

Microenterprise Development and HIV/AIDS

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Microfinance Learning and Innovations After Hours Seminar Series

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AMAP FSKG – HIV/AIDS & MF Products and Services Research

- Research Objectives
- Accomplishments (Aftercare Guide, Action Research, Defining Options, MicroNote series, SEEP Guidelines)
- MF and HIV/AIDS Notes
 - *Note 1: Achieving a Common Understanding: What ASOs and MFIs Need to Know About Working in HIV/AIDS Prevalent Communities
 - *Note 2: Microfinance and HIV/AIDS: Strategic Partnerships
 - *Note 3: Microinsurance for Markets Affected by HIV/AIDS

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ECONOMIC STRENGTHENING FOR VULNERABLE CHILDREN







Principles for Program Design and Technical Recommendations for Effective Field Interventions





Economic Strengthening

"the portfolio of strategies and interventions that supply, protect, and/or grow physical, natural, financial, human and social assets"



Development of the Guide

- Developed by Save the Children USA, MEDA, EcoVentures and AED.
- Supported by USAID/MD & other USG contributors.
- Published February 2008.
- Field visits Kenya & Uganda.
- Consulted with experts in economic development, sustainable livelihoods, child protection and HIV programs.



What the Guide IS

- What the Guide IS:
 - A categorization of different types of ES programs, with accompanying technical recommendations.
 - A list of principles that practitioners should seek to adhere to, regardless of which type they choose.
- What the Guide is NOT:
 - A list of suggested industries where OVCs should engage.
 - A description of how to provide microcredit to youth.



7 Principles of Success

- 1. Take a multi-sectoral approach & ensure open dialogue.
- 2. Base program design on sound market analysis.
- 3. Weigh the benefits and risks of targeting.
- 4. Identify best practices in ES and adapt to specific vulnerabilities of HIV/AIDS-affected children & households.
- 5. Know what you can do by yourself -and build partnerships to implement the rest.
- 6. Develop interventions for sustainability and scalability.
- 7. Identify robust indicators to effectively track performance and outcomes.



Technical Recommendations

SOCIAL ASSISTANCE

- Asset transfers
- Social pensions

ASSET GROWTH AND PROTECTION

- Collective and Individual savings
- Insurance
- Legal services

INCOME GROWTH

- Skills training
- Income generating activities
- Job creation
- Market linkages
- Business loans



Specifically: HIV and AIDS

- Issues to consider:
 - Labor compromised
 - Stigma
 - Youth-headed households & elderly caregivers
 - Asset depletion
 - Legal identity issues
- PEPFAR funding
- What are you trying to achieve?



Microenterprise & HIV Website

http://hamed.seepnetwork.org

- A community of practice for public health professionals, microenterprise practitioners, and policy makers working to support economic strength and wellness among HIV/AIDS affected people.
- The SEEP Network Guidelines for Microenterprise Development in HIV and AIDS-Impacted Communities (aka The HAMED Guidelines).







Thank you!

For more information and resources on MED and HIV/AIDS, including the MF and HIV/AIDS Note Series, please visit:

www.microlinks.org/fs/hiv-aids

A screencast of this presentation will shortly be available at www.microlinks.org/afterhours.