

MARKET SURVEY AND ASSESSMENT OF VOCATIONAL TRAINING ACTIVITIES IN THE STRATEGIC APPROACHES TO GIRLS' EDUCATION PROJECT

FINAL REPORT

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The work was commissioned by World Education (WEI) Ghana to inform STAGE Non-Formal track interventions. WEI Ghana sought to conduct a market survey to inform the vocational training model and additionally requested the consultants involved to conduct research with the aim of identifying a safe and effective disbursement model for the Income Generation Activity grants.

Revised in November 2021, personal details and outdated information removed.

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EXECUTIVE SUMMARY

The Strategic Approaches to Girls' Education (STAGE) program, a component Girls' Education Challenge (GEC) project aims to support marginalized girls to improve their lives through education by achieving and acquiring literacy and numeracy skills; relevant knowledge, skills and attitudes needed for life and work. The programme is led by a Consortium comprising the lead Organisation WEI and seven implementing local downstream organisations, namely Afrikids, Regional Advisory Information and Network Systems (RAINS), Pronet, Link Community Development (LCD), Prolink, Ghana Red Cross Society (GRCS) Central and the International Child Development Programme (ICDP). STAGE has currently trained about 3,000 highly marginalized adolescent girls who have never been or dropped out of school in seven regions (the four Northern Regions, Central, Eastern and Oti) in Ghana in many vocations. The Vocational Skills Training (VST) include income generating activities such as Kente weaving, smock sewing, pastries, bread-baking, soap-making (liquid and cake), bead-making materials (e.g., sandals, bags, jewellerys, etc.), hair-braiding, and cosmetics (e.g., pedicure, manicure), among others.

In line with the objectives of STAGE-VST, STAGE aims to conduct a market survey to identify the viability of the Vocational Skills Training options and potential markets for skills that are worth promoting. Moreover, there is a need to identify the gaps in the demand and supply of basic goods and services in beneficiary communities. The specific objectives of the deliverables include the following:

1. A sustainable business model for IGA disbursement to STAGE beneficiaries.
2. A Market survey report across project areas
3. A report on the assessment of the VST and IGA models
4. Submit a road map for implementing VST and IGA in the NF track

The study employed a multi-stage approach in gathering data for the analysis. Both qualitative and quantitative data were obtained. Primary data was obtained through field surveys and market surveys. Methods of data gathering include focus group discussions, key informant interviews, individual and market surveys. There was much cooperation and interests from the beneficiaries (girls), and DSPs during the data gathering phase. Descriptive statistics such as percentages, means and charts were used. The consultants also made use of quantitative analysis such as five-point Likert scale to assess the potential demand of the income-generating activities and gross-margin analysis to ascertain the profitability levels for each of the IGA mostly selected by the beneficiaries.

The study's results indicate that the majority of the project's catchment communities lack business centers. There are, however, towns near the project communities that have market centers. The primary route of distribution for VST products (e.g., sandals/beads making, pastries, soap-making, etc.) is from the producer or service provider to the final customer, or from the producer/service provider to the retailer, and then from the retailer to the final consumer. Just a few IGA items (for example, Kente) are available outside of communities or districts. Since most communities lack suppliers or service providers for such services or goods, the demand for IGA products is strong. The potential results also show that, on average, most IGAs will be in high demand in the fourth

quarter of the year, as the fourth quarter is harvesting season, especially in the northern part of the country, and also represents the festive season (Christmas, which happens in December). However, since these are daily-demanding products, demand for products such as pastries and soap-making would be reasonably strong during the year.

In terms of IGA product profitability, all IGA products are profitable, with soap-making being the most profitable, followed by pastries and bread-making. Kente weaving and bead production, on the other hand, are the least profitable businesses. This may be because these two IGAs are regarded as luxuries in the local community, and people may avoid them when prices are high. These products are often commonly bought for special events such as marriages, naming ceremonies, and funerals. The study also revealed that most of these IGAs need a relatively small amount of money (about GH¢200 – 250) to begin on a very small scale, usually from the beneficiaries' homes. However, since the fixed capital for these IGAs is relatively costly, IGAs such as Kente weaving, bread baking, and smock sewing which require relatively large seed money to get started. Based on these results, the consultants suggest a mixed approach to seed money distribution to the girls: individual for those engaged in IGAs such as pastries, soap-making, and sandals, and group for those engaged in Kente weaving.

Going forward, the consultants suggest beneficiary post-disbursement management. These include linking these girls to input and output markets, ensuring financial inclusion, and providing post-disbursement training in areas such as basic financial management and group dynamics. The WEI and DSPs can ensure that there are enough materials for the STAGE project's VST session. The COC membership should also be modified to include a DSP delegate. Furthermore, strict and regular supervision of the girls' business and finances is important for the STAGE project's long-term viability.

1. Introduction

The 2030 Sustainable Development Goals (SDGs) are considered to be interconnected – achieving one SDG involves addressing issues associated with another. For example, educating girl-child helps to close the gender inequality gap; and empowering women and girls help to end hunger and improve food security among rural households. However, in many societal settings, many factors serve as hindrances for girls to fully get her right to education. These issues range from economic conditions to cultural norms and misconceptions. The stigma attached to women and girls' education, and the widespread discrimination against women, particularly girls of school age has been with us, until about three decades ago that efforts were made to bring attention to and curb this phenomenon.¹ In Ghana, discrimination against women is caused by social, cultural norms and misconceptions. Most of these types of discrimination can be addressed by empowering them economically, particularly girls who have dropped out of school or have never been to school. It is important to note that, on average, a Ghanaian girl has only four years of formal education. They fall out due to factors such as poverty, pregnancy, early marriage, among others². For example, Adolescent Pregnancy Statistics (2017) indicated that about 14 percent of girls between the ages of 15 and 19 have at least one child and have therefore dropped out of school.

Against this background, the United Kingdom Foreign and Commonwealth Development Office (FCDO) is working to mitigate the adverse effects of girls' illiteracy and school dropouts by funding a project called '*Leave No Girl Behind*.' Strategic Approaches to Girl Education (STAGE) is one of the programmes in the context of *Leave No Girl Behind*. The project hopes to support 17,000 highly marginalized adolescent girls, including girls who have never been or dropped out of school in seven regions (Norther, North East, Upper West and Upper East regions of the north, Central, Eastern and Oti) in Ghana. The STAGE project aims to improve the lives of marginalized girls through education (by acquiring literacy and numeracy skills; the knowledge, skills and attitudes needed for life and work). The project premised on interventions that aims to promote accelerated learning outcomes: literacy, numeracy and life skills. These prepare the girls to transition to formal or vocational settings to continue their education and training or to the world of work to earn a living. The vocational skills options prepare the marginalized girls in the non-formal track mostly for work in the informal sector in rural areas and thus plays an important role in poverty reduction. Under the non-formal track system, out of school girls in the selected communities in the project catchment areas received basic literacy and numeracy, and vocational skill training. The selected vocational skill training are supposed to be community-specific – vocations that are in demand within their communities or nearby communities. STAGE Theory of Change posits that if these marginalized girls are provided with and avail themselves to vocational training, they will have improved skills, improved opportunities and income (that may probably

¹ Arku, F. S., Angmor, E. N, Tetteh., Isaac K. (2014). *Girl-child Education Outcomes: A Case Study from Ghana*. *Educational Research Quarterly*, West Monroe Vol. 38(1).

² <https://borgenproject.org/top-10-facts-about-girls-education-in-ghana/>

make a difference in their households), and eventually work towards better returns in livelihoods in these hard to reach areas.

The programme is led by a Consortium comprising the lead Organisation WEI and seven implementing local downstream organisations, namely Afrikids, Regional Advisory Information and Network Systems (RAINS), Pronet, Link Community Development (LCD), Prolink, Ghana Red Cross Society (GRCS) Central and the International Child Development Programme (ICDP). Facilitators of the programme, including teachers, have been trained to implement the project through gender based approaches for the benefit of the girls. Key Stakeholders such as the Girls Education Unit and the Special Education Unit of the Ghana Education Service (GES) were tasked with developing basic training modules to support the work of the project facilitators.

Having carried out a number of income-generating activities over the last few months, STAGE aims to conduct a market survey to identify the viability of the vocational skills training options and potential markets for skills that are worth promoting. In addition, there is a need to identify the gaps in the demand and supply of basic goods and services in beneficiary communities. It is hoped that these identified employable and profitable IGAs will improve household incomes, promote potential pathways for a seamless transition of beneficiaries, and ultimately empower the girl-child. The specific objectives/deliverables of the survey include the following:

1. A sustainable business model for IGA disbursement to STAGE beneficiaries.
2. A Market survey report across project areas
3. A report on the assessment of the VST and IGA models
4. Submit a road map for implementing VST and IGA in the NF track

2. METHODOLOGY

2.1 Approach

Taking into account the diverse background of the stakeholders involved in the project, both qualitative and quantitative approaches were used to gather relevant information for the study. It was based on five lines of evidence: desk review, informant interviews, questionnaire administration, Focus Group Discussions (FGDs) and observation. The consultants used multi-stage sampling processes to select communities and respondents from the catchment areas of the project.

2.2 Sampling and data collection techniques

STAGE operates in a total of 130 (non-formal track) communities across seven (Norther, North East, Upper West and Upper East regions in the north, Central, Eastern and Oti) regions of Ghana. Multi-stage sampling was used for the selection of districts, communities and respondents. Six out of seven project regions were visited; three in the southern part of the country (Central, Eastern and Oti) and three in the northern part (Upper West, Upper East and Savannah). This is because demand and supply mechanisms can vary due to differences in regional or district economies. In addition, the different IGA options and the potential to create employment opportunities for beneficiaries (girls) may vary across regions and districts. However, where there is homogeneity with respect to district economic or regional characteristics, one region or district was selected. For example, Savannah and the North East regions were treated as one due to the homogeneity of economic characteristics; hence, Savannah region. In the second phase of the sampling process, eight districts in the seven regions were selected. Given the nature of Ghana's local economies, there is a considerable degree of homogeneity between communities in the districts. As a result, relatively few communities (1 – 4) were selected in each district with the help of the DSPs that are the downstream implementers of the project. However, the focus was more on highly marginalized communities. In the fourth phase, 3 – 5 individual beneficiaries (girls)³ were interviewed in each community. Focus Group Discussions (FGDs) with the girls and DSPs were conducted in each district. Informant interviews were also conducted. Table 1 shows the regions and their respective districts and communities that the study took place.

Table 1: Sampled districts and communities

<i>Down Stream Partners (DSPs)</i>	<i>Regions</i>	<i>District</i>	<i># of communities</i>	<i>Name of communities</i>
PRONET	Upper West	Nadowli, Jirapa	4	Saan, Sabuli, Ullo, Tizza,
Link Community Development (LCD)	Upper East	Nabdam, Navrong	4	Kongo, Pelugu, Krugu, Bimbisi, Buya, Jiman # 1,
RAINS	Northern	Kpandai	3	Jagbingbindo,
PROLINK	Oti	Nkwanta	3	Obitiye, Azua, Jumbo
Int. Community Development Program (ICDP)	Eastern	Aburi	3	Otwetiri, Timber Nkwanta, Ankwansu
Red Cross Soccity of Ghana	Central	Gomoa West	1	Ankamu

³ In this report, we used girls and beneficiary interchangeably.

2.2.1 Focus Group Discussions

A participatory approach was adopted by the team where FGDs were used to request information from key downstream stakeholders, recipients and DSPs. In total, 20 FGDs were carried out for beneficiaries in 18 project communities and five FGDs for six DSPs⁴. The number of participants per FGD for beneficiaries' ranges from 6 to 15, while the number of DSPs ranges from 2 to 4. Project Directors, Project Managers, Finance Officers, Monitoring and Evaluation Officers and Supervisors are among the participants in the focus group discussions for DSPs.

The consultants believe that the sample size and the two categories of FGDs are sufficient to extract the information needed to achieve the objectives of the study. All FGD sessions were guided by checklists, recorded and transcribed for analysis.

2.2.2 Interviews

In order to complement the information collected from the FGDs, some individual beneficiaries were also interviewed in each of the project communities we visited through a semi-structured questionnaire. In addition, information was also requested from community facilitators to help the team understand some of the challenges associated with the Accelerated Learning Program (ALP) and how they can be addressed as the project progresses. Finally, craft persons for the various categories of IGAs and some other individuals who are engaged in small-scale IGAs as their livelihoods were also interviewed. This was intended to help understand the potential demand and profitability of the IGA selected by the beneficiaries.

2.3 Data Analysis

The data analysis approach was mixed. This ranged from descriptive (quality) statistics to quantitative statistics. Qualitative analysis was carried out using an explanation approach and a content analysis (desktop review, transcription of FGDs) based on common and distinctive factors identified during the survey. The consultants also used the five-point Likert scale to assess the potential demand for IGA selected by the beneficiaries. In this case, master craft persons and other persons for each category of IGA were asked to rank the demand for their product (IGA) on a scale

⁴ Although the team visited six DSPs, five FGDs were conducted and one interview was conducted. The interview conducted was with ProLink.

of one to five (*excellent* = 5, *very good* = 4, *good* = 3, *average* = 2, and *bad* = 1) for each quarter of the year.

The quantitative analysis involved the use of a simple profit and loss analysis to assess the gross margin of the different categories of IGAs. In the analysis of the gross margin, the total variable cost was subtracted from the total income earned over a given period. It is important to note that the timeframes vary across IGAs depending on the frequency of production and sales. In addition, we also try to examine empowerment of these girls (the extent to which these beneficiaries have “a say” over things that concern their lives). Decision-making was used as the basis for their empowerment. The decision-making process comprised the following: participation in the STAGE-VST project, selection of a specific IGA, involvement in any income-generating activity, working in a group (which will be an economic benefit) and control of income from their own economic activities. The response options for STAGE-VST and IGA are “*not inputs, small inputs, medium inputs, high inputs, single decision-makers*”; while the other three are “*not at all, small, medium size, high size, sole decision-maker*”. These indicators correspond to values of one to five, respectively. The importance of examining the “*girls’ empowerment*” was to help the team assess the degree to which the beneficiaries are independent in managing the seed money to be given to them and to be in a group with little or no influence from their family relationships (i.e. parents/guardians and husbands).

3. KEY FINDINGS MARKET SURVEY AND IGA DISBURSEMENT MODEL

3.1 Market Survey

In this study, a market survey was conducted on all the major IGA options selected by beneficiaries in each district across the sampled areas. The most selected IGA options for the girls are soap making, pastry making, hair-braiding, kente weaving, and sandals/bead making. The market survey conducted on these IGAs includes the availability of the market in the communities where the beneficiary resides or nearby communities or districts, the potential demand for the products/services and the profitability of the products/services.

3.1.1 Availability of market for the selected IGA products/services

The availability of the market for IGA products and services is crucial for the profitability and sustainability of the business. The findings of the FGDs and the observations of the consultants indicate that most of the project communities do not have market centres. There are, however, few market centres close to the communities. For example, Pelegu has a market centre that is close to some of the communities in the Nabdham district, such as Krugu and Bimbisi. In all market centres, the main route of distribution for VST products/services is from the service product to the final consumer or from the service provider to the retailer and from the retailer to the target group, such as the final consumer. Only a few VST products, such as smock and kente, are sold outside of the districts or communities. What is important here is that the demand for most products is likely to be high, as most communities do not have people engaged in these IGA products or services. For example, while some communities have only one hair-braider, some have no hair-braider at all. In the case of pastry, some communities have no bread-bakers, and people have to rely on other communities for bread, doughnuts (boforate) and chips if they want to. It also revealed from the FGDs that the girls themselves selected VST products/services on the basis of unavailability of products in the community, potential demand and frequency of sales. Here are some extracts from the FGDs regarding the availability of market for the IGAs.

"We only have one person who sells bread in this community, and even orders it from the nearby community. I'm going to make some money if I can bake my own bread and sell it. Even if I can make a boforate, people can buy it instead of bread."

"In this community and even in the nearby communities, nobody makes soap. If I can make soap, especially the Azuma blows, it'll be cheaper than the key soap, and I know people may prefer it."

These excerpts indicate that clearly, there is availability of market for most of the products even within the communities, particularly hair-braiding, pastries, soap-making. However, those who want to make money from vocations like Kente weaving, smock sewing and sandals/beads have to go an extra mile to the nearby market centres, as patronage within their communities may be low.

3.1.2 Potential demand for the products/service across time

Apart from the availability of the market, the study also assessed the potential of the most prominent IGAs for the entire year on a quarterly basis. This information was sorted out by master craftsmen and other persons involved in the different categories of IGAs. It is worth noting that these people had an average of about six years of experience. In this case, respondents were asked to rate the market performance of their products or services on a scale of 1 – 5 (*bad* = 1; *average* = 2; *good* = 3; *very good* = 4; and *excellent* = 5) for each quarter of the year. The results are shown in Figure 1. The results show that, on average, most of the selected IGAs (e.g. Kente weaving, hair-braiding and sandals/beading) have peaked in the last quarter of the year (October to December). This is not surprising, as the last quarter of the year is the harvesting season, particularly in the northern part of the country. In addition, many festivities (e.g., Christmas, festivals, wedding ceremonies) take place in the last quarter of the year.

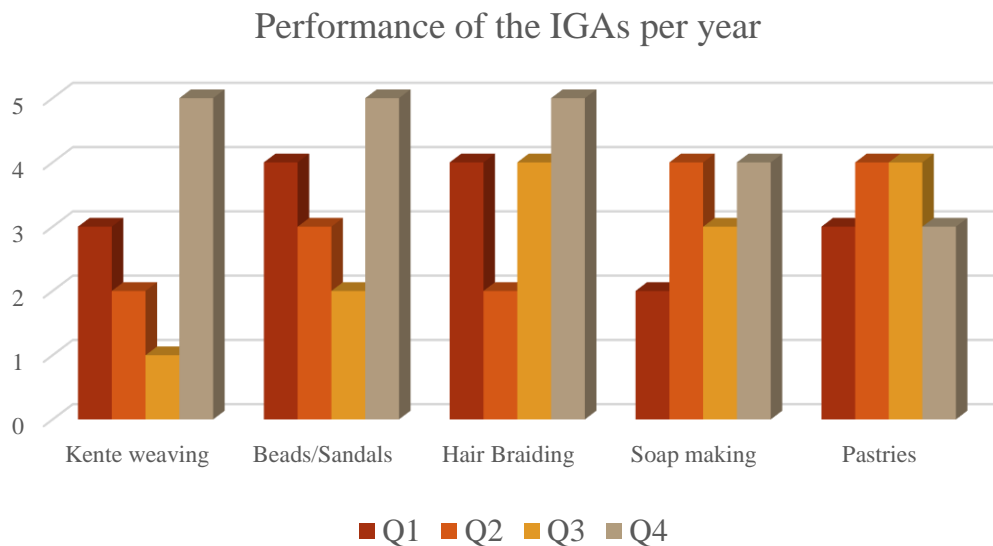


Figure 1: Performance of the five major IGA options across the months in a year.

However, market performance for Kente weaving and sewing is generally poor in the third quarter and averaged to good in the first and second quarters. Performance for sandals/beads is from *very good* to *good* and then to *average* for the first (Q1), second (Q2) and third (Q3) quarters, respectively, and for the last quarter of the year. In the case of pastries, the performance is *very good* in the second and third quarters and *good* in the first and last quarters. In summary, on average, the market performance of all the IGAs under study for the year can be considered to be *very good*.

3.1.3 Profit and Loss analysis of the IGAs

The profitability of each IGA was calculated on the basis of the difference between the total variable cost of production and the total revenue from the sale of the product or service.

Information on the costs of inputs and output sales for a particular period was also taken from master craftsmen and other respondents (non-stakeholders) who were already engaged in that business. The preceding sections report the profit and loss analysis of each of the five main IGAs mostly selected by the beneficiaries. The tables presenting the profitability analysis also include the basic equipment and their respective costs, which are necessary for the beneficiaries to start a small business in their homes. The results of the profitability analysis show that each of the selected IGAs is profitable and that the majority of them (e.g., pastries, beads/sandals, soap making and hair braiding) require less than GH¢250 to start at a very small scale in their homes.

3.1.3.1 Profitability analysis of pastries

The profitability of the pastry making (chips, pie, sweet pie and doughnut [wet and dry]/boforote) is calculated on the basis of the difference between the total variable cost and the sales revenue of the product for each period. This is shown in Table 1. From the table, while a profit of GH¢44 can be made from chips per week, a profit of GH¢41 and GH¢15.50 can be earned from the sale of pie and doughnuts, respectively. The initial capital required to start this business is a maximum of about GH¢220. This includes a set of cooking utensils (wok saucepan, spatula/ladle and mixing bowl), with an estimated cost of approximately GH¢140. The above analysis suggests that an amount ranging from GH¢200 to GH¢250 can set up a small-scale pastry business in their homes.

Table 2 shows the cost and revenue accrued from bread baking. The table shows that, although bread baking is profitable, it requires a high initial cost.

3.1.3.2 Profitability analysis of Bead sandals and other bead materials

Profitability for bead sandals/slippers and other bead materials, such as jewellery set and lady's handbags, has also been calculated and reported in Table 3. The average cost of producing a single pair of bead slippers and sandals is 12 GH and 20 GH, respectively. These slippers and sandals can be sold at an average price of GH¢16 and GH ¢25 for a profit of about GH¢4 and GH¢5 per pair, respectively. Similarly, the jewellery set and the ladies can make a profit between GH¢15 and GH¢35, depending on the size of the product. Table 3 also shows the average amount of initial capital required to start such a business on a small scale. With about GH¢245, this business can be started on a small scale. Fixed items required are pins, cutter, round and flat pins. Considering the amount of the initial capital, other fixed items such as the glue gun and the glue stick may not be crucial.

3.1.3.3 Profitability analysis of hair-braiding

Similarly, the revenue earned on different hair-braiding styles (rasta, twist, and corn row) less the cost of providing these services is used to calculate the profitability analysis of hair-braiding. Hair-braiding is more profitable than the other IGAs under investigation, according to data gathered in the field and analysis. Table 7 shows that, the variable cost of GH4–6 generates a profit of about GH21–39. Table 7 also shows that a beneficiary can start a hair-braiding business from her home with about GH¢246.

3.1.3.4 Profitability analysis of soap making

The profitability analysis of soap-making (liquid and solid/bar, respectively) is presented in Tables 5 and 6. The average variable cost of inputs for a 10 litre liquid soap is around GH¢55, while the income from sales of the 10 litre is around GH¢100, resulting in a profit of around GH¢45. The price of fixed items is approximately GH¢25. As a result, the beneficiaries will require an initial seed capital of about GH¢80 to begin a small-scale liquid soap manufacturing business. Similarly, from a variable cost of about GH¢245, the girls can make a profit of about GH¢55 on solid/cake soap. According to the findings of the focus groups, cake soap has a higher demand and can compete fairly with its substitutes, such as key soap and BF soap.

Table 1: Profit and Loss Analysis of pastries

<i>Items</i>	<i>Unit</i>	<i>Qty</i>	<i>Cost/unit</i>	<i>Total</i>
<i>Chips making/Week</i>				
Flour	Kg	5	5	25
Oil	Litres	4	8	32
Margarine	Kg	1	12	12
Onion+Garlic+Ginger	Kg	1	3	3
Salt+sugar	Kg	1	1	1
Eggs (Large size)	Pieces	3	1	3
Fuel (wood/gas/charcoal)	Bundle	1	5	5
<i>Total cost</i>				81
<i>Total Revenue</i>				125
<i>Margin</i>				<u>44</u>
<i>Meat pie/ day</i>				
Flour	Kg	5	5	25
Margarine	Kg	1,5	12	18
Vegetables	Kg	4	3	12
Meat	Kg	0,5	8	4
Fuel	Bundle	1	10	10
<i>Total Cost</i>				69
<i>Total Revenue</i>				110
<i>Margin</i>				<u>41</u>
<i>Doughnuts and Sweet pie/Day</i>				
Flour	Kg	2	5	10
Margarine	Kg	1	3	3
Sugar	Kg	2	2	4
Oil	Litres	1	6	6
Salt	Mills	1	1,5	1,5
Fuel (charcoal, wood)		1	10	10
<i>Total cost</i>				34,5
<i>Total Revenue</i>				50
<i>Margin</i>				<u>15,5</u>

Note: making of pie, chips and doughnut needs a set of cookware (wok saucepan [large size], spatula/ladle, mixing bowl, and ladle). These items are value at GH¢140.

Table 2: Profitability analysis of bread-making

<i>Bread making/ day</i>				
<i>Items</i>	<i>Unit</i>	<i>Qty</i>	<i>cost/unit</i>	<i>Total</i>
Flour	Kg	50	100	100
Margarine	Kg	3	3	9
Sugar	Kg	3	2	6
Nut meg	Pieces	4	1	4
Baking powder	Grams	250	3	3
Milk	Tins	1	4,5	4.5
Eggs	Pieces	3	1	3
Flavour	sachet	1	2	2
firewood	Bundle	1	10	10
Rubbers	Packets	3	2	6
Total variable cost				145
Income				200
Margin				55

Table 3: Profit and loss analysis of bead-sandals and other bead-materials

<i>Cost of making bead sandals and other bead materials</i>				
<i>Items</i>	<i>Unit</i>	<i>Qty</i>	<i>Cost/unit</i>	<i>Total</i>
Sandals	Pairs	10	6	60
Fishing line (Sandals)	Bundle	1	15	15
Fishing line (Jewellery set)	Bundle	1	15	15
Seed beads (small)	Packet	1	15	15
Seed beads (medium)	Packet	1	15	15
Seed beads (Large)	Packet	1	15	15
Crystal set (5 strands)	0,5 Set	0,5	40	20
Elastic threat	Bundle	1	10	10
Assorted beading accessories	Packet	1	10	10
Beads for bag	Packet	20	1	20
Needle	Packet	1	5	5
Pliers (flat and round nodes)	Pieces	2	10	20
Cutter	Pieces	1	10	10
Leather	Yard	1	10	10
Total cost				240
<i>Cost of making different sandals and beads-materials</i>				
<i>Beads materials</i>	<i>material cost</i>	<i>Qty</i>	<i>Revenue</i>	<i>Profit</i>
bead slippers	12	1	16	4
bead sanders (simple)	20	1	25	5
bead sanders (complex)	25	1	35	10
Bead ladies hand purse (small)	20	1	35	15
Bead ladies hand purse (large)	45	1	80	35
Set of ladies Jewellery	25	1	50	25

Table 4: profitability analysis of different hair-braiding styles

<i>Items</i>	<i>Unit</i>	<i>Qty</i>	<i>Cost/Unit</i>	<i>Total</i>
Shampoo	5 litres	1	25	25
Conditioner	5 Litres	1	25	25
Setting Lotion	946 Mils	1	35	35
Pomade	650 Grams	1	25	24
Towel	1	1	10	10
Smooth rollers	Packets	1	5	5
Brush rollers	Packets	1	6,5	6,5
Pins	Packets	1	5	5
Dummy heads	Piece	1	40	40
Combs	set	1	10	10
Gloves	set	1	5	5
Scissors	Piece	1	5	5
Mirror	Piece	1	50	50
Total cost				245,5

Cost and revenue of different hair style

<i>Braids hair style</i>	<i>Material cost</i>	<i>Qty</i>	<i>Revenue</i>	<i>Profit</i>
Rasta (simple)	4	1	25	21
Rasta (complex)	6	1	45	39
Twist (simple)	4	1	25	21
Twist (complex)	6	1	45	39
Corn row (natural)	4	1	25	21
Corn row (artificial hair)	6	1	30	24

Table 5: Profitability analysis of liquid soap

<i>Items</i>	<i>Unit</i>	<i>Qty</i>	<i>Cost/Unit</i>	<i>Total</i>
Base	300 mils	1	10	10
Acid	10 mils	1	1	1
Sea salt	100gram	1	3,5	3,5
Colour	5mils	1	2	2
Booster	100 mils	1	4	4
Booster powder	Packets	1	2	2
Thickener powder	Packets	1	2	2
Thickener	150 mils	1	5	5
Water	10 litres	1	1	1
Mixing bowl	20 litres	1	15	15
Spatula	qty	1	10	10
Bottles	Qty	30	0,8	24
<i>Total fixed cost</i>				25
<i>Total variable cost</i>				54,5
<i>Income from 10 litres</i>				120
<i>Profit</i>				65,5

Table 6: Profitability analysis of cake/bar soap

<i>Items</i>	<i>Unit</i>	<i>Qty</i>	<i>Cost/Unit</i>	<i>Total</i>
Chemical I	500mils	1	15	15
Chemical II	500mils	1	15	15
Hardener	mils	1	20	20
Soda ash	kg	1	20	20
Palm Oil	Litres	5	5	25
Perfume	Qty	1	5	5
Colour	Qty	1	5	5
Caustic Soda	Litres	1	140	140
<i>Total Variable cost</i>				245
<i>Total income</i>				300
				<u>55</u>

3.1.3.5 Profitability analysis of Kente Weaving

Table 7 reports the profitability analysis of Kente weaving. Although this business is profitable as indicated in the table, the amount required to start such business is relatively high. The average price of the loop set, which is the main equipment and without which nothing can be done is about GH¢ 750 in addition to threat among others. Thus, to start such a business on small scale, one needs not less than GH¢900. This is far below the seed capital expected to be given to the girls.

Table 7: Profit and loss analysis of Kente weaving

<i>Item</i>	<i>Unit</i>	<i>Qty</i>	<i>Cost/unit</i>	<i>Total</i>
Weaving machine set up (loop)	Set	1	750	750
Scissors	Piece	1	10	10
Tape measure	Piece	1	2	2
Office pins	Pack	1	2	2
Uniform	Yard	1	10	10
Threat	boxes	1	125	125
				899
<i>Variable costs</i>				
Threat	Bundle	15	2,8	42
Maintenance		1	5	5
<i>Total costs</i>				47
<i>Sale of a yard</i>			70	70
<i>Margin</i>				<u>23</u>

3.1.3.6 Summary – comparing profitability of the IGAs

The average profit earned from the sale of IGA products and services is summarized in Figure 2. In all of the survey areas, soap-making (cake and liquid) is the most profitable business, followed by bread and pastries. The analysis also reveals that Kente weaving and beads/sandals are the least profitable businesses. This could be due to the fact that these two IGAs are considered luxuries in the local context, and people may avoid them when prices are high. Furthermore, these items are frequently purchased for special occasions such as weddings, naming ceremonies, and funerals.

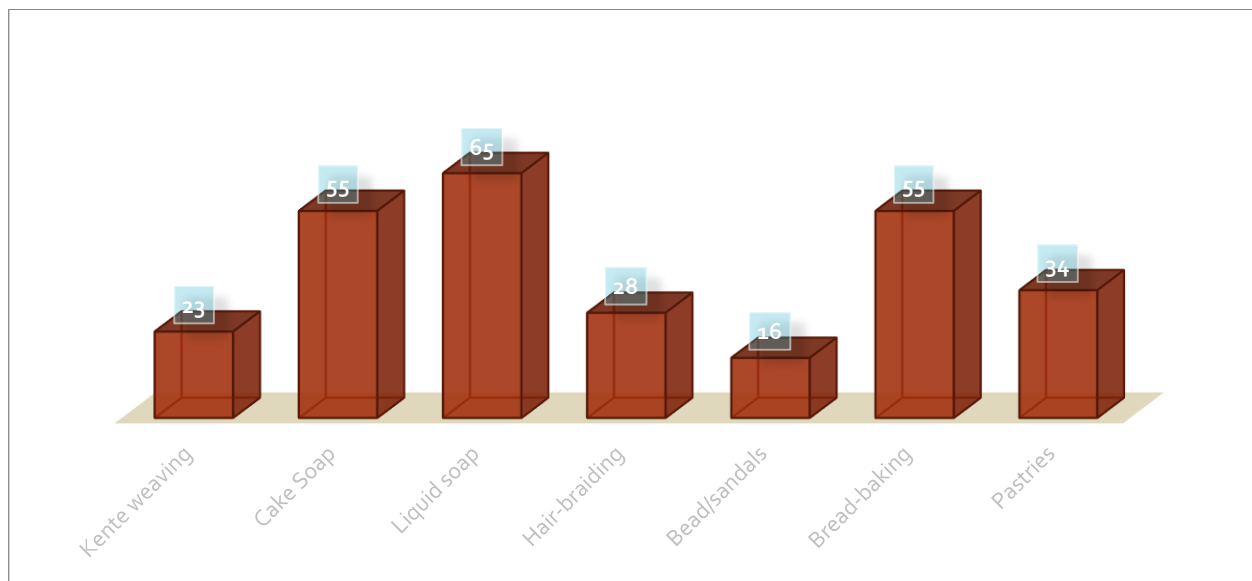


Figure 2: Summary of profitability analysis of the various categories of IGA

3.2 Sustainable Disbursement of Seed Capital

The strategies for disbursing seed or start-up capital for IGAs to the beneficiaries of STAGE in a sustainable way to avoid the diversion of monies require a thorough understanding of the extent to which girls can manage their own businesses and the dynamics of the local situation. The nature of the IGAs and the amount of money required to start a particular IGA business determines whether the beneficiaries should be managed as a group or as an individual. The disbursement process featured heavily in most of the interviews (FGDs with the girls and the DSPs, informant interviews, and individual interviews with the girls). Both qualitative (content analysis) and quantitative analysis were carried out on the basis of the views expressed by the various stakeholders and by the consultants' own observations. The following subsections discuss some of the factors to be considered when developing a model for disbursing seed capital and sustaining the IGA business for livelihoods of the girls.

3.2.1 Empowerment – decision making of the girls

The empowerment of the girls was assessed on the basis of responses to decision-making. The girls were asked to indicate the extent to which they influence or can be influenced by their parents/guardians, husbands and in-laws. As a result, the level of participation or input in the decision-making process relating to the decision to participate in the STAGE-VST project, the choice of the IGA option, any other IGAs that they wish to engage in, join the group, and how to use their own income. In all, 60 girls were interviewed in all regions of the study. Table 8 presents the reported level of input into decision making for the five indicators to measure the extent to which girls can make decisions on their own.

Table 8: Inputs into decision-making by the beneficiaries

<i>Responses</i>	<i>STAGE-VST</i>	<i>STAGE - IGA Option</i>	<i>Any IGA</i>	<i>Group formation</i>	<i>Control of income</i>
No input/Not all	8 (13.33)	0 (00.00)	12 (20.00)	5 (8.33)	4 (6.66)
Small input/Small extent	7 (11.66)	4 (6.66)	15 (25.00)	12 (20.00)	10 (16.66)
Medium input/medium extent	9 (15.00)	6 (10.00)	18 (30.00)	26 (43.33)	28 (46.66)
High input/High extent	25 (41.66)	12 (20.00)	8 (13.33)	11 (18.33)	7 (11.66)
Sole decider/Sole decider	11 (18.33)	38 (63.33)	7 (11.66)	6 (10.00)	11 (18.33)
Total sample size	60 (100)	60 (100)	60 (100)	60 (100)	60 (100)

Note: figures in parenthesis denotes percentages (%).

Table 8 shows that about 60% of the girls had a significant amount of input and were even the sole decision-makers in their decision to join the STAGE-VST project. These girls indicated that although they had contacted their parents/guardians or husbands, they had made the first move. Others indicated that they were informed about the project and somehow influenced by their relatives. Only about 24% had little or no input into their decision to participate in the project. These girls are usually the ones who are married and who stay in their home. In the same way, more than 80% of the girls had a high input and a single decision-maker on which category of IGA they would like to pursue. It is interesting to know that, apart from their passion for a particular IGA, IGAs have also been chosen on the basis of potential demand and profitability. On the other hand, they have far less control over their decision to engage in any other IGA (e.g., selling in the market, participating in farming activities), membership in a cooperative, and how they use their income. About 30 - 46% of the beneficiaries say they have a moderate amount of control over which trade they engage in, being a member of a group, and how they spend their money. This is not surprising given that the majority of these girls were under the age of 21 at the time of the interview, were uneducated (or semi-literate), and lacked economic power. In conclusion, while the girls had a high level of input into decisions about participation in the STAGE-VST project and IGA selection, the extent to which they can make independent decisions about joining a cooperative and using their earnings is quite limited.

3.2.2 The nature of IGA and seed capital required to start the IGA

Another question that arises when discussing the model for disbursing seed capital and ways to sustain the business is whether the girls should form a group to pool resources or go it alone. The data gathered on the ground suggests a range of reactions. This is dependent on the nature of the IGAs and the minimum capital required to start a small-scale IGA. For instance, GH240 is sufficient to start a small pastry (chips, pie, and doughnuts) and bead/sandal business. These businesses are set up in such a way that each of the girls can start her own business from the comfort of her own home. A small-scale Kente weaving business, on the other hand, requires a lot of money to get started. To get weaving loop, for example, you'll need about GH¢750. The loop, on the other hand, can be set up to be used by three to five girls, though not all of them can use it at the same time.

3.3 Recommended disbursement model

Based on the above findings and discussions about the profitability of IGAs, the minimum amount required to start a small-scale IGA business, the level of empowerment of the girls, differences in the characteristics of IGAs, and the girls' perceptions of group formation, we recommend a mixed approach as to whether the beneficiaries (girls) should work as a group or individually. Figure 2 depicts the recommended model, which are discussed as follows:

- *Mixed approach – group and individual:* We recommend that the girls go solo in IGAs options like pastries (chips, pie, doughnuts/boforote, and sweet pie), soap-making (liquid), sandal/bead making, and hair braiding. This is based on the following main findings from the study: (1) the girls are generally not interested in working in groups; (2) the minimum amount needed to start these IGA businesses is less than the seed capital; (3) the girls can still start and make a profit even with less than the minimum capital; and (4) the existence of these businesses necessitate individual ability. Girls interested in the Kente weaving option, on the other hand, should be encouraged to work in groups because it needs a starting capital of approximately GH¢900, which is much more than the girls' seed capital. The beneficiaries should be informed about the benefits of group formation as well as the conditions that contributed to their inclusion. They should also be informed that they will not be a permanent member of the group; the group is only temporary, and the intention is for each of them to become self-sufficient after a period of time.
- *Well-defined rules:* Individuals and groups should be guided by well-defined rules, set out by the DSPs. Every beneficiary should be required to sign a promissory note stating that the seed capital (whether in cash, materials, or both) will be accounted for on a quarterly basis. In the case of a group, the rules that govern the group should be clearly stated.
- *Financial inclusion (having bank account/MOMO account):* DSPs should assist each beneficiary in opening a bank account (commercial bank, rural bank, savings and loans approved micro-finance institutions) or MOMO account. Access to financial services is important for both individuals and cooperatives because it allows for the accumulation of savings, the management of payments and cash flows, and convenient access to credit. This will also be very helpful during the DSPs' post-disbursement monitoring.

- *Disbursing the seed capital:* To avoid the risk of money being diverted and to ensure access to materials, we suggest that at least 80% of the seed capital be provided to the girls in the form of input or raw materials to start up the IGAs. Money could easily be diverted from its intended use due to the following factors: (1) The vast majority of the girls (at least 70%) have children; (2) some are married with children; and the vast majority are not yet self-sufficient. These factors are likely to increase the risk of physical cash being diverted from its intended intent. The remaining 20% (maximum) may be deposited into the girls' MOMO or bank accounts. Since most project communities do not have access to financial services, a MOMO account is strongly recommended. If the girls do not have a MOMO account, the DSPs should send them the money in cash in the presence of the community facilitators and COCs. For the supply of inputs, the craft persons could be made to play an important role by supplying or assisting in locating suppliers. Considering the local circumstances and the scale of the capital, some of the craft persons are already involved in the procurement of certain materials or know the right types of materials. Involving craft persons at this point would also pave the way for post-disbursement management of the girls, such as continuing support for the girls in terms of skill training and potential supply of inputs, also on credit.
- *Linkage to output markets:* Connecting girls to the output market, such as Kente dealers, kente seamstresses, and tailors in Tamale, Kumasi, and Accra, would help increase demand for their goods. For other IGAs, girls could be linked to snack shops and other supermarkets in nearby district capitals and peri-urban areas.
- *Management of groups and individuals:* Post-disbursement management of the group and individuals is critical to ensuring sustainability of their businesses. In order to ensure effective individual or group management, sustainable business and project success stories, the following should be incorporated in the IGA disbursement model:
 - *Oversight committee:* Since oversight committees already exist in the communities, we suggest a minor modification of this committee by including a representative of DSPs (preferably a community supervisor) on the committee for post-disbursement management of the children. The primary responsibility of this committee during the post-disbursement period is to ensure that the girls sustain the business.
 - *Training support:* The DSPs should continue to promote girls' training in basic financial management, customer care, and group management on a regular basis (e.g., every quarter). The monitoring and assessment system, which collects data on the results of their businesses on a monthly basis, should be integrated into this support system. The DSPs should request NVTI assistance in providing training for the beneficiaries. Girls should also be encouraged to join organizations such as the Kente Weavers Association and hairdressers' associations, among others.
- *Financial inclusion:* Girls should be assisted in being financially included by opening bank accounts in approved financial institutions (commercial banks, rural banks, savings and loans, credit unions, and microfinance institutions) and MOMO accounts. They should be encouraged to join the Village Savings and Loans Association in communities where it operates. This will instil in them the habit of saving, provide them with easy access to

loans, and improve their morale. Conscious attempts should be made to link these beneficiaries with the National Board for Small Scale Industries (NBSSI) in order to obtain financial assistance.

- WEI may consider setting up an incentive for best beneficiary group and individual awards.

IGA Disbursement for individual and group

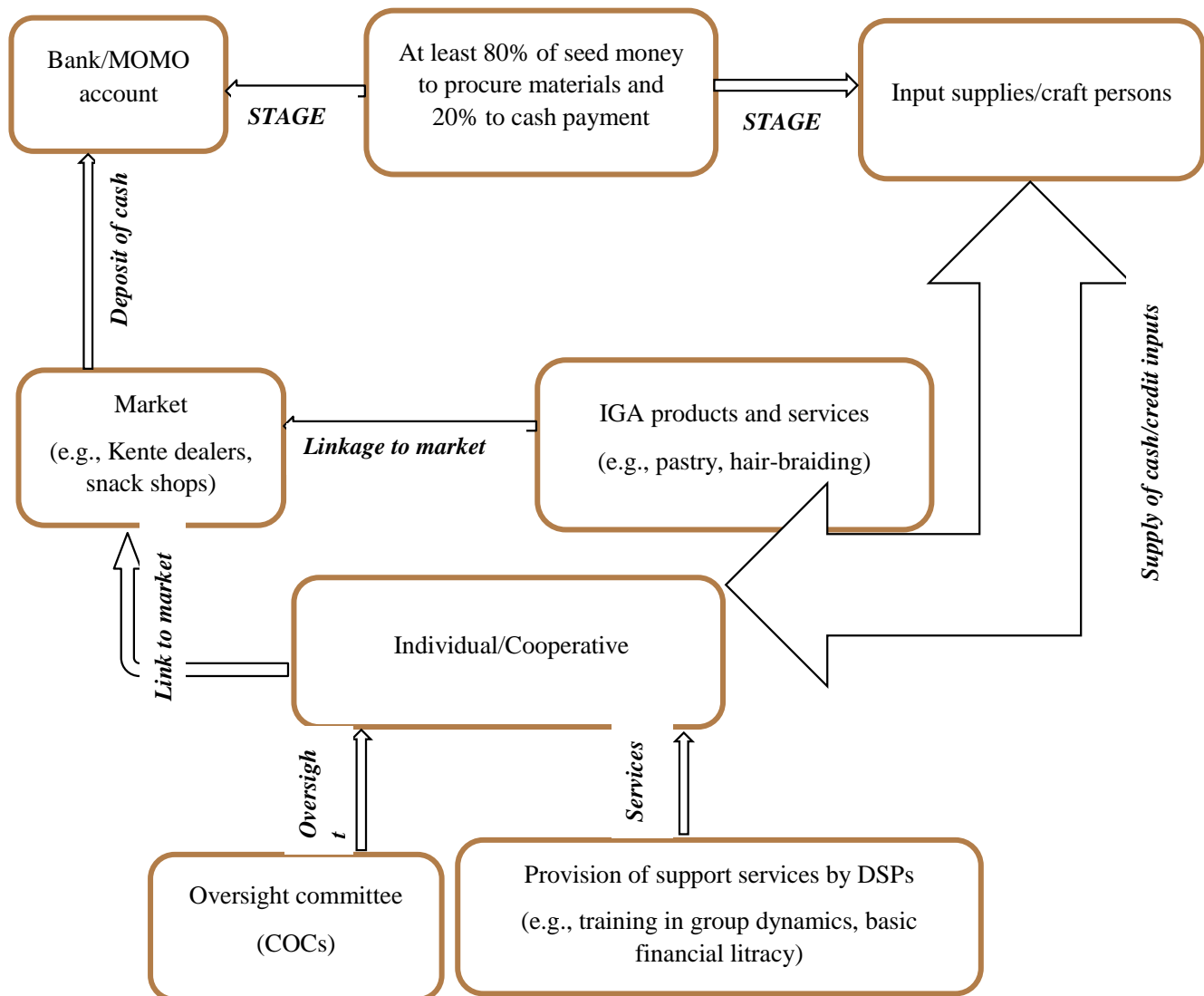


Figure 2: IGA disbursement model for individual beneficiaries

4. ASSESSMENT OF THE STAGE VST-IGA MODEL

4.1 Stage-VST Model Assessment

Out of the 20 FGDs in which 203 beneficiary girls took part, 80% of them specifically stated that the aim of STAGE was to assist disadvantaged girls in their communities and provide them with a means of livelihood. The 20% who are unaware of STAGE's priorities and objectives are relatively new populations (3-4 weeks old) are yet to be sensitized and animated by the DSPs. On a 5-point scale (*bad* = 1, *average* = 2, *nice* = 3, *really good* = 4, and *excellent* = 5), 89% of NF cohort I and II beneficiaries rated the STAGE-VST program as very good, indicating their ability to read and write in the local languages. They lauded improved knowledge of personal hygiene, environmental cleanliness, and adherence to covid-19 guidelines, among other things, as some of the invaluable life skills obtained from the STAGE-VST program. According to the remaining 11%, the program would have been outstanding if they had been given seed money. Prior to participating in the STAGE-VST program, almost all of the girls were unemployed or doing nothing for a living. The negligible minority, comprising less than 1%, stated that they were engaged in menial jobs such as *Pito* brewing, which they considered unprofitable, and that they would like to participate in a more viable economic activity.



Figure 4.1: FGDs with beneficiaries at Pelungu

Figure 4.2: Interview with Master Craft persons

Over 95% of the NF cohort 1 beneficiaries interviewed could easily list most of the inputs needed for their trade; those they couldn't mention in English, they could do so in their native languages. Some of the inputs they were unable to list were chemicals used in soap production; however, they were able to transcribe the names of these chemicals into their native languages. Approximately 5% have begun implementing IGAs in their families with the support of relatives. The girls in Pelungu, Upper East Region, cited their ability to make sandals for themselves and a small number for sale. Mr. (name removed), a master craftsman, confirmed this, suggesting that some of the girls do come to his market square shop to buy inputs. Similarly, Madam

of Gimma 1 in the Kpandai district makes soap for sale in her neighbourhood. She has decided to stop farming and focus on soap production, which she claims is more lucrative and can be done all year round, as opposed to farming, which is seasonal and only happens once a year in northern Ghana. The 5% who started their IGAs with limited resources and fall within CAMFED's

catchment area stand to benefit from seed money through their Youth Enterprise Program. CAMFED supports girls with vocational skills with seed money of Ghs 500 – 600

Although the ALP is critical for the VST, beneficiaries were initially as interested as the practical trainings that accompanied it thereafter. . According to the beneficiary girls and DSPs, the three-month span for numeracy and another three months for VST is insufficient for the effective learning of the majority of the skills. According to them, the current duration could suffice for some VSTs, such as sandal making and hair braiding, but a longer duration is needed for others, such as kente weaving. We believe that 9-12 months for the whole program, 3 months for numeracy, and 6-9 months for VST is a fair time frame.

When asked if their goals for the STAGE-VST program had been met, approximately 52% said they had not been fully met because they are yet to receive their seed money to start their own business. Observations from the field indicated that the non-disbursement of the seed money has caused obvious concern among the girls and field officers on one hand, and the girls and their societies on the other. The project appears to be losing steam in one of the most vibrant and promising neighborhoods, Azua in the Nkwanta North district, where the girls each donated 20 cedis to purchase T-shirts to brand themselves.



Fig 3.0. Girls with identified T-shirts at Azua



Fig 4.0: Key Soap (left) compared with VST product

Another concern that disrupted the smooth implementation of the STAGE-VST was the difficulty in locating a master craft-person who was also of the right caliber. Four of the six DSPs visited said it was difficult to find suitable master crafts-persons. RAINS, Prolink, and Red Cross have were the most affected. There were times when the master craft-persons were not on top of their work, which led to disenchantment among the girls and the development of low-quality items. This challenge was faced by Buya, a community in the Kpandai district, when the output of the IGA soap was relatively weak (see Fig 4.0) and condemned by some members of the community. In fact, the girls also admitted the poor quality of the product. In addition, the lack of inputs for IGAs had a negative impact on the introduction of the IGA, but it also provided a business

opportunity for some of the master crafts persons to begin selling those inputs in the communities in an effort to assist the trainees while also making some extra money for themselves.

The beneficiaries, master craft-persons, and DSPs all agreed that the proposed seed money of GH¢235-250 could be top up a little bit to make them more comfortable and facilitate ease of starting their IGAs (e.g., bread-making, Kente weaving, dress-making, and cosmetics/facials) though it may suffice for some of them (e.g., pastries, soap-making, and beads/sandals making). The consultants believe that the IGAs should be divided into two groups. Those who could profit from the proposed seed money and those who require a little more time to undergo refresher training to sharpen their skills in the VSTs

4.2 Impact of STAGE-VST Project

STAGE has had a profound impact on the lives of the recipients as well as the communities as a whole. Approximately 93% of the girls stated that the ALP portion of the project has enabled them to read and write in their native languages. This has provided the beneficiaries a sense of community importance. This was particularly noticeable in the “Fante” (Gomoa West) communities, where the girls could read the “Fante Bible” to the delight of the congregation. Personal hygiene, family planning, dressing, personal savings, and general cleanliness of the children, their houses, and their immediate surroundings are other aspects of the beneficiaries and communities that have been greatly impacted. This, according to the girls (all of them), is critical for their welfare. The incorporation of beneficiary sensitization on covid-19 has had a tremendous impact not only on the girls but also on the society as a whole. For example, the girls became sources of information on covid-19 in Azua, Nkwanta North district. Girls with disabilities benefitted from reading glasses and wheel chairs, to become more functional in their families and communities.

The girls' self-esteem has also grown significantly. Seventy percent (70%) of the girls interviewed said they now speak up and participate meaningfully at meetings. Some communities have also discovered hidden abilities. During the graduation ceremony at *Dutche Komenda*, which is within the Red Cross catchment area, the girls were given the opportunity to showcase their talents to entertain invited guests, where modelled to entertain the audience and other invited guests.

5. MOVING FORWARD

5.1 Road map for implementing VST and IGA in the NF track

We suggest the following methods in any particular order in order to achieve an effective implementation of the VST/IGA in the NF.

- Field evidence suggests that community ownership is critical to the success of the VST/IGA models. To ensure the project's progress, we recommend thorough sensitization and animation of the communities (e.g., opinion leaders, parents, etc.), as well as a good working relationship between the field supervisors and COCs.
 - The recruitment of high-caliber master craft-persons, as well as their dedication, is critical to the project's success. DSPs would benefit greatly from creating a framework for enrolling the appropriate master craft-persons. A detailed background check on the master craft-persons to ensure that the to-be beneficiaries are comfortable with the individual and that there is no tension between the latter and the community/beneficiaries is critical to the smooth implementation of the project. We recommend that arrangements be made for master craft-persons to have sufficient contact hours with beneficiaries who live outside the city.
 - During the orientation session, have some teaching pedagogy for the master craftspeople. This will make their work easier and for the beneficiaries to understand.
 - Ensure that adequate inputs are available during VST sessions. These should include inputs for practice by beneficiaries in groups and as individuals. It would also be helpful if immovable inputs (equipment) such as ovens (for bakery), looms (for Kente weaving), among others, are made available in the communities for use by master craft-persons and the beneficiaries.
-
- The COC should be revised to include a professional VST/IGA delegate with commendable management abilities, as well as a representative from the DSP. We believe that the COC should be able to support/manage girls who will be placed in work groups, as well as provide other resources such as business linkages for the girls.
 - We suggest a flat rate be given to the girls in cash after graduation but different levels of inputs provided to them according to their IGAs. This is to avert the situation where some girls might become envious of others for receiving more money than they receive.
 - Strict and frequent monitoring of the girls' IGAs and finances after a team, preferably COCs, has disbursed funds. An award system could be in place to honor those who succeed in their profession. For this, criteria must be defined.

- Group VSTs and IGAs into short and medium term durations. Thus, the very basic ones that can be learned and practiced in three-six months into one and those that can be learned and practiced in six-twelve months into one.

5.2 Challenges

- Furthermore, the longer time lag between training and the release of funds for beneficiaries to begin work may result in learning loss on the part of the girls. Beneficiaries have high expectations for the seed money; therefore, immediate efforts should be made to make the disbursement as soon as possible. The excessive delay in the disbursement of seed money has engendered some resentment among field supervisors, making it difficult for them to carry out their responsibilities in the communities.
- The team also noticed that some (about 15%) of the girls were uninterested in the VSTs and thus did not commit to them. These girls took part solely because they belonged to the target demographic and had nothing doing in their communities. They see this as a chance to receive a "handout" from STAGE/WEI.
- Another issue that some DSPs face is the difficulty in hiring professional master craft personnel for the VSTs. This issue primarily impacted RAINS, Prolink, and the Red Cross.

5.3 Recommendations

- It is important to include financial management as one of the life skills to encourage wise use of the seed capital. This would improve their ability to control their finances in the future.
- Graduation ceremonies may be used to discover the latent abilities of the beneficiary children. It could also be used to raise awareness and business opportunities for the girls by enabling them to exhibit their handiwork. Furthermore, we suggest arrangements for vendors to sell inputs on such days. This gives the girls the opportunity to buy some inputs for their IGAs. DSPs may also arrange periodic community fairs for the girls to sell their products/services.
- Reconsidering the allocation and use of flat rate budgets for all VSTs/IGAs, as different trades necessitate different inputs.
- Some trades need to be repackaged to make them more detailed. For example, hair braiding added to hairdressing, we suggest increasing the cost of training a girl on VST to an appreciable level to allow trainees to acquire materials for practice. According to the DSPs the girls are currently trained at a cost of Ghc 62/girl which takes care of the training. This could be increased to Ghc 100/girl to enhance enough practical work by the girls themselves.
- Established a checklist to track and assess VST sessions during the program.

- Strongly recommend that at least 80% of the seed money be used to procure inputs/materials for the girls to kick-start their business. Disburse the remaining 20% via bank and mobile money to beneficiaries who live in urban or peri-urban areas and via mobile money or cash to those who live outside of urban or peri-urban areas.
- Beneficiaries' financial participation and chances of receiving financial support from these institutions would improve if they have bank accounts.
- We propose facilitation, training of the girls, and the establishment of VSLA schemes in the communities as a means for the girls to receive seed money for their potential businesses and other financial needs. As a result, they will be financially independent of WEI/STAGE in the future.