

## **PROJECT SUMMARY**

### **1. Introduction and Project Title**

YONECO through More Than Brides Alliance (MTBA) consortium implemented the “Marriage: No Child’s Play” (2016-2020) in traditional authorities Makanjira and Namavi in Mangochi and traditional authority Zulu in Mchinji. The project was funded by the Dutch government through SIMAVI.

### **2. Beneficiaries**

Adolescent Girls (10-19 years) and Young Women (20-24)

### **3. Goal**

To reduce child marriages and its adverse effects on adolescent girls and young women

### **4. Broad Objective**

To ensure that young people especially girls decide if and when to marry and pursue their sexual reproductive health rights in a supportive environment

### **5. Outcomes**

The project has 7 broad outcomes namely;

- a) Increased empowerment and access to SRHR information among young people
- b) Increased access to formal education among girls at risk of and affected by child marriages
- c) Increased access to economic opportunities among girls at risk of and affected by child marriage
- d) Increased access to child protection systems among girls at risk of and affected by child marriages
- e) Increased utilization of Youth Friendly Health Services among young people
- f) Increased engagement and collective social action against child marriages and in support of ASRHR
- g) Supportive rights based legal and policy environment against child marriages and

### **6. Results and Achievements**

The following are the project's results achieved in the 5 year period;

- 48 girls' clubs established, 22 in Mangochi and 26 in Mchinji
- 124 girls' club counsellors and facilitators trained on mobilization & counselling
- 221 club members trained on leadership skills and group coherence
- 159 peer educators (49M & 110F) trained on SRHR information delivery
- 140 peer educators (46M & 94F) trained on Life skills provision
- 400 radio programmes on SRHR and child marriages produced and aired on YFM
- 318 soap radio plays produced and aired on YFM
- 41857 young people (1,557M & 26,284F) reached with SRHR information
- 31,251 young people (13,701M & 17,550F) reached with LSE
- 134 community parenting facilitators (51M & 83F) trained on positive parenting skills
- 81 parenting circles were established with a total of 816 people (412M & 1,154F)
- 276 girls' return to school campaigns conducted, 10,677 people (4,062M & 6,623F) reached
- 32 primary schools were supported to reduce school drop out
- 205 girls were linked to socio-protection schemes
- 126 girls at risk of child marriage returned to school
- 74 girls were trained on financial education as ToTs
- 125 girls were trained on VSLA and business management as TOT
- 48 girls' clubs established VSLA with participation of 755 girls
- 240 girls involved in livelihood activities (selling fish, sugarcane, tomatoes, vegetables, groceries, wrappers, Mandasi)
- 18 quarterly review meetings were supported to strengthen child protection system
- 190 community child protection workers (92M & 98F) were trained on child protection
- 177 youth reporters (68M & 109F) were trained on reporting child marriage issues
- 634 girls were withdrawn from child marriages
- 20 youth friendly health service providers trained (14M & 6F)
- 20 YCBDAs (9M & 11F were trained)
- 93 outreach activities on YFHS were conducted by YCBDAs
- 25,842 young people (12,904M & 20,088F) reached with SRHR services and information

- 10 community scorecard assessments conducted in the 10 targeted health centres (Lugola, Makanjira, Namalaka, Kadango and Lungwena, Mchinji, Ludzi, Tembwe, Kochilira and Guilleme)
- 75 supportive supervision of health facilities were conducted
- 8,345 girls were prevented from child marriage by community structures
- 265 youth (127M & 138F) were trained as TfD artists
- 109 ending child marriage campaign promoters (32M & 77F) were trained
- 206 male champions were trained on gender equality, girls' rights and GBV
- 255 boys and girls advocates (129M & 126F) were trained on ending child marriages
- 239 ending child marriage campaigns were conducted by promoters reaching 17,731 community members (6448M & 11,283F)
- 204 TfD awareness sessions were conducted reaching to 20,344 people (8,386M & 11,958)
- 59 community events on ending child marriages by community leaders were supported reaching 17,950 people (7,782M & 10,168F)
- 72 traditional leaders (63M & 9F) and 61 religious leaders (56 males and 5 females) were trained on child marriages
- 52 community leaders actively took part in advocacy related activities against child marriages
- 19 law enforcers (13M & 6F) were trained on child marriage related laws





**THE NATION**  
Kenya, 1 March 2018

**Development**

## Saving girls from marriages

MIKE VAN KAMANDI  
Columnist

Child marriages in Malawi are common. According to the 2015 Malawi Demographic and Health Survey, about 48 in every 100 women marry before their 18th birthday.

For most of these who marry before the legal marriage age, the result has one way out of school. However, many new mothers carry the shame of their one of weakness to their young child.

"Losing child marriages and keeping every girl in school until her dream is fulfilled is essential in ensuring that girls reach their full ability and exercise their human rights. Although legal, girls and even the girls to child marriages, girls are disproportionately affected," says Andrew Chikwira, from Youth Net and Counselling (Yoneco).

Chikwira leads Yoneco's Marriage, No Child's Play project to improve the youth to remain in school until they are old enough to decide when to marry. Yoneco is implementing the project in traditional authorities (TAs) Ntchisi and Mankhwa in Mangochi as well as T/A Namuli, followed by the agencies of child marriages, having married a girl when her age who lived her life in a relationship using a "staircase".

She calls for a change of mindset in all communities to protect rights of children and the youth.

"All my correspondents had girlfriends whom they were having sex with and they were happy about it. I wanted to say to me," says the young woman who dropped out of school when she was 16.

However, when she became pregnant and felt school, she was expelled for and suggested to her. Her mother was forced to marry her.

**AYOBE**

**KEEPING GIRLS IN SCHOOL ENHANCES THEIR CHOICES IN LIFE**

Zulu in Mchinge, Malawi, from Namankhwa Village in Mangochi as well as T/A Namuli, followed by the agencies of child marriages, having married a girl when her age who lived her life in a relationship using a "staircase".

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**REGIONAL NEWS CENTRE**

# BRIEFS

## Yoneco engages men, boys in ending abuse

Youth Net and Counselling (Yoneco) has started training men and boys in Mchinji to become male champions to end child marriages and other forms of abuse against women and girls. Mchinji Yoneco project officer Tionge Banda said on Saturday the initiative is part of a project called Marriage, No Child's Play the organisation is implementing in Traditional Authority Zulu. She said many girls go to school already tired after doing all the housework; hence, many drop out of school. One of the trainees, Maxwell Misomali, said it was helpful to involve them because gender-based violence is mostly perpetrated by men.—TASHA KANTANDE, MALAWI NEWS AGENCY





## Documentation photos and newspaper articles above:

### Case Study



1. Please provide basic information about the interviewee(s).			
Name	Chifuniro Katipo		
Gender	Female	Age	18
Marital status	single		
Location - village/town, district/province and country:	Kamphandila Village, T/A Zulu, Mchinji Malawi.		

<b>Title of the story</b> <i>(Precise, impactful)</i>	Back to school after being rescued from marriage life
<b>Focus of the story</b> <i>(1 sentence to summarize the story)</i>	Chifuniro has managed to get back to school despite going through tough times when she got married.
2. Background: please describe the interviewee's background (family, occupation, education) and how he/she is involved with the project	
<p>Chifuniro Katipo was in form 1 at Kochilira Community Day secondary school when she got pregnant due to peer pressure from her friends. Her parents accepted her pregnancy even though they received all kinds of insults from their fellow community members. Chifuniro went to stay with the man who gave her the pregnancy because her parents could not provide her with all the basic needs a pregnant woman requires. Chifuniro gave birth to a stillborn, her friends who are in the girls club approached her and encouraged her to go back to school. She accepted willingly and she told her parents about going back to school. Her parents facilitated her withdraw and things went well as there was no resistant from the husband's side. Chifuniro enrolled at Kochilira Community Day Secondary School again and now she is in form 2.</p>	
3. Situation before the project, why you wanted to be part of the project, motivation  (Write in interviewees own words. Please use exact words with direct quotes)	
<p>Before the coming in of the Marriage: No Child's Play project, I did not have enough knowledge on SRHR and this resulted in getting unplanned pregnancy and later I was forced into child marriage. I had complications during childbirth which resulted to still birth since I was still child, and in the same year I was withdrawn from the child marriage by members of Kochilira Girls only club.</p> <p>I later went back to school at Kochilira CDSS in form 2 where my classmates were laughing at me but due to support from school teachers and mentors in the girls only club, I excelled in my studies and got position 3 in my class . <i>"Now I can see a future ahead of me, you are looking at a School Teacher who will be a role model to the girls"</i>.</p>	
4. What happened during the program?	

<ul style="list-style-type: none"> <li>• What did you experience?</li> </ul> <p>(Write in interviewees own words. Please use exact words with direct quotes)</p>
<p>When I joined Kochilira Girls only Club, I was equipped with knowledge in SRHR which has helped me to make informed decisions regarding my sexuality and also financial literacy which has helped me to be financially dependent as I have now ventured into small scale business of selling Mandasi after school using money I borrowed from VSLA.</p>
<p>5. How did the program change you and the society?</p> <ul style="list-style-type: none"> <li>• What you did after becoming part of the program?</li> <li>• Explain how the program affected you?</li> <li>• What you got from the program?</li> </ul> <p>(Write in interviewees own words. Please use exact words with direct quotes)</p>
<p>After I joined Kochilira girls only club, I was empowered to make informed choices regarding my life and also to use the skills acquired from Financial Literacy as well as VSLA to venture into a business. Through the business I am able to support myself to buy basic needs which was not the case before I joined the girl's only club. In addition, I have learnt how to differentiate between needs and wants and I am able to use my money to buy things which are necessities such as notebooks, pens as well as sanitary pads and use the remaining money to invest in my Mandasi business.</p> <p>The program has helped me to be economically dependent, I do not rely on men for money, not only that but also I am able to support my family in buying relish and washing for home use since I am able to find some money out of the business.</p>
<p>6. What is your opinion about the program?</p> <ul style="list-style-type: none"> <li>• Most significant change?</li> <li>• What is the biggest success?</li> </ul> <p>(Write in interviewees own words. Please use exact words with direct quotes)</p>
<p>"The program has changed my mindset since I am able to think wider and able to make decisions that are helpful to my health and educational life. Through peer to peer education</p>

conducted in girls only club, I am able to use skills that I have in order to achieve what I want.” Chifuniro Narrated.

The program has made me to understand that indeed education is a key to success as far as running a business is concerned”

#### 7. Child protection and consent issues.

✓ 7.1 Please confirm that you have completed full consent forms for the interviewee, and every individual you have quoted and photographed.

Tick box to confirm:

7.2 Protection notes: If you have changed the name of an interviewee or have changed information that could lead to their identification for protection reasons, please outline the reasons.

#### 8. Case study reference information

Interviewer Name	Elvin Botha	Photographer Name	Elvin Botha
Organization	YONECO	Organization	YONECO
Designation	Intern	Designation	Intern
Photo reference name/number. Please save the photo on your Member Service country website in original image file format. Please <u>do not</u> insert the photo into the template.			
Approved for use by: Approval for use is given by the Country Office.			
Date:		31/12/2019	





1. Please provide basic information about the interviewee(s).			
Name	Lilaga Pius		
Gender	Female	Age	17
Marital status	Single		
Location - village/town, district/province and country:	Mikochi Vilage, TA Makanjira, Mangochi, Malawi		
<b>Title of the story</b> <i>(Precise, impactful)</i>	Lilaga a 17 year old prevented from early marriage		
<b>Focus of the story</b> <i>(1 sentence to summarize the story)</i>	Community participation in ending child marriages issues		
2. Background: please describe the interviewee's background (family, occupation, education) and how he/she is involved with the project			

<p>Lilaga Pius comes from a family of 3 children. She has both parents who are jobless. They rely on piece works for daily living. Lilaga is in standard 8 at Nangungu primary school. She is a member of mikochi adolescent girls only club established under the Marriage: No Child's Play project. She was linked to the girls club after being prevented from child marriage.</p>
<p>3. Situation before the project, why you wanted to be part of the project, motivation</p> <p>(Write in interviewees own words. Please use exact words with direct quotes)</p>
<p>“Before the project, a lot of young girls in our area were quitting school and entered into marriages and that was like a culture. I joined the girls only club and be part of the project after being prevented from marriage. Some members of the girls club approached me one day and advised me to join them. What made me to join the club are the activities they said they do when they meet at the club for example discussing SRH issues.”</p>
<p>4. What happened during the program?</p> <ul style="list-style-type: none"> <li>• What did you experience?</li> </ul> <p>(Write in interviewees own words. Please use exact words with direct quotes)</p>
<p>“I have seen some girls getting involved in income generating activities like piece works and doing small scale business thereby being able to support themselves a thing which I used to think that a girl can't do.”</p>
<p>5. How did the program change you and the society?</p> <ul style="list-style-type: none"> <li>• What you did after becoming part of the program?</li> <li>• Explain how the program affected you?</li> <li>• What you got from the program?</li> </ul> <p>(Write in interviewees own words. Please use exact words with direct quotes)</p>
<p>"Since I have knowledge on risks of child marriages am now empowered to withstand unhealthy seeking behaviours and any force that may push me into marriage. The project myself from teenage pregnancies and STIs. This is through the knowledge about SRHR which I have through participating in the girls club.</p> <p>Had it been it was not for this project, I would have been a victim of child marriage. I was about to get into marriage with a man from a neighboring village. My parents were very happy</p>

with that because the man could support me financially. Everything was prepared but one day some people (CCPC and Mentors under MTBA) came home and advised my parents about the dangers of the decision. At first my parents resisted but later we all understood what the people said and the marriage idea was aborted. What made me agree not to marry the man is the example of girls that they mentioned who suffered after getting into marriage early like being in generational poverty and facing all sorts of abuse in their new homes.”

6. What is your opinion about the program?

- Most significant change?
- What is the biggest success?

(Write in interviewees own words. Please use exact words with direct quotes)

"There is a notable decrease in marriages involving the underaged and communities are taking an active part in fight against violation of girl rights, a good evidence is that of my case where the community members who are not my relatives took action to prevent me from getting married.

7. Child protection and consent issues.

All Sorted out

7.2 Protection notes: If you have changed the name of an interviewee or have changed information that could lead to their identification for protection reasons, please outline the reasons.

No name changed

8. Case study reference information

Interviewer Name	Stephano Konyani	Photographer Name	Stephano Konyani
Organization	YONECO	Organization	YONECO
Designation		Designation	



Photo reference name/number. Please save the photo on your Member Service country website in original image file format. Please <u>do not</u> insert the photo into the template.	
Approved for use by: Approval for use is given by the Country Office.	
Date:	31/12/2019

1. Please provide basic information about the interviewee(s).			
Name	Fatima Kazembe		
Gender	Female	Age	17
Marital status	Single		
Location - village/town, district/province and country:	Kalinga Village, TA Makanjira in Mangochi District- Malawi		
<b>Title of the story</b> <i>(Precise, impactful)</i>	Fatima aged 16 becomes self-reliant through business investments		

<b>Focus of the story</b> <i>(1 sentence to summarize the story)</i>	Financial education and the VSLAs introduced in girls club help Fatima to be able to support herself.
2. Background: please describe the interviewee's background (family, occupation, education) and how he/she is involved with the project	
Fatima is a fifth born in a family of seven children. Both her parents are alive and depend on small scale farming (growing maize) for their daily living. Fatima is in form 1 at Makanjira Community Open Day Secondary School. She is a form 1 student at Makanjira community open day secondary school. She does run a Mandasi business which she started after getting involved in girls club activities under the Marriage: No Child's Play project. She is a member of the Makanjira adolescent girls club established under the project.	
3. Situation before the project, why you wanted to be part of the project, motivation (Write in interviewees own words. Please use exact words with direct quotes)	
"There were no girls only platforms (girls' only groups) before the coming of this project and even youth clubs were not active as they are today. Access to information and services on SRHR was a challenge and teenage pregnancies were very common. When I was approached by my fellow girls who informed me about the introduction of girls only club and activities happening there I was convinced hence I made a decision to join. I joined the club in 2017 and until now I am a member of Makanjira girls only club. I do take part in various activities conducted in the club."	
4. What happened during the program? <ul style="list-style-type: none"> <li>What did you experience?</li> </ul> (Write in interviewees own words. Please use exact words with direct quotes)	
"There had been a number of activities at the girls club that have imparted on me knowledge on SRHR, child marriage, life skills as well as knowledge on Financial management through VSLAs and Financial Education."	
5. How did the program change you and the society? <ul style="list-style-type: none"> <li>What you did after becoming part of the program?</li> </ul>	

- Explain how the program affected you?
- What you got from the program?

(Write in interviewees own words. Please use exact words with direct quotes)

“I imparted the knowledge I got from the girls club to my friends at school and home. This made some of them to join and be part of our club and some changed their negative behaviors that would have led them into child marriages. Apart from this I started a small business (Selling Zigege) with the knowledge I got through the financial education sessions that were being conducted at the club.”

"To be frank, I would have possibly got involved in transactional sex had it been I didn't venture into a business I am doing now. My my parents could not manage to provide all my needs. The business though small has helped me to get some of the needs like school uniform, pocket money and exercise books. I do also save some money at the Village Bank as I am saying I have managed to save up to MK6, 000.00.”

6. What is your opinion about the program?

- Most significant change?
- What is the biggest success?

(Write in interviewees own words. Please use exact words with direct quotes)

“Nowadays when we go to the healthy Centre for health services we are being treated fairly, this makes many youth to patronize YFH service. To be honest, the project has done a commendable job in ending child marriages in the societies. Previously, child marriages were everywhere but today it is rare to hear about such cases.”

7. Child protection and consent issues.

✓

7.1 Please confirm that you have completed full consent forms for the interviewee, and every individual you have quoted and photographed.

Tick box to confirm:



7.2 Protection notes: If you have changed the name of an interviewee or have changed information that could lead to their identification for protection reasons, please outline the reasons.			
No information changed			
8. Case study reference information			
Interviewer Name	Stephano Konyani	Photographer Name	Stephano Konyani
Organization	YONECO	Organization	YONECO
Designation		Designation	
Photo reference name/number. Please save the photo on your Member Service country website in original image file format. Please <u>do not</u> insert the photo into the template.			
Approved for use by: Approval for use is given by the Country Office.			
Date:		31/12/2019	



1. Please provide basic information about the interviewee(s).			
Name	Pemphero Piason		
Gender	Female	Age	16
Marital status	Single		
Location - village/town, district/province and country:	Kamphandira Village, TA Zulu, Mchinji District, Malawi		
<b>Title of the story</b> (Precise, impactful)	Income Generating Activity Anchor Girls' Dream to Continue With Their Education		
<b>Focus of the story</b> (1 sentence to summarize the story)	Pemphero Piason has been bailed out from dropping out of school as a result of paying for her own school fees with profits realized after selling Zitumbuwa and Soya		

2. Background: please describe the interviewee's background (family, occupation, education) and how he/she is involved with the project
<p>Pemphero Piason is the first born in a family of 4. 3 girls and 1 boy. Both of her parents are alive and kicking and they are just peasant farmers. Peasants farmers in Malawi get nothing as most of the crops are for consumption. This means that Pemphero's parents cannot even afford to pay for her school fees. But thanks to her uncle who sometimes pays for her school fees at MK14, 000. 00. She is in Form 1 at Kochilira Community Day Secondary School.</p> <p>After noticing that money for school fees is becoming a burden, Pemphero decided to venture into a small scale business. In the morning she does her business and in the after she goes to school. She is also a member of Kamphandira girls club where she said she has learnt a lot of things ranging from SRH issues to economic empowerment. Pemphero is a member of the girls club's Village Savings and loans Association.</p>
3. Situation before the project, why you wanted to be part of the project, motivation (Write in interviewees own words. Please use exact words with direct quotes)
<p>Before joining girls club, Pemphero thought her future was doomed. She was about to drop out of school and get married. "I lost hope about my future, I had no any idea on how I can generate money for my school schools..."</p> <p>Pemphero stated that she did not have any knowledge on IGAs or savings. "...in my mind I thought it is only men who can do successful business..."</p> <p>She further said she was depending sorely on her parents who are poor to take care of her personal and school needs. Such problems motivated Pemphero to join the girls club which was in her village.</p>
4. What happened during the program? <ul style="list-style-type: none"> <li>• What did you experience?</li> </ul> (Write in interviewees own words. Please use exact words with direct quotes)
<p>When Pemphero joined the girls Club, she said she had been exposed to a lot of new and exciting things. "Since I joined the club, I have learnt how to do business, calculating profit and losses, customer care, saving and good ways of finding money. I currently have over</p>

MK7, 500. 00 in my savings at the VSLA due to the financial literacy sessions whereby we were encouraged to make savings and engage in Soya or Groundnut farm”.

Apart from this money in her savings, Pemphero also has a pig which she bought at MK13, 500. 00 She said her father supported her in building a kraal for the pig. “my parents have been supportive in my business of zitumbuwa”

Pemphero started her business of Zitumbuwa in April 2019. This is after selling 25kg of some of the soya she harvested. After some lessons at the girls club about girls’ economic empowerment and IGAs for girls from their Mentors, Pemphero decided to grow soya so that she can use the sales as a capital for her business. She harvested one and half bags of soya.

“I sold half a bag at MK7, 500. 00 I used MK2, 500. 00 to start my business and the remaining was used to buy for my school needs like uniform, books and shoes.” Pemphero said when the business is good she makes a profit of MK4, 500. 00 but when the business is not fine she makes MK3, 000. 00 daily. Now she is affording to pay for her schools and other school related needs.

“I am really grateful to Marriage: No Child’s Play project, my business management skills have improved, I now have savings for my future unforeseeable problems and I would like to diversify my business to selling of wrappers which are locally known as Wrappers. I believe that my dreams of becoming a Nurse will come to pass. With the way I am getting money, I am no longer tempted to get married soon as I have goals to achieve before getting married”

5. How did the program change you and the society?

- What you did after becoming part of the program?
- Explain how the program affected you?
- What you got from the program?

(Write in interviewees own words. Please use exact words with direct quotes)

Already covered above

6. What is your opinion about the program?

- Most significant change?

<ul style="list-style-type: none"> <li>What is the biggest success?</li> </ul> <p>(Write in interviewees own words. Please use exact words with direct quotes)</p>
<p>Pemphero expressed satisfaction with the Marriage: No Child's Play project. She stated that since joining the Girls Club her life has been improving. She stated that she now has improved knowledge on business management and life skills including SRH issues. "Owning my own business and being able to pay my school fees remains my best thing in life."</p>

7. Child protection and consent issues.			
7.1 Please confirm that you have completed full consent forms for the interviewee, and every individual you have quoted and photographed.			
Tick box to confirm:			
7.2 Protection notes: If you have changed the name of an interviewee or have changed information that could lead to their identification for protection reasons, please outline the reasons.			
8. Case study reference information			
Interviewer Name	Chikonzero Undi	Photographer Name	Chikonzero Undi
Organization	Save the Children International	Organization	Save the Children International
Designation	Livelihoods Coordinator	Designation	Livelihoods Coordinator
Photo reference name/number. Please save the photo on your Member Service country website in original image file format. Please <u>do not</u> insert the photo into the template.			
Approved for use by: Approval for use is given by the Country Office.			

Date:	23/07/2019
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1. Please provide basic information about the interviewee(s).			
Name	Catherine Paulo		
Gender	Female	Age	18
Marital status	Single		
Location - village/town, district/province and country:	Mtanga Village, TA Zulu, Mchinji District, Malawi		
<b>Title of the story</b> (Precise, impactful)	Dreaming Big through Income Generating Activities		
<b>Focus of the story</b> (1 sentence to summarize the story)	Catherine Paulo is able to support her siblings in their education and she is also able to support herself through engagement in small scale business which eventually has potentially opened doors to another promising business.		
2. Background: please describe the interviewee's background (family, occupation, education) and how he/she is involved with the project			



Catherine Paulo is an 18-year-old girl raised by a single mother. She lost her father when she was very young. She is a fourth born in a family of five.

“My mother could not afford basic school needs, as a result I could not reach secondary school, I dropped out in standard 6, I didn’t know what my future will bring” narrated Catherine.

Catherine’s mother is a farmer and earn her living through a small farm where she cultivates maize and groundnuts. It is from this where she gets some money to feed the family.

After dropping out of school, Catherine stayed home for about a year without doing anything tangible. She later joined Mtanga Girls Club after her friends advised her.

“It was like a dream come true, I was excited to be amongst my peers and learn different issues affecting my life” added Catherine.

She further stated that it was from this group where she learnt about business ideas and concepts. She further stated that she was motivated by her mentors who were already in business by the time she was joining.

### 3. Situation before the project, why you wanted to be part of the project, motivation

(Write in interviewees own words. Please use exact words with direct quotes)

After dropping out of school, Catherine thought she can never achieve anything in life. She thought it is the end of her future. But when she joined the Girls Club and attended different sessions, her mind opened up and she was very motivated.

“I really enjoyed the Financial Education trainings, club mentors really opened my mind that I can equally achieve great things in life” said smiling Catherine.

After undergoing these sessions (Financial education), Catherine asked her mother to support her with startup capital for doughnuts (Doughnuts) business. She sold some groundnuts which the family grew in the year at MK3, 500. This was the money she used to start her doughnuts business.

### 4. What happened during the program?

- What did you experience?

(Write in interviewees own words. Please use exact words with direct quotes)

When she started her business, her life started picking up. Catherine said she makes a minimum profit of MK3, 500. 00 in a day and she sells her Doughnuts five days in a week. This translate to about MK17, 500. 00 in a week. She says from the knowledge she got through Financial education and VSL trainings she is able to calculate profits, losses and business costs.

“I am able to separate business capital from profits, this makes me not to use my capital for consumption, I am saving my money through our group VSLA – I used MK18, 000. 00 from these savings to buy a pig and I currently have about MK9, 000. 00 in my savings account at VSLA” said Catherine.

Catherine said she is very grateful to her peer mentors who keeps on encouraging her to save and buy some assets. She further said that she supports her household in different ways as her mother faces a lot of financial challenges.

5. How did the program change you and the society?

- What you did after becoming part of the program?
- Explain how the program affected you?
- What you got from the program?

(Write in interviewees own words. Please use exact words with direct quotes)

From this business, Catherine is now supporting her sister’s school needs and is also a model to other girls around her household. She said that she will get married when she is mature enough and financially independent to support her family. She proudly said that poverty can never force her to get married as she has money to support for her personal needs and even needs of her family. Apart from financial skills, Catherine further said the project has equipped her with life skills and other SRH related skills which she is using to protect herself from unwanted pregnancy and sexually transmitted Infections.

6. What is your opinion about the program?

- Most significant change?
- What is the biggest success?

(Write in interviewees own words. Please use exact words with direct quotes)

Catherine said that the program is very helpful to girls of her age who are very vulnerable especially to issues of early marriages. She said financial skills and life skills she has learned from the program have greatly transformed her life. Through the business Catherine has acquired a pig she is hoping to reproduce and multiply. She said she is planning to rent a big piece of land so that she may grow groundnuts and soya beans. Her ambition is to become an Agrodealer in her village.

7. Child protection and consent issues.			
7.1 Please confirm that you have completed full consent forms for the interviewee, and every individual you have quoted and photographed. Tick box to confirm:			
7.2 Protection notes: If you have changed the name of an interviewee or have changed information that could lead to their identification for protection reasons, please outline the reasons.			
8. Case study reference information			
Interviewer Name	Chikonzero Undi	Photographer Name	Chikonzero Undi
Organization	Save the Children International	Organization	Save the Children International
Designation	Livelihoods Coordinator	Designation	Livelihoods Coordinator
Photo reference name/number. Please save the photo on your Member Service country website in original image file format. Please <u>do not</u> insert the photo into the template.			
Approved for use by: Approval for use is given by the Country Office.			
Date:		23/07/2019	



1. Please provide basic information about the interviewee(s).			
Name	Lyness Phiri		
Gender	Female	Age	18
Marital status	Single		
Location - village/town, district/province and country:	Mdzomba Village, TA Zulu, Mchinji District, Malawi		
<b>Title of the story</b> <i>(Precise, impactful)</i>			
<b>Focus of the story</b> <i>(1 sentence to summarize the story)</i>			
2. Background: please describe the interviewee's background (family, occupation, education) and how he/she is involved with the project			
Lyness Phiri is the eighth born in a family of 10. 6 boys and 4 girls. She comes from Mdzomba village, T/A Zulu in Mchinji district.			

Both of her parents are still alive but they could not afford to pay for her school fees due to poverty, as a result she dropped from school while she was in form 1.

After dropping out of school in 2018, Lyness joined Mdzomba Girls Club which is among the girls clubs under MNCP project. She said that ever since she joined the club she has learnt a lot of things including business management skills and how to write a basic business plan.

“Apart from SRH issues we also learn financial education and this is how the idea to do business was developed and am also a member of out of Clubs Savings group” Lyness said.

3. Situation before the project, why you wanted to be part of the project, motivation

(Write in interviewees own words. Please use exact words with direct quotes)

Lyness thought that it was the end of her dreams when her parents could not manage to support her education. That was also the time when her peers were getting support from their boyfriends. She vowed not to risk her life in exchange of sex for school fees.

By then she did not have enough information about her sexual life. Things changed when her friends told her that during her free time they may be going to a girls club which is within their village. “When I was told about this group, I did not know that it could be a platform to transform my life, I just thought it is one of these girls groupings where people go and play...I didn’t know that it is a stepping stone to my future” said a smiling Lyness.

4. What happened during the program?

- What did you experience?

(Write in interviewees own words. Please use exact words with direct quotes)

After I joined this club I have always wanted to be a member of it. I am learning a lot from my friends and our mentors.

From the VSL and financial trainings we have undergone I developed an idea to do business. In 2018, with the help from her parents, she grew Soya beans. She stated that her parents provided her with a piece of land and about 1kg of seed. From this piece of land she got two 50kg bags which she sold one bag at MK15, 000. 00.

“I used the whole amount to start my wrappers business in May 2019. I usually get a profit of not less than MK10, 000. 00 on wrappers I purchase from vendors when business is in good terms on weekly basis”.

Lyness says she gets her stock from Zambia (which is not far from Mchinji) through her brother who usually goes there for his business. She further said that she is saving some of the money at her clubs VLSA and has more than MK12, 000. 00 in her savings book. She stated that she has learnt the importance of savings from the girls club and she is currently saving to grow her business and at the same time to raise money for her school fees.

“Apart from buying my personal needs like clothes, pads and other needs, I have also managed to pay school fees for my brother who is in Form 1 at Kochilira Day Secondary School” said Lyness.

Lyness mother agreed with her daughter saying that their household is now benefiting from Lyness business.

“We did not know that a girl like her can be so supportive to our daily needs, she sometimes buy things for this household. She supported her brother with fees, she is a blessing” said Lyness’s mother with smiles on her face.

Lyness further said apart from financial skills, she also gets SRH and life skills from the project which helps her to wisely manage the finances she gets from business without risking her life especially to STDs and AIDS.

5. How did the program change you and the society?

- What you did after becoming part of the program?
- Explain how the program affected you?
- What you got from the program?

(Write in interviewees own words. Please use exact words with direct quotes)

Already covered above

6. What is your opinion about the program?

- Most significant change?



- What is the biggest success?

(Write in interviewees own words. Please use exact words with direct quotes)

“I am really excited about this project, I am who I am due to the knowledge and skills I get from our Girls Club, our mentors and facilitators have been very helpful” added Lyness.

7. Child protection and consent issues.			
7.1 Please confirm that you have completed full consent forms for the interviewee, and every individual you have quoted and photographed. Tick box to confirm:			
7.2 Protection notes: If you have changed the name of an interviewee or have changed information that could lead to their identification for protection reasons, please outline the reasons.			
8. Case study reference information			
Interviewer Name	Chikonzero Undi	Photographer Name	Chikonzero Undi
Organization	Save the Children International	Organization	Save the Children International
Designation	Livelihoods Coordinator	Designation	Livelihoods Coordinator
Photo reference name/number. Please save the photo on your Member Service country website in original image file format. Please <u>do not</u> insert the photo into the template.			
Approved for use by: Approval for use is given by the Country Office.			
Date:		23/07/2019	

1. Please provide basic information about the interviewee(s).			
Name	Aisha Samson		
Gender	Female	Age	18

Marital status	Single		
Location - village/town, district/province and country:	Kawanga Village, Group Village Head Lukoloma, TA Makanjira, Mangochi		
<b>Title of the story</b> <i>(Precise, impactful)</i>	Enhancing Girls' Autonomy through Involvement in Livelihood Activities		
<b>Focus of the story</b> <i>(1 sentence to summarize the story)</i>	Financial independency is a great weapon to derail girls from child marriage and enhance healthy outcomes among girls		
2. Background: please describe the interviewee's background (family, occupation, education) and how he/she is involved with the project			
<p>Aisha Samson hails from Kawanga Village in Traditional Authority Makanjira, Mangochi district. Her parents run a Tearoom business for their everyday survival. Aisha has sat for her 2019 Malawi School Certificate of Education exams at St Michaels Secondary School. "I would have got married at 16 had it been there was no any other intervention from the Child Protection Committee and Ending Child Marriage Campaign Promoters. Now am a proud girl that I have reached form 4 while nursing a baby at home, it is not easy to have the parents accepting it, and it has happened due to my association with the girls' club", said Aisha</p>			
3. Situation before the project, why you wanted to be part of the project, motivation  (Write in interviewees own words. Please use exact words with direct quotes)			
<p>"I decided to have a boyfriend who I wanted to provide me financial support among others since my parents could not afford to provide enough support. In the course of the relationship I became pregnant since I could not negotiate for safer sex. This was when I was in form 2 at Makanjira Community Day Secondary School", she said. Aisha added that she was not negotiating for safer/protected sex with the boy just because she feared that the boy could dump her off (can end the relationship) and as a result, she cannot have financial support that she needed from him. But looking at how her fellow girls' were determined in advocating for girls' access to SRHR and life skills information, I became motivated by the girls' club to defy</p>			

the stereotypes regarding teenage pregnancy and all I wanted was to excel in life through the sessions which the girls club conducted.

4. What happened during the program?

- What did you experience?

(Write in interviewees own words. Please use exact words with direct quotes)

“I learnt a lot from the adolescent girls’ only club that have helped to improve my life both emotionally, physically and financially. The SRHR and Life Skills information that I get from the club through trained peer educators is helping me to avoid behaviours that can jeopardise my health well-being such as contracting HIV and having another pregnancy. I believe I would not have been pregnant had it been I had the knowledge that I have now,” Narrated Aisha.

5. How did the program change you and the society?

- What you did after becoming part of the program?
- Explain how the program affected you?
- What you got from the program?

(Write in interviewees own words. Please use exact words with direct quotes)

“I started the business of selling Doughnuts in August 2018. The plan to start business came in during the financial education sessions where I learnt about good ways of making money and savings. I started my business with a capital worth K3, 000. 00 that I borrowed from my Mother. From my business, I do get a maximum profit of K2, 000. 00 and a minimum profit of K1, 500. 00 I make an average profit of K7, 000. 00 in a week. I run my business during holidays only. Now that I have written my final exams at St Michaels Secondary School, I will concentrate much on my business so that it booms. The money that I get from my small business does help me to buy basic necessities like clothes and has also helped me during my school period where I bought Pens and Exercise Books and I managed to pay school fees for the last term in form 3 when my parents were failing to do so due to financial crisis. The introduction of the financial literacy education in girls’ clubs has improved my skills in business. I had no vision at first, I was just running my business with very little knowledge but now I am able to run my business using the skill I get through financial sessions. Through the

financial education session, I have learnt how to handle finances properly, for instance, I do keep financial records, something I was not doing before. I am self-dependent without relying on men/boys for financial support. Through the information I get from various activities done in the program, I have learnt that girls can also be independent in terms of finances, all they need is support and protection,” Aisha Said.

6. What is your opinion about the program?

- Most significant change?
- What is the biggest success?

(Write in interviewees own words. Please use exact words with direct quotes)

“Mindset change is being enhanced and this is being evidenced in the way parents are supporting girls to engage in livelihood activities. Most parents used to be reluctant in advocating for the rights of the girl child such as right to education and right to property. Boys were favored most of the times. With the program, in TA Makanjira, girls are finding sustainable ways of making money and this is the best mechanism to arrest and prevent child marriage. The program is playing a critical role towards enhancing gender equity.

7. Child protection and consent issues.

7.1 Please confirm that you have completed full consent forms for the interviewee, and every individual you have quoted and photographed.

Tick box to confirm:

7.2 Protection notes: If you have changed the name of an interviewee or have changed information that could lead to their identification for protection reasons, please outline the reasons.

8. Case study reference information

Interviewer Name	Stephano Konyani	Photographer Name	
Organization	YONECO	Organization	
Designation	Field Officer	Designation	

Photo reference name/number. Please save the photo on your Member Service country website in original image file format. Please <u>do not</u> insert the photo into the template.	
Approved for use by: Approval for use is given by the Country Office.	
Date:	23/07/2019

1. Please provide basic information about the interviewee(s).			
Name	Christina Loyd		
Gender	Female	Age	19
Marital status	Single		
Location - village/town, district/province and country:	Mfowo Village, TA Namabvi, Mangochi		
<b>Title of the story</b> (Precise, impactful)	Preventing Child Marriages Through Girls' Economic Inclusion		
<b>Focus of the story</b> (1 sentence to summarize the story)	Christina Loyd is able to support her 7 months baby girl and herself through the money she realizes in her small scale Popcorn business		
2. Background: please describe the interviewee's background (family, occupation, education) and how he/she is involved with the project			
<p>Christina Loyd is a young woman aged 19. She lives in Mfowo village in the area of Traditional Authority Namabvi. She lives with both her parents. Both her parents are poor. Christina dropped out of school when she was in Standard 8 at Miwawe primary school. She dropped out of school because of lack of support. While she was out of school, Christina was impregnated by her boyfriend and later dumped. Christina has a 17 months old baby girl. Due to her situation, Christina was identified by the project through peer educators and linked to</p>			



Tiyanjane Girls Club where she is actively involved in sexual and reproductive health session and financial literacy session among others.
<p>3. Situation before the project, why you wanted to be part of the project, motivation</p> <p>(Write in interviewees own words. Please use exact words with direct quotes)</p>
<p>Prior to participating in the project, Christina's life was very solitary and impoverish. Just like many girls in her community, she lacked decision making skills and negotiation skills which put her life at risk of child marriage. She lacked vision for her life and ways to support her baby. "I wanted to be part of the project so that I could contribute towards uplifting the lives of girls who are in my shoes. As someone who was impregnated and dumped, I know what it feels to bear the hardship of raising the child alone and also the challenges girls like me face. Hence, I would like to share my experiences with the girls' club members as well as learn from the club how they are supporting girls to prevent child marriages." Said Christina.</p>
<p>4. What happened during the program?</p> <ul style="list-style-type: none"> <li>• What did you experience?</li> </ul> <p>(Write in interviewees own words. Please use exact words with direct quotes)</p>
<p>"During the programme, I found a sense of belonging and meaning through my participation in the girls' club. The sessions on life skills and sexual and reproductive health that were being provided in the girls' club were eye opening and I could relate to them quite well. If I had joined the club earlier, I do not think that I could be coerced to engage in unprotected sex," Narrated Christina.</p>
<p>5. How did the program change you and the society?</p> <ul style="list-style-type: none"> <li>• What you did after becoming part of the program?</li> <li>• Explain how the program affected you?</li> <li>• What you got from the program?</li> </ul> <p>(Write in interviewees own words. Please use exact words with direct quotes)</p>
<p>"I found inspiration in Tiyanjane Girls Club. The moment I joined the club, my life started changing. I became more acquainted with issues on life skills and sexual and reproductive health which influenced my positive healthy outcomes. For instance, I am able to use</p>

contraceptives to prevent another pregnancy. Through the financial literacy and village savings and loan sessions, I started saving money and invested the money in small scale business. Currently, I do sell Popcorn and from the profits I get, I can support my baby and also provide for my basic needs without depending on men or boys. Key to the program that I cherish most is the idea of income generating activities which are linked to young people's access to sexual and reproductive health services. Girls who are economically stable are more likely to have control over their sexuality," exclaimed Christina

6. What is your opinion about the program?

- Most significant change?
- What is the biggest success?

(Write in interviewees own words. Please use exact words with direct quotes)

"The program has provided safe space for girls to develop through the establishment of girls' only clubs. Girls are now able to believe in themselves and take leading roles through their association in the girls' club which was not the case before the project. Slowly by slowly, girls are able to access Youth Friendly Health Services in the girls' club and are autonomous in making decisions regarding sex.

7. Child protection and consent issues.

7.1 Please confirm that you have completed full consent forms for the interviewee, and every individual you have quoted and photographed.

Tick box to confirm:

7.2 Protection notes: If you have changed the name of an interviewee or have changed information that could lead to their identification for protection reasons, please outline the reasons.

8. Case study reference information

Interviewer Name	Angella Bisani	Photographer Name	
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Organization	YONECO	Organization	
Designation	Field Officer	Designation	
Photo reference name/number. Please save the photo on your Member Service country website in original image file format. Please <u>do not</u> insert the photo into the template.			
Approved for use by: Approval for use is given by the Country Office.			
Date:		23/07/2019	



1. Please provide basic information about the interviewee(s).			
Name	Tiyanjane Girls' Club		
Gender	Female	Age	12-24
Marital status	Single		
Location - village/town, district/province and country:	Fowo Village, TA Namabvi, Mangochi		
<b>Title of the story</b>	Girls' Club Invests in Gardening after Savings		

<i>(Precise, impactful)</i>	
<b>Focus of the story</b> <i>(1 sentence to summarize the story)</i>	Tiyanjane Girls Club has been able to save money for VSLA which has enabled the club to invest in vegetable garden
2. Background: please describe the interviewee's background (family, occupation, education) and how he/she is involved with the project	
Tiyanjane Girls' Club is located in Fowo village, Group Village Headman Fowo, Traditional Authority Makanjira, Mangochi district. The club has 31 members who are involved in financial education and VSL sessions among others. Girls in Fowo village have been at risk of child marriages and teenage pregnancy due to the geographical positioning whereby men and boys who ply their trade as fishermen and economic migrants woo the girls into transactional sex taking advantage of their poverty. Hence, Tiyanjane girls' club members were trained as trainer of trainers on life skills education, SRHR, VSLA, financial education and business management which were cascaded in the girls' club.	
3. Situation before the project, why you wanted to be part of the project, motivation  (Write in interviewees own words. Please use exact words with direct quotes)	
"We just wanted some change and above all, a sense of belonging and thirsty to accomplish more together as girls. Hence, girls' were mobilized and due to shared goals and expectations, joined and became great associates and advised each other on decision making skills, negotiation skills, business development skills among others", narrated Tiyanjane Girls;	
4. What happened during the program? <ul style="list-style-type: none"> <li>• What did you experience?</li> </ul> (Write in interviewees own words. Please use exact words with direct quotes)	
"The important thing was unity in diversity as we embarked on VSLA. We started saving money that we got from our parents and relatives. This money enabled us to share and engage in business skills and we started realizing profits. Later as a group, we managed to save K84, 000.00. The group then came up with a vegetable garden and we planted Beans, Pumpkins, tomatoes and Chinese among others which will be sold after they are ripe and the money will	

be part of the VSLA and provide loans to members to continue investing in businesses. The group came up with a good plan on how to manage the garden, they are shifts to water the vegetables. There is a fence which was built to protect the garden from farm animals”, Tiyanjane Girls Club members exclaimed.

5. How did the program change you and the society?

- What you did after becoming part of the program?
- Explain how the program affected you?
- What you got from the program?

(Write in interviewees own words. Please use exact words with direct quotes)

“key to our involvement is the issue of teenage and unintended pregnancies prevention. No one in the girl club is married or pregnant unless some of our friends who have not been part of the group before who are susceptible to pregnancy”, Said Tiyanjane Girls’ Club members.

6. What is your opinion about the program?

- Most significant change?
- What is the biggest success?

(Write in interviewees own words. Please use exact words with direct quotes)

“The livelihood activity has transformed our capabilities in the communities and set us as role models for other girls in Fowo village which could have not been the case if we unified our skills through the girls’ club engagement”, Propounded Tiyanjane Girls’ Club members.

7. Child protection and consent issues.

7.1 Please confirm that you have completed full consent forms for the interviewee, and every individual you have quoted and photographed.

Tick box to confirm: x

7.2 Protection notes: If you have changed the name of an interviewee or have changed information that could lead to their identification for protection reasons, please outline the reasons.

8. Case study reference information			
Interviewer Name	Angella Bisani	Photographer Name	Angella Bisani
Organization	YONECO	Organization	
Designation	Field Officer	Designation	
Photo reference name/number. Please save the photo on your Member Service country website in original image file format. Please <u>do not</u> insert the photo into the template.			
Approved for use by: Approval for use is given by the Country Office.			
Date:		20/07/2020	