

Savings Groups for OVC Households

A USAID Portfolio Review from Mozambique

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THE ASPIRES PROJECT

Overarching goal: to improve economic stability & related health outcomes of highly vulnerable populations, esp.:

- OVC households and caregivers
- HIV-affected households

RESEARCH

Evaluation research

- e.g., RCTs, Financial Diaries, stand-alone qualitative, ethnography
- Varying levels of engagement with program itself

Formative research

- e.g., needs assessments of target populations to help shape interventions

TECHNICAL ASSISTANCE

To improve programming

- e.g., better target/serve OVC or HIV-affected households

To scale up programming

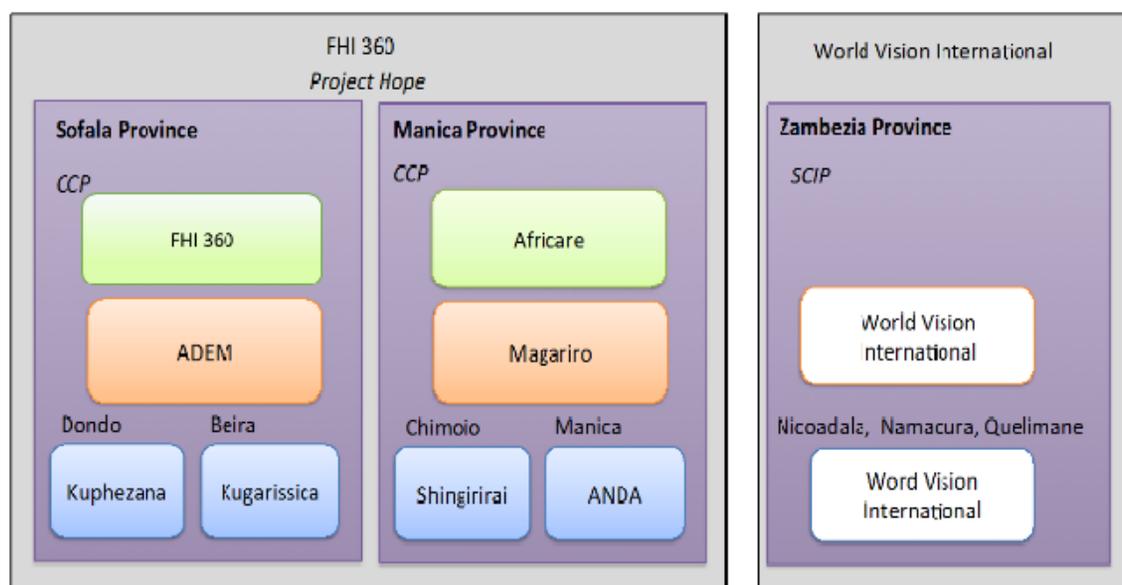
To foster new linkages

- e.g., savings groups/clinical outreach

To design, launch, & evaluate new innovations/pilots



OVERVIEW OF MZ PORTFOLIO REVIEW



What we did:

- Combination of desk review & fieldwork
- FGDs & IDIs
- Demand & supply-side
- To deliver observations, recommendations & perhaps follow-on TA

❖ “Improving the capacity of vulnerable [e.g. HIV-affected] households to meet their needs in sustainable ways by strengthening their livelihood, caregiving, and health-seeking skills” (CCP).

FUNCTIONALITY & KEY QUESTIONS

How Programs Reached OVC/VPs:

- Both programs aim for mixed membership—VPs & non-VPs in same SGs.
- Both systems emphasize confidentiality & minimizing stigma for VPs
- Variations on theme: field staff/volunteers identify/recruit VPs & report results without revealing status to public or to group.

Key Questions Included:

- What do participants see as targeting goals/ideals vis-à-vis vulnerable members? How do managers define targeting effectiveness?
- How do participants (esp. HIV-affected) articulate effects of programming in terms of economic, health, & other outcomes?
- To what extent do participants see SGs as source of charity for broader community, & why?



INDICATIONS OF SUCCESS

Basic SG methodology: mostly strong.

Outreach to VPs:

- 51% vulnerable reported by USAID
- 39% “most vulnerable” by our analysis
- 20-80% vulnerable by self-report

Exploratory findings on economic impact:

- E.g. “Before, I didn't know business; now, my children can go to school;” “Before the group, she would ask her husband for money, he would say no, and abuse her.”
- Loans and shareouts used for income-generating activities.
- Shareouts also used to meet families’ basic needs and well-being.

Practical innovations: OVC Fund (SCIP).



CHALLENGES & GROUND-LEVEL AMBIGUITIES

Confusion on both demand and supply-side about:

- (1) Relation of vulnerability to purpose.
- (2) Definition of vulnerability.
- (3) Targets for VPs membership.
- (4) Connection between SGs & health.

But confidentiality is upheld. So is this a problem?

Inherent tension in SG practice:
Self-selection vs. targeting, with added complication of need for confidentiality.

Complication #1: outreach

- USAID unsure what it's going to get in terms of VP outreach—waits for reports to trickle up.
- Should funder be satisfied with intervention that serve only 50% target population?
- Do programs need that other 50% to stabilize SGs?

Complication #2: “mission drift”

- Various forms of “pricing out” most vulnerable when savings minimums rise from cycle to cycle.
- Programs can end up skewed to serve non-target population.



IMPLICATIONS

A path out of poverty?

Probably not for many.

A path to resilience?

Much more likely.

Ways to intensify resilience effect for VPs:

- Tighten/focus ground-level buy-in to mission.
- Cultivate the SG+ Plus idea, particularly regarding health.



Thank you!

The ASPIRES Team

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