



GIRL-H PROGRAM

LEARNING BRIEF: ASSESSING GIRL-H FINANCIAL INCLUSION INTERVENTIONS FOR ADOLESCENT GIRLS IN KARAMOJA







Table of Contents



Executive Summary	03
Introduction	05
Background	06
Design and Methodology	08
Findings	09
Sustainability & Future Recommendations	15



Executive Summary

This learning brief highlights the effectiveness of the Girls Improving Resilience through Livelihoods and Health (GIRL-H) program's financial inclusion interventions for adolescent girls and boys in Karamoja, Uganda. The assessment draws from qualitative data collected through focus group discussions (FGDs) and key informant interviews (KIIs) conducted in Karamoja, Uganda. This summary highlights the brief's key findings, best practices, and recommendations.

Key Findings and borrowing Benefits: This assessment revealed that Savings and Internal Lending Communities (SILC) have been instrumental in enabling adolescents in Karamoja to save and borrow money, leading to significant life improvements. Access to loans for critical needs such as school fees and medical bills, alongside investments in small enterprises like tailoring and livestock trading, has strengthened households' capacity to meet essential expenses. Social benefits include reduced vulnerability to early marriage or domestic conflicts for girls as they gain decision-making power, and decreased theft and raiding among boys engaged in savings activities, demonstrating that access to financial and non-financial resources fosters immediate relief and long-term resilience.

Barriers to Access: While GIRL-H has made significant progress in addressing the barriers that hinder adolescents' participation in SILC groups and access to financial services, some challenges still persist. Cultural norms restrict girls' mobility and decision-making, exacerbated by domestic conflicts from loan misuse, while mistrust in leadership due to fund misappropriation and poor record-keeping erodes confidence. Logistical challenges, such as long distances to meetings and lack of identifiers like uniforms, discourage involvement, and limited financial literacy hampers understanding of loan processes. These issues, more pronounced for girls due to gender inequities, vary by district based on infrastructure and cultural practices, necessitating tailored interventions.

Formal Financial Linkages: Linking SILC groups to formal institutions has expanded access to secure savings and larger loans, a key step toward financial inclusion. The *Wendi¹* mobile platform, adopted by 348 participants including 203 women, facilitates secure savings and transactions, while Postbank loans support income-generating activities like cereal banking. However, low awareness, high documentation requirements (e.g., national IDs), and mistrust from delays or deductions limit uptake, though these linkages hold promise for scaling access with targeted solutions.

Sustainability of financial inclusion: This relies on continuous training, group cohesion, and tangible benefits, motivating adolescents to stay engaged through improved education and business opportunities. Participants highlighted unmet needs like better bank access and more training, with gender inequities and governance issues posing risks to long-term participation. Additional support is crucial to maintain the GIRL-H program's impact.

 $[\]frac{1}{Wendi}$ is mobile wallet platform under PostBank that allows users to save, manage, and perform financial transactions without requiring a bank account or smart phone

Best Practices

Effective practices include financial literacy training for informed decision-making and field agent support for leadership and entrepreneurship, seen in successful ventures like tailoring and cereal banking. Wendi accounts enhance rural savings security and accessibility, contributing to reduced theft and stronger community ties, offering replicable models for future programs.

Recommendations

To build on the successes of the GIRL-H program and address its challenges, the brief offers several recommendations for future programming in Karamoja. First, expanding financial literacy training, especially for girls, is essential to bridge knowledge gaps in digital platforms and loan management, empowering participants to navigate financial systems confidently. Second, addressing cultural barriers requires engaging communities through dialogues and providing female mentors to challenge norms that restrict girls' participation. Third, increasing access to financial institutions involves expanding agent networks in rural areas and simplifying documentation requirements, such as those for national IDs, to reduce entry barriers. Fourth, strengthening group governance through transparent record-keeping and regular leadership elections will enhance trust and accountability within SILC groups. Finally, developing tailored financial products, such as low-interest loans designed for youth, will meet adolescents' unique needs and encourage sustained engagement. Together, these actions provide a roadmap for ensuring the long-term success of financial inclusion efforts.

Conclusion

This learning brief provides evidence-based insights into the GIRL-H program's financial inclusion interventions, highlighting their transformative impact on adolescents in Karamoja while identifying areas for improvement. By leveraging the benefits of SILC groups, overcoming barriers to access, and strengthening linkages to formal financial systems, the program has empowered participants to improve their lives and communities. The best practices and recommendations outlined here offer a clear path forward, emphasizing the need to empower adolescents through sustainable and inclusive financial systems that address their specific challenges and aspirations.

Introduction

GIRL-H, implemented in the Karamoja sub-region of Uganda (Moroto, Kotido, Amudat, Karenga, and Kaabong districts), aims to enhance financial inclusion, gender norm transformation, economic empowerment, and access to health and nutrition services for adolescents and girls. The financial inclusion as component of the program focuses on empowering adolescents and youth through the Savings and Internal Lending Communities (SILC) methodology. Despite progress, adolescents and girls in Karamoja face significant barriers to financial inclusion, including cultural norms, economic constraints, and logistical challenges, which limit their access to and use of financial services such as savings, credit, and mobile money.

This learning assessment seeks to answer key questions about financial inclusion for adolescents and girls in Karamoja, Uganda, including current access to financial services, primary barriers to adopting SILC financial products, the impact of linking to formal financial institutions on well-being, and adolescents' perceptions of requirements for participation in the financial system. Findings will inform adaptive management, refine financial inclusion strategies, and contribute to Mercy Corps' broader evidence base on economic opportunities for youth in fragile contexts. The financial inclusion assessment and baseline data will provide primary and secondary data, respectively, to explore these barriers and identify best practices. Additionally, past reports done in other contexts offer insights into market-led approaches that can be adapted.



+20,267

PARTICIPANTS REACHED +17,062

PARTICIPANTS TRANSITIONED INTO LIVELIHOODS

+117

SILC GROUPS FORMED

Background

Karamoja, located in northeastern Uganda, is characterized by economic hardship, limited access to education, and cultural practices that disproportionately affect adolescent girls. Poverty drives early marriages and restricts girls' financial autonomy, while boys often face pressure to provide for families through risky means like raiding. The GIRL-H program targets these challenges by promoting financial inclusion among adolescents aged 10-19, with a focus on girls. SILC groups serve as community-based platforms where participants save collectively, access loans, and receive training, aiming to reduce poverty and enhance well-being. The program also links these groups to formal financial institutions to broaden service access, addressing the scarcity of banks and digital infrastructure in rural areas like Kotido, Kaabong, and Karenga. This background underscores the need for tailored interventions to overcome cultural, economic, and logistical barriers unique to Karamoja's adolescent population.

Key Financial Inclusion Interventions in the GIRL-H Program

The GIRL-H program targets adolescents in Karamoja to enhance their financial capabilities and resilience through a multifaceted approach. Here are the five key interventions:

1. SILC Group Formation

What It Does: Savings and Internal Lending Communities (SILC) group formation organizes adolescents into community-based savings and lending groups. Participants pool their money to save collectively and provide small, rotating loans to members. Field agents facilitate these groups, training them in governance and financial management.

Purpose and outcome: This intervention enables adolescents to access funds for critical needs like education and healthcare while fostering a savings culture. The share-out funds—distributed at the end of each 6-12 month cycle—have been instrumental in providing lump-sum payouts that members reinvest in household-related economic activities, such as crop farming and livestock rearing, thereby enhancing livelihoods and financial independence. For instance, in Nakapelimoru, participants used loans to pay school fees and cover medical costs, while share-out funds enabled broader investments like purchasing seeds or animals for sustained income generation. Groups also build social cohesion and reduce risky behaviors, such as theft among boys.crs.org

2. Financial Literacy Training

What It Does: Financial literacy training provides adolescents with skills in saving, borrowing, budgeting, and financial planning. Tailored to address gender-specific challenges, especially for girls, the training is delivered by field agents and mentors through practical, interactive sessions.

Purpose and outcome: The goal is to empower participants to make informed financial decisions and gain independence. In Nakapelimoru, girls reported using these skills to budget and invest in small businesses, challenging cultural norms that limit their financial autonomy. This foundational knowledge enhances their ability to manage SILC resources effectively.

3. Linkages to Formal Financial Institutions

What It Does: This intervention connects SILC groups to banks, for example PostBank through their Wendi mobile wallet platform. It facilitates access to secure savings accounts, larger loans, and digital financial services, bridging the gap between informal groups and formal systems.

Purpose and outcome: It aims to expand financial access in rural areas. In 2023, 348 participants used Wendi accounts to save and transact, improving security and convenience. Groups in Loputuk accessed bank loans for cereal banking, boosting their income. However, barriers like documentation requirements remain a challenge, particularly for girls.

4. Mentorship and Capacity Building

What It Does: Mentorship and capacity building offer ongoing support through field agents and mentors who provide training and support on leadership, entrepreneurship, and life skills. The program includes vocational training and start-up resources for income-generating activities.

Purpose and outcome: This intervention builds confidence and skills for long-term success. For instance, Naango Laura from Kaabong received tailoring training and a start-up kit, launching a thriving business. It also fosters leadership within SILC groups, creating role models who inspire community change.

5. Market Access Support

What It Does: Market access support links SILC groups to agro-input dealers and incomegenerating opportunities, such as cereal banking and livestock trading. Resources like seeds and tools are provided to support projects like group gardens.

Purpose and outcome: It diversifies income sources and promotes sustainability. Ten SILC groups received seeds for gardens, generating collective income, while others in Nakwakwa invested in goats for trading. This strengthens economic prospects and group collaboration, reducing reliance on risky traditional practices.

Participant, Nakapelimoru Karamoja, Uganda



The group is good since it helps when it's time for farming. I was able to go to the group and borrow money that I used for the all farming process of clearing my garden, buying seeds and planting.

Design and Methodology

This learning brief is informed by qualitative data collected in May and June 2025 to evaluate financial inclusion interventions in program geographies in the Karamoja region in Uganda. The methodology relied on two primary data collection methods: Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs). A total of 8 FGDs and 11 KIIs were conducted.

The FGDs involved small groups of participants from Savings and Internal Lending Communities (SILC), facilitated by a trained moderator to explore experiences, barriers, and perceptions of financial services. KIIs were conducted with stakeholders involved in program implementation to capture broader perspectives on the intervention's rollout and impact. Purposive sampling was employed to select participants from diverse geographic areas within the region, ensuring a wide demographic dataset.

The collected data underwent thematic analysis, with responses coded to identify recurring patterns such as the benefits of savings or challenges like mistrust organized around predefined learning questions. While the study's small sample size and qualitative nature limit its generalizability, the depth of findings gained offers an understanding of the program context's unique cultural and economy

Learning Questions:



How have Savings and Internal Lending Communities (SILC) groups enabled adolescent girls to save and borrow money, and in what ways has this contributed to their agency, health, and economic well-being?



How has linking SILC groups to formal financial service providers increased access to and use of financial services among adolescent girls?



How have GIRL-H interventions ensured the sustainability and potential growth of financial services for adolescent girls, and what recommendations can be made to support this?



Findings

SILC Groups Drive Empowerment, Yet Persistent Barriers Limit Sustainable Financial Inclusion Among Adolescents and Youth in Karamoja

Youth Empowerment through Financial Access

In Uganda, financial services have grown and become more available in recent years. However, accessibility remains an issue, especially for adolescents and youth in pastoralist and conflict prone areas. SILC groups have significantly empowered adolescent girls by providing a platform to save and borrow money, enhancing their agency, health, and economic well-being.

Participants use loans for critical needs such as education, healthcare, and income-generating activities. For example, Naango Laura from Kaabong District utilized a GIRL-H-supported tailoring course and start-up kit to establish a business, earning 12,000 Uganda Shillings (USD 3.43) daily and accumulating 380,000 Uganda Shillings (USD 108.48) in savings. This financial independence has allowed her to support her family and return to school, demonstrating increased agency and economic stability in her household. Similarly, a respondent from Nakapelimoru borrowed 50,000 UGX to pay school fees, improving educational access and household well-being.

Holistic Strategies for Overcoming Barriers to Financial Services

Qualitative data indicate that adolescents and youth, especially girls in Karamoja face cultural, economic, and logistical barriers to accessing financial services. Early marriages and restricted mobility limit their roles, while lack of assets prevents them from obtaining loans. Long distances to banks add isolation. SILC groups provide a localized solution, reducing travel and safety risks. However, spousal control presents challenges, with some husbands misusing loans, leading to conflicts. Peer support helps mitigate this, but broader community engagement is essential. The Kotido District Commercial Officer in charge of promoting trade, industry, cooperatives, and enterprise development within the district, emphasizes mentorship and advocacy to address these cultural barriers, indicating that while SILC groups are crucial, they are not a standalone solution.

Expounding further, these cultural barriers are deeply ingrained, often perpetuated by traditional norms that prioritize male authority and decision-making within households. For instance, early marriages not only curtail educational opportunities for girls but also place them in situations where their financial independence is severely restricted. This dynamic is especially problematic when considering that many adolescents possess entrepreneurial potential and innovative ideas which remain untapped due to the lack of financial access and autonomy.

To effectively combat these issues, a multi-sectoral approach is necessary — one that brings together the gender, financial, and education sectors. Community awareness programs that influence, challenge and change perceptions about the roles and capabilities of women and girls can gradually shift societal attitudes.

Additionally, involving men in these programs can foster an understanding of the benefits of supporting women's financial independence, potentially reducing instances of loan misuse by husbands.

Establishing more accessible financial institutions within proximity to remote areas could alleviate the logistical barriers. Mobile banking services, such as Wendi accounts, provide a practical solution, enabling girls and women to manage their finances safely without the need for long travels, as evidenced by their adoption by 348 participants (203 female) across Karamoja. These services must be paired with financial literacy training to ensure that beneficiaries can optimize their use of such platforms. During focus group discussions, a participant noted,

"Having Wendi has made it easier for us to save without going far, but we need more training to use it well,"

Participant, KII

This highlights both the potential of mobile banking to address distance challenges and the ongoing need for education to maximize its benefits.

The role of peer support cannot be overstated. Beyond immediate emotional and practical support, forming networks of adolescent girls engaged in small-scale businesses can create a collective bargaining power, making it harder for external control over their finances. Mentorship from successful female entrepreneurs and advocates can further inspire and guide young girls on their journey to financial independence.

Ultimately, while SILC groups provide a solution, comprehensive strategies that incorporate legal, technological, educational, and social reforms are critical to dismantling the barriers adolescent girls in Karamoja face. By addressing these issues holistically, there is a greater chance of creating sustainable change and empowering the next generation of women to thrive economically and socially.

The SILC Group Model and Structure:

The SILC model encompasses collective saving and lending within a group, facilitated by field agents and mentors who provide training in financial management. Through Private Service Providers (PSPs), who are actively engaged, groups receive support including training, assistance with record-keeping, and linkages to formal financial services in exchange for a fee. In Karamoja, groups accessed bank loans for cereal banking, a process where PSPs played a definitive role in facilitating linkages to external resources, likely earning a commission from PostBank for connecting SILC groups to these financial offerings. This framework empowers girls by offering accessible financial tools and fostering skills development, exemplified by the mentorship provided to participants.

Fundamentally, the program adopted the Savings and Internal Lending Communities (SILC) model2 from Catholic Relief Services (CRS) guidelines and manuals. The approach is designed to be straightforward: groups pool savings and offer internal loans under the guidance of field agents and mentors who impart financial management skills. Field Agents (FAs) responsible for the training and supervision of groups are paid by the project during the first group cycle (9-12 months in duration).

After undergoing a certification process, they graduate to become Private Service Providers (PSPs), offering their training and support services to groups for a fee from the groups, rather than being paid by the project. This 12-month cycle, and a share out at the end of each cycle approach goes beyond monetary aspects, serving as a layer for skills and empowerment. Participants receive support from GIRL-H to start businesses such as tailoring through the start-up kits ranging from USD250-500 per eligible group. They became business owners earning up to 12,000 UGX (USD 4) daily while also mentoring others. The findings validate this success, with participants lauding the model's accessibility and the confidence it fosters integrating collective savings with practical training makes and equip girls with both the tools and the knowledge they need to reshape their futures for a significant change.

SILC Rates, Values, and Benefits of Savings and Loans:

Loans ranging from UGX 50,000 (USD 14) to UGX 150,000 (USD 43) from group funds address immediate needs, while savings rates reflect the collective financial discipline of SILC groups in Karamoja. Analysis of the latest financial data (as of September 2025) shows an average savings rate of UGX 612,615 (USD 176) per group per cycle, with standout performers like Meriwalla Charan Group accumulating UGX 3,558,000 (USD 1,020) and Nalimoit reaching UGX 2,800,000 (USD 803), driven by high attendance (up to 100%) and consistent contributions from 15-30 members.

Benefits from these savings and loans include enhanced education (e.g., school fees), health (e.g., medical bills), and economic opportunities (e.g., business startups). A participant from Nakwakwa subcounty borrowed UGX 150,000 (USD 43) to grow crops and start a retail business, repaid the loan, and retained profits, exemplifying how these funds empower girls with independent decision-making and economic contributions to their households. The average net profit per group stands at UGX 153,846 (USD 44), yielding an individual return on investment (ROI) of approximately 11%, meaning each member earns back their contribution plus an average profit of UGX 5,128 (USD 1.47)—translating to tangible gains for education or small ventures. In high-performing groups like St Veronica Silc Group, with an average savings of UGX 359,000 (USD 103) and a 16.16% return, this ROI supports sustained economic resilience, highlighting how balanced savings and loan strategies foster both immediate relief and long-term empowerment for adolescent girls.

Bridging Unmet Financial Needs

Unmet financial needs within SILC groups present significant challenges to adolescent girls in Karamoja. One primary issue identified is the constraint posed by low group savings, which limits the size of loans available to members, thereby hindering the potential for business expansion. As highlighted by a respondent from Nakwakwa, this limitation creates a cycle where growth opportunities are stifled just as businesses begin to gain momentum.

Additionally, a lack of knowledge about formal financial systems emerged as a critical gap. Participants expressed the need for advanced financial training, including guidance on interacting with banks and understanding formal processes. For instance, a participant voiced aspirations for training that could bridge the gap between their current informal practices and formal banking systems. This need for education aligns with observations from the Kotido District Commercial Officer, who highlighted the inaccessibility of financial service provider (FSP) products and services in rural areas, compounded by limited digital literacy among the groups, rather than merely the physical scarcity of institutions.

However, findings show what can be achieved; bank loans have successfully supported initiatives such cereal banking initiatives, poultry farming, supporting SMEs, supporting agricultural value chains such as aggregation, where farmers collectively pool their produce to improve bargaining power and access better markets. However, focus group discussions from Nakwakwa revealed frustration over insufficient capital to scale such ventures, underscoring the inadequacy of current resources to meet growing aspirations.

These findings indicate that while SILC groups have reinforced empowerment and ignited ambitions, addressing these gaps is essential. Enhanced funding and targeted capacity-building through consistent and expanded financial education coverage and access to larger loans are critical to ensuring the sustainable growth and independence of adolescent girls in these communities.

Linking SILC Groups to Formal Financial Services Enhances Savings and Economic Empowerment, but Access Barriers Limit Impact

Financial Models and Products Introduced through GIRL-H

Through the GIRL-H program, groups were supported in accessing low-cost and secure financial service products, specifically tailored for underserved and unbanked populations, including the establishment of individual and group accounts via PostBank's *Wendi* mobile wallet platform. This initiative enabled 348 participants, including 203 women, to engage in transparent savings, transact securely, and access loans, significantly enhancing their financial inclusion across districts like Kotido and Kaabong by September 2025. The *Wendi* platform's group accounts have proven particularly beneficial, allowing collective savings to accumulate safely—evidenced by groups like *MOJA NI MOJA* SILC group, which reported 84,000 UGX in total savings shared among 25 members—and facilitating larger loan applications, such as those used for cereal banking in Loputuk, thereby strengthening community resilience. Beyond convenience, these accounts foster a culture of financial responsibility and serve as a critical entry point to formal banking systems, empowering adolescent girls and their communities with greater economic stability.

In Loputuk, a bank loan facilitated a cereal banking initiative, enabling the collective group to leverage their pooled resources and generate higher returns. This model not only increased the group's capital but also demonstrated the transformative potential of connecting SILC groups to structured financial services. For adolescent girls, such linkages offer a pathway to economic empowerment, as evidenced by the case of Naango Laura. Through her tailoring business, she managed to save an impressive 380,000 UGX (USD \$106), illustrating how these connections, paired with income-generating activities, can significantly bolster savings and financial independence.

A GIRL-H
participant and
SILC group
member poses
with a tailoring
machine she
acquired through
her SILC Group
initiative



These developments underscore the potential of formal financial services to amplify the impact of SILC groups, providing the tools necessary for sustainable growth and long-term stability. However, such models require ongoing enhancements, such as expanding digital literacy initiatives and increasing the availability of rural banking agents, to ensure accessibility and scalability for all participants.

Opportunities and Barriers in Linking SILC Groups to Formal Financial Services

Linking SILC groups to PostBank has enabled groups to save, access loans for larger investments, and fostered a culture of financial responsibility. Wendi mobile accounts provide not only convenience but also the added benefit of earning interest on deposits, encouraging the accumulation of wealth in a structured manner. Bank loans, such as the one used for cereal banking in Loputuk, showcase the potential for collective resource pooling to generate higher returns, demonstrating how formal systems can amplify economic initiatives.

Despite these advantages, significant challenges remain. Low digital literacy among participants often hinders their ability to fully utilize these platforms, limiting their functionality and reach. Documentation requirements, such as the need for national identification cards, add another layer of complexity, especially in rural areas where such documents may be difficult to obtain.

Instances of mistrust, highlighted by a participant from Nakwakwa who experienced unexpected deductions in mobile money transactions, further complicate the adoption of these services. For adolescent girls, these barriers are even more pronounced due to additional hurdles such as restricted mobility and limited awareness of available financial resources. Addressing these challenges necessitates targeted support systems, including tailored training programs that focus on enhancing digital literacy and building trust in formal financial providers. These initiatives would not only empower individuals but also create a foundation for sustainable financial engagement and long-term economic independence.

Financial Impact and ROI of Digitized SILC Platforms

Digitized savings platforms, such as *Wendi* accounts, have revolutionized financial inclusion for adolescent girls in Karamoja, Uganda, by offering interest on deposits that incentivize wealth accumulation and enhance returns on investment (ROI). Analysis of the latest financial data from September 2025 reveals that top-performing SILC groups, such as *MERIWALLA CHARAN group* in Kotido, achieved an annualized savings per member of 323,052 UGX (USD 93), contributing to a group net profit of 806,000 UGX (USD 231), which translates to an impressive ROI of 22.65% for individual members—meaning for every 100 UGX (USD 0.03) saved, members earn back their principal plus approximately 22.65 UGX (USD 0.01) in profits, fueling investments in education and small businesses.

Similarly, *ST VERONICA* SILC group in Kotido recorded an annualized savings per member of 143,600 UGX (USD 41) with a 16.16% ROI, while *KACHUCH* SAVING group in Kaabong achieved a remarkable 182.81% ROI on savings of 99,200 UGX (USD 28) per member, showcasing how these platforms amplify financial returns across diverse groups.

The case of Naango Laura, who saved 380,000 UGX (USD 109) through her tailoring business, exemplifies how such returns translate into economic empowerment, enabling her to support her family and return to school. However, challenges persist, as noted in *Nakwakwa* focus group discussions, where low collective savings limit the ability to secure larger loans, hindering business expansion. These disparities, corroborated by the Kotido District Commercial Officer's insights on limited rural financial access, underscore the need for targeted financial literacy training and stronger group cohesion to maximize ROI and fully harness the benefits of digitized savings systems.

Sustainability and Future Recommendations

The Experience of Formal Financial Service Providers

PostBank demonstrates a clear commitment to sustaining financial services in the Karamoja region through the use of Wendi accounts and the strategic expansion of agent networks. By collaborating with Airtel, a major telecommunications provider, Postbank has successfully integrated mobile money transactions into its operations, offering greater accessibility and convenience for users. These advancements have been particularly impactful for adolescent girls, who now have increased access to credit facilities and tailored financial literacy programs aimed at empowering their economic independence.

However, despite these notable successes, significant challenges remain. The limited presence of agents in rural areas continues to impede the widespread adoption of these services, leaving many communities underserved. Additionally, gaps in digital literacy among participants often result in underutilization of available tools, restricting their ability to fully benefit from these innovations. Addressing these barriers will require sustained investment in both infrastructure and education, including the deployment of more agents in remote regions and the implementation of comprehensive digital training initiatives. Furthermore, fostering trust between financial providers and users will be critical to ensure the long-term success of these programs.

A financial
literacy session
being conducted
by PostBank for
SILC Committee
Members



Transparent communication, along with ongoing mentorship and community engagement, can help bridge gaps in understanding and build confidence among participants. By addressing these challenges through targeted strategies, PostBank and its partners can ensure that their efforts have a lasting and transformative impact on the financial inclusion and economic advancement of underserved populations.

Factors Contributing to SILC Group Sustainability

- Capacity Building & Livelihood Benefits: Sustainability relies on the interplay of training, group cohesion, and the tangible benefits that foster long-term engagement. Among the positive examples, participants in Nakwakwa have highlighted achievements such as acquiring livestock, like goats, as a motivating factor for continued participation in savings initiatives. These successes demonstrate how financial empowerment can translate into real-world improvements in livelihoods, providing a compelling incentive for members to remain active in their groups.
- Digitized Savings Systems & Governance: Digitized savings systems such as wendi
 mobile platform, which enhance security and accessibility, play a pivotal role in this
 sustainability. However, their effectiveness is often undermined by governance issues, such
 as mistrust in leadership, and unmet loan needs that fail to address the diverse aspirations of
 group members. For example, groups may experience stagnation when members lose faith in
 the transparency of management or struggle to secure sufficient funds for investments critical
 to their economic progress.
- Mentorship & Targeted Support: Addressing these challenges requires strong mentorship
 programs and a clearly defined structure that ensures equitable access to resources. The
 success story of Naango Laura, whose tailoring business enabled her to accumulate
 substantial savings, illustrates the transformative potential of these systems. Her experience
 serves as a testament to how targeted interventions and tailored support can uplift
 participants and inspire the collective perseverance of their groups.
- Training, Cohesion & Accessibility: To sustain engagement and promote broader adoption, it is crucial to integrate strategies that provide ongoing training in financial literacy, strengthen group cohesion through transparent communication frameworks, and enhance the accessibility of programs by addressing infrastructural and logistical gaps.
- Role of Private Service Providers (PSPs): Private Service Providers (PSPs) play a crucial
 role in ensuring the sustainability of SILC groups by facilitating ongoing training, fostering
 linkages to formal financial institutions, and empowering communities to manage their savings
 and lending activities independently long after project support ends.

These measures, coupled with visible outcomes like asset acquisition and income growth, can solidify the foundation for long-term sustainability and inclusive participation across diverse demographics.

Recommendations for Future Growth

- Enhance Financial Literacy: Providing comprehensive training on digital platforms and bank interactions is crucial for empowering adolescent girls. This initiative should address the technical and procedural aspects of digital banking tools, ensuring participants can confidently navigate mobile applications, make transactions, and manage accounts. Special emphasis must be placed on tailoring these programs to meet the unique needs of young women, as financial literacy is a cornerstone for economic independence.
- Increase Access: Expanding agent networks in underserved regions is another critical step. This effort should focus on recruiting local agents who understand the cultural and socioeconomic dynamics of their communities, thereby fostering trust and encouraging participation. Simplifying the documentation process, reducing red tape, and offering mobile agent services can further overcome logistical and regulatory barriers, making financial services more accessible to rural populations.
- Tailor Products: Developing financial products specifically designed for youth is essential, though banks' reluctance due to the high cost and uncertain viability of new products for niche groups suggests a more practical approach. Refining existing products, such as adapting low-interest loans with flexible repayment plans or enhancing savings accounts with incentives, could better align with adolescent girls' aspirations for education, entrepreneurship, or larger asset accumulation, while minimizing financial risk. Collaborating with partners to derisk these target groups—through shared guarantees or subsidies—can make this feasible, and offering personalized financial counseling alongside these refined products can help participants make informed decisions, maximizing the benefit of their engagement.
- Address Cultural Norms: Cultural barriers remain a significant challenge for female financial
 inclusion. Engaging communities in dialogue about gender equality, providing female mentors
 as role models, and implementing confidence-building workshops can help challenge
 restrictive norms. These efforts should be accompanied by campaigns that highlight success
 stories of women who have triumphed over these barriers, inspiring others to follow suit.

These strategies combine practical interventions with a focus on inclusivity and empowerment. By building upon the successes of GIRL-H initiatives, these measures aim to address the existing gaps and ensure the sustainability and expansion of financial services for adolescent girls in Karamoja. The approach promises to pave the way for long-term economic empowerment and the creation of resilient communities.

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