mozambique has one of the highest rates of child marriage in the world', United Nations Children's Fund [website], <https://www.unicef.org/mozambique/en/child-marriage-mozambique>, (accessed July 2020)

Poverty plays a central role in perpetuating child marriage, particularly for poor households. Families with limited resources often perceive child marriage to be a way of 'providing for their daughter's future.' According to the International Centre for Research on Women, household economic status is a key determining factor in the timing of marriage for girls.³⁵

Early marriage robs a child of both their present and their 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 peers, maturing and choosing their own life partners.³⁶ Compared with women over 20, girls under 14 are seven times more likely to die from childbirth, with girls aged 15-19 being twice as likely to die.³⁷

Savings for Transformation (S4T) Groups

Reducing girls' exposure to child marriage must go beyond empowering their parents and caregivers. Child participation brings long-term change in breaking the vicious circle of child marriages within communities. World Vision Mozambique has deployed a combination of adult and adolescent S4T groups. Together, they have significantly reduced children's exposure to all forms of violence and given them hope for the future.

Between 2013 and 2015, World Vision Mozambique implemented the **Improving the Well-Being of Adolescent Girls (IWAG)** Project with the objective of reducing early marriages amongst girls aged 12-16. The programme targeted 18 villages in the Gaza district, with a specific focus on the Chongoene area, where child marriage rates are at their highest. IWAG facilitated the creation of 74 adolescent S4T groups with 1,440 members, of whom 60% were girls. The

groups provided social support to over 5,800 adolescents in their region. In the two-year programme period, these IWAG S4T groups saved a total of US\$101,300.

IWAG selected members from each adult S4T group to become champions for child protection and trained these members to support girls at risk of, or already exposed to, child marriage. An example is adolescent savings groups' promoter Margarida (pictured), who told World Vision:

"Our major reward is that the adolescents (group members) 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, they are [also] a platform for child protection."

In addition to S4T groups, World Vision Mozambique collaborated with the Mozambique's Central Bank to promote regular financial literacy education across the country. These lessons were delivered every



Savings groups provide a platform for both girls and boys to participate, be heard and shape their destiny (Photo: Adelaide Ganhane, World Vision Mozambique)

³⁵ Lloyd, C. B. (Ed.), 'Growing Up Global: The Changing Transitions to Adulthood in Developing Countries. Panel on Transitions to Adulthood in Developing Countries', *The National Research Council and Institute of Medicine Division of Behavioral and Social Sciences and Education*, Washington, D.C., International Center for Research on Women, 2006, <https://www.icrw.org/files/images/Child-Marriage-Fact-Sheet-Poverty.pdf>, (accessed July 2020)

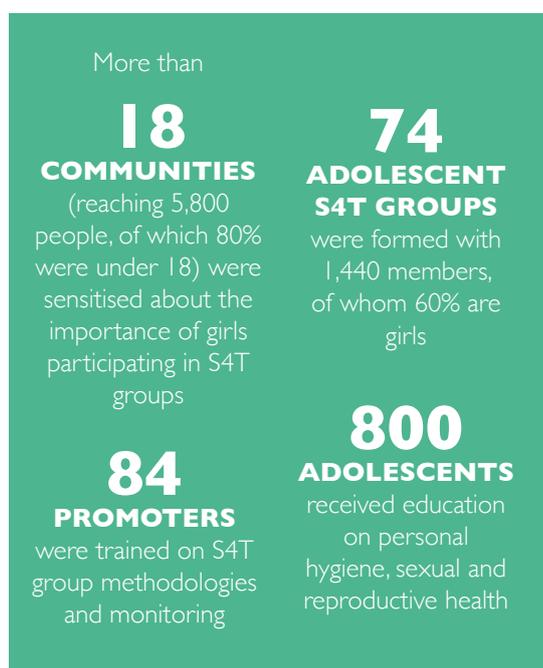
³⁶ Nour N.M., 'Health Consequences of Child Marriage in Africa', *Emerging Infectious Diseases: Volume 12, Number 11—November 2006*, Massachusetts, 2006, Centers for Disease Control and Prevention, https://wwwnc.cdc.gov/eid/article/12/11/06-0510_article, (accessed July 2020)

³⁷ Ibid.

year and were especially targeted at both boys and girls in schools.

Results

An independent evaluation of the IWAG project found that S4T groups in the participating regions contributed to a 10.5% increase in girls' school attendance over a period of two years (2013-2015).³⁸ The impact is attributed to a conscious connection between S4T groups and an education campaign on ending child marriage:



S4T groups have become safe spaces where girls and boys can reflect on and openly discuss gender-based violence and how to individually and collectively address this problem. Through these groups, girls have been empowered to speak out against child marriage. A young, female, S4T group 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." Another adolescent member said she was encouraged by the changes she had seen in her parents, who were part of a S4T group, adding that she had started to save with other

girls. She told researchers that her S4T group reduced her economic vulnerability and gave her a voice to advocate for children's rights as a young social activist.

"[Through] participating in the S4T group, [I] was able to pay my school fees by myself. During that time, my parents had not received their salary. With help from my S4T group, I [paid] my school fees, purchased school materials and a uniform. I have also learnt to stand [up] for children and girls' causes. With other group members, we fight to end child marriage and teenage pregnancy. We [learned to do this] here in the group."

Through support from World Vision Mozambique, S4T groups have become platforms for educating communities on how ending child marriage will benefit the whole community. Families are taught how the long-term financial benefit of keeping a girl in school and unmarried far outweighs a potential dowry. Communities learn about their responsibilities in preventing and denouncing child marriage, as well as the correct mechanisms on reporting incidents. Since their inception, members of adult S4T groups have repeatedly stepped in to support pregnant or 'married-off' girls. Help includes funds or referring girls to the appropriate service provider/authority for support.

S4T groups are an exceptional tool for positive change as they are self-replicating and have the power to influence entire communities. The S4T group model has now been replicated in other sectors, including school councils and health committees within the communities

Lessons Learned

Child-protection awareness raising/ sensitisation training of S4T groups:

Parents and caregivers practise more positive parenting and create a protective environment for their children, when the following activities are incorporated into S4T groups:

³⁸ External evaluation done by WV with an independent consultant.

- Training S4T group members on child protection;
- Using S4T group members to monitor children who receive support from World Vision;
- Training S4T group members who care for children receiving support from World Vision;
- Appointing S4T group members to serve on Child Protection Committees, and;
- Training Community Agents (CAs) on child protection and the role of savings group members in providing support to a community's most vulnerable children.

Emotionally safe spaces are crucial for adolescents to discuss issues freely: Girl-only S4T groups provide opportunities for them to talk, share and learn about issues affecting them.



S4T groups members securing their cash box with the help of World Vision Mozambique staff (Photo: Adelaide Ganhane, World Vision Mozambique)



CASE STUDY: Sierra Leone

Women and Household Economic Strengthening to End Child Marriage

By Dr Tom Roberts,³⁹ Mark Mutai⁴⁰ & Manyara Angeline Munzara⁴¹

Problem

Sierra Leone is amongst the world's poorest countries, with approximately 70% of the working-age population either underemployed or not employed at all. According to a 2015 UNICEF report, Sierra Leone ranks 18th globally among countries with the highest prevalence of child marriage. It is estimated that 39% of girls in Sierra Leone are married before they turn 18 and 13% are married before the age of 15.⁴²

Poverty is a major driver of child marriage in Sierra Leone and particularly impacts girls, who face limited education opportunities. The decision to offer a child up for marriage is often motivated by the prospect of a dowry, reduced household economic burden and the mistaken belief that their daughter will 'have a better life' if she is married. The Ebola epidemic of 2014 further compounded the vulnerability of Sierra Leone's girls. Additional economic pressure pushes many young girls

³⁹ Dr Tom Roberts is the former Chief of Party of the USAID-funded Women Empowered for Leadership (WELD) project implemented by World Vision Sierra Leone

⁴⁰ Mark Mutai was a Monitoring & Evaluation specialist for the WELD programme, which ended in February 2019

⁴¹ Manyara Angeline Munzara is the reviewer for this case study. She is the Livelihoods Senior External Engagement and Savings for Transformation Advisor for World Vision International

⁴² Mason, H., 'Ending child marriage and teenage pregnancy in Sierra Leone: Data from 2015 show that nearly 40% of girls in Sierra Leone are married before their 18th birthday', UNICEF, 2016, <https://www.unicef.org/stories/ending-child-marriage-and-teenage-pregnancy-sierra-leone> (accessed September 2020)

into transactional sex with older men, resulting in an increase in teenage pregnancies. Most families also consider child marriage to be the 'best' solution for teenage pregnancy, as it reduces a perceived societal 'shame.'

The problem of child marriage in Sierra Leone is exacerbated by traditional beliefs; some tribes believe a girl is 'ready' for marriage as soon as she develops breasts, or after she has taken part in cultural initiation ceremony known locally as 'Bondo'.⁴³ In many areas, female genital mutilation (FGM/C) is still considered a way of 'preparing' a girl for marriage.

According to the World Health Organization, teenage pregnancy is a leading cause of death for mothers in Sierra Leone.⁴⁴ Data from 2015 show the country's maternal mortality rate was at 1,360 deaths per 100,000 live births.⁴⁵ Teenage pregnancy reduces a girl's survival chances and has severe consequences on a child's health.

Childbirth interferes with a girl's education, limits her opportunities, and places girls at increased risk of child marriage, HIV infection and domestic violence.⁴⁶

To help with efforts to reduce child marriages and teenage pregnancies in Sierra Leone, World Vision implemented S4T groups in the following programmes: **Women's Savings Groups and Economic Empowerment**, and **Destiny Savings for Transformation Groups**

Alongside these programmes, World Vision Sierra Leone implemented the **It takes a world to end violence against children** campaign focused on ending child marriage.

Women Savings Groups and Economic Empowerment

From 2014-2019, World Vision Sierra Leone implemented the Women Empowered for Leadership and Development (WELD)⁴⁷ project in seven districts. The programme provided gender sensitisation, vocational training and know-how, as well as empowering women and girls with tools and knowledge to combat gender-based violence. The project sensitised a broad spectrum of communities through community radio and a series of talk-shows on the rights of children and the negative impacts of early child marriage and teenage pregnancy.

The WELD project also provided financial literacy education through local Savings for Transformation (S4T) groups. Sierra Leone's S4T groups programme worked to economically empower women and educate them on the dangers of early child marriages and teenage pregnancies.⁴⁸ In total, 361 S4T groups were formed with 9,620 members (1,297 men, and 8,323 women). By the end of the 2018 savings cycle, all WELD-supported groups saved a total of US\$410,712 and disbursed 62% of their savings (US\$252,381.33) as loans to 7,472 members.

Of these S4T groups, 53 had at least one member who was below 18 years of age. As an indication of the groups' success, the majority of S4T group members who were under 18 were female (78%) and enrolled in the education system (i.e. attending primary, secondary schools or tertiary colleges). Additionally, S4T group members were trained on child protection and gender justice

⁴³ Bjälkander, O., et al., 'Female Genital Mutilation in Sierra Leone: Forms, Reliability of Reported Status, and Accuracy of Related Demographic and Health Survey Questions', *Obstetrics and Gynecology International*, ePub 24 September 2013, National Center for Biotechnology Information, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3800578/> (accessed July 2020)

⁴⁴ Mason, H., 'Ending child marriage and teenage pregnancy in Sierra Leone', United Nations Children's Fund [website], 2016, <https://www.unicef.org/stories/ending-child-marriage-and-teenage-pregnancy-sierra-leone>, (accessed September 2020)

⁴⁵ Kassaye, I. G., 'UNICEF: An Effort to Keep Girls in School and Out Of Marriage, in Sierra Leone', United Nations Children's Fund, 2016, Sierra Express Media, <https://sierraexpressmedia.com/?p=77317>, (accessed September 2020)

⁴⁶ Ibid. (UNICEF)

⁴⁷ USAID, 'Gender Equality and Women's Empowerment', United States Agency for International Development, 2017, <https://2012-2017.usaid.gov/sierra-leone/gender-equality-and-womens-empowerment>, (accessed September 2020); WVI project summary: <https://drive.google.com/file/d/1imy4IZwGSavSjDjYrRDmOpzHwgH7oElh/view>

⁴⁸ A savings group is member-owned and composed of a small number of people who save together in a safe, convenient and flexible way. They use a simple, transparent method to accumulate and convert small amounts of cash into savings that can then be lent to members as credit (ref. <https://www.wvi.org/savings-transformation>)



laws (State Children's Act, Sexual Offences Act and Domestic Violence Act) and lobbied for the enactment of bylaws at a chiefdom-level to outlaw child marriage and violence against women. Members also provided psychosocial counselling to victims of abuse and assisted in the reporting of offenders to the family support unit of the Sierra Leone Police. Furthermore, S4T groups used their social fund to support girls so they could resume their studies and reduce their exposure to transactional sex, early marriage or teenage pregnancy.

Destiny Savings for Transformation Groups

World Vision Sierra Leone piloted the formation of a children's S4T group in the Jaima Bongor chiefdom of the Bo District.⁴⁹ The group was created at the request of parents who were members of local adult S4T groups. Destiny S4T group, as it is known, was the first children's savings group in the history of Sierra Leone and has led to the creation of seven more groups. Members of these new collectives are using S4T groups as a platform for championing children's rights and speaking

out against teenage pregnancy and child marriage. They are complementing the efforts of other pre-existing and new children's clubs formed by WV Sierra Leone to champion the rights of the child.

Results

The combination of household economic strengthening, female community training and empowerment, as well as community radio outreach has had resonating and positive outcomes for children in extremely poor households. WELD's economic interventions have created an enabling environment and have improved both women's empowerment and financial well-being.⁵⁰

Incidences of child marriage have declined, with Sierra Leone's S4T groups actively involved in World Vision's global campaign: It takes a world to end violence against children.⁵¹ Community leaders also noted that cases of early marriage are becoming less common.

In WELD project areas, a drop of up to 20% in child marriages was reported. This drop

⁴⁹ World Vision International, 'First children's savings group champions child protection cause', World Vision International [website], 3 July 2017, <https://www.wvi.org/sierra-leone/article/first-children%E2%80%99s-savings-group-champions-child-protection-cause>, (accessed July 2020)

⁵⁰ Lee, Han Bum, et al., 'The Effect of Women Empowering Savings Groups on the Lives of the Poor: Evidence from Sierra Leone', 2019, Submitted for publication

⁵¹ Campaign website: <https://www.wvi.org/ittakesaworld> (accessed September 2020)

has been attributed to S4T groups' gender sensitisation and community bylaws that were developed with support from World Vision Sierra Leone. With child protection-combined intervention, children had 52% less risk of being exposed to physical or emotional violence at home.

Research by University of Illinois revealed that child protection integration into S4T groups deliver better outcomes for children.⁵² Women participating in savings groups spend their savings and loans on children's education and provide them with a more balanced diet; households with a member participating in a savings for transformation group experienced an increased dietary diversity score. Households with a member participating in a S4T group are also more likely to finance health expenses with a loan.⁵³ Focused group discussions with S4T group members in WELD project areas suggest additional social benefits to participation, including improved family cohesion, reduced feelings of marginalisation and increased empowerment and self-sufficiency.

A perception study by the WELD project further revealed that women involved in S4T groups are using loans and savings to pay school levies and buy school supplies,⁵⁴ thus maintaining retention of their children in school.⁵⁵ An analysis of how members used their loans shows that 81.3% used S4T group loans to pay school fees, buy learning materials and pay medical expenses (60%). Monitoring of the savings groups also revealed that S4T group members are taking care of over 40,000 children. Anecdotal evidence from savings group members, teachers and local authorities revealed that people are now able to provide for their children and are more aware of the importance of girl-child education.



Through savings groups set up by the WELD project, girls like Fatmata and their families can eat regularly and stay in the education system. (Photo: ©World Vision, Sierra Leone)

Vulnerable children like Fatmata (pictured) who would have otherwise dropped out of school and possibly become victims of child marriage are pursuing their dreams in school.⁵⁶

Lessons Learned and Plans for the Future

Women's economic empowerment plays a vital role in reducing girls' exposure to child marriages: Stabilising women's income empowers their decision-making position in their household and community. Research clearly shows how mothers commonly used their S4T group loans to pay school fees, cover basic household needs and invest in income-generating activities, reinforcing the connection between S4T group participation and the increase in income and child well-being.

Integrating livelihoods and child protection brings better outcomes for children: Households with parents and/

⁵² USAID and World Vision International, Project, 'Evaluation of WELD's Savings Group Expansion Program in Sierra Leone', 2019

⁵³ Ibid.

⁵⁴ USAID and World Vision International, 'WELD Project, Knowledge, Attitude and Practice Survey', 2018

⁵⁵ Ibid.

⁵⁶ World Vision International, 'Women Empowered for Leadership and Development (WELD Project): children impacted through economic empowerment', World Vision International [website], 8 May 2017, <https://www.wvi.org/sierra-leone/article/women-empowered-leadership-and-development-weld-project-children-impacted>, (accessed July 2020)

or caregivers in S4T groups that received sensitisation and economic interventions reported improvements in parental attitudes and an improvement in relationships with their children. Although the research did not show an increase in school enrolment, attendance increased by at least 15%, as parents were able to pay school fees on time. Beneficiary children (with mothers in S4T group activities) reported feeling motivated because S4T

groups helped them to attend school regularly and improve their school grades.

Child participation is key to bringing lasting change: Empowering children to be agents of their own change is crucial to break cycles of violence. S4T groups provide a platform where children can meet, interact, as well as discuss issues affecting them and agree on actions to take.



It takes a world
to end violence against children

World Vision is a Christian relief, development and advocacy organisation dedicated to working with children, families and communities to overcome poverty and injustice. Inspired by our Christian values, we are dedicated to working with the world's most vulnerable people. We serve all people regardless of religion, race, ethnicity or gender.

We believe a world without violence against children is possible, and World Vision's global campaign It takes a world to end violence against children is igniting movements of people committed to making this happen. No one person, group or organisation can solve this problem alone, it will take the world to end violence against children.