**TESFA + [Ehtiopia]**

**Problem Statement**

In Ethiopia, adolescent girls have great potential to bring positive change to their communities

and country. Yet their lives are too often constrained and threatened by early marriage. While trending downward, child marriage rates in Ethiopia are still near 40%, with 16% of girls married by age 15. Early marriage contributes both to high primary school drop-out and high fertility rates for adolescent girls.

**Our Solution**

TESFA’s approach builds on CARE’s successful Village Savings and Loan Association (VSLA) model by organizing early-married girls into groups through which a 12-month sexual and reproductive health curriculum is delivered, primarily via peers, in addition to financial literacy training. In TESFA, these groups not only provide a forum for economic empowerment and sexual/reproductive health (SRH) curriculum, but also creates a safe space to meet and build a supportive network with other married adolescents. TESFA also works with community ‘gatekeepers’ (village elders, religious leaders, mothers-in-laws, husbands, etc.) who are recruited to become champions of the program and help to create an enabling environment for married adolescent girls to achieve both economic and health-related goals.

**Progress**

Program evaluations of TESFA have proven this model improves the economic, personal and social lives of

married adolescent girls, as well as has positive outcomes. The proportion of girls who used modern contraception increased by 27% and there was an increase in SRH knowledge and communication with their husbands around SRH. In addition to positive health impacts, TESFA led to increases in saving for productive investments and income generating activities.

**Looking Forward**

This initiative will contribute to CARE’s “Taking Charge” investment opportunity, which is a portfolio program that aims to improve the lives of 6.5 million married and unmarried adolescent girls. This investment will initiate this program, which we hope to catalyze with financial support from additional champions for adolescents’ sexual and reproductive health.