Youth Savings

Assessing Village Savings Associations for Youth in the E-FACE Project
About MEDA

Since 1953, MEDA has been designing and implementing market-driven economic development programs that improve the welfare of millions of people around the world. As a leader in financial services and market development, MEDA collaboratively creates business solutions to poverty by working in partnership with the poor and the institutions that serve them.

About E-FACE

Ethiopians Fighting Against Child Exploitation (E-FACE) is a four-year project, funded by the United States Department of Labor, and implemented in collaboration with World Vision, MEDA, and the Mission for Community Development Program (MCDP). Within this project MEDA works to improve the livelihoods of 7,000 vulnerable families and 3,250 youth. Components of this project targeting youth include: provision of training programs and business incentives to business owners and their youth employees so as to improve working conditions and safety for youth engaged in the traditional textile industry; facilitating access to finance through village savings associations for youth; linking youth interested in alternative livelihood creation with appropriate formal and non-formal education programming and financial services; training and engaging rural youth in income generating activities; and training vulnerable urban youth in life skills, entrepreneurship training and financial literacy.

Abstract

This report is one in a series focused on the E-FACE Project, developed towards the end of the project to assess the changes and benefits of MEDA’s youth-oriented interventions in order to learn from and strengthen them for future interventions. This report explores savings behavior among youth, including changes in their livelihoods, behaviors and working environment as a result of their participation in savings groups.

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“Our youth are spending less of their weekly pocket-money or wages on snacks and entertainment. Instead they are saving this money.”

Parent

“I had to negotiate with my parents to become a member as they are not aware of savings; but now after a few months of savings, they are supportive of my participation”

Youth Saver
Introduction

Ethiopia boasts the 14th fastest-growing economy in the world and is attracting a great deal of foreign direct investment; however, over 40% of the economy is informal, and within the unregulated economy are children working in unsafe conditions.

An estimated 18 million Ethiopian children aged 5-17 engage in some form of work – almost a fourth of the population. Although the country’s policies and legislation protect children from exploitative labor and support their education, the incidences of child labor still remain very high in the informal sectors, making it difficult to enforce safe and reasonable labor practices.

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MEDA’s work is focused on increasing incomes for families primarily engaged in the textile sector by linking small-scale artisans and weavers to markets, enhancing their production techniques and linking them to appropriate technologies, improved input supplies, and financing. Working through local partners, MEDA implemented the Keep Safe program, which offered young weavers in Addis Ababa, aged 14-17, with training on rights and hazards awareness, and a referral system to move some of the youth into other areas of employment (such as hair-dressing, tailoring, or self-employment) or back into school.

The Keep Safe program was complemented with Occupational Health and Safety training and incentives for business owners/weavers to improve workplace conditions and update antiquated equipment such as looms through access to loans. MEDA also implemented the Building Skills for Life program, which provided training for vulnerable urban youth in life skills, entrepreneurship training and financial literacy. Upon completion of either the Keep Safe or the Building Skills for Life programs, the project then facilitated access to financial services for all youth clients by grouping them into Village Savings Associations for Youth (VSAY) to encourage savings behavior and impart basic financial literacy.

E-FACE facilitates the establishment of both adult and youth savings groups as core interventions complementing all other project activities. Village Savings and Loan Associations (VSLAs) are facilitated for parents/guardians/employers in targeted communities, whereas VSAYs are facilitated for youth as community-based savings groups only. VSAYs are composed of 10 to 20 working youth between the ages of 14-17. These associations provide youth with a means to develop saving habits from an early age; access financial services relevant to their situation; build capital through their weekly contributions; and prepare for future plans, be they entrepreneurial or...
**Village Savings Association for Youth: Step by Step process**

1. 10-20 youth are mobilized by a promoter to form a VSAY.

2. By-laws are developed with the help of a promoter and agreed on by all of the members. By-laws provide a framework for governance (including dispute resolution and disciplinary action) and specify the conditions for savings and the Social Fund.

3. Establish a Management Committee consisting of five people: a Chairperson, Secretary, Treasurer, and two Money Counters.

4. Meet weekly at a specific time and place--all transactions are registered and a lockable cash box is used to prevent unauthorized cash movement and tampering of records. All members have an individual passbook to record their savings.

5. Members agree on a regular, fixed contribution by all to a Social Fund which can be used for emergency assistance, educational costs for orphans, etc. as agreed on by the VSAY.

6. The cycle of savings is usually one year. At the end of a cycle, the accumulated savings are shared out amongst the membership in proportion to the number of entries in the passbooks that each member has. However, the Social Fund is not shared.

7. After the share-out, members who do not wish to continue may leave and new members may be invited to join. Members leaving the group cannot claim their share of the social fund.

educational. Unlike savings groups for adults, the VSAYs do not lend to one another. Instead they collect and accrue their savings with the objective to either share-out their savings at the end of a cycle (usually one year) or to start a group business/income generating activity.

Research has shown that benefits from savings groups can go beyond asset building and savings for youth, and provide working youth with their own solidarity groups in which they find peer support and social security. They can also expose youth members to other financial service concepts, such as borrowing, banking, and income generating activities, which are taught through orientations and workshops. This report will examine the role that the E-FACE VSAYs have played in improving financial literacy, access to savings, asset building and social capital (including self-confidence and participation in household and community decision-making) of participating youth.

There has already been some research on the benefits of savings behavior on youth livelihoods and how this can create a positive future orientation among young people and help their transition into adulthood. This report seeks to explore specific changes as perceived by youth and their families who participated in the E-FACE project in Addis Ababa, Ethiopia. We hope this information will be useful to research and practitioner communities interested in understanding how to facilitate positive changes for youth through access to financial services.
Methodology

This case study serves as a ‘snapshot’ of perceived changes by project participants; hence, information was collected and analyzed through document reviews and field visits.

A desk review of existing data, including field staff monitoring reports, trainers’ observations, and client testimonies was undertaken. A field trip to collect primary data was conducted in February 2015. Information was collected through participant observation, interviews, and focus group discussions with youth clients and their parents/guardians, community workers, and project staff.

Three focus groups were conducted with a total of 33 youth (52% male, 48% female) from three VSAYs. In addition, 16 parents/guardians (11 men and 5 women) were interviewed in small group settings, and four savings groups’ promoters were interviewed (2 men and 2 women). In addition, information was collected from 12 individual interviews (6 men, 6 women), and four focus groups with a total of 99 youth (75% male, 25% female) who are also part of the Keep Safe and/or Building Skills for Life programs.

Interviews and focus group discussions took place at community centers or homes where the groups meet to deposit their weekly savings. VSAY groups could only be met on non-school days or on Sunday mornings, when they gather for their weekly savings contributions. In addition, individual interviews and focus groups were conducted with selected youth at their workplaces.

There is growing research on the impact of savings groups on young people’s lives, including improved future outcomes and increased self-confidence—all of these were taken into consideration during data collection and report writing in order to ensure that this report can feed into the growing data bank on youth savings.

This report is not intended to be a quantitative study or an evaluation. The findings and observations in this report are based on changes as perceived and experienced by project participants and those who work or live with them, such as their parents, employers and community workers. Since there was no baseline data to compare these changes against, this report relies on respondents’ perceptions of change over the project duration.

It should be noted that low levels of literacy among most clients may have limited the depth of questioning and discussion, and that translation from English to Amharic may have also impacted the nature and depth of questioning possible. A list of interview questions can be found in Annex I.
Village Savings Associations for Youth – The Numbers...

The E-FACE project has achieved the following results with VSAYs:

- **105** VSAYs have been formed and are operational in Addis Ababa
- **1,480** youth have enrolled into these 105 VSAYs--young **women** represent **41%** of this total amount.
- **24** VSAYs representing **353 youth** have been linked to formal financial institutions and have opened a group saving account
- Of the total number of youth participants in the Keep Safe and Building Skills for Life programs, **69%** have been **mobilized** to participate in VSAYs
- **10** VSAYs have operated for one full cycle and have had successful share-outs to all members
- As of February 28, 2015, the groups **saved** a combined amount of **ETB 102,862** (approximately **USD $5,143**), of which **ETB 12,095** or **12%** (approximately **USD $605**) has been set aside as **Social Funds**

These numbers on their own do not convey the changes that have occurred in the young savers’ lives. They merely provide an indication of project achievements at the output-level; hence, there was a need to gather qualitative information on the behavior changes that have resulted from the establishment of savings groups for young people.
Village Associations for Youth – The Changes

Asset Building – Developing a Savings Culture

All youth, guardians/parents and community workers interviewed agreed that the VSAYs have helped to develop a savings culture amongst the youth – a culture that did not previously exist. The majority of youth (and their parents/guardians) stated that they are not brought up with notions of saving and its importance. There is a tendency to live from one day to the next.

VSAY members reported that participation in VSAYs resulted in a change in attitudes towards savings. It was evident from meetings and visits with the youth that a savings culture exists – and that youth see the importance of asset building for a better future. Community workers also confirmed that the target communities, which are poor rural migrants to Addis Ababa, have never saved and do not see the importance of saving for a better future.

Planning for a Future – Investing in Income Generation Activities

Unlike savings groups for adults, the VSAYs do not lend among themselves; hence, there is a growing amount of group savings with each passing week – an amount that they can be shared out at the end of one year, or that they can invest as a group. Almost all VSAYs want to use their group savings to invest in some form of group income generation activity.

Business ideas ranged from chicken-rearing to Internet cafés to hair salons. The youth have plans for making money and investing in their future. Before participating in VSAYs, none of the youth understood the concept of saving for income generation, nor did they have the motivation to plan for a future in which they were entrepreneurs in a group business. The groups that want to invest in group businesses have all given thought to the type of group venture, the individuals within their group who could manage such a venture, and the training they require to make their business operational and successful.

During group discussions, all the groups asked for training on income generating activities – some wanted additional training for free, whereas some were willing to pay for the training on a cost-sharing basis. Cost-sharing would involve an organization or project providing a trainer at a subsidized fee and the VSAY contributing towards these fees.

“

It is necessary to change the mentality of these communities and teach them how to save. Now that some of them have seen the benefits of savings, there is more awareness within the communities and a savings culture has developed in all beneficiary communities.”

MCDP Community Worker
Value of Groups – Being part of a Savings Group helps youth save, and more

In the focus groups and interviews, the youth stated that being part of a VSAY group helped them because: 1) they learned the process of group saving and found it secure as a process; and 2) the peer pressure and sense of competition motivated them to meet their weekly contributions.

One group shared how they had wanted to raise their weekly contribution from ETB 7 to ETB 10 and that they had had to use peer pressure to convince three members who were not keen to raise the contribution amount. They were very proud of their accomplishment and the three members who had to be convinced confirmed that seeing other group members saving more and being so committed is what made them increase their contributions.

However, peer pressure to motivate members does not work for all groups. Interviews with individual youth clients revealed that there are some VSAYs with members who are not contributing regularly and who are not motivated by others within a group. However, for the majority of groups, social capital (peer pressure) and internal competition has proven very motivational.

Saving at an Earlier Age

All youth and parents/guardians said that they wish that they had started saving at a younger age. The average age that all youth would have liked to have started saving was at 9-10 years.

Most felt that starting savings at 17 years of age was too late because it meant that the youth were moving into an ‘adult’ phase when it was more difficult to build trust within group members and when it was harder to absorb new ideas and knowledge on better financial behavior. The community workers and promoters confirmed that it would be easier to work with children aged 9-14 years because among this age group, there was more openness to learn new concepts and less rebellion towards adopting a savings culture.

Although it may be a challenge for younger children to access money for contribution to a VSAY, there was agreement that parents/guardians would be more likely to give their children some weekly spending money (approximately ETB 1-3) if their children were going to save part of it in a VSAY.

Life Changes – Personal Growth and Improved Relationships

There have been significant changes in the relations between VSAY members and their parents. Parents feel that participation in the VSAYs has made their child/youth more responsible, more conscientious, more helpful with household and work chores, more interested in earning a little in order to save, and more communicative with their parents.

Many youth said they were not able to directly talk to their parents or communicate with them regarding school or other matters. After participating in a VSAY, they felt that their parents regarding them with more responsibility and trust and that they were able to talk more freely with their parents. Likewise, parents feel that their youth are now able to communicate with them and express their thoughts better.
Selected statements from parents:

“My daughter is interacting more with other young people and with us. The VSAY has increased her confidence to interact with other people and with her own family.”

“My son is now willing helping with weaving and household chores. He has learned time management and responsibility through the savings groups.”

“My child tells me not to worry anymore, that we are saving for our futures and will take care of ourselves.”

“My son is more responsible and motivated to work in order to earn money.”

“Having to show up every Sunday at the same time for weekly deposits has instilled a sense of discipline with timeliness and schedules – something that wasn’t there before.”

MCDP Community Worker

Parents, community workers and promoters confirm that they have seen a change in how the VSAY members see their future. Their aspirations have changed – they have plans to study or start a business. Some parents cited instances when the youth have taught them to save as a household—as a family.

Youth also attribute their improved interaction with one another and with other community members to their participation in the VSAYs. Working with different youth in their communities and building trust within their savings group has taught them how to work in teams and how to better communicate with one another. Better teamwork, more patience with one another and better time management are changes cited by many youth and their parents. Although the training provided during the initial set-up for a VSAY has contributed to these changes, it seems that the act of working in and contributing to a VSAY has contributed more to these changes.

Community workers and parents were quick to draw comparisons between youth who participate in VSAYs and those that do not. They shared that non-saving youth have less positive interactions with their parents and peers and that the lack of group interaction means they lack the motivation to change and improve themselves. Community workers also cited improved school attendance among youth who participate in savings groups, as well as increased responsibility.
Factors contributing to Success

An analysis of the self-reported effects among youth, coupled with the various discussions with youth, their parents/guardians and the community workers, revealed that there are certain factors that contribute to the success of a VSAY.

1 **Involvement of Parents/Guardians:** All VSAY members confirmed that they would not have been able to successfully participate in the savings groups without their parents’ consent and active support. The project’s interventions with parents/guardians/employers through VSLAs and their youth through VSAYs ensured that the parents/guardians were already aware of the concept of savings groups and had received basic financial literacy – parents were thus in full support of having their youth participate in VSAYs.

> "Literacy and awareness is very low in these communities, so parents are not supportive of VSAY membership if they themselves are not sensitized to VSLAs"

**MCDP Community Worker**

It is very difficult for those youth whose parents/guardians were not part of a VSLA process. During a focus group discussion, one young woman shared her uphill battle in convincing her parents to let her join a VSAY and asked that the project work with her parents to enroll them in a VSLA. Another reason why the involvement of parents/guardians is crucial to success is because most youth are dependent on their parents for weekly wages and savings amounts. If they don’t get paid, they can’t participate in the VSAY.

2 **Invest in building trust within groups:** The project has faced particular challenges when building trust within communities and individuals - this is partly attributed to the fact that Addis Ababa has a large rural migrant population. The most successful VSAYs were those that invested in trust building among their members and within their groups. Activities to build trust ranged from spending more time together as a group getting to know one another, to sharing personal stories, to participating in common training opportunities.

It took some groups 4-5 weeks to build enough trust so that individual members would start contributing weekly savings in the group box. Groups that did not invest in building trust or did not value the importance of such activities are still having trouble with regular weekly contributions by all members.

3 **Provide training to foster learning and change:** E-FACE’s suite of complementary activities ahead of VSAY formation is an important success factor. Most VSAY members have either participated in the project’s Keep Safe program or the Building Skills for Life program.

Upon completion of either program, E-FACE facilitated access to financial services for youth clients by grouping them into a VSAY. These training programs built a foundational base upon which the VSAYs could be formed. They instilled the value of savings among the youth and provided them with basic life skills which contributed to improved personal hygiene, time management, work ethic, and inter-personal communication.
In Closing

Despite not being a formal evaluation, this report identifies a number of important takeaways regarding the VSAYs formed under the E-FACE project.

“VSAY participation would not be possible without the project’s work on raising awareness of our parents and forming them into adult savings groups”

Youth Saver

The E-FACE project has been successful in helping Ethiopian youth in Addis Ababa to develop savings habits, as well as in developing other aspects of their lives, including interpersonal relations and positive future orientations. The information collected and discussions had with youth and their parents/guardians revealed that the VSAYs have resulted in profound effects on family relations and personal growth.

Based on the changes witnessed by community members, there are a number of youth who have not been involved in E-FACE interventions who are interested in forming VSAYs. Unfortunately, these youth are unable to access the services of community workers and promoters who can help them establish a VSAY because there is no financial incentive for promoters to do so for non-project related youth. The results achieved by the E-FACE interventions targeting youth in Addis Ababa are significant, and it is clear that there is ongoing demand for E-FACE programming, including in asset building for youth through savings groups.
Client Story

Tekabech Teklu

...(aged 16) lives in Addis Ababa and is a member of a VSAY group.

Her group is titled Worek Amarfe, which translates into “The Golden Seat”. She is keen on studying Political Science at school and hopes to become the first female President of Ethiopia. She is well-spoken, confident, and full of positivity regarding her future and that of her country. But Tekabech was not always like this.

Prior to being part of the E-FACE project, Tekabech was a different person. She talks about arguing with everyone in her neighborhood and at home. She was quick to pick a fight with others and didn’t see the value in helping with house-work or with the weaving work done by her parents.

After participating in Keep Safe training and being part of a VSAY, she has changed her attitude and feels a sense of responsibility towards her family and her education. She goes to school more regularly now and feels more confident about working hard and saving for a better future. Her group wants to use their savings to start a group business – the first internet café in her community. Her savings group has already shared out individual amounts upon successful completion of one cycle (one year) of savings, and she used her savings to buy school supplies. Her group has opened a shared bank account in this 2nd cycle of saving. She says she wouldn’t have been so disciplined about saving if it wasn’t for her group and the social capital amongst them to save and contribute weekly. She likes the sense of competition in her group, and the sense of belonging and trust within them. As she speaks, her fellow group members all smile and encourage her, while agreeing with everything she says about the group.

As she and her friends talk about their future plans, one of the girls’ mothers is sitting quietly in a corner sobbing. She is overcome with pride at the changes she sees in her daughter. She used to worry about her daughter, who never talked to anyone and lacked the social skills to interact with others. But now, being part of a savings group, she is more confident and able to hold a conversation with others. She worries less about her daughter now.

“Before becoming a VSAY member, I was very argumentative and fought with everyone. Now I have a sense of responsibility and know how to work with others in a team”.

Client Story

Samuel Sedho

...is a member of a VSAY group in Addis Ababa.

His group is called Bekuteba Endeg, which translates into “Let’s Grow by Saving”. The group has 16 members, of which only three are girls. Theirs is a new yet very motivated group—it is only four months old and each member is saving ETB 10 a week, as compared to the ETB 3-5 that most other groups are saving per week.

They plan to use their social funds to start a soccer club for themselves, which means the girls may not equally benefit. However, the female members don’t seem too concerned about these plans. With their group savings, they plan to start a small group business raising and selling chickens in the community. They have assessed the need in their community and feel that a chicken business will be successful and they hope to get formal training on business development from the community workers/promoters that helped them set up their savings groups. They also want to use their savings to pay for some cost-shared training for one or two of their members on weaving design and marketing skills so that they can collectively help their parents and business owners increase incomes from their weaving businesses. All of them belong to weaving families and communities.

The group is strong. They feel the peer pressure to save and like the sense of competition amongst each other.

I started to grow when I began to save. I used to spend a lot but now that I am saving, I have also opened a bank account with the Commercial Bank of Ethiopia. It’s not about the small amount you save, even if you start with a small amount, it’ll eventually grow and grow.”

E-FACE project training and membership in a VSAY group has motivated them to help their parents and business owners more and in turn, they now get more money from them for their savings. Their parents and business owners find them more responsible. They intend to keep saving even after the project ends because it’s now easy for them to see a better future together.

Some of us were not keen to save up to ETB 10 per week. So we convinced them until they couldn’t refuse to join us”
Annex I: Interview and Survey Questions

Questions for Youth Clients

1. How long have you been part of a VSAY?

2. Have you participated in the Keep Safe Program or Building Skills 4 Life training?

3. Is this the first time you have participated in a savings group? Why did you decide to become a member? What motivated you?

4. How did your group decide on your savings amount? Was the amount easy or difficult to save? Why or why not?

5. What are other services have been offered through your VSAY? (Training, linkages to other value add services, etc.)

6. What have been the best part of being a member of a VSAY? What has been the hardest?

7. Why do you think it is useful for young people to save money?
   a. What is a good age to start saving? Why?

8. How have your savings and expenditures changed since joining a VSAY?
   a. What are you saving for?

9. What have been the most important things you have learned from being in this group? (Prompt for qualitative changes, e.g. social networks/friends, learning, sharing? Etc.)

10. Does your group have a bank account? Why is a bank account important to your group?

11. Have changes occurred in your life since joining the VSAY? If yes how so?
    a. Socially: relations at home or within your community?
    b. Personal changes: Do you feel more confident now than before? Or do you feel more burdened now than before?

12. What are your goals for the future?
    a. What would you do with more money?
    b. Will you continue to participate in VSAYs after the project ends? Why or why not?
Questions for Guardians/Parents

1. What do you think about your young person’s involvement in savings?
2. Do you participate in any savings group?
3. What changes have you seen in your child/young person?
   a. Socially: relations at home or within your community?
   b. Financial: Have their savings supported you in any way? What have they used the savings for?
   c. Personal changes: Are they more confident now than before? Or more burdened now than before?
   d. Have their aspirations for their futures changed? How?
4. Would you recommend their continued participation in VSAYs after the project ends?
5. Would you recommend other young people to participate in VSAYs? Why or why not?

Questions for Community Workers/Promoters

1. How long have you been a promoter for youth savings groups? How many VSAY groups do you have?
   How many VSLA groups do you have?
2. What changes have you seen in youth participants?
   a. Socially: relations at home or within your community?
   b. Financial: Have their savings supported you in any way? What have they used the savings for?
   c. Personal changes: Are they more confident now than before? Or more burdened now than before?
   d. Have their aspirations/orientations towards their futures changed? How?
3. Would you recommend their continued participation in savings groups after the project ends?
4. Would you recommend other young people to participate in VSAYs? Why or why not?
   a. What differences have you noticed in youth that save and those that do not?
5. What differences have you noticed in youth vs. adult savings groups? Explain using an example.
6. Besides savings and financial training, what other support do you provide the VSAYs?
End Notes

1. MEDA website: http://www.meda.org/about-e-face

2. As stipulated by the donor (USDOL), VSAYs in the E-FACE project do not lend to one another. In addition, linkages to Micro-Finance Institutions are also limited to savings.

3. Experiences from 1) UNCDF’s YouthStart Program; 2) Save the Children’s YouthSave Program; and 3) Plan’s Youth Microfinance Project in Senegal, Sierra Leone and Niger


5. A Bridge to Adulthood: The Promise of Savings Groups for Vulnerable Children, International Rescue Committee

6. These numbers are indicative of reporting up to March 31, 2015.

7. As stipulated by the donor USDOL, linkages to formal financial institutions is only limited to savings accounts.

8. Social Funds are set aside for group-decided social activities and are meant to be a shared benefit. These are not shared-out or used for a group income generating activity.

9. VSAY members that had participated together in the same groups during the Keep Safe or Building Skills for Life programs had more trust within their groups than members who had not trained together before.
Acknowledgments

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