



Check for updates

PREPRINT

Undergoing Peer Review

RESEARCH ARTICLE

# "I'm saving money to make some changes in my life": A qualitative study of a combined economic empowerment and SRH program for married girls in Ethiopia

[version 1; peer review: awaiting peer review]

Mary Phillips <sup>1</sup>, Grace Jaworski <sup>1</sup>, Jenna Grzeslo <sup>2</sup>, Angelica Mercado<sup>1</sup>,  
Abednego Musau <sup>3</sup>, Andenet Haile<sup>4</sup>, Ruth Asfaw<sup>5</sup>

<sup>1</sup>Population Services International, Washington, District of Columbia, USA<sup>2</sup>BRAC, Dhaka, Dhaka Division, Bangladesh<sup>3</sup>Population Services International, Nairobi, Kenya<sup>4</sup>Deep Dive Consulting, Addis Ababa, Ethiopia<sup>5</sup>Population Services International, Addis Ababa, Ethiopia

**v1** First published: 26 Nov 2025, 2:394  
<https://doi.org/10.12688/verixiv.2307.1>

Latest published: 26 Nov 2025, 2:394  
<https://doi.org/10.12688/verixiv.2307.1>

## Open Peer Review

**Approval Status** *AWAITING PEER REVIEW*

Any reports and responses or comments on the article can be found at the end of the article.

## Abstract

### Background

Addressing the intersecting needs of married adolescent girls in sub-Saharan Africa requires integrated programs that combine economic empowerment with sexual and reproductive health (SRH) services. Adolescents 360 implemented a multicomponent intervention in eight woredas in Ethiopia, combining business skills, financial literacy, and SRH education delivered in girls-only groups. This study explored girls', husbands', and facilitators' perspectives on the intervention and its effects on girls' economic activities and contraceptive use.

### Methods

This cross-sectional qualitative study included in-depth interviews with 20 married adolescent girls, eight husbands, and eight facilitators. Site locations were purposively selected to reflect high- and low-performing areas, and girls were randomly chosen from the participant lists. Husbands were randomly selected from among those whose wives consented to their contact, and facilitators were

purposively sampled. Interviews were conducted face-to-face using a structured guide, translated during transcription, and analyzed thematically through two rounds of inductive and deductive coding to generate primary themes.

## Results

All girls reported establishing financial goals, starting income-generating activities, forming peer networks, and exercising control over earnings. The participants linked contraceptive use to economic opportunities. Although some wished for greater financial benefits from the program, husbands supported their wives' participation and developed shared financial goals.

## Conclusion

Participation strengthened girls' economic and social agencies. Success factors included support from husbands and engaged and skillful program facilitators. The relatively short duration of the intervention limits the ability to see major changes in economic activity and social norms around household decision making, although the findings are promising. Further longitudinal research is needed to identify which components yield the greatest impact and to strengthen the evidence for integrated SRH and economic interventions for married adolescent girls.

## Keywords

Adolescent Girls, Ethiopia, Economic Empowerment, SRHR, Goal Setting, Decision Making, VSLA, sub-Saharan Africa



This article is included in the [Gates Foundation](#) gateway.

**Corresponding author:** Mary Phillips ([mphillips@psi.org](mailto:mphillips@psi.org))

**Author roles:** **Phillips M:** Formal Analysis, Funding Acquisition, Writing – Original Draft Preparation, Writing – Review & Editing; **Jaworski G:** Formal Analysis, Methodology, Software, Writing – Original Draft Preparation, Writing – Review & Editing; **Grzeslo J:** Conceptualization, Data Curation, Formal Analysis, Methodology, Project Administration, Writing – Original Draft Preparation, Writing – Review & Editing; **Mercado A:** Formal Analysis, Writing – Original Draft Preparation, Writing – Review & Editing; **Musau A:** Conceptualization, Data Curation, Formal Analysis, Methodology, Writing – Original Draft Preparation, Writing – Review & Editing; **Haile A:** Data Curation, Project Administration, Writing – Review & Editing; **Asfaw R:** Conceptualization, Project Administration, Writing – Review & Editing

**Competing interests:** No competing interests were disclosed.

**Grant information:** This work was supported, in whole or in part, by the Gates Foundation [INV-004274], the Children's Investment Fund Foundation [R-1902-03572], and 10 members of PSI's philanthropic community, Maverick Collective. The funders did not influence the study design, data collection and analysis, or decision to publish the findings. Under the grant conditions of the Gates Foundation, a Creative Commons Attribution 4.0 License has already been assigned to the Author Accepted Manuscript version that might arise from this submission. Please note that the works submitted as preprints have not undergone a peer review process. *The funders had no role in study design, data collection and analysis, decision to publish, or preparation of the manuscript.*

**Copyright:** © 2025 Phillips M *et al.* This is an open access article distributed under the terms of the [Creative Commons Attribution License](#), which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

**How to cite this article:** Phillips M, Jaworski G, Grzeslo J *et al.* **"I'm saving money to make some changes in my life": A qualitative study of a combined economic empowerment and SRH program for married girls in Ethiopia [version 1; peer review: awaiting peer review]** VeriXiv 2025, 2:394 <https://doi.org/10.12688/verixiv.2307.1>

**First published:** 26 Nov 2025, 2:394 <https://doi.org/10.12688/verixiv.2307.1>

## Introduction

### Background

Early marriage remains a significant challenge in Ethiopia. Although marriage before the age of 18 is illegal, 40% of girls are married by the age of 18 and nearly 60% are married by the age of 20 ([Central Statistical Agency \(CSA\) \[Ethiopia\] and ICF, 2016](#)). Married adolescent girls are more likely to have given birth, be out of school, be unemployed, have lower access to financial institutions and the Internet, and have experienced violence than their non-married peers ([United Nations Children's Fund, 2018](#)).

These disadvantages have consequences for adolescent girls, their children, and wider communities. Early marriage, a violation of girls' rights, limits their ability to make choices regarding their own lives. Early marriage is closely linked with early childbearing, which remains the number one cause of death among adolescent girls aged 15-19 in low- and middle-income countries (LMICs) ([Fan & Koski, 2022](#); [World Health Organization, 2023](#)). Children born to adolescent mothers are more likely to be at risk of low birth weight, preterm birth, and severe neonatal conditions than those born to young women aged 20-24 ([WHO, 2024](#)). Early marriage often restricts girls' mobility, which leads to increased social isolation and loneliness ([Haberland et al., 2004](#)). Married adolescent girls are less likely to complete their education than girls who remain unmarried, which leads to reduced labor force earnings. Estimates suggest that ending child marriage would increase earnings in Ethiopia by 1.5% ([Wodon et al., 2018](#)). Households with adolescent brides are more likely to stay poor, which in turn lowers the educational prospects of their children ([Delprato et al., 2017](#)).

Even as Ethiopia works toward reductions in child marriage, efforts must be made to address the needs of approximately one million currently married girls to limit the harmful effects of early marriage and help them thrive. Two areas of intervention are sexual and reproductive health (SRH) and economic empowerment. Ensuring that young women are knowledgeable about, have access to, and can act on their reproductive desires can reduce unintended pregnancies and their negative consequences ([Hindin et al., 2016](#)). Economic empowerment expands girls' power, capability, and opportunity to make strategic economic choices and is one approach to combating the inequalities that girls and young women face ([Kabeer, 1999](#)).

There is a growing body of evidence on what works to improve SRH outcomes for young women and empower them economically. Improvements in SRH, particularly the uptake of contraception, are driven by addressing concerns about the safety and effectiveness of modern contraception, increasing the relevance of contraception for adolescent girls, working with important adults and community leaders, improving service provision through high-quality, adolescent-friendly service points and providers, and involving young people in the intervention design ([Gottschalk & Ortayli, 2014](#)).

Economic empowerment interventions often employ the model of community-based girl-only groups facilitated by supportive mentors to deliver programming. Groups that combine livelihood training with business skills, life skills, and SRH services have been shown to increase girls' employment, access to savings accounts, and household assets ([Temin & Heck, 2020](#)). These interventions also appear to enhance girls' decision-making, negotiation, and social connectedness, skills which may help them better manage psychological challenges and build resilience ([The World Bank, 2024](#)). Despite promising indications of the benefits of economic empowerment interventions that integrate SRH components, such interventions do not consistently increase service utilization, probably because of restrictive normative environments that constrain girls from acting according to their intentions ([Lassi et al., 2024](#)). Recent research suggests integrating components that engage girls' key influencers in shifting harmful norms. Suggested strategies include engaging men as supportive partners to advance women's economic aspirations and activities, including direct discussion of gender power imbalances, and promoting positive masculinities to encourage men to be agents of change in their communities ([Aleson et al., 2021](#)). Significant evidence gaps remain about how best to design, implement, and evaluate such multicomponent approaches, including a need to understand what works best for different subsets of populations, such as married adolescents ([Haberland et al., 2021](#)).

This study draws on qualitative data from an effectiveness evaluation of a combined SRH and economic empowerment intervention for married girls ages 15-19 in Ethiopia. We examined participants' experiences engaging in group-based savings and loan associations and initiating income-generating activities, with a focus on how these components shaped their decision-making, perceived economic empowerment, and attitudes toward contraceptive use. To enrich the perspectives of adolescent girls, we also incorporated insights from program facilitators and girls' husbands, exploring the extent of their support for the intervention and its perceived impact.

### Intervention description

Smart Steps, an economic empowerment program, is an expansion of Smart Start, an SRH intervention designed to increase contraceptive uptake among married adolescent girls ([Cuthrell & Cole, 2019](#)). This approach was co-designed

with adolescent girls through a human-centered design process. Married girls participating in Smart Start are initially invited to a two-stage goal-setting session known as “future mapping.” In the first step, facilitators help girls and their husbands identify short- and long-term goals, with an emphasis on the wife’s integral role in achieving these goals. Second, facilitators work with married adolescent girls to further define their individual goals and the steps required to achieve them. Participating adolescent girls from the same kebele (village) join modified village savings and loan associations (VSLA). VSLA participants meet weekly with a trained facilitator who delivers a curriculum adapted from BRAC’s Empowerment and Livelihoods for Adolescent Girls (ELA) program to build life and business skills. Members save money, manage bookkeeping, and oversee loan disbursements and repayments. After four weeks of consistent savings, members may request a loan from the pooled savings fund, which is typically used as the initial capital for a microenterprise. Four months after formation, if the VSLA members’ attendance at group sessions is at least 85%, and each member has contributed a minimum of 480 Ethiopian Birr (approximately USD 2.25), the group receives a matching grant one and half times their cumulative savings. Support from the facilitator is phased out seven months after VSLA inception, when group members receive an asset transfer to support the income generation activity of their choice. More information on the intervention and quantitative evaluation results is available elsewhere (Cuthrell et al., 2023; Musau et al., 2025).

## Methods

### Study design

This qualitative study employed a cross-sectional design. Data were collected ten months after the start of the economic empowerment program, aligning with the end of the program curriculum and facilitator support. This period was determined to be sufficient for girls to practice the skills taught and demonstrate anticipated programmatic outcomes. In-depth interviews were conducted with selected married adolescent girls who had participated in the program and a subset of their husbands. Program facilitators participated in the key informant interviews.

### Study location

The study was implemented in four kebeles (villages) in four different woredas (districts) in the two regions of Oromia and Sidama in Ethiopia (Akaki and Sululta woreda in the Oromia region and Hawassa Zuria and Melga in the Sidama region). These study sites were purposively sampled to include a mix of strong and weak VSLA performances based on savings rates, attendance, and program monitoring.

### Sampling and participant selection

The primary participants were married adolescent girls aged 15–19 exposed to the intervention who had already consented to participate in a larger quantitative study examining the effectiveness of the intervention. Four woredas (Suluta and Akaki in Oromia, Hawassa Zuria, and Malga in Sidama) were chosen, representing a mix of high- and low-performing woredas. Intervention clusters (kebeles) were randomly selected within each woreda. At the intervention cluster level, participants were randomly selected from the participant lists of the VSLA in that area using the lottery method. In Oromia, six girls were selected per kebele, whereas in Sidama, four girls were selected per kebele, with an additional reserve individual identified as a replacement in case any of the originally selected individuals were unwilling or unavailable to participate. A trained researcher from the study team contacted selected individuals and invited them to participate. The researchers employed a standardized recruitment script translated into Amharic or Affan Oromo that included brief details about the study objectives, the interview procedures, and, if the individual was willing to participate, set a date and time for the interview. If the individual was unreachable at the first contact, two additional attempts were made before they were dropped for consideration and the replacement was engaged. The husbands selected were spouses of girls who participated in the larger quantitative survey. Four intervention clusters were randomly selected, and every girl interviewed in these clusters was asked if she gave permission for the study team to contact her husband. Among those who agreed, two were randomly selected from each cluster and their husbands were invited for an interview. If a girl declined, no further effort was made. Facilitators were selected from the program records. For all participants, an interview venue, date, and time were established based on convenience. In total, 20 married adolescent girls, 8 husbands, and 8 facilitators participated in a total of 36 interviews.

### Data collection procedures and measures

Data collection took place between March 14, 2023, and March 23, 2023. Interviews were conducted face-to-face, on the date and time agreed upon, in areas offering visual and auditory privacy at the local health post or the VSLA meeting site. Interviewers conducted standardized informed consent procedures with each participant, providing details on the purpose and procedures of the study, including its voluntary nature and the option to withdraw consent at any time. Participants provided written consent (signatures or fingerprints), including approval for audio recording of the interviews. Interviews were conducted using a facilitation guide in the local language. The facilitation guide asked about participants’ individual and family financial goals, experience with saving, initiating an IGA, familial support, and knowledge and experience of

contraception use. Husbands were asked about their wives' involvement in the program, and observed changes as a result of their participation. Facilitators were asked about running sessions, their assessment of the curriculum, individual support to program participants, and the challenges they encountered. Interviews took 45-60 minutes to complete. The audio recording was immediately downloaded from the digital recorder to a computer and later uploaded to an encrypted cloud archive, at which point the recording was deleted from the recorder.

### Data analysis

Audio recordings from the interviews were translated and transcribed into Microsoft Word. The generated transcripts were proofread for errors, de-identified, and uploaded to Dedoose for analysis. Coding was conducted through two rounds of a collaborative process using a thematic analysis. The first round utilized deductive/inductive coding, where an initial codebook was generated based on the structure of the interview guide, and coders added emerging themes as they went through the transcripts. In round one, each transcript was coded once. After round one, an all-coder review meeting was held to review the findings and identify the priority themes. The codebook was then updated using new codes based on the identified themes. During round two, coders reviewed previously coded transcripts using the updated codebook to ensure that all priority themes were identified. After round two, another all-coder review meeting was held to define the final thematic structure.

### Ethical considerations

The Population Services International Research Ethics Board (approval number 10.2022) and Ethiopia Public Health Association Institutional Research Ethics Committee (approval number EPHA/06/808/2022) granted ethical approval for this study. Written informed consent, in the form of a signature or fingerprint impression, was obtained from all participants prior to their involvement in the study. The study materials were handled and stored to protect the participants' confidentiality and privacy. Only the research team members authorized by the principal investigator had access to identifiable data. All data shared with the rest of the study authors were de-identified, and information used to trace individual participants was destroyed immediately after data collection was completed.

## Results

### Benefits from participating in smart steps

#### Establishing goals for the future

Participants' goals centered on the IGAs they had begun, saving money, and the future IGAs they planned to implement once they had accumulated more capital. Participants set goals aligned with their available resources, existing or attainable skills, and anticipated impact of achieving them. The girls felt optimistic about their ability to achieve their goals they had set. They highlighted the alignment between their own ambitions and those of their husbands as well as their potential role in advancing their household's future. The couple's goal-setting exercise was helpful in framing how the husband and wife could work together to achieve their goals and define how girls' individual goals supported their household goals. Additionally, it helped establish buy-in from their husbands for their goals.

*The main thing I consider while planning my goal is how achievable the goal is. For instance, in the area where I'm living, trading is easy to work in and needs less money. Not only this but also trading makes me profitable. This helps me to improve my standard of living. So, I consider if the goal is to change my life or not. I also consider having enough money to set my goals. -Participant 7, Sidama*

*I'm very confident I will reach my future goal. Because I have the skill of the work. I also have the equipment to do work. In addition to this, I could obtain support from my mother or mother-in-law who would help me by caring for my child. I have saved money in the savings group. I also have good communication with my friends. So, this will help me to make more customers in the future. So having all of this builds my confidence to reach my financial goal. -Participant 14, Oromia*

*After [the couple's future mapping activity] both my husband and I set a common goal in the [Smart Steps] program, his attitude regarding the savings group changed. Formerly he thought that "Does the program make a change in your life?". But now he advises me on how to improve my work. He also helps me by making a loft or chicken house. -Participant 6, Oromia*

#### Initiating income-generating activities

The most common IGAs participants started animal husbandry and goods trading, while a smaller group reported making handicrafts. Some participants had multiple IGAs to take advantage of seasonal profitability. Participants selected their

IGAs based on the skills, resources, and opportunities identified during their goal-setting activities. Girls reported feeling confident in their economic activities, referring to how they were utilizing skills at which they had already excelled, their ability to work hard, and the support of the savings group, husbands, or family and friends. Many attributed IGA success to the features of the VSLA offerings: financial and business lessons from the weekly meetings, the ability to save profits to further invest in their business, and the opportunity to take a loan to help them start. However, at the time of the interview, some participants had not yet seen significant profits from their IGA, as they were still in the early stages of running their business.

*I became successful in doing income-generating work after I joined the savings group. Because after joining the savings group I improved my skill and knowledge of how to do income-generating work. Formerly because of a lack of market awareness, I failed to be profitable. But after I joined the savings group, I'm getting good profit from the tomato trade. I also understand how it's possible to do different income-generating work at one time which makes me more profitable. -Participant 9, Sidama*

*[I] improved my business capital after I joined the savings group because I took a loan from the savings group to expand my work. Another change I observe in my income-generating work is I start saving the profit I obtained properly. But previously I didn't have experience of keeping the profit for future use. -Participant 10, Sidama*

*Still, now I can't make my own money because the chickens are too small to sell. So, I couldn't start to sell eggs or chicken. As a result of this still, now I find money from my husband to buy anything for the home or myself. -Participant 3, Oromia*

#### Participation in village saving and loan associations

The participants were overwhelmingly positive about their participation in the VSLAs and the support they received as members. They felt honored to be recruited for membership by women in the community and were motivated to join after learning about the value of saving and starting a business. The reasons they gave for saving included preparing for emergencies, accessing money outside their husbands' control, and investing in their IGA. Very few participants reported having challenges participating in the associations. Challenges that arose were childcare responsibilities and the need for transportation.

*Since I'm a human being I don't know what I will face in the future. So to save my family and myself from harm during an emergency time, I'm saving money. There would be a wedding, social ceremonies, and funerals. So having something on hand that is saved is helpful. -Participant 18, Sidama*

*The first thing that makes me enjoy being in the savings group is keeping my money in the group that is led by rules and regulations.... After I received education from the group and found that education is helping me in my life, I feel happy. -Participant 19, Sidama*

#### Loans

These associations were also an opportunity for participants to receive loans to invest in their businesses. The majority of participants took out loans to support their business, often using the money to buy chickens or other animals for animal husbandry or seedlings to begin farming. Those who had not taken a loan reported that it was because the loan was offered in rounds, and their turn had not yet arrived. However, they anticipated taking a loan after seeing their peers successfully invest in their respective IGAs. Girls appreciated the opportunity the loans enabled, but participants often could not pay back their loans in the time allotted using IGA profits, as the businesses were still in the early stages. In these cases, the participants used earnings from another IGA or requested money from their husbands to make payments. Many participants suggested that the program offered larger loan amounts, as they felt limited in what they could invest in their business.

*I took a loan of 1500 birr [USD 28] from the [Smart Steps] savings group. To receive the loan I met some criteria such as finding a guarantee of three people who could sign for me. I also agreed to pay the loan each month for three months. If not I agree to pay the penalty. After taking the loan I bought two chickens with the birr. I also paid 450 birr interest. I let the chicken reproduce. Then I get more chicken after reproducing it... The reason for receiving a loan is to buy chicken and produce more chicken. So as I planned I bought chicken. Then by feeding it properly, I make a lot of chicken from it. -Participant 3, Oromia*



*I haven't started to pay back the second loan. Because I took it recently. But let me tell you how I paid the first loan. I was able to pay the first loan. But I pay the loan by selling the crops I have at home...[With the loan] I bought small chickens to let them grow. Since the loan repayment started a month after taking a loan, I had to take the money from the home by selling crops. Because chickens were small to sell. So, I paid the loan by selling crops but not chicken. However, now the chickens grow well and I'm getting eggs from them. -Participant 4, Oromia*

*The only change I would like to recommend in the savings group is to increase the amount of the loan. Because currently, the loan we take from the group is small and does not enable us to expand our work. So, if the loan were improved, it might help us to increase our business capital. -Participant 15, Oromia*

#### Earning and controlling income

Participants stated that they had high levels of decision-making power over the income they generated, although as married women, husbands were often involved or consulted. Girls explained that they often directed funds to meet household needs. Husbands' involvement ranged from trusting wives to make independent decisions, to discussing purchases jointly, to being unconcerned about spending decisions due to the small amount spent. Girls connected income generation with broader changes in gender roles. They reflected on how savings groups and IGAs helped shift women from dependence on their husbands to greater autonomy.

*Mainly I decide how the money I earn would be used. Because I know how the money should be spent since I know what is important to be purchased for the family. But my husband doesn't have any idea about what is available for consumption or not in the household. So I decide and use my own money by myself. -Participant 15, Oromia*

*I was one of the women who wasn't able to start income-generating work before I joined the savings group. I was waiting for my husband to give me money. This is due to a lack of knowledge. It's also due to the lack of life plans. Such women think only about what they could eat today, but not tomorrow. This is because they lack support from anyone who could advise or educate them on how to start income-generating work. -Participant 4, Oromia*

*The main reason the women do not work is because they haven't experience engaging in the work. This means culturally women seem dependent and stay at home, while males have the role to make money. This cultural thinking is decreasing from time to time, but its effect is still visible. So women do not give attention to work. It's important to advise women to start work and make money. -Participant 6, Oromia*

#### Peer networks

In addition to the new opportunity for the participants to save money, the VSLAs were important to the girls, as the groups allowed them to connect with peers in the community. Participants reported that the savings groups were places where they could freely discuss business challenges, provide advice to each other, and feel relaxed. Connections with fellow savings group members went beyond group attendance, as participants reported socializing outside of weekly meetings or providing support to group members during challenging times. When girls were asked to describe their best friends, many mentioned someone they met from the savings group and with whom they could discuss and strategize about their IGA.

*Each member of the savings group has good behavior. I met a new friend during my participation in the group. We treat ourselves as sisters or family members. Even we live social life together outside of savings time. So, this makes me very happy when I arrive at the program. -Participant 2, Oromia*

*[I met my best friend in the savings group...] Mainly we talk about savings issues. For instance, we discuss how we could save more and what we would do with that money in the future. We also talk about the life we have at home. For example, we talk about our children and the condition of our livelihood activities. I believe in her for the future because she did a lot of things for me. For example, she gives me money to save in the savings group when I don't have money. She is a good person who does anything for me. If I asked her to take care of my child, she would do it. Also, if I asked her for some money or crops she would give it to me. -Participant 5, Oromia*

#### Contraceptive use

Most participants were on contraceptives, except for those trying to get pregnant or currently pregnant. All the participants identified the benefits of contraceptive use and birth spacing. By spacing births, participants noted that they could prioritize work and income generation instead of being consumed by the demands of raising multiple young children simultaneously. Increased income would allow them to better care for their children and improve their families'



quality of life. Participants mentioned that birth spacing using contraception would support their child's development as they could devote more time to him or her and not divide attention and funds between multiple young children. All participants reported that they did not encounter any barriers to contraceptive use in the future.

*If I use the contraceptive method, I will give birth after years which gives my child time to grow. So, if I have a young child, I can manage my work easily and effectively. But if I don't use contraceptives and get pregnant again, I can't do work other than carrying and treating my children. -Participant 18, Sidama*

*Using the contraceptive method helps me have enough time to do my work effectively. For instance, because my child is young I can manage or look after him easily. But if I have another child before my child grows enough, my daily activity will be to care for the children only. So, using the contraceptive method helps me to work and get money. If I obtain income from the work, I am able to fulfill the needs of my child. -Participant 15, Oromia*

#### Husbands' perceptions of and participation in smart steps

Husbands were knowledgeable about Smart Steps and identified the positive changes brought to their wives. They spoke highly about the opportunities to save money and access low-interest loans that could be used to start a business.

*"[Smart Steps] is about saving money in our kebele. We save money without going far from our kebele. It is a program where we get loan, use it for income generating activities, and pay back. We are beneficiaries of the project." -Husband 7, Sidama*

*"I observed a change on her [my wife]. After she was exposed to the savings program, for instance before, if I gave her 200 ETB she will finish all the money. But now she has learned the importance of money and minimizing consumption expenditure. By saving some amount of money from consumption, she uses it for the weekly savings, even when I'm not around. She has also got important knowledge on saving and other aspects of our life. She also became a member of ikkub [traditional savings group], where she contributes 100 ETB and finally she bought sheep with the ikkub money." -Husband 8, Sidama*

Husbands demonstrated support for their wives' participation in Smart Steps in several ways, including caring for children and doing household chores, while women attended meetings. They also supported wives' savings and IGA activities through the provision of money to contribute to the weekly savings pool and through material support or advice for further IGAs.

*"I support her participation in the savings program. I care for the child when she is not at home, collect firewood, fetch water and support her in many aspects of our life. I also give her saving money when she needs." -Husband 7, Sidama*

Husbands were aware of their wives' goals and were able to describe them, often linking them to the larger household goals they had set as a couple at the program's initiation.

*"Currently, my wife is preparing areke [local alcohol] and we are trying to save from what we get from the alcohol sale. We have also ikkub [local savings group] and by searching for additional amounts of money, we have planned to buy a milk cow next year." -Husband 6, Oromia*

*"We have the same goal...she has no separate goal. We discuss and support each other. I listen to her when she comes up with an idea. She also listens to me. If her idea is wrong I will show her that idea is not good." -Husband 4, Oromia*

Husbands reflected that their support for the program and for their wife's activity was rooted in the sense that it contributed to the larger, shared goal between the couple of improving their economic status.

*"I support her very much. Because supporting her will help her reach her goal. As a family, I will benefit from her change. As a husband it is also my responsibility." -Husband 6, Oromia*

*"Her [my wife's] main goal is continuing her education. She dropped out of elementary school two years ago and to change our life her education is very important. So, she has planned to resume her education. And I support this goal of hers because it is very important to our future life." -Husband 7, Sidama*

Husbands generally shared that they sought to make joint decisions about spending, especially on important purchases. A few respondents indicated that it was the husband's role as the ultimate decision-maker and as the head of the household.

*If it is very small amount of money, she will decide how to use the money. She uses it to buy things for home consumption. But if it is important income, such what we get from the loan investment, we discuss and decide. So, the decision is made jointly. -Husband 6, Oromia*

*When she brings money, we sit down and discuss what to do with the money, how to use it. We both discuss it. However, husbands critically think on things, so the decision is mainly the responsibility of the husband. So, after we discuss it, mostly I decide. -Husband 2, Oromia*

Not all husbands were satisfied with the program. Critiques included that the benefits of participating were small and the loans were not large enough to launch profitable businesses.

*"The money [participants] get should be adequate and help the participants to change their life. The current money participants get from the program is very small. There should be additional education and support from the program." -Husband 2, Oromia*

### Facilitators' roles and impact in supporting girls

Facilitators played a key role in the implementation, starting with recruiting girls to participate by illustrating the value of saving.

*[The facilitator] told me to join the savings group. She said that this program is a government program that would help me improve my life. She explained to me that I'm young and have the capacity to save money in the savings group. She told me if I save money, I can work in the future to make money. So, her speech encouraged me to decide to join the savings group. -Participant 20, Sidama*

Facilitators fostered strong social bonds and built trust through personal engagement, seeking to create warm, genuine connections with adolescent girls to increase the likelihood of group and individual success. To build connections, they shared stories about their own lives and experiences. Many facilitators regularly visited participants' homes to strengthen relationships and attended important life events such as births and deaths.

*"I approach them as a friend, as sister. Thus, they have a good relationship with me and with their fellow participants. This improved their active participation in many aspects of their involvement." -Facilitator 5, Sidama*

*"I work on the village for five days. I go to their homes when I have time to talk to them to strengthen our relationship. And on Saturdays, if there are events like births, family deaths, they call me, and I will go there and spend my time with them." -Facilitator 1, Oromia*

Facilitators recognized that participants had different capacities and challenges, and were adept at identifying participants who showed potential for success in business ventures. They assessed participants based on their engagement during sessions, saving habits, and home situations. To address these differences and provide additional support to those who needed it, facilitators employed various strategies, including providing additional advice and education to those with low skills and conducting home visits for those who missed sessions due to childbirth or illness. This personalized approach helped ensure that all participants could benefit from the program, despite their varying circumstances.

*We will encourage them [the participants] not to be left behind...I encourage those who participate well to be strong during home-to-home visits. We don't give special appreciation words for good participation, as it affects the morale of others. But we tell them in private. So, we encourage those who have good participation and support those who have poor participation by advising, asking about their problems. -Facilitator 1, Oromia*

Business development support is a key aspect of the facilitator's role. They helped participants overcome their fear of taking loans by providing education on loan management and showcasing successful examples. Initially, many participants were hesitant to take loans because of fear of being unable to repay them. Through persistent education and awareness building, facilitators were able to increase their loan uptake. Facilitators also provided practical guidance on business risks and offered solutions to concerns such as livestock mortality. They conducted regular follow-ups to monitor participants' progress and documented how loan funds were being used.

*Initially when we encouraged them to take a loan, there was a fear of paying back the money. But gradually, they learned the benefits of loans. Those who have no job have started income generating activities. Some have already bought poultry. Some are engaging in petty trade and many got benefits from the loan. -Facilitator 4, Oromia*

Facilitators noted that they often had to adapt materials from the training guide to suit the remote, rural context. They added examples based on context and presented material in a language that participants could understand. By making these changes, the facilitators ensured that the program's messages were relevant and accessible to the participants.

*In most parts of the training, I contextualized the module to the rural context... For instance, it talked about beauty salon, motor assembly which in this remote rural area is completely new for them and not applicable. Then I change the content to what they know in this area. -Facilitator 5, Sidama*

Facilitators noted that the barriers to girls' participation and progress were husbands' disapproval and competing responsibilities at home. Direct engagement with husbands, communication about the program, and adapting program meeting times to girls' schedules were important factors enabling girls' participation:

*Initially, the husbands were not interested in sending their wives to the program. There was a misunderstanding about the program. They thought we were separating their wives from them. Then husbands were called and trained, and we gave them awareness training. So, there was an awareness problem. - Facilitator 8, Sidama*

*One of the reasons for high attendance is the flexible arrangement of savings days. For instance, most of the savings days are on their rest day. So arranging the meeting in a way that is suitable for the participants is very important. Additionally, family support increases high attendance. On the other hand, missing sessions is related to the overlap of activities such as family issues, health issues, lack of family support and death of a family member. -Facilitator 4, Oromia*

Finally, facilitators expressed concerns about the program's sustainability. They worried that the time allotted for facilitator support was not enough for the groups to become self-sustaining, and risks undermining the progress made.

*"The project is already ceased. But leaving these girls in the early period of the intervention will not make the program and the transition successful. What was promised should be given, and until self-sufficiency the program should be sustained." -Facilitator 4, Oromia*

## Discussion

The findings portray the positive perspectives and experiences of married adolescent girls, their husbands, and program facilitators. These findings confirm that Smart Steps as a viable, culturally sensitive, and community-based integrated intervention addressing the economic and SRH vulnerabilities experienced by married adolescent girls in Ethiopia. These findings complement the results of a quasi-experimental study conducted in parallel that demonstrated that intervention participants were more likely to earn money, save, and contribute to household expenditure than the comparison group (Musau et al., 2025). This study adds to the literature by providing a contextual description of the mechanisms through which the quantitative outcomes were attained.

The intervention offered participants economic benefit. Through goal-setting and subsequent follow-up, particularly the establishment of IGAs, girls were able to envision and establish themselves as economic actors. Participation in savings groups strengthened their financial literacy, motivated consistent savings, and provided access to low-interest loans. This, in turn, allowed them to earn money, which they could decide to reinvest in their IGAs or contribute to household purchasing. Similar integrated interventions with life skill components have demonstrated effectiveness in reigniting girls' individual aspirations, while supporting improvements in their self-awareness and self-efficacy (Packer et al., 2020; Warner et al., 2014). Goal-setting and immediate, practical support in the form of skill-building and access to loans to achieve the goals were thus an important mechanism for change, as other economic empowerment programs for adolescent girls have been demonstrated (Haberland et al., 2021).

The benefits exceeded the economic outcomes for most participants. Savings groups can help women gain more control over household financial decision making (Karlan et al., 2017), respond to shocks (Béné et al., 2020) and generate social capital (Ban et al., 2020). Savings groups offer girls an opportunity to broaden their social networks by serving as social outlets for participants, enabling them to make new friends, share their goals with new people, and build new linkages in communities. This is in line with the findings of Musunguzi (2016) who found that savings groups influence women's lives in their communities. These social benefits are particularly important for married adolescents given the high levels of social isolation that can result from early marriage. The findings suggest that girls perceive social connections as a

valuable outcome of empowerment programs. More research is needed to understand how their increased social capital affects their lives in both their homes (e.g., power dynamics with husbands) and in the community.

Husbands emerged as critical determinants of married girls' participation and success in the program. Actively engaging them, particularly during the initial goal-setting sessions, proved effective in building support for wives' involvement. Acts of physical support, such as taking on household chores, suggest that husbands invested in girls' activities and saw them as valuable. Many husbands reported observing positive changes such as improved saving behaviors, which underscores that the program's effects extend beyond individual participants to influence household dynamics. In cases where husbands were unsupportive, facilitators used home-to-home visits to secure buy-in for their wives' program participation. While the broader literature on male engagement shows mixed results, evidence suggests that working with younger couples may generate greater change than working with couples whose marital roles and responsibilities are more firmly entrenched (Huis et al., 2019). These findings highlight the importance of deliberate, context-sensitive approaches to male engagement in economic empowerment programs for young women. Future research should examine both the timing and modalities of husbands' engagement to maximize program impact and generate insights for effective practice.

Findings on spending and earnings reveal the complexity of financial decision-making in marriage. Girls reported control over small sums, often contingent on husbands' trust or the perception that the amounts were too minor for oversight. Larger expenditures were usually discussed jointly, although some husbands said that the final authority should rest with them. Many girls favored joint over independent decision-making, underscoring that measures of "ideal" decision-making may need to account for the marital context. However, these dynamics suggest that girls' autonomy remains constrained by gender norms, highlighting the need for programs to reinforce women's participation in household financial decisions and to support gradual shifts in agency.

The findings on contraception suggest that the program effectively communicated its benefits, as respondents were aware of contraceptive methods and the economic benefits of spacing children. Longitudinal studies are needed to determine whether such interventions can lead to improvements in birth spacing.

Facilitators were instrumental to the implementation of Smart Steps, serving as trusted intermediaries and successful communicators of the program content. The responses highlight that efficacious facilitation emphasizes relationship-building with participants and their families. Our study is consistent with earlier work, noting that effective facilitators in economic empowerment programs establish rapport and trust with participants, creating safe spaces for learning and engagement (Chliova et al., 2015; Kabeer, 2016). Our findings also corroborate the existing literature suggesting that the contextualization of educational materials to reflect local socioeconomic realities significantly enhances program outcomes in economic empowerment initiatives (Field et al., 2016; Kabeer, 2017; McKenzie & Woodruff, 2014). Importantly, this responsibility should not rest on individual facilitators alone but also on program designers and implementing organizations to develop culturally appropriate materials.

The short duration of programming likely restricts both economic and non-economic outcomes. IGA options, limited in rural Ethiopia, often took time to yield profits, as in the case of animal husbandry. In addition, girls had low levels of experience with economic activities and were hesitant about loan management, which is not surprising given that all participants were under the age of 20. Economic empowerment programs for adolescents must allow time to build skills and confidence, and set realistic expectations for economic change relative to the resources invested. In addition, many of the negative gendered norms that caused barriers to participation in our study and have been documented by others, such as girls' limited mobility or high domestic burden, could not be shifted during the limited implementation time (Banerjee et al., 2015). This echoes the findings of other studies suggesting that sustained engagement is necessary for a lasting impact in women's economic empowerment programs (Kabeer, 2017). What is known to work in economic empowerment, including elements in this intervention, such as girls' groups, loans, and skills classes, is expensive to sustain and scale. Further work is needed to help implementers identify the most essential elements of programming given the context and find ways to build programming using existing infrastructure and resources.

The limitations of this study include that these data do not reflect long-term changes or the degree to which changes have been sustained after the withdrawal of program funding. Members participating in the coding process may have introduced individual biases into the analysis process. We attempted to limit this by conducting multiple rounds of coding and consensus meetings to establish intercoder reliability. However, these results should be interpreted with these limitations in mind.

## Conclusion

This study examined the experiences of girls, husbands, and facilitators of an economic empowerment program for married adolescent girls (15–19) in rural Ethiopia. The findings show that the program helped girls save, take loans, start small businesses, and build confidence in economic activities. Beyond finances, participants reported stronger social networks and a greater awareness of the benefits of child spacing. This study builds on other works suggesting the importance of building girls' capacity through strengthening peer networks, providing opportunities to save and access capital, engaging husbands, and offering girls' mentors. This study adds to the literature on economic empowerment programs for adolescent girls by suggesting specific components that are relevant for married audiences living in rural areas where education and livelihood opportunities are limited. Program elements that were significant for participants included low capital, low-risk savings and loan opportunities, socialization with peers, contextualization of materials, husband engagement in shared goal setting, and facilitators who were able to tailor program content to individual skills and interests. Long-term cohort studies are needed to identify the components that drive the strongest results and build evidence on the effectiveness of multicomponent interventions.

## Researcher characteristics and reflexivity

The research team included public health professionals with experience in adolescent sexual and reproductive health, program development, and economic empowerment, as well as highly qualified researchers with experience in a range of LMICs. Team members are based in Ethiopia, Kenya, and the United States. Reflexive practices included team discussions, cooperative review of codebooks, and consensus-building around major themes. While some of the researchers organized and coordinated the A360 programming and helped facilitate the study, they had no prior relationship with any of the study participants.

## Ethical considerations

The Population Services International Research Ethics Board (approval number 10.2022) and Ethiopia Public Health Association Institutional Research Ethics Committee (approval number EPHA/06/808/2022) granted ethical approval for this study. Written informed consent, in the form of a signature or fingerprint impression, was obtained from all participants prior to their involvement in the study. The study materials were handled and stored to protect the participants' confidentiality and privacy. Only the research team members authorized by the principal investigator had access to identifiable data. All data shared with the rest of the study authors were de-identified, and information used to trace individual participants was destroyed immediately after data collection was completed.

## Supplementary material

The following material is available in Figshare under a CC0 license: The Standard for Reporting Qualitative Research (SRQR) completed the checklist. DOI:10.6084/m9.figshare.30428512

## Data availability statement

Given the difficult nature of de-identifying qualitative data and the sensitive information shared by participants, including contraceptive use status and reflections on familial relationships, the data used in this study were not publicly available. The authors are concerned about the potential identification of participants based on local knowledge of who in the community participated in the program and their chosen IGA. Individuals interested in accessing the data can contact the corresponding author, detailing the reasons they wish to access the data, how it will be used, and the steps they would take to ensure participants' confidentiality. Requests are reviewed on a case-by-case basis.

## Acknowledgements

The authors are grateful to the dedicated staff at the Education for Sustainable Development and Fayyaa Integrated Development Organization for implementing the combined economic empowerment program in Ethiopia. We are especially grateful to the facilitators, husbands, and adolescent girls who participated in this study and took the time to share their reflections and feedback.

## References

Aleson E, Barham S, Ricks R, *et al.*: **Evidence Review on the Role of Male Engagement in Women's Economic Empowerment (WEE) Programs.** 2021.  
[Reference Source](#)

Ban R, Gilligan MJ, Rieger M: **Self-help groups, savings and social capital: Evidence from a field experiment in Cambodia.** *J. Econ. Behav. Organ.* 2020; **180**: 174–200.  
[Publisher Full Text](#)

- Banerjee A, Karlan D, Zinman J: **Six Randomized Evaluations of Microcredit: Introduction and Further Steps.** *Am. Econ. J. Appl. Econ.* 2015; 7(1): 1–21.  
[Publisher Full Text](#)
- Béné C, Riba A, Wilson D: **Impacts of resilience interventions – Evidence from a quasi-experimental assessment in Niger.** *International Journal of Disaster Risk Reduction.* 2020; 43: 101390.  
[Publisher Full Text](#)
- Central Statistical Agency (CSA) [Ethiopia] and ICF: **Ethiopia Demographic and Health Survey 2016.** 2016.
- Chliova M, Brinckmann J, Rosenbusch N: **Is microcredit a blessing for the poor? A meta-analysis examining development outcomes and contextual considerations.** *J. Bus. Ventur.* 2015; 30(3): 467–487.  
[Publisher Full Text](#)
- Cuthrell M, Cole C: **Supporting Sustainable, Youth-Powered Programming at the Community Level in Ethiopia: The Case of Smart Start.** 2019.
- Cuthrell M, Phillips M, Ellett C, et al.: **Balancing evidence-informed and user-responsive design: Experience with human-centered design to generate layered economic empowerment and SRH programming in Tanzania, Ethiopia, and Nigeria.** *Gates Open Research.* 2023; 7: 106.  
[PubMed Abstract](#) | [Publisher Full Text](#) | [Free Full Text](#)
- Delprato M, Akyeampong K, Dunne M: **Intergenerational Education Effects of Early Marriage in Sub-Saharan Africa.** *World Dev.* 2017; 91: 173–192.  
[Publisher Full Text](#)
- Fan S, Koski A: **The health consequences of child marriage: a systematic review of the evidence.** *BMC Public Health.* 2022; 22(1): 309.  
[PubMed Abstract](#) | [Publisher Full Text](#) | [Free Full Text](#)
- Field E, Jayachandran S, Pande R, et al.: **Friendship at Work: Can Peer Effects Catalyze Female Entrepreneurship?** *Am. Econ. J. Econ. Pol.* 2016; 8(2): 125–153.  
[Publisher Full Text](#)
- Gottschalk LB, Ortayli N: **Interventions to improve adolescents' contraceptive behaviors in low- and middle-income countries: a review of the evidence base.** *Contraception.* 2014; 90(3): 211–225.  
[PubMed Abstract](#) | [Publisher Full Text](#)
- Haberland N, Chong E, Bracken HJ: **Married adolescents: An overview.** 2004.
- Haberland N, Hoop de T, Desai S, et al.: **Adolescent girls' and young women's economic empowerment programs: Emerging insights from a review of reviews.** 2021.  
[Publisher Full Text](#)
- Hindin MJ, Kalamar AM, Thompson T-A, et al.: **Interventions to Prevent Unintended and Repeat Pregnancy Among Young People in Low- and Middle-Income Countries: A Systematic Review of the Published and Gray Literature.** *J. Adolesc. Health.* 2016; 59(3): S8–S15.  
[PubMed Abstract](#) | [Publisher Full Text](#)
- Huis M, Lensink R, Vu N, et al.: **Impacts of the Gender and Entrepreneurship Together Ahead (GET Ahead) training on empowerment of female microfinance borrowers in Northern Vietnam.** *World Dev.* 2019; 120: 46–61.  
[Publisher Full Text](#)
- Kabeer N: **Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment.** *Dev. Chang.* 1999; 30(3): 435–464.  
[Publisher Full Text](#)
- Kabeer N: **Gender Equality, Economic Growth, and Women's Agency: the "Endless Variety" and "Monotonous Similarity" of Patriarchal Constraints.** *Fem. Econ.* 2016; 22(1): 295–321.  
[Publisher Full Text](#)
- Kabeer N: **Economic Pathways to Women's Empowerment and Active Citizenship: What Does The Evidence From Bangladesh Tell Us?** *J. Dev. Stud.* 2017; 53(5): 649–663.  
[Publisher Full Text](#)
- Karlan D, Savonitto B, Thuysbaert B, et al.: **Impact of savings groups on the lives of the poor.** *Proc. Natl. Acad. Sci.* 2017; 114(12): 3079–3084.  
[PubMed Abstract](#) | [Publisher Full Text](#) | [Free Full Text](#)
- Lassi ZS, Rahim KA, Stavropoulos AM, et al.: **Use of contraceptives, empowerment and agency of adolescent girls and young women: a systematic review and meta-analysis.** *BMJ Sexual & Reproductive Health.* 2024; 50(3): 195–211.  
[PubMed Abstract](#) | [Publisher Full Text](#) | [Free Full Text](#)
- McKenzie D, Woodruff C: **What Are We Learning from Business Training and Entrepreneurship Evaluations around the Developing World?** *World Bank Res. Obs.* 2014; 29(1): 48–82.  
[Publisher Full Text](#)
- Musau A, Phillips M, Cuthrell M, et al.: **Outcomes of a blended economic empowerment and sexual and reproductive health intervention targeting married adolescent girls from Ethiopia: findings from a quasi-experimental study.** *Verixiv.* 2025.  
[Publisher Full Text](#)
- Musinguzi LK: **The role of social networks in savings groups: insights from village savings and loan associations in Luwero, Uganda.** *Community Development Journal.* 2016; 51(4): 499–516.  
[Publisher Full Text](#)
- Packer C, Ridgeway K, Lenzi R, et al.: **Hope, Self-Efficacy, and Crushed Dreams: Exploring How Adolescent Girls' Future Aspirations Relate to Marriage and Childbearing in Rural Mozambique.** *J. Adolesc. Res.* 2020; 35(5): 579–604.  
[Publisher Full Text](#)
- Temin M, Heck CJ: **Close to Home: Evidence on the Impact of Community-Based Girl Groups.** *Global Health: Science and Practice.* 2020; 8(2): 300–324.  
[PubMed Abstract](#) | [Publisher Full Text](#) | [Free Full Text](#)
- The World Bank: **Skills and Workforce Development.** 2024, February.  
[Reference Source](#)
- United Nation's Children's Fund: **Ending Child Marriage: A profile of progress in Ethiopia.** 2018.
- Warner A, Stoebeu K, Glinksi MA: **More Power to Her: How Empowering Girls Can Help End Child Marriage.** 2014.
- WHO: **Adolescent Pregnancy.** 2024, April 10.  
[Reference Source](#)
- Wodon QT, Male C, Onagoruwa AO, et al.: **Economic Impacts of Child Marriage: Ethiopia Country Brief.** 2018.
- World Health Organization: **Global Accelerated Action for the Health of Adolescents (AA-HA!): guidance to support country implementation, second edition.** 2023.