An Introduction to Programming for Orphans and Vulnerable Children Savings Groups

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by

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This guidance was produced under United States Agency for International Development (USAID) Cooperative Agreement No. AID-OAA-LA-13-00001 and was made possible by the generous support of the American people through USAID and the United States President's Emergency Plan for AIDS Relief. The contents are the responsibility of the International Rescue Committee and FHI 360 and do not necessarily reflect the views of USAID or the United States Government.

This guidance was written by Joan Hall, Independent Consultant, and edited by Andrew Meaux, International Rescue Committee, and Barri Shorey, International Rescue Committee.

Acknowledgments
The International Rescue Committee would like to thank the following people for kindly donating their time for providing feedback on drafts of this document: Sarah Dastur, Pact; M. Emrul Hasan, Plan Canada; and Dionísio Matos, USAID/Mozambique.

Suggested citation:
Hall, Joan. 2017. An Introduction to Programming for Orphans and Vulnerable Children Savings Groups. FHI 360/ASPIRES Project & International Rescue Committee. ASPIRES Technical Guidance Series – Community Microfinance for Orphans and Vulnerable Children. www.marketlinks.org/aspires

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ACRONYMS

CPC	Child Protection in Crisis Network
ES	Economic Strengthening
FSA	Financial Services Associations
ILO	International Labour Organization
IRC	International Rescue Committee
M&E	Monitoring and Evaluation
OVC	Orphans and Vulnerable Children
OVCY	Orphans and Vulnerable Children and Vulnerable Youth
OWT	OVC Wellbeing Tool
PLHIV	People Living with HIV
PLWHA	People Living with HIV/AIDS
PRA	Participatory Rapid Appraisal
PVA	Participatory Vulnerability Analysis
PWR	Participatory Wealth Ranking
SG	Savings Group
SHG	Self-Help Groups
SILC	Savings and Internal Lending Communities
VAT	Vulnerability Assessment Tool
VSLA	Village Savings and Loan Associations

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INTRODUCTION

This publication aims to provide a general overview for practitioners and donors who are interested in, but unfamiliar with, youth savings groups (SGs) with information, best practices and evidence on the use of community-based savings groups with and for orphans and vulnerable children and youth (OVCY), including those affected by HIV/AIDS.[1] We encourage practitioners and donors to improve and expand the use of SGs for OVCY, with the appropriate add-on services ("bundled" services), for better impact and broader outreach. Of particular importance is the adaptation of the standard adult savings group model to a model that meets the unique needs of OVCY, and protects them from inadvertent harm.

This is a companion piece to the International Rescue Committee (IRC) publication published under FHI 360's ASPIRES Project — ***Community-based Microfinance for Orphans and Vulnerable Children: Literature Review*** (Meaux 2016). That literature review provides a comprehensive look at the body of research on community-based microfinance interventions and their impact on vulnerable children, while this publication focuses on the design and implementation of these interventions at a high level. The recommendations in this publication draw on the abovementioned literature review, additional sources cited herein, and interviews with experienced practitioners of savings groups for this target population. Two briefs on this subject have also been published as part of the ASPIRES Technical Guidance Series and provide an overview on specific sections: ***Orphans and Vulnerable Children Savings Groups*** and ***Bundled Services for Orphans and Vulnerable Children***. Donors and practitioners who have already determined they want to conduct youth SGs and are seeking more specific implementation guidance will find additional resources listed in Annex 1, in addition to those cited in the text.

Financial Needs of Vulnerable Children and Youth

OVCY face unique challenges. Children whose parents are living with HIV may experience many negative changes in their lives long before they are orphaned. The death of their parent(s) increases emotional trauma. They may have little or no support, and may suffer exploitation and abuse (Stein 2003, 3). Depression, hopelessness, suicidal thoughts, loneliness, anger, confusion, helplessness, anxiety and fear of being alone are common reactions to the death of a parent

[1] OVC as defined by PEPFAR (2012, 20) are children who have lost a parent to HIV/AIDS, who are otherwise directly affected by the disease, or who live in areas of high HIV prevalence and may be vulnerable to the disease or its socioeconomic effects. For the purposes of this publication, the ages of orphans and vulnerable children (OVC) are 0–17 years (inclusive). Due to the paucity of evidence and examples, the document broadens the range to "vulnerable children and youth", which are 0–17 years and 18–24 years, respectively.

(Stein 2003, 11). OVCY, especially young women, have elevated risks of HIV transmission (UNICEF 2013, 3).

The loss of a parent to AIDS can also reduce a child's access to basic necessities such as shelter, food, clothing, health, and education. Orphans are more likely than non-orphans to live in large, female-headed households where more people are dependent on fewer income earners (Monasch & Boerma 2004, S62). This lack of income puts extra pressure on children and youth orphaned by AIDS to contribute financially to the household, which may include driving them to the streets to work, beg, or seek food (Salaam 2004, 3).

The majority of children and youth who have lost a parent continue to live in the care of a surviving parent or family member, but often have to take on the responsibility of doing the housework, looking after siblings, and caring for an ill or dying parent. This burden disproportionately affects girls. Children or youth who have lost one parent to AIDS may be at risk of losing the other parent as well, since unprotected heterosexual sex is a major route of HIV transmission in Africa (Monasch & Boerma 2004, S57). When one or both parents have passed away, and in the absence of other possible caregivers, the eldest child may assume responsibility for the welfare of younger siblings. In these child-headed households, the older child might have no other choice than to drop out of school in order to provide for siblings. Orphaned children and youth, particularly girls, are often disadvantaged as a result of the new responsibilities like caring for sick adults or younger children, and need to seek income-generating opportunities, which may take the form of unsafe sexual transactions (Hallman 2004, 25).

Children and youth orphaned by AIDS may miss out on school enrollment, have their schooling interrupted or perform poorly in school as a result of their situation. They may be required to put their education on hold. Expenses such as school fees and school uniforms can present barriers to school attendance (Population Council 2004, 2).

Children with dying or deceased parents are often stigmatized by society through association with AIDS, leading to shame, fear, and rejection. This stigma can play a part in preventing orphans from receiving schooling and health care. Finally, children may also be denied their inheritance and property once a parent dies due to discriminatory property and inheritance laws (Ahmed 2011, 6).

Table 1 below summarizes the risks, at each age group, for children affected by HIV/AIDS.

Table 1. Risks due to HIV and AIDS by age group of child

Infants	Pre-school-age children	School-age children	Adolescents
• Exposure to HIV/AIDS (mother-child transmission through breastfeeding and birth) • Frequent infections • Poor nutrition • Poor growth • Emotional deprivation • Developmental delays • Attachment disorders	• Loss of social contact and stimulation • Begin to experience and respond to the trauma of loss (parents, siblings, home) • Poor nutrition and growth • Exposure to abusive environments • Infections, although decreasing in frequency	• Becoming caretakers for parents and siblings • Losing access to education • Increasing awareness of stigma • Sexual abuse • Physical and verbal abuse • Depression • Increasing workload (child labor)	• Further increase in responsibilities as they assume role of provider and caretaker • Exclusion from education • Poor self-esteem • Depression • Sexual abuse/teen pregnancy • Sexually transmitted illnesses, including HIV • Exclusion from formal employment

Source: Subbarao and Coury (2004, 23)

ECONOMIC STRENGTHENING

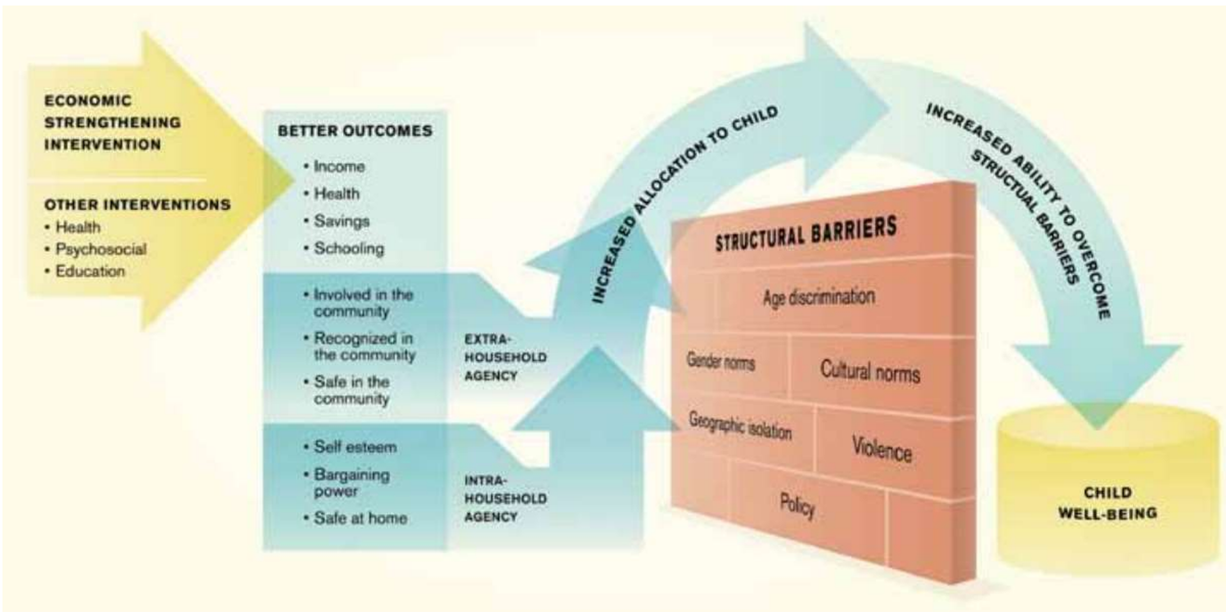
Economic strengthening (ES) programs are aimed at improving the household economy, reducing the economic vulnerability of the family, and increasing the resilience of the household to face shocks and meet ongoing needs. ES programs for vulnerable families and individuals can include cash, food, and asset transfers, microinsurance, value chain/market interventions, business skills development and vocational training, coaching and mentoring, financial education, income-generation training, and microfinance (savings and loans), as well as systemic interventions, such as improving national policies that affect markets (SEEP 2012, 11).

These types of programs, of which community-based savings-led interventions are a subset, have been shown to benefit children in both the economic and the health realms, two key areas in reducing vulnerability. While noting that differences in monitoring and evaluation (M&E) frameworks make comparisons and conclusions difficult, a review of 31 impact studies and preliminary results from eight additional ongoing programs concluded that there “appears to be a positive association between exposure to ES interventions and child well-being” (CPC 2011, 7). An important caveat to this observation is that, although there appears to be a positive association between exposure to ES interventions and *child* well-being, there are no specific conclusions about the association with *vulnerable child* well-being.

> “…economic strengthening [is] the portfolio of strategies and interventions that supply, protect, and/or grow physical, natural, financial, human, and social assets.”
>
> —James-Wilson et al. (2008, 11)

The Child Protection in Crisis (CPC) Livelihoods and Economic Strengthening Task Force developed a theory of change for how ES programs improve outcomes for children (see Figure 1). This theory posits that "ES programs targeting adults result in better outcomes for children when the female caregiver has the power to make important decisions that affect well-being, both in the home and community" (CPC 2011, 7).[2] As well, in ES programs targeting children *directly* "[children's] intra- and extra-household agency [the ability to influence decision-making] should be a major determinant of program success" (ibid.). CPC (2011) diagrams the model as follows:

Figure 1. Theory of Change for ES for OVCY Populations



Source: CPC (2011, 7)

The diagram also indicates the importance of other interventions (health, psychosocial, education) tied to the ES interventions [the theme of Bundled Services[3] is explored later in this publication]. ES interventions plus other interventions lead to outcomes that include improvements in income, health, savings, and schooling within the household, as well as personal outcomes (improvements in self-esteem, safety, and bargaining power). Community-level outcomes are also theorized: community involvement, improvements in status, and in safety. The personal and community-

[2] While this finding holds where short-term changes to child wellbeing are concerned, there is also research suggesting that men's tendency to reinvest earnings and savings in businesses may have a less direct effect on children's immediate needs, but may have greater potential to increase household income and family spending over the long term (de Mel et al., 2009; McKenzie, 2012). SG projects should therefore consider their aims and timeframe for achieving them when deciding whether to target women, men or both as members.

[3] This is often termed "savings groups plus" to indicate a savings group intervention onto which are added additional services.

level outcomes for female beneficiaries should improve allocations of resources to children in the household, which helps children overcome the structural barriers that they might face, leading to improved child well-being.

Choosing the Right ES Intervention

Table 2. Vulnerability Categories for Decision-Making on ES Programming

	Target Group Vulnerability Level		
	In destitution	Struggling to make ends meet	Ready to grow
Illustrative Target Group (in bold, those groups that are the subject of this publication)	• Elderly caregivers • Poor women or widows • People living with HIV/AIDS of all ages at the symptomatic stages • Child-headed households	• All caregivers (women, elderly and poor households) • **Children and Youth** • People living with HIV/AIDS	• Caregivers with productive capacity • Youth • People living with HIV/AIDS of all ages who have productive capacity
Type of Intervention	Provision	Protection	Promotion
Purpose	Supply relief assistance and support	Restore or maintain economic resources	Strengthen or increase economic resources
Service Provided (in bold, those interventions that are the subject of this publication)	• Asset and cash transfers • Food aid • Social pensions • Public works	• **Group and individual savings** • Insurance services **(bundled with savings groups)** • Legal services to protect vulnerable groups **(bundled with savings groups)**	• Business loans **(via savings groups)** or from MFIs • Skills training **(bundled with savings groups)** • Income-generating activities **(bundled with savings groups)** • Market linkages **(bundled with savings groups)**

More Vulnerable → **Less Vulnerable**

Source: Evans et al. (2013)

Table 2 above shows three broad levels of economic vulnerability, from "destitute" to "ready to grow." The table gives some illustrative examples of the profiles of groups that might fit into these vulnerability categories. It also shows which ES interventions will be the most helpful at each level. As shown in the table, consensus opinion holds that SGs are best used for children and youth who are not destitute or ill (the most vulnerable category). This group may not have the labor power to engage in productive activities due to illness and/or be unable to make the minimum savings deposits required by SG membership. Other than these destitute or ill children, SGs can be used for any of those who are less vulnerable in this framework. The SGs can also serve as a platform for providing other services (microinsurance services, legal services, skills training, and market linkages). In this publication, we are limiting guidance to community-based ES interventions, although other ES interventions may be the right choice for different populations.

COMMUNITY-BASED, SAVINGS-LED MICROFINANCE

The key characteristic of community-based, savings-led microfinance is that assets are generated and controlled by the community.[4] This category of microfinance may include more structured entities, such as credit unions and cooperatives, and informal structures, such as SGs and their variations. Variations on SGs have been branded by their creators under the names "Village Savings and Loan Associations" (VSLAs) by CARE, "Savings and Internal Lending Communities" (SILCs) by Catholic Relief Services, "WORTH" groups by Pact, and "Saving for Change" groups by Oxfam America and partners. Self-help groups (SHGs) are an Indian variety of the SG model, as are Financial Services Associations (FSA). Some of these models are capitalized strictly by community assets, while others link with formal institutions.

Household Outcomes from Savings Groups

Increasingly widespread, SGs have been shown to have good impact on adults, including on the caregivers of orphans and vulnerable children and youth. The literature review conducted by Meaux (2016) found that:

- **SGs increase savings.** This finding was confirmed by seven randomized control trials and is consistent across the literature.
- **SGs support households in building assets.** Numerous studies support the finding that SGs lead to an increase in domestic and business asset ownership.
- **SGs increase household food security.** There is a substantial body of literature that has found SGs to have a positive impact on food security and nutrition of the household.
- **Children and youth are able to save too!**
- **SGs can empower youth** to accumulate and take control of their assets.
- **SGs can increase access to health, reduce sexual risk-taking behavior, and improve psychosocial well-being,** and can lead to the economic and social empowerment of girls.
- The **effects of SGs on food security and nutrition**, and on **educational attainment**, are **unclear**.

The informal structure, rural outreach, and focus on SGs make them well suited for child and youth participation.[5] Meaux found SGs to be the most appropriate community-based savings-led intervention for reaching vulnerable children and youth *directly*, as opposed to other models, which have characteristics that are not appropriate for children (Meaux 2016, 5). For example,

[4] For further information on savings groups, please refer to Hall 2016, a brief on OVC SGs.
[5] Gash and Odell (2013) cited in Meaux (2016).

the Indian model of SHGs, which are linked to banks for access to credit, tend to have a complex formal structure and a focus on loans, which may not be appropriate for vulnerable children and youth with limited maturity and capacity (Lee 2010, 4). Savings and credit cooperatives also focus on loans rather than savings, are more formalized, and may not reach rural areas.

Theory of Change

Yet the theory of change for SGs where children and youth are directly engaged is still in the nascent stages. Below is a proposition, based on the companion literature review to this guidance, for a theory of change that hypothesizes that SGs plus bundled services that directly engage OVCY can contribute to improving outcomes for children. Unfortunately, the body of evidence to date is limited, and only three SG projects were found that targeted orphans and vulnerable children specifically.[6] The blue boxes indicate findings with medium evidence, while the green boxes have less evidence (Meaux 2016). The bundled services included (depending on the project): OVC care training for caregivers, health training and information on health services access, financial education training, among others.

Figure 2. Proposed Theory of Change for Savings Groups and Bundled Services for Orphans and Vulnerable Children and Vulnerable Youth

Further and more rigorous research on the SG programming model will help to test and refine this theory of change. More agencies are now experimenting with child and youth savings groups. For

[6] See Annex 2 for a list of SG projects engaging vulnerable children and youth. The three projects targeting OVC were Catholic Relief Services projects: the STRIVE and OSA Support projects in Zimbabwe and the Rwanda OVC Project.

example, a 2013 SEEP survey of 103 development organizations showed that 22% of these organizations include youth or child-focused savings groups and 38% reported youth participation with adults in savings groups (SEEP 2013). Since many of the challenges that vulnerable children and youth face are similar to those that vulnerable adults confront—including limited assets, limited access to finance, household underinvestment in essential services, unfavorable cultural and social norms, and limited social networks (Markel & Panetta 2014, 3), and since many children and youth are economically active—it would seem logical that child and youth groups would have the same impact that adult groups have. Unfortunately, many projects are not applying the recommended 10% of budget to monitoring and evaluation that is recommended by PEPFAR for PEPFAR projects. By applying more rigorous and more regular M&E activities, evidence-based research and data can be developed for the industry's use and reference. This evidence can as well as be used to make adjustments over the life of project in response to M&E findings.

> "In the grand scheme of everything we could be doing and are doing, savings groups have risen to the top of PEPFAR as a key intervention that we feel works for our beneficiaries…"
>
> —Wolfe (2014)

Cost

Savings group interventions are advantageous from the perspective of cost, although data is not systematically compiled and is difficult to compare across programs. Having said that, SGs are a low-cost intervention, requiring few inputs. The largest inputs are field officers to organize groups, train members, and train community promoters to oversee the startup phases of the SG. SGs are easy to take to scale, because they are a simple methodology, with existing standards established from experience in a wide range of contexts and cultures (Sebstad 2011, 42-43). These groups are designed to be time-limited; the involvement of the outside agency should end after the group is sufficiently trained.

Various sources have attempted to calculate the costs of SGs by cost per member served. In *Closing the Gap: Microfinance State of the Sector Report* (2011), CARE reports that the cost per member of SGs or SGs with bundled services implemented by different agencies ranged from approximately US$25 to approximately US$35 (CARE 2011, 17). The VSLA.net website states that "The cost per member averages $22.20 (and as little as $8)", and that costs are higher in Africa and lower in Asia; this is probably due to population densities. There is no data to date on the costs of OVCY SGs for comparison to adult groups.

> "…using WORTH groups [Pact's form of SGs] for program delivery enabled the initiative to reach more than twice as many women as originally planned."
>
> —Odell (2012, 20)

Adding on or linking with other services has the potential to lower overall project costs (compared to delivering the bundled services independently of SGs), especially when the same staff provide the add-on services. Staff time, transport costs, and monitoring can all be reduced when using this add-on model. However, there are trade-offs to consider with respect to the quality of SG program delivery, which might be reduced by not having dedicated staff, and SG sustainability, which might be achieved more slowly when bundled with additional services (for a general overview of these issues, see Rippey and Fowler, 2011).

Limitations

When Not to Use Savings Groups

The SG approach has a few disadvantages that should be considered before choosing this as the appropriate intervention, either for adults or for youth and children. The first is the meeting itself. While meetings have many advantages in a rural village setting, such as lowering the cost per individual of the intervention, and creating opportunities for building social capital and community integration, they can be a disadvantage for urban youth who tend to have more demands on their time (Ramirez and Nelson 2014, 15).

Weaknesses of Savings Groups

- Meetings have opportunity costs;
- Savings are unavailable for the duration of the cycle;
- Credit amounts are small;
- Theft of savings can occur;
- Non-repayment of loans can occur;
- SGs can create stress for members;
- Travel to and from meetings can create safety hazards; and
- Lack of privacy and confidentiality of information.

Secondly, savings are "locked up," (i.e., unavailable during the SG cycle), which may present difficulties to members with emergency needs. Some methodologies address this by creating a separate pool for flexible short-term loans. A common name used for these pools of money is the social fund. The social fund is typically a limited amount of money, which requires group approval to borrow or make withdrawals from. Groups determine whether social funds incur interest (typically at a lower rate than loans from the regular lending fund) or are simply repaid within a set period. But even with a social fund, in context where savings accounts with flexible terms are available to vulnerable youth, projects should assess whether ensuring youth's access to formal savings could be more valuable than forming youth savings groups.

Loans taken from savings groups tend to be small, since there is no external credit fund (the amount of credit available relies solely on the amount being saved by individuals). Demand for these funds can be high in geographic areas with good investment opportunities. Savings group loans are typically too small to allow for substantial business investments – where individuals have robust businesses that they would like to improve, microcredit or bank loans may be necessary. Older youth who are in school might not need much by way of credit to start or expand small businesses that do not interfere with their studies, but out-of-school youth who are more reliant on their businesses for survival might find their growth opportunities limited if savings groups are their only source of credit. For children and younger youth, savings groups should not engage in lending at all.

Security of savings can be a problem too, especially in places where there are limited demands for credit. In high-demand areas, the full amount of savings may be lent out in its entirety at each meeting, but if demand is low, unlent savings must be kept in a locked box in a location such as the home of a group member, or with a trusted adult. This raises the risk of theft of the box, either in storage or transport. Defaults on loans can occur, which also jeopardize each member's savings. Finally, privacy and confidentiality are at a minimum in these groups, due to the need for a democratic process.

Some of these weaknesses can be exacerbated for OVCY if care is not taken in the design of the program. Meeting times may interfere with the care of ill household members or siblings, or with school attendance. Travel to and from meetings may create safety hazards, especially for girls. The pressure to save consistent and periodic amounts may create stress on youth and their families, as might the pressure to repay loans. Theft of the savings box in the care of a youth may create an intolerable situation for that person in which they are blamed and ostracized by others. The lack of privacy and confidentially of personal situations may foment stigma related to HIV. The evidence, or lack thereof, for these issues is discussed at greater length in the companion Literature Review (Meaux 2016). Mitigation strategies to avoid or minimize them are further discussed in this document in the section on Risk.

When Might Formal Financial Services be More Appropriate?

Formal financial service providers also have a role to play in the ES of vulnerable youth and children. As can be seen in Table 2, it is the "somewhat vulnerable" category of OVCY who can benefit from these formal services. In fact, the formal financial services field has been adapting to youth needs. Over the past ten years, there has been a significant increase in the number of formal financial products developed for children and youth from banks, credit unions, and cooperatives. Key leaders in this expansion have been the YouthSave Consortium led by Save the Children (SC), YouthStart led by UNCDF, and Population Council with their Safe and Smart Savings Product for Vulnerable Adolescent Girls. The ASPIRES Project, implemented by FHI 360, has produced a guidance document on Institutional Savings-led microfinance for orphans and vulnerable children.

Three recent reports (Sebstad 2011, Ramirez and Fleischer-Proano 2013, and Ramirez & Nelson 2014) conclude between them that formal financial providers are better at:

- Meeting the financial service needs of wealthier, more urban, and more capable youth;
- Providing mobile financial services that meet the needs of youth, who are more likely than adults to travel or move locations for work opportunities;
- Providing access to a larger amount of savings for an emergency;
- Providing larger amounts of credit; and
- Providing a private and secure savings account.

The choice between formal financial services and savings groups should be based on the target group's need and context and need not be one or the other. Many organizations are now developing programming that offers a continuum of financial needs in which clients start in savings groups and graduate to formal financial linkages as they age.

DESIGNING SAVINGS GROUPS FOR ORPHANS AND VULNERABLE CHILDREN

There are a number of key design considerations relevant to programming for *all* ES programs for children and youth, irrespective of their vulnerability level. The points below were extracted from a list of key program considerations identified by Chaffin et al. (2014) in a review of knowledge and practice related to ES in the context of reintegration of separated children in family care; based on practitioner experience in ES for vulnerable children more broadly, they are useful for the purpose of this guidance as well.

- Assess the economic condition of the family, and the child(ren) within that family, to identify the appropriate ES strategy to support financial, social, and reintegration goals (see the section on Targeting and Assessment);
- Build the participation of children and their caregivers into all stages of the program cycle, including assessment, program development, and monitoring and evaluation (see Types of Savings Groups);
- Integrate ES interventions with programming in health, including sexual and reproductive health, formal or non-formal education including life skills, and conflict management skills. (see Bundled Services); and
- Take a graduated approach to economic strengthening by first meeting immediate needs through consumption support, then connecting beneficiaries with a sustainable source of income-generation and/or access to financial services (see Table 2).

However, it is important to recognize that OVCY have characteristics and/or unique situations that other children and youth don't, and that these issues should be taken into account when designing SGs for them. These unique characteristics include:

- Social stigma and self-stigma associated with both HIV and poverty;
- Potential cognitive delays, problems with self-control, or other mental health issues due to a poor caregiving environment;
- Increased household and/or economic responsibilities due to the death of adults in the family or caregiver age, illness, or disability;
- Chronic health needs, such as HIV treatment (for which they may or may not be aware), as well as periodic emergency health needs; and
- May be living with caregivers or a surviving parent who could also benefit from inclusion in the program.

These specific risks and approaches to mitigation will be discussed in a later section on Risks: Evidence, Practice, and Mitigation.

Targeting and Assessment

Targeting is important to ensure that the desired population is being assisted, but care must be taken not to stigmatize OVCY participants in SGs. A membership made up of purely orphans and vulnerable children and youth, especially those affected by HIV, should generally be avoided unless favored by the children themselves, as this may increase stigma.

The most feasible approach to reach OVCY with SG programming is area saturation. Technically speaking, this is not “targeting,” since it includes children and youth who are not part of the target group. But targeting that reaches OVCY, and *excludes* others, creates the risk of calling attention to and stigmatizing these vulnerable populations. Another reason to include non-target groups is because self-selection is a criterion for formation of a savings group. Using self-selection for group formation may lead to membership that is broader than the target group, with a mixture of both vulnerable and non-vulnerable children and youth, but will mitigate the risk of stigmatizing the more vulnerable. In the absence of exclusive targeting, programs can conduct extra outreach to the child and youth populations they are trying to reach, to stimulate their interest in joining savings groups. The potential for stigma can also be reduced by not setting a minimum contribution of savings and instead allowing any amount to maintain accessibility to all but the very most destitute children and youth.

To reduce the risk of inadvertently encouraging child labor, OVCY should also be provided with social, rights-based training.[7] Their parents, relatives and guardians should be engaged as well when possible.

If geographic targeting is used to identify OVCY populations, the next step is to conduct vulnerability assessments. Some OVCY may be too poor, ill, or have other constraints to participating in or achieving any benefits from belonging to a SG. It is important to assess the level of vulnerability of the child, preferably at the individual level, to determine if SGs are the appropriate intervention.

Some common tools to assess vulnerability are reviewed by Moret (2014, 2017). One is the Household Vulnerability Index (HVI), developed by the Food, Agriculture and Natural Resources Policy Analysis Network (FANRPAN) in 2004. The index uses semi-structured household interviews and secondary data to determine how livelihoods assets are affected by HIV and AIDS.[8]

Another tool is the Participatory Vulnerability Analysis (PVA), based on Participatory Rapid Appraisal (PRA) methods specialized to assess vulnerability. This is a participatory tool, allowing the community to create its own definitions for vulnerability. This tool could be used with OVCY to allow them to identify their causes of vulnerability and the appropriate solutions for them.

Participatory Wealth Ranking (PWR) also involves community input, and goes beyond other measures that link vulnerability to income or consumption. The PWR tool can be used by communities to help identify vulnerable households with OVCY. A drawback of PWR is that it may

[7] For example, see the Child Rights Approach section of UNICEF’s Toolkit on Diversion and Alternatives to Detention (UNICEF n.d.).

[8] The framework uses five livelihoods assets related to capital: human, natural, physical, financial, and social capital.

cause stigma if used publicly. It corresponds to measures of absolute poverty, and is therefore fairly accurate.

The Vulnerability Assessment Tool (VAT), developed by the SCORE Project in Uganda,[9] is used to segment households into subgroups that can be linked to different program activities according to their vulnerability level. It is a quantitative tool with a heavy focus on income, and therefore requires enumerators and accurate data collection. It can be used as a monitoring tool as well, if re-applied periodically.

Periodic monitoring should be done with appropriate tools to ensure that SG participants are not suffering from increased stigma due to their participation, as well as other child protection indicators. One tool that can be used for this is the Child Status Index,[10] developed by USAID and PEPFAR, which measures psychosocial wellbeing. A second tool is the OVC Wellbeing Tool[11] developed by Catholic Relief Services (CRS), which measures changes in mental health and perceptions of discrimination.

Taking Gender into Account in Design

Gender needs to be taken into account in designing SG interventions in order to ensure that girls have equitable access to the opportunities that SG programs afford. Girls are harder to reach because of cultural constraints, and designers should analyze and understand the cultural constraints that prevent girls from participating. In some cases, designing single sex groups may be more appropriate (Barclays et al. 2014, 5).

Evidence shows the potential in targeting girls in the design of SG activities, especially when safe spaces are created for them. The Literature Review mentions a myriad of benefits for girls, such as: increasing income and assets, increased self-esteem, lowered frequency of transactional sex, increased improved money management among others (Meaux 2016, 12).

The Population Council works primarily with girls, and has developed a toolkit for "girl-centered design" (Austrian & Ghati 2010). They note that it is important to understand which girls to work with, and why. The toolkit provides a non-exclusive list of sub-segments of girl populations (13):[12]

- younger girls, ages 10–14;
- older girls, ages 15–19;
- young women, ages 20–24;
- in-school girls;

[9] http://www.score.or.ug/
[10] https://www.measureevaluation.org/resources/tools/ovc/child-status-index
[11] https://www.crs.org/our-work-overseas/research-publications/orphans-and-vulnerable-children-wellbeing-tool
[12] Readers should note that these sub-segments are not necessarily OVC-related, and so the tool may need some adaptation to OVCY.

- out-of-school girls;
- domestic workers;
- girls with disabilities;
- refugees or internally displaced girls;
- married adolescent girls;
- orphan girls;
- migrant girls who are living apart from their family;
- young mothers;
- lesbians;
- commercial sex workers; and
- nomadic girls/highly mobile girls.

Having chosen the specific sub-segment(s), designers of SG interventions would then use this information to answer the following questions, knowing that for each sub-segment there may be different responses:

- What times and days of the week the girls are available and for what duration?
- Where to meet?
- Which kinds of adults will you need to talk with to get permission for the girls to participate in the program?
- How accessible are girls, and what strategies will work best to recruit them?
- Who do the girls look up to?
- What are the specific needs of girls' cohorts (younger ones need more financial literacy vs. older ones needing additional training and loans)? (Austrian and Ghati 2010, 15)

Taking Age-Appropriateness into Account in Design

How young is too young? The answer depends on the type of program intervention and design. Aflatoun, a savings program for children of all ages, has a school-based savings program that begins with children at age six. Adolescent girl savings accounts (e.g., Population Council) and adolescent girl SG programs (e.g., CRS) often begin around ages 10 to 12 and run until 19 years of age. Children and youth SGs typically start around ages 13 to 15 and run through age 24, although there are groups that begin with children as young as seven years.

Borrowing is not generally considered appropriate for children below age 15, as there are substantial protection risks and financial management skills needed to handle loans (CPC 2011, 17).

Should SGs be segmented by age? There is evidence that this is appropriate to do. The section on gender, above, notes that different cohorts of girl populations will have different needs, which will affect the design of SG programs. Table 2 earlier in this document also notes that some interventions are more appropriate for children as opposed to older youth. Segmenting by age also increases group cohesiveness; members have commonalities that bring them closer together (Austrian & Ghati 2010, 15).

Segmenting by age also allows adaptation of add-on services appropriate to the specific age group. A financial literacy curriculum will be different for younger children than for older ones. Vocational training is more suitable for older youth, as is value chain training. For example, Microfinance Opportunities for their financial education component focuses on savings behavior for girls (10-14); employment, financial negotiations, and resolving conflict for girls (15-18); and borrowing along with financial negotiations in the context of financial services for girls graduating from the program (Sebstad 2011, 29). Likewise, the Saving for Change model (implemented by Oxfam America, Freedom from Hunger, and others) has developed tailored programs for different age brackets.

Types of Savings Groups for Orphans and Vulnerable Children

Below are the common types of SGs that have been applied to work with child and youth populations. While some models, such as the youth-exclusive model, did not target OVCY, we include them here as relevant approaches that could be adapted to an OVC population. A list of projects that have been completed or are ongoing utilizing SGs engaging children and youth may be found in Annex 2. A key consideration for all SGs involving youth is to emphasize savings and financial capabilities (financial literacy), and to avoid the risks associated with credit activities for the younger segments, as the below table illustrates.

Table 3. Capacity-building Objectives for OVCY Participating in SGs

Age Group	6-9	10-14	15-17	18-24	Mixed adult-child/youth
Financial objectives	Accumulating savings	Accumulating savings	Accumulating savings Managing small loans	Accumulating savings Managing small loans	Accumulating savings Managing small loans (older youth and adults only)
Other skills objectives	Group management Developing a savings plan	Group management Developing a savings plan	Group management Developing a savings plan Business planning and entrepreneurship	Group management Developing a savings plan Business planning and entrepreneurship	Group management Developing a savings plan Business planning and entrepreneurship

Mixed OVC/Adult Model ("Youth-Inclusive")

In this model of savings groups, implementing agencies include youth with adults in the same group. Youth should be of an age that they can understand the responsibilities of belonging to a group and the financial concepts pertaining to the savings and lending activities. This usually means teenagers (12 years and up) rather than younger children. The group works the same way as an adult group, with no special adaptations for younger members.

CRS uses its SILC model for mixed adult/youth groups. According to CRS on their program in Rwanda: "No special adaptations were made to the Rwanda country context or to [orphans and vulnerable children] in particular; the SILC methodology is broad and flexible enough to suit any resource-poor environment or vulnerable population" (Mukankusi et al. 2009, 3).

Mukankusi et al. (2009, 8) notes that there is a transfer of knowledge and experience between youth and adult members in groups, which is of benefit to both. OVC members receive mentoring, basic business advice, financial management skills and general life skills from the adult members. Youth engaged in vocational training provide bookkeeping skills to assist in recording the more complicated group transactions, particularly valuable when many of the adult members are illiterate.

In CRS's program in Zimbabwe, the mixing of groups came about naturally. When parents died of AIDS, their children inherited the savings and joined the groups to continue their activities. Seeing the benefits of this integration of youth and adults led CRS to start intentionally incorporating youth. Zheke (2010, 5) notes that the adults in the group mentor the youth, and "This mentoring role can be particularly important for youth who have few adult role models."

Child- and Youth-Exclusive Model

In the child- and youth-exclusive model, only children and youth are members of the group, not adults. Adults take an outsider role in recruiting and monitoring the well-being of the members, but are not admitted as members. In this model, care should be taken not to combine younger children with older teenagers, since their goals and their learning abilities are different.

Plan International in Sierra Leone reaches girls as young as seven years old in Girls' Savings and Loan Groups, in order to prepare them to manage money. As with adults, these SGs build confidence and provide a platform to teach other skills, such as public speaking, violence prevention, and business skills.[13]

Plan views SGs for youth as part of a pathway of interventions to develop youth as entrepreneurs and citizens.[14] The SG methodology is a way to mobilize youth at the beginning of this pathway. Once mobilized in groups, youth learn the basic savings and

Youth Involvement

Plan includes youth members in the governance of the groups and of the programs, and recently implemented (September 2014) a Youth Advisory Panel of 13 youth from Plan districts in Uganda. The purpose of the Panel is "to advise on Plan Uganda's internal governance and to work closely with Plan staff towards mainstreaming of youth issues in all programmes."

—Plan (2014)

Plan also implemented a 4-year youth microfinance project with youth in Senegal, Sierra Leone and Niger reaching out almost 90,000 youth. The project was governed by a rotational elected youth advisory board.

—Lam (2014)

[13] http://www.planusa.org/content3120427

[14] Hassan, Emrul. Director, Program Effectiveness and Technical Advisors. Plan International. Interview. 23 Jan 2015.

lending techniques of a SG, as well as the decision-making processes. Then Plan adds on other services, beginning with financial literacy training. Subsequent to the financial literacy training, youth members may receive life skills training, and then either entrepreneurship training or value chain exposure. The type of value chain that the groups are trained in depends on a market assessment. Fully 100 percent of Plan's youth groups receive some kind of add-on services. The pathway to youth entrepreneurship in the Plan model can take as long as four years to complete.

Plan involves parents and community members in the intervention, to improve outreach, attendance, and impact. For example, in Niger, Plan worked with parents and community leaders to understand and minimize the barriers to girls' participation in the groups. In some cultural contexts, Plan has observed that the self-selection aspect of the SGs means that less vulnerable youth are the ones who become members. Over time and with some re-orientation from Plan's implementing partners through the life skills training (which included financial literacy, gender, health/HIV and leadership training), youth members become more open to the idea of incorporating more vulnerable youth.

CRS also implements youth-only groups of youth from 13 to 24 years. These groups may have a more unified vision of the goals they want to achieve, and may be more likely than mixed groups to engage in group income-generating activities (Mukankusi et al. 2009, 8). One challenge with these exclusive groups with youth members is the risk of attrition due to the mobile nature of the age group. Adolescents and older youth may be more mobile due to their increasing independence and maturity. The demand for employment in urban communities contributes to the transient aspect of the group (Zheke 2010, 6).

School-Based Group Model

This model works with schoolchildren, utilizing schools as the location for the group meetings, and using teachers as group coordinators and mentors and protectors of group members. Children as young as six years can participate in these groups. The focus, especially for the younger children, is usually on creating good savings habits from a young age, rather than promoting entrepreneurial activities.

Aflatoun forms groups of school children into a savings club, which is supervised by a teacher or guardian. The children elect their own president, treasurer, and secretary for the club, thereby learning democratic decision-making as well as good savings habits. A lockbox requiring two keys to open is provided to the group, with the teacher and the group of students each having one key.[15]

CRS has a school-based approach, using its SILC model with children and youth of 13 years to 24 years old. These groups generally meet weekly on the school compound and continue throughout the year, not just the school term. Having the groups at a school provides both a safe

[15] Shephard, Daniel. Research and Curriculum Manager. Aflatoun. Interview. 21 August 2014.

space and a convenient location. An adult community facilitator is always present during the meetings to ensure the safety of the children as well as to offer guidance during the proceedings

Risks: Evidence, Practice and Mitigation

Violence or Abuse

Livelihood programs can expose children, particularly girls, to heightened risks of violence (Women's Refugee Commission 2009, 180). This can happen due to changes in movement patterns and time use resulting from attending meetings and engaging in income-generating activities (Chaffin et al. 2013, 20). Some areas may be unsafe or inappropriate for an unaccompanied girl. Access to money may have the same effect: in one study, girls provided with savings accounts experienced increased sexual violence and harassment, compared to girls who participated in a savings group that provided financial and health education (Dunbar et al. 2010). It is important to put in place risk mitigation strategies to mitigate negative effects.

In Practice: Reducing the Potential for Violence or Abuse

A project in Ivory Coast implemented by IRC that combined gender-based dialogue activities with adult VSLAs was able to reduce violence against women as compared to VSLA-only activities, although the majority of findings were not statistically significant. This randomized control study concluded that "VSLA group savings program have the potential to yield reductions" in violence against women (Gupta et al. 2013).

An assessment of CARE's VSLA groups in Burundi with adolescent girls recommended that savings groups of boys be formed as well: "This will relieve the girls from the pressure of boys or family members seeking loans through them, elicit the more active support of boys, and eventually allow the formation of an alliance between boys and girls in larger community change processes."

—Rushdy (2012, 22)

Mitigation

- Work with youth and adult community members to assess potential risks.
- Involve parents, caregivers, and community leaders in organizing, targeting, and monitoring savings group activities with youth.
- Educate community members and group members about the possible negative effects to youth members. Provide safe spaces for meetings, particularly for girl groups. Involve group members in decisions on meeting times and places. Provide financial education and life skills training to youth members.
- Monitor for negative impact.

Stigma

Orphans and vulnerable children and youth sometimes face stigma related to their situation, including having an HIV-affected family member, being HIV-positive themselves, or heading a household (Salaam 2004). As Salaam (2004) observes, stigma and discrimination matter because their effects can include:

- Fear of members of the stigmatized group;
- Verbal and physical abuse of children;
- Fear of disclosing information, including results of HIV tests, which may mean that children do not get the treatment they need;
- Reduced self-esteem and confidence among children;
- Children being isolated socially, which can mean they are excluded from society;
- Withdrawal, depression, and other psychosocial problems; and
- Running away from the place where they are experiencing stigma and discrimination.

> **In Practice: Reducing the Potential for Stigma**
> The Local Links project in an urban slum of Kenya and two rural areas in South Africa aimed to reduce the impact of HIV/AIDS on orphans and vulnerable children through economic empowerment, capacity building of local organizations, reduced stigma and discrimination, and advocacy. Local Links has adapted CARE's VSLA groups to the needs of parents and of OVC caregivers. The VSLAs are supplemented by capacity building in small business development and microenterprise. In addition to working with the group members themselves, the project is also engaged in the training and mobilization of the broader communities to reduce stigma and discrimination against people living with HIV/AIDS (PLWHA) and their families.
>
> —CARE International (2011)

Mitigation

- Ensure that the project has done background work to understand the particular manifestations of stigma in implementation areas and planned ways to mitigate these risks.
- Incorporate non-vulnerable children into the group so as to reduce stigma and the negative treatment from non-participants who could view the program as exclusive (OVCsupport.org 2016).

> **Parental/Caregiver Involvement**
> A key component to SG success is involving parents/caregivers in SG activities (Making Cents 2011, 61). In the mobilization stage, clear communications from the implementing agency to parents/caregivers about the goals of the SG programs can help ensure an initial interest in participating. In some cultures, the approval of parents and guardians is necessary in order for girls to participate. Continuous communication during implementation from program to parents and guardians can ensure ongoing participation by children and youth. Parents and guardians can help with monitoring the well-being of young participants in the SGs, thereby reducing risk. Communication also ensures that young participants are not being taken advantage of by parents or caregivers (i.e., misuse of savings). Parents and caregivers themselves may also want to participate in SGs (Making Cents 2011, 7); this may be advantageous to reducing risk. Communication with parents and caregivers also helps temper high expectations (quick income or handouts).
>
> —Barclays et al. (2014, 9)

- Educate community members about stigma related to vulnerability using life skills training.
- Monitor for negative impact.

Social Pressure

OVCY have a lower capacity to save because of the added expenses associated with caregiving, health needs, or heading a household and should not be expected to save more than is comfortable (Ramirez & Fleischer-Proano, 5-6). The pressure to repay loans taken from SGs can create stress and lead to drop-out (Hall 2006, 8).

Another consideration is time availability. Orphans and vulnerable children and youth will generally have lower time availability due to caring for younger siblings or sick adults in the family. This is an especially important factor for child-headed households. Social pressure to attend meetings may adversely impact orphans and vulnerable children and youth if they have time or transport constraints that make attendance difficult.

Mitigation

- Segment the youth by age and/or by economic activity. Older youth who already have income-generating activities may be more interested in credit and more capable of paying it back, and should therefore be in groups separate from younger youth and children.
- Monitor drop out.
- Involve members in decision-making around meeting times, savings amounts, loan amounts, and repayment schedules.
- Encourage flexibility within the parameters of best practice savings group standards.
- Monitor for negative impacts.

In Practice: Reducing the Potential for Social Pressure

In Tanzania, Pact implemented an adult SG program utilizing the WORTH model. The program found that more vulnerable members dropped out because the minimum savings requirement had been set at a level that was too high for the more vulnerable members. To counter this dropout, the program formed groups that were made up of a majority of vulnerable members to avoid this dynamic.

—DAI et al. (2014)

Reduced school attendance

ES interventions—savings-led or otherwise—could inadvertently cause harm by reducing the time a child spends under adult (parent or teacher) supervision, and might cause children to miss school (Caton et al. 2014). This is a particular risk for children who are household heads, as they have the added responsibility of caring for siblings and domestic work. Still, there is a common misperception that young people will stop going to school if they begin earning, and there is no evidence to support a correlation between SGs and reduced attendance. Surveys have shown that older children who are heads of households will balance "their desire to keep learning with the need of the family" and that children "will usually opt for working around their school schedule." Even those who lack support for formal school will continue to look for opportunities to develop knowledge (James-Wilson et al. 2008, 24).

Mitigation

- For in-school children and youth, establish meeting times that do not interfere with school time.
- Monitor for negative impact.

> **In Practice: Mitigating Negative**
> BRAC's adolescent girls' project for girls of ages 13 - 20 years in Uganda established local adolescent clubs that allowed girls to safely gather and participate in recreational and training activities outside of school hours, so that activities did not interfere with schooling.
> —Caton et al. (2013, 11)

Child Labor

The evidence about child labor increasing due to SG participation is sparse and contradictory.[16] In two programs using SGs with adult caregivers, there was evidence of increased child labor in member households. Evaluators for the two programs found evidence of higher use of children's labor among members of SGs compared to non-members. In another program (Kenya), an evaluator found that adult SGs led to reduced use of children as laborers, while a separate study from adult VSLAs in Burundi found no difference between control groups and treatment groups (Meaux 2016, 10). According to Chaffin et al. (2013), "child labor does not always decrease with an increase in household income; the relationship is complex." Moreover, an increase in the time worked by children and youth is not necessarily negative. The ILO notes that "child or adolescent participation in work, as long as it does not affect their health and personal development or interfere with school, is generally regarded as positive" (ILO, About Child Labor cited in Chaffin et al. [2013]).

> **In Practice: Avoiding an Increase in Child Labor**
> Punla, a Philippines NGO, implemented an ILO-funded adult SG program aimed at reducing hazardous child labor. Punla found that the microfinance activities by themselves were insufficient to reduce child labor. To tackle child labor, Punla became part of a broad-based and strongly committed alliance of government, employers, trade unions and civil society organizations acting in concert against child labor. In addition, at the community level, Punla formed Local Councils for the Protection of Children and brought in specialized services in education, health, skills training and economic alternatives.
> —Miranda (2001)

Mitigation

- Provide add-on services to educate members about their rights regarding labor.
- Monitor for negative impact.

Bundled Services

Bundled services, also known as SG plus or complementary interventions, are composed of a range of additional interventions that can be integrated with SGs. Bundling refers to the linkage with the SG intervention, rather than a fixed package of services. There are five key considerations for choosing which services to bundle with a SG intervention:

- Bundled services should be customized to the needs of the target population;
- They should complement the SG core activity, to enhance the impact of both interventions;

[16] Child labor is measured in a variety of ways, including the number of hours of labor undertaken during the prior week by children 5 to 14 years of age in the household, or the average number of children employed in household income-generating activities.

- Their effectiveness should be independently (of the SG intervention) evaluated;
- They should not greatly increase the opportunity cost (i.e. the time requirement) of participating in the SG; and
- They should not cause harm.

For OVC populations, experienced practitioners and implementing agencies agree that bundled services are an essential and critical element of SG programming, because of the immense needs of this group.

The section below provides an overview of integrating bundled services into SGs.[17]

Choosing the Service

In choosing an activity, it is important to ask:

- Does it meet the needs and desires of the target group?
- Is the target group involved in the choice of the activity?
- Does the activity distort markets in any way?[18]
- Is there an exit strategy?
- Are there any risks to adding on this activity, and if so, has the target group been informed and allowed to weigh in?
- What will happen in case of failure of the activity? Who will "repair" any damages? (Rippey & Fowler 2011, 29)

What is Psychosocial Support?

Psychosocial support addresses a person's emotional, social, mental and spiritual needs—all essential elements of positive human development.

Psychosocial support builds internal and external resources for children and their families to cope with adversity. It supports families to provide for children's physical, economic, educational, health and social needs. Psychosocial support also helps build resilience in children.

—OVCsupport.org (2016b)

Activity Sequencing

There is little evidence about activity sequencing in SGs to date. In adult SGs, experience in the field suggests that it is often helpful to start bundled services after the SG has had a chance to coalescence as a group. This allows the members time to learn how an SG functions and how to resolve any difficulties that occur, before adding in other services. After one cycle of SG activity, many groups will know SG operations well enough to begin additional activities, but this may vary depending on the context. However, some youth SG practitioners believe that for youth populations with high mobility, it may be more effective to start bundled activities such as training early in the first SG cycle. That way, if a member has to leave the group before the cycle ends, they will at least take away some benefit of the bundled activities.

[17] Further information on bundled services can be found in the companion brief "Microfinance with Bundled Services for Orphans and Vulnerable Children" (IRC & SEEP 2016).
[18] "Distorting a market" refers to providing subsidies that give unfair advantages to one group and negatively impact other groups.

Some experienced practitioners recommend that the add-on activity should occur in meetings *after* the SG core activities have been taken care of. This ensures that people do not leave before the SG activities have occurred. Other programs, such as those in Mozambique, begin with 20–30 minutes of financial literacy training, with the rationale that otherwise participants will leave after the core activities. Rigorous evidence for either practice is lacking.

Finally, it is important not to overload the SG members with too many additional activities, which should always be demand-driven and voluntary, to avoid stress and dropout.

Common Types of Bundled Services

Financial Education (Financial Literacy) Training

Many experts agree that one of the most important add-on services that an implementing agency can provide to both adult groups and to youth groups is financial education or financial literacy training. These are activities that build the skills to manage financial resources effectively for a lifetime of financial well-being.

Health and Life-skills Training

SG programs have been implemented in areas with high HIV/AIDS prevalence. Often these programs have introduced HIV-specific program components, such as psychosocial support for members, education about the transmission of HIV, care and treatment of people living with HIV, as well as broader issues of gender relations, family planning, sexual and reproductive health, child development, and skills-building in healthy and protective decision-making. Given the heightened level of vulnerability to HIV among OVCY, reproductive health knowledge is considered a key complementary intervention by experienced practitioners.

For example, Pact's WORTH model was used in Myanmar to benefit people living with HIV (PLHIV). Pact integrated self-care modules, linking community care and support to livelihoods for people living with HIV, with the dual purposes of empowering PLHIV and increasing their quality of life through livelihood support.

Pact reports that the five most significant changes by the end of the project were:

- Increased income;
- Having savings leading to security in health needs, child education, and/or family emergencies;
- Improved knowledge;
- Self-confidence and reliance; and
- Psychosocial support from being in the WORTH group (Dobrowolski et al. 2012, 29).

Mentoring

Mentorship is the formation of a relationship between a more experienced or more knowledgeable person with a less experienced one, usually an adult or older youth with a younger youth. A meta-analysis of 73 youth mentoring program evaluations in the U.S. found that mentoring was effective across a wide range of outcomes, including social, behavior, academic, and emotional domains, although it cautioned that the differences with non-mentored youth were not large (Dubois et al. 2011). Mentoring could be on financial or business issues, or on social or personal ones.

The "Safe and Smart Savings Products for Adolescent Girls" project involved a mentorship component, where each participant selected a financial mentor who gave financial guidance, as well as a social mentor who met weekly with participants. Participants stated that they valued the ability to discuss issues with their mentors and receive guidance and counseling (Austrian & Muthengi 2013, 6).

Enterprise Development, Entrepreneurship, and Business Skills Training

Vocational training aims to prepare older youth for specific trades, crafts, or careers. Implementing agencies could include courses or mentoring around vocational and technical skills (e.g., agriculture, sales, carpentry, etc.). Business skills training takes a more informal approach to teaching participants about business management skills, mostly aimed at informal sector businesses.

One example of a microfinance program incorporating these elements is Plan International's Youth Microfinance Program in West Africa (Plan 2016). This project delivered financial education, life skills, and entrepreneurship training to nearly 90,000 youth (age 15-24) in Niger, Senegal, and Sierra Leone from 2009 to 2014. The project increased economic activity, savings, assets, and expenditures on health and education. While these changes cannot in their entirety be attributed only to the entrepreneurship training, they are an indication that this training improves results (Plan Canada 2015).

Training and Resources

Training in community-based savings initiatives can be accessed from a variety of sources (see Annex 1).

CONCLUSION

Some of the emerging best practices for community-based savings groups for orphans and vulnerable children and youth are:

- Don't assume what OVCY need – assess the family situation and the children's needs and desires before designing a savings group activity — see the above sections "Choosing the Right ES" (p. 5-6), "Limitations" (pp. 9-10), and "Targeting and Assessment" (pp.11-12).
- Design SGs so that risks to OVCY are avoided or mitigated to avoid harm and monitor for child-level effects — see "Risks: Evidence, Practice and Mitigation" (pp. 18-21).
- Target OVCY for inclusion in the activity carefully, to avoid stigma — see "Targeting and Assessment" (pp. 11-12).

- Use gender and age lenses – girls and younger children have specific needs — see “Taking Gender into Account in Design” (pp. 13-14).
- Design the activities to avoid excessive social pressure for attendance, saving, or payment of loans — see “Social Pressure” (p. 20).
- Design the activities to avoid child labor — see “Child Labor” (p. 21).
- Integrate other services – health training and care (especially related to HIV and reproductive health), life skills, social and rights-based training, financial literacy training, and, for girls, safe spaces — see “Bundled Services” (pp. 21-24).
- Consider mentoring and enterprise development training, vocational training, and access to formal microfinance for older and less vulnerable youth — see “Common Types of Bundled Services" (pp. 23-24).

Overall, SGs are a promising intervention for OVCY. They are easily modified for a range of settings and can be adapted for a given context. There are a variety of models – from school-based, to child- and youth-exclusive, to child- and youth-inclusive – that can be chosen depending on situational factors including economic and cultural contexts.

SGs are safe, cost-effective, and practical for implementing agencies as well as for their intended beneficiaries. They can be easily combined with other interventions for maximizing their impact or increasing the impact of another intervention by providing a cohesive, trusting platform for activities. The evidence to date points to SGs to be the most appropriate intervention, of the range of microfinance interventions, for this population. This guidance highlights a number of risks and mitigation steps that should be taken into account to avoid causing harm. Careful monitoring of SGs for OVCY and application of risk mitigation interventions, as with any intervention involving children, should always be an essential component of programming.

Annex 1: Key Online Resources for Youth Savings Group Programming[19]

Tools

Program Quality Guidelines (PQGs) for Savings Groups (A SEEP Network initiative) – Provides guidelines for effective and participant-centered SG programming.
http://www.seeplearning.org/sg-guidelines.html
The site also has an extensive list of training tools from a range of SG support organizations.
http://www.seeplearning.org/sg-guidelines/tools/training-tools/

Training

Coady International Institute
http://coady.stfx.ca/

Sustainable Microfinance and Development Program of the Carsey School of Public Policy, University of New Hampshire
https://carsey.unh.edu/smdp

Village Savings and Loan Associates
http://vsla.net/

Videos

Freedom from Hunger (now integrated into the Grameen Foundation)
https://www.youtube.com/watch?v=JUkcCPeb-PA

Financial Access Initiative (FAI), New York University
https://www.youtube.com/watch?v=IvfhGMS5yIA

Aga Khan Foundation
https://www.youtube.com/watch?v=PTYbW_vgV9U

Websites

The Mango Tree – The Global Resource on Savings Groups (A SEEP Network initiative)
A comprehensive resource library on SGs, upcoming industry events, latest news, and discussions on stakeholder priorities and emerging areas of interest.
https://www.mangotree.org/

Savings Revolution
A learning hub for people working with savings groups.
http://savings-revolution.org/

[19] This list aims to provide gateway access to information for persons with little prior exposure to SGs and does not pretend to be comprehensive. New resources are constantly becoming available. To identify additional resources, consider periodically checking for updates on the above Websites and also using a browser search tool (e.g., Bing, Google, Yahoo) to search on keywords and combinations of keywords such as “orphans and vulnerable children,” “vulnerable youth,” “OVC,” combined with “Savings Groups,” “Youth Savings Groups,” “Economic Strengthening,” “Community Microfinance,” etc.

Annex 2: SGs Engaging Children and Youth (2001-2014)

Years	Project Name	Implementer	Countries	Intervention	Beneficiaries
2001 - 2010	Support to Replicable Innovative Village Level Community Efforts (STRIVE)	Catholic Relief Services (CRS)	Zimbabwe	SG + Life-skills	13-24 / Mixed / OVC
2004 – 2010	Rwanda OVC Project	Catholic Relief Services	Rwanda	SG + Vocational training / Financial Literacy training	13-24 / Mixed / OVC
	Empowering Adolescent Girls (EAG) Project	Catholic Relief Services	Ethiopia	SG + AG	10-19 / Female
2007 – 2010	Out-of-School Adolescents (OSA) Support Project	Catholic Relief Services	Zimbabwe	SG + Vocational training / Financial Literacy training / Psycho-social support / Health	12-18 / Mixed / OVC
2007 – 2010	Kishoree Kontha (Adolescent Girls' Voices) Project	Save the Children USA	Bangladesh	SG Linkages	10-19 / Female
2008 – 2010	Aflatoun Child Social and Financial Education Initiative	Plan Mozambique and Wona Sonana	Mozambique	Aflatoun school-based savings + Life-Skills	Mixed / OVC
2009 – 2011	Ishaka Project	CARE Burundi	Burundi	SG + Financial Literacy / Health / Human Rights	14-22 / Female
2009 – 2013	Advancing Integrated Microfinance for Youth Project	Freedom from Hunger (FFH)	Mali	SG + Financial Literacy	13-24 / Mixed
2010-2014	Youth Microfinance Project (YMF)	Plan Canada	Niger, Senegal, and Sierra Leone	SG + Financial Literacy / Life-Skills	15-25 / Mixed

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