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# Objectives

Ophavela is an organisation that promotes a rotative savings and credit methodology.

Objectives:

- To get a better understanding of the main issues and differences in group policies
- To understand how savings and loans are used in cases of emergency (HIV/AIDS and other situations)
  - Especially the social fund
- To introduce in the existing OPHAVELA's policies a mechanism in order to respond to the groups' needs
- To adapt the policy manual



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## Planned activities

- Focus group discussions in the following districts: Meconta, Mogincual, Ribaue, Lalaua
- Compile e analyze a sample of groups' internal rules
- Propose changes in the groups' internal rules in order to better fit the groups' needs

# Methodology

- Two research techniques:
  - 18 groups: focus group discussions
  - 6 groups: developing a matrix of unexpected events during the last years and comments on how group members dealt with these events
- Workshop for the Ophavela staff, beneficiaries, partners and service providers in the HIV/AIDS field

# Research results

- Few group whose members have been directly affected by HIV/AIDS or by other deadly diseases.
- All groups are aware of the AIDS impact in the broader community
- Religious influence “HIV/AIDS does not affect our community, because of our strong moral principles”
- Dealing with emergencies is usually not a decisive factor when joining a group
  - Main motivation : to be able to save and get credit in order to fulfill some long term objectives.

# Research results

- The general fund (savings) and the social fund are considered equally useful
- The use of the social fund:
  - In case of death in one of the member's family, buying goods (food, black material, wood for coffin making) for the group member
  - In case of illness, helping the people that are no longer able to work, who need to go to the hospital, to buy medications

# Recommendations

- Project extension
- Availability of the technical advisors / consultants
- Presentation of synthesized results
- Finalization of HIV/AIDS policy for the beneficiaries
- Assistance in implementing the strategy
- Flexibility in the use of allocated funds

## Next steps

<b>Activities</b>	<b>Time</b>
▪ Finalizing the proposal to modify the internal rules of the existing groups	March 2007
▪ Identify partners or services providers	April 2007

# Next steps

## Challenges

- Identifying partners that can work well with the Ophavela program;
- Cultural and religious obstacles to the implementation of an HIV/AIDS strategy

## Lessons learned

- It is important to share experiences on mitigating the impact of HIV/AIDS (Institutional sustainability / profitability)
- It is important to consider the question of stigmatization of clients affected by the disease
- Necessity to monitor the HIV/AIDS situation of our clients
- It is important to take HIV/AIDS into account at a early stage
- Groups needs sensitization, important to take into consideration cultural aspects

## Lessons learned

- It is important to raise the groups awareness around the problem of HIV/AIDS
- Gradual introduction of HIV/AIDS material in sensitization sessions