The SEEP Network
HIV & AIDS and Microenterprise Development Working Group
and
Practitioner Learning Program: Building Alliances to Serve
HIV & AIDS-Impacted Communities in Sub-Saharan Africa

Conference Synthesis

Partnership Planning for HIV & AIDS and
Microenterprise Development
Conference Synthesis:
Partnership Planning for HIV & AIDS and Microenterprise Development

Authored by

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# Acronyms

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<td>BASICS</td>
<td>Building Alliances to Serve HIV &amp; AIDS-Impacted Communities in Sub-Saharan Africa, a SEEP Network PLP</td>
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<tr>
<td>CBO</td>
<td>community-based organization</td>
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<td>CRS</td>
<td>Catholic Relief Services</td>
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<td>EMG</td>
<td>Emerging Markets Group</td>
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<td>HAMED</td>
<td>HIV &amp; AIDS and Microenterprise Development Working Group, The SEEP Network</td>
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<td>IG</td>
<td>income-generating</td>
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<td>MED</td>
<td>microenterprise development</td>
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<td>MEDA</td>
<td>Mennonite Economic Development Associates</td>
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<td>MFI</td>
<td>microfinance institution</td>
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<td>NGO</td>
<td>nongovernmental organization</td>
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<td>OVC</td>
<td>orphaned and vulnerable children</td>
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<td>PLP</td>
<td>Practitioner Learning Program, The SEEP Network</td>
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<td>PROSPER</td>
<td>Promoting Sustainable Partnership for Economic Recovery, a Mercy Corps program</td>
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<td>RAIN</td>
<td>Revitalizing Agricultural/Pastoral Incomes and New Markets, a Mercy Corps program</td>
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<td>SAT</td>
<td>Sinapi Aba Trust, Ghana</td>
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<td>SILC</td>
<td>Savings and Internal Lending Communities, a methodology of CRS</td>
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INTRODUCTION

As the SEEP Guidelines for Microenterprise Development in HIV & AIDS-Impacted Communities notes, integrated programming is critical for helping microfinance and enterprise development clients affected by HIV & AIDS receive the care and services that they need. Microenterprise development (MED) specialists and health professionals often do not speak the same language—they tend to see the world, and their respective clients through different frameworks. It is particularly difficult for integrated programs to achieve capacity-building and sustainability in the long-term.

The SEEP Practitioner Learning Program (PLP) in Building Alliances to Serve HIV & AIDS-Impacted Communities in sub-Saharan Africa (BASICS) developed a Partnership Toolkit to help organizations address some of these challenges and build successful partnerships. The Toolkit outlines nine stages of a partnership, from selecting a partner to evaluating a partnership at the end of an intervention, using examples from the organizations that participated in the PLP:

1. Self-Evaluation
2. Partner Selection
3. Pre-Agreement Discussion Guideline
4. Agreement Templates
5. Action Plan
6. Management Team Checklist
7. Personnel Assessment
8. Monitoring Guideline
9. Partnership Evaluation

The Toolkit was one of the new resources discussed in the online conference, “Partnership Planning for HIV & AIDS and Microenterprise Development” co-hosted by the SEEP HIV & AIDS and Microenterprise Development (HAMED) Working Group and the BASICS PLP from October 19 through October 26, 2009. The agenda was a follow-up to previous HAMED on-line conferences, Strategies for HIV and MED Programming (June 2008) and Savings Led Approaches (July 2009).

The conference introduced the new tools for building partnerships and explored the experience of BASICS PLP participants and HAMED members in such partnerships. (The partnership tools shared by participants are found and additional resources can be found in the Annex.) The discussion was facilitated by an expert panel of HAMED members and their partners and the BASICS PLP. Discussion participants included:

1The guidelines consist of three books, each of which addresses a specific audience: microenterprises professionals, public health professionals, and policymakers and donors.) There is widespread agreement on this point, but in the real world, providing integrated services is difficult.
The SeeP Network HIV & AIDS AND Microenterprise Development Working Group

CoNference Synthesis

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This synthesis begins with a description of the BASICS PLP and the various participating organizations in that program, which also took part in the online discussion. The text then turns to the experience of different organizations in partner initiatives that provide services to HIV & AIDS-impacted populations. Of note, many such initiatives were savings led. The Annex provides a list of various partnering tools and resources introduced during the conference.
Background

The SEEP Practitioner Learning Program (PLP) on Building Alliances to Serve HIV & AIDS-Impacted Communities in Sub-Saharan Africa (BASICS) sought to identify and promote successful strategies for microfinance and enterprise development programs to partner with local, community-based organizations to better serve clients affected by HIV & AIDS. The six organizations that participated in the PLP were:

- **Catholic Relief Services (CRS)/Rwanda** is the lead implementer for AIDSRelief in Rwanda, a consortium funded through USAID/PEPFAR that supports nine countries to deliver HIV care and treatment to poor and underserved populations. CRS implements programs with its local partner, Caritas, an NGO with a nationwide presence.

- **CHF International (CHF)** is an implementer of the USAID/PEPFAR-funded Community HIV & AIDS Mobilization Program (CHAMP) in Rwanda. One of its local partners is African Evangelistic Enterprise, which is building its capacity to better deliver services to HIV & AIDS-affected persons.

- **Emerging Markets Group (EMG)** is an international development consulting firm engaged in agribusiness and rural livelihoods, financial services, healthcare, private sector development, public sector and business environment reform, and tourism. EMG works on the USAID-funded (PEPFAR) OVC-COPE project in Tanzania, Uganda, Rwanda and Mozambique. It partners with community-based caregiver associations (for orphaned and vulnerable children) and private-sector firms to promote the access of caregivers to better markets and facilitate their access to resources and skills.

- **Fantsuam Foundation**, a holistic NGO in Nigeria, offers microfinance and other services to HIV & AIDS-affected clients. Fantsuam works as an intermediary partner, collaborating with both larger international nongovernmental organizations (NGOs), as well as local community organizations and volunteer groups.

- **Mercy Corps (Ethiopia)** is the local country organization of the international NGO Mercy Corps. Its local partner, WISE (Organization for Women in Self-Employment), is an Ethiopian NGO that facilitates and provides capacity building to savings and credit cooperatives, as well as offers training to women.

- **Sinapi Aba Trust (SAT)** is a Christian NGO established in 1994 and headquartered in Kumasi, the capital of the Ashanti region. SAT operates in all ten regions of Ghana with 39 branches, serving approximately 80,000 clients, 95 percent of whom are women. It is one of the largest MFIs in Ghana and a member of the Opportunity International Network. Sinapi’s partners with the Planned Parenthood Association of Ghana (PPAG) to provide...
HIV & AIDS awareness and prevention education to Sinapi Aba’s microfinance clients. A nationwide organization, PPAG was established in Ghana in 1967 and is a member of the International Planned Parenthood Federation. Its activities include family planning and sexual and reproductive health issues, including HIV & AIDS.

(PLP) Targeted Partnership Model: Sinapi Abu Trust and Planned Parenthood

A targeted partnership model focuses on fulfilling specific technical or program needs, and may be short or long term. Sinapi Aba Trust (SAT) formed an alliance with Planned Parenthood Association of Ghana (PPAG) with the goal of improving the well-being of SAT clients through quality health services related to HIV & AIDS, together with microfinance services.

Specific objectives of the partnership included:
- intensifying education and awareness efforts for SAT clients;
- offering voluntary counseling and testing for HIV & AIDS;
- educating clients on stigmatization and discrimination against people living with HIV & AIDS;
- providing care and support for HIV & AIDS-affected people; and
- playing a leading role in advocacy to support people living with HIV & AIDS.

Partnership activities

SAT and PPAG conducted a range of activities to serve the clients of both organizations. These activities included:
- a three-day capacity-building workshop on HIV education and prevention for clients of both partners;
- voluntary counseling and testing in four SAT branches;
- ongoing support for infected persons;
- referrals to clinics for treatment; and
- creation of a support group for HIV-positive clients.

Some 564 clients at four program locations participated in the workshop; 150 clients participated in voluntary HIV testing; and fifteen people were registered for follow-up support and care, such as counseling, transportation allowance, and nutritional support.
**Challenges**

1. *Providing one set of services leads to the provision of other services.* Awareness raising and testing services often lead to the need for other services. For example, when SAT and PPAG learned that some clients tested positive for HIV, they wanted to offer medication and support services. Thus, a partnership formed with a limited scope may find itself wanting to offer or make linkages to further services. Sinapi Aba and PPAG have worked together to ensure that follow-up services such as health referrals and support groups are available, but these options will not always be possible.

2. *One-off programming and funding limits opportunities for expansion.* Although the partnership has been successful and Sinapi Aba would like to continue to offer HIV & AIDS prevention training, its efforts to reach more communities are constrained by inadequate funding.

**Lessons learned**

1. *Participatory planning leads to stronger results.* The SAT-PPAG alliance ran smoothly because both partners were actively involved from the outset of the program. The two organizations held consultations, roundtable discussions, and gathered input from the other partner when drafting and finalizing the memorandum of understanding (MOU) and the work plans of the partnership.

2. *Anonymity concerns related to HIV are more easily addressed with a partner organization.* Guaranteed privacy meant that MFI clients were willing to come forward for testing and treatment. If SAT had offered the training itself, it is unlikely that clients would have been willing to be tested, for fear that a positive result might result in them being turned away for future loans.

**PLP) Commercial Partnership Model: Emerging Markets Group and Caregiver Associations**

Emerging Markets Group (EMG) has partnered with caregiver associations and private firms in four countries of Sub-Saharan Africa (Tanzania, Uganda, Rwanda, and Mozambique) to promote income-generating activities, link the associations to sustainable markets, and add value to their products.

The program provides financial services for the poorest rural households—those that are not in a position to access financial services from formal financial institutions—while at the same time
Creating a platform for members of savings associations to eventually form banks. During implementation, EMG noted that savings were important for enabling caregiver associations to sustain their income-generating activities (IGAs). Therefore, EMG developed a tailored type of village savings and loan association (VSLA) to enable clusters of these associations to strengthen their savings components.

VSLAs provide their members with secure savings while simultaneously encouraging beneficiary households to save, access manageable loans at an interest rate determined by group members; they also provide some form of insurance through a self-financed provident fund. Caregivers now save regularly and members can borrow from this fund to meet the costs of supporting orphaned and vulnerable children (OVC). The clusters have been supported to conduct record keeping through the provision of individual member passbooks and cluster cashbooks.

Use of PLP funding

SEEP funding under the BASICS Practitioner Learning Program was used to strengthen the partnership program between EMG and COPE/Uganda and Rwanda. EMG used some funds to send caregivers to learn basket-weaving for international export in Rwanda, some funds to co-finance more fruit-drying racks for the best-performing caregiver groups in Uganda, and some funds for a matching savings program for high-performing caregiver associations.

In order to be sure that the matching savings funds functioned as an incentive rather than a handout, EMG implemented a strict selection process so that only the very top-performing clusters received matching funds. The criteria for qualification were arranged in a checklist against which the clusters were rated on a numerical score. Criteria included issues of cluster development and group dynamics (e.g., governance structures, regular attendance, regular saving, good record keeping), as well as viable income-generation plans and current success (e.g., solid business plans, profitability, skills upgrading, etc.).

In order to create transparency and build the capacity of one newly formed association (the Fruit Dryers Association), members of the association were trained to perform the checklist assessments. The association thus carried out the assessments, selected the caregiver clusters that qualified, and facilitated the transfer of the matching funds. This methodology created an incentive for other clusters to perform better across all the criteria in order to qualify for future matching savings. It also institutionalized the assessment role within the association.

Groups that did not qualify for matching savings organized themselves to learn and become as efficient as the other clusters. The clusters’ association takes the initiative to train the groups, especially in record keeping, thus ensuring transparency in the handling of member savings. Some
learning activities have involved exchange visits to the best-performing groups to see how they organize their saving activities.

**Challenges**

1. *Group formation took time.* The project struggled to balance the time required in forming these groups with reporting requirements and anticipated results.

2. *Lead firms are profit-focused entities and relationships must be built with an understanding of their priorities.* Lead firms must also be willing to integrate microenterprises into their business model.

3. *Producer groups formed to address caregiver needs can be replicated to support the needs of other populations* (e.g., for financial and social services).

4. *Targeting of caregivers and OVC may cause conflict with non-project beneficiaries.* People living in the communities where EMG built caregiver associations felt that they were also poor and wanted to benefit from the enterprises and markets developed by the project. They did not understand why program benefits could only go to the caregivers and OVC.

The debate on the pros and cons of targeting specific population and supporting them in ways that ensure benefits from specific market systems continues to be a contentious issue in the MED field. Economic strengthening professionals are keen on the principle of self-selection and the risks of distorting markets, but those who support targeting argue that it can ensure that resources and attention go to those that need them the most. While EMG’s experience suggests that the solution is not at either extreme but somewhere in between: a cost-benefit analysis should be performed in order to clearly understand the risks and benefits of targeting a specific group of people in economic strengthening programs.

**(PLP) Intermediary Partnership Model: Mercy Corps /WISE**

The partnership between Mercy Corps and WISE began in 2007 when Mercy Corps carried out a rapid assessment to determine the viability of offering a microfinance/microenterprise development program. Mercy Corps has extensive experience in microfinance and MED programming throughout the world. Nevertheless, it chose to start a program in Addis Ababa, Ethiopia with an assessment of ongoing MED activity, so that it would avoid duplication of effort. While carrying out the assessment, Mercy Corps selected four MFIs and three NGOs that facilitated savings and credit cooperatives (SACCOs). Small grants were given to the cooperatives to create a revolving fund that benefited about 1,320 clients for the first loan round.
One of the seven partners with which Mercy Corps strategically chose to forge long-term partnerships was WISE, based on the organization’s demonstrated capacity to implement programs that led to positive changes in clients’ lives. Mercy Corps opted to work in partnership with WISE by providing capacity building, financial support, and joint program development. As part of its institutional capacity building, Mercy Corps hired an international trainer to help the WISE Union of SACCOs develop a five-year strategic plan and begin to track financial data with the Microfin software. In addition, various proposals were developed jointly by Mercy Corps and WISE, with the objective of imparting program development skills.

The partnership has since grown and expanded to remote areas. Currently, Mercy Corps has started a new livelihood-cum-conflict resolution program called PROSPER (Promoting Sustainable Partnership for Economic Recovery) in which it is partnering with WISE for the business development services. The decision to partner with WISE is due in part to their demonstrated skills in business development services. Mercy Corps is also planning to work with WISE on a new livelihood project, RAIN (Revitalizing Agricultural/Pastoral Incomes and New Markets) in Oromiya and Somali regional states, in which WISE will provide business development services such as training the trainers on basic business skills for income-generating groups. Their continued work together indicates a long-term partnership.

**(Aflatoun) Structured Partnership Model**

Aflatoun is an NGO based in the Netherlands that provides social and financial education to over 540,000 children in 27 countries. It has developed materials and a methodology for implementing and scaling up a child-rights and financial education program in both formal and non-formal school systems. The program is delivered by partners in various countries, who are free to contextualize the material to meet local requirements. Partners include large international NGOs (e.g., PLAN International, BRAC, Children International, UNICEF, and The Child Fund), micro-finance institutions, banks and credit unions, governments, and local community-based organizations. Key program principles include empowering children, informing them about their rights, and increasing their financial life skills and access to appropriate financial services by:

- **Savings and Spending.** Children learn how to save and spend in a responsible manner.
- **Planning and Budgeting.** Children are provided basic tools to help them plan for the future and learn how to budget.
- **Child Social and Financial Enterprise.** Children gain experience experimenting with generating revenue and gain experience with working business models. These activities are usually done within the school environment.
Finding the funds and resources for implementation of the Aflatoun program in schools is the sole responsibility of a partner organization. Aflatoun provides its partners all learning materials and manuals (available in 18 different languages) for free. It also provides technical assistance for starting and operating a program, and organizes regional and global meetings for partners to learn from each other and share their experiences and challenges. Other support includes assistance in the training of trainers, both at the regional and country levels, advocacy on behalf of partners, and promoting program partners through Aflatoun publications and meetings.

Partner organizations introduce the Aflatoun program to different stakeholders and work to obtain government approval. In-country, they function as resource centers for training (of both trainers and teachers), implement the pilot phase of the project, and coordinate the evaluation. After a pilot, they work to scale up the Aflatoun program and integrate it into national school systems.

As partners go through the necessary steps to implement a program, their partner status changes. Partner organizations can have the status of:

1. Initial contact
2. Associate Partner
3. Implementing Partner

Each phase marks a progression of readiness, confidence and commitment to the Aflatoun Network. The Quality Assurance process set up by the Aflatoun Secretariat is meant to ensure that program implementation and the integration of partners is a smooth and effective process. Consequently, certain information is periodically required from partners, while the role of the Secretariat is specifically defined at each level.

**Aflatoun/Wona Sanana Partnership, Mozambique**

In Mozambique, Aflatoun partners with Wona Sanana, an NGO founded in 2003 that works to improve education quality in both early childhood and primary education settings. Wona Sanana produces materials and trains teachers in child-centered development. It has developed a special focus on children who are orphans and vulnerable youth (OVC) because of the increased prevalence of households headed by children and young people who are vulnerable to shortages of resources to meet their basic needs. These children also lack the necessary skills to manage the limited resources they have at hand at a young age.

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2 The curriculum consists of eight workbooks.
Box 1. Aflatoun in Non-formal Settings

Although Aflatoun’s main entry point is the formal education system, it also addresses children and young people who are left out of that system for different reasons. Aflatoun is currently reaching children in non-formal settings in Pakistan, Uganda, Kenya, and Peru. The organization is now at an initial stage of collaboration with Goal-Ireland to reach children and young people that are living on the streets.

In order to advance this cause, Aflatoun has developed separate learning materials for partners that are planning to implement the Aflatoun program in non-formal settings. The material was developed with an independent consultant in the Philippines and the Aflatoun’s partners. A three-day workshop was conducted in April 2009 to brainstorm ideas for the manual and learn from the best experiences of partners.

During the course of the pilot, the program almost doubled in size. This was due to additional training, the provision of more materials to teachers, an increase in the number of grades in each school that delivered the program, as well as the hiring of two Aflatoun agents. Aflatoun agents are a local innovation in Mozambique. They do regular Aflatoun visits to schools, do basic monitoring and evaluation, and have become instrumental in setting up additional Aflatoun groups within schools. As a result of this work, the program is now reaching 2,360 children.

In schools, Aflatoun is taught through an “Aflatoun club,” where children do Aflatoun activities, such as elections and saving, in addition to their own events. These activities are done both within the classroom (typically during crafts and visual arts lessons) and outside the classroom.

In Mozambique, the clubs have adopted a group saving methodology to collect both money and resources (mainly produce that is resold), which are saved in the school office. Children have also developed both personal savings boxes (piggy banks) and club saving ledgers. A key observation of Wona Sanana is that children and youth have been motivated and self directed in their activities. They have been excited about opportunities to develop their own businesses and, in some cases, have used these microenterprises as a way to generate individual and group savings.

Income-generating activities

On average, three income-generating activities occur in each school. The total amount earned in each school per month is estimated (by the Aflatoun agents) to be between US$30 and US$50 per month. The most common activities involve finding local resources and selling them in the school or the immediate community. Specific activities include:
• Making cakes to sell at the community store.
• Collecting reed to sell and to prepare straw mats.
• Planting cassava for flour to sell and contribute to the club fund.
• Making straw mats and cutting firewood to generate savings.
• Cutting and selling wood (7th grade).
• Collecting materials to produce various goods for sale (jewelry, etc).
• Collecting goods (coconuts, etc.) to sell.
• Preparing to grow potatoes, beans, and coconuts to sell.

As can be seen, children participate in a number of different activities that all rely on local resources and use the school and the community for distribution. Interviews with Wona Sanana staff revealed that most income-generating projects are self-directed, although a few require more strict supervision by teachers to ensure that only age-appropriate work is done. For example, wood chopping is only done by children above the age of 17.

Key learning gaps

The program with Wona Sanana is still in the pilot stage and therefore pending evaluation. Several key research areas have begun to emerge that will require additional study, including:

• The relationship between the skills taught by the Aflatoun program concerning savings and microenterprise and the livelihoods of participants who are affected by HIV & AIDS.
• Supplemental benefits for children who participate in both Aflatoun and other programs for orphans and vulnerable youth (both psychosocial and health programs).
• Given that Aflatoun activities are group based, whether children who are affected by HIV & AIDS are able to participate as equals in program activities.

Early program results

• Children across the income spectrum can mobilize savings in well structured programs.
• Microenterprise is sometimes used collectively as a means of generating group savings.
• Microenterprise for children and youth in areas affected by HIV & AIDS is both possible and embraced by participants.
• Children and youth can be self-directed in developing their own microenterprises.
• Children and youth are able to use available local resources and markets when developing and implementing their businesses.
Challenges in dealing with the government

• High level of bureaucratic steps in all processes that involve the government, which affects the program timetable in certain ways.
• Resistance to accommodating new ideas and programs, especially those that would require technical and other resources from the government.
• Lack of staff prepared to monitor, supervise, and give technical support to new programs.
• Signing a Memorandums of Understanding with government authorities is a long process.

Overcoming government challenges

• Invest ground-level government representatives in the program and then present the results to the top level.
• Provide teachers opportunities to present the program impact to government authorities.
• Invest time in advocating for the program at all level (ground to top level).
• Involve government technical staff in the process of monitoring and program supervision.
• Train government technical staff in key program areas.

In Mozambique, Aflatoun and Wona Sonana have worked to have government authorities from the ground to the top level follow the progress of the program. At the ground level, involvement is more in program monitoring and supervision. At the top level, there is more government engagement in political support.
Box 2. Aflatoun and the Challenges of Youth Financial Education

• How does Aflatoun develop effective financial education for young people?

The organization developed its curriculum via a bottom-up or grassroots model—the core curriculum was developed over seventeen years of field research with children in Indian slum areas. Once the balance of social and financial education was reached and formalized into a curriculum of eight workbooks, the material was piloted in ten countries, from Argentina to Zimbabwe. This model of local ownership and bottom-up growth means that each region develops its own collection of Aflatoun curricula, which are evaluated by using an overall core competency grid of key knowledge, skills, and attitudes that Aflatoun would like children to take away from the program.

• How does Aflatoun address issues of trust, independence, and the value of savings activities between youth and adults?

The Aflatoun model address these issues through parental involvement. Aflatoun programs find that many parents are both skeptical and worried by the idea of children and money; overcoming such negative values surrounding children and money requires educating and involving parents in the program’s roll-out. Parental involvement allows parents to learn about the savings club process (via Parent-Teacher Associations and the hosting of parental events at schools) and raise their awareness of the Aflatoun values of saving resources, children’s rights, and other topics.

Aflatoun has observed that parents have even sent monies with children for safekeeping at their schools, when this is not a possibility at home. Yet, adults can sometimes feel challenged by the idea of their children becoming more adept or developing more secure financial habits and resources. However, when parents are involved in the process from the beginning, there are greater opportunities to teach parents the benefits of developing savings and other financial habits.

• What internal mechanisms are in place to carry out effective conflict resolution in youth savings groups?

The Aflatoun savings club model seeks to tackle the issue of conflict resolution through the checks and balances of a Club President, Secretary, and Treasurer, who are all democratically elected. In addition, the club model teaches children to keep a transparent club and/or class ledger where savings are recorded in public view, which is then cross-checked against individual ledgers. Across the globe children have also developed innovative conflict resolution techniques, as many of the values of the Aflatoun curriculum revolve around group solidarity and social responsibility.
• *How does Aflatoun secure club savings at local schools?*

The typical model for savings protection is keeping the lockbox at the headmaster’s office and having one to three students hold the key. In some countries, students may alternate safekeeping of the lockbox from house to house, using a multiple locks and keys system. The models vary for asset protection, but the record keeping system is the same: a class ledger and individual savings passbooks that transparently record savings at both the group and individual level. Aflatoun has encountered security problems with savings held in schools among less than one percent of its clubs. At the end of 2008, during its last global data collection cycle, there were over 3,600 savings clubs and only five cases of reported theft.

• *How do you overcome skepticism or disillusionment among children themselves?*

Aflatoun programs in India, which are the longest-running programs in the organization’s history, have had the most experience with tackling skepticism and disillusionment among children, especially when it comes to children’s savings disappearing or being confiscated by parents. When the program seeks to build a savings habit over time, there is nothing more disillusioning than having these savings (once safe at school) being confiscated by a parent when the school year ends and the savings are brought home. Because of these cases, Aflatoun developed the Child-friendly Banking Initiative to secure safe and sustainable places for children to save in their local financial sector. This means the risk of asset building does not stay with the children, their households, or their schools, but with banks or a licensed MFI. The initiative aims to guarantee every Aflatoun child access to his or her own formal savings account. Currently, Aflatoun has twelve partnerships with financial institutions that support children’s financial inclusion and access.
Box 3. MEDA, Income-generating Activities, and Child Labor Issues

by Jared Penner, MEDA

Issues surrounding working children can indeed be contentious, but the reality is that many children throughout the world must work in order to support themselves and their families. MEDA, through its youth programming, tries to confront the issue of child labor head-on, targeting business owners who employ youth apprentices to try to improve the working conditions and learning opportunities available to young workers.

“Child labor” often has the dubious distinction of involving exploitative or inherently harmful work (e.g., brick yards, mining, sex work, etc). By no means does MEDA support these types of harmful work, but it does support benign work or work in which safety hazards can be engineered out of the workplace. MEDA believes that young people can learn very beneficial skills in the workplace (technical, business, and life)—skills that will make them immediately marketable and able to earn an income to achieve short- and longer-term goals. Ideally, children should be given every opportunity to benefit from the formal school system, but the hands-on learning experience that young people can get in the workplace often provides them with an education that they, and their families, consider more practical.

*Note: MEDA’s experience with supporting youth apprenticeships has been limited to projects in Egypt, Morocco, and Afghanistan, none of which have had a specific integrated health and financial services component.*

**(PLP) Institutional Partnership Model: Catholic Relief Services and Caritas**

CRS is convinced that Savings and Internal Lending Communities (SILC) and other savings-led methodologies are excellent tools for providing financial services to very poor and vulnerable clients. As a result, it is increasingly integrating SILC methodology into programming for HIV-affected children and orphans and vulnerable children. Its partner in Rwanda is Caritas, a longstanding and respected faith-based entity with a presence throughout the country. CRS/Rwanda is lucky to have a partner with a robust presence at the grassroots level, one that can literally reach the poorest of the poor and the most vulnerable.
Savings-led microfinance and youth

CRS is at the beginning of the learning curve in serving the youth market with savings-led programs in Rwanda (operational for the past 2 years) and El Salvador (operational for the past 9 months). Both programs have had very positive and exciting experiences so far.

To date, the **CRS Rwanda project** has demonstrated that youth (young people in the project range in age from 15 to 21) can thrive with the SILC methodology. This project has had success with both mixed SILC groups (adults and youth) and youth groups. Building trust across age groups has not been a challenge, as both youth and adults see the benefits of interacting with each other. The benefits of the mixed-age SILC groups are that OVC are able to receive mentoring, basic business advice, financial management skills, and general life skills from the adults.

The transfer of knowledge and experiences within the groups also positively impacts the adults—youth engaged in vocational training are able to bring valuable bookkeeping skills to assist in recording more complicated group transactions. These skills are especially valued in groups where many adult participants have low levels of literacy. Adults in the group also report that they benefit greatly from the courage and enthusiasm of the young people.

Building partner capacity

Since program inception, it has been one of the overt strategic goals of CRS/Rwanda and Caritas to help the latter build capacity in SILC programming. The reasons are fairly obvious: the model is effective, it respects participants (including, most notably, beneficiaries), and it actually works to help increase savings, promote dignity, and enhance overall well-being—none of which are small achievements. Plus, the model is rather cost effective.

In order to help Caritas, CRS/Rwanda first engaged in numerous orientation discussions to introduce the methodology and explore interest and general feasibility. It then worked with Caritas to assess its actual needs for capacity building. Together, the two organizations prepared capacity-building action plans that clearly determined roles and responsibilities, as well as set deadlines for execution. In many instances, for example, Caritas needed help to ramp up its technical knowledge, human resources, and data management procedures or tools.

CRS and Caritas evaluate themselves endlessly and are accountable to each other for performance; all participating staff are “graded” via a friendly points system. CRS staff members called Partner Strengthening Officers (PSOs) regularly visit Caritas and help assess and perfect systems issues or challenges that arise during informal or formal audits or evaluations. The
shared goal is to continually reduce PSO input through time, a goal which the two parties are meeting. The efficiency and effectiveness metrics on the capacity-building program are robust. The evaluation system helps both partners communicate effectively.

Capacity-building is a complex enterprise that demands patience, respect, and honest brokering. In the Rwandan context, the CRS partnership with Caritas to build its capacity with SILC methodology has proven an effective model for CRS to engage in *bona fide* capacity-building efforts.

**Box 4. Targeting Orphaned and Vulnerable Children: Preliminary Results of a CRS Program in Cameroon**

The care and support of orphaned and vulnerable children (OVC) is a major component of activities in **CRS Cameroon** HIV programming. Trained caregivers of OVC are supported through CBOs to recognize and address the needs in their community. This model creates local capacity to provide much-needed support to orphans and vulnerable children, offering psychosocial support services to infected/affected individuals, stigma and discrimination reduction, and teaching life skills to OVC.

In February 2009, CRS Cameroon began implementing a SILC project in the Northwest province in order to address the problem of poverty, one of the root causes of HIV. The project is aimed at building the capacity of CBO members that are supporting OVC to mobilize savings and gain access to capital. It is expected that the increased economic resilience created through this project will enable participants to improve economic and psychosocial support for OVC in their care over the long term. Between February and September 2009, 1,412 SILC members (all are OVC caregivers, 78 percent of whom are women) saved US$14,240 that was distributed among 72 SILC groups. During that time, the cumulative value of loans distributed by SILC groups to their members was US$29,240.

In order to successfully target OVC caregivers, CRS and its partners work to sensitize caregivers that were already involved with the OVC project. Project staff found that nearly everyone already participated in a local njangi group, a rotating credit and savings association. To interest OVC caregivers in also participating in SILC, CRS and partners designed and printed promotional materials that highlighted the strengths of the SILC methodology, including increased transparency and accountability, mutually agreed bylaws, standardized procedures for lending and savings, and the possibility of accessing training opportunities in business development. Given the right messaging and appropriate targeting, the project has been able to form 72 self-selected SILC groups to date.
Cameroon project benefits

In the first seven months of the project, benefits in addition to improved access to financial services have been noted:

1. The SILC project has provided an opportunity for increased interaction among OVC caregivers. SILC meetings are used not only for savings and lending activities, but also as a forum for the exchange of information regarding the care and support of OVC. In addition, partner staff in the original OVC project (Strengthening Community-based Coping Mechanism for Orphans and Vulnerable Children) occasionally attend SILC meetings to collect data for process indicators for the original project.

2. The SILC project has led to increased advocacy and support for OVC needs in the communities: This is evident by the significant contributions made to the SILC Social Fund, which is being used to support OVCs in the communities. Groups are supporting children with needs such as school fees, books, and other school items. The Social Fund for one group is over fifteen percent of the total savings of the group. One SILC group in Baligashu has assisted nine children within the past four months. Some groups have even raised money externally from members of the community for the social fund. Community members willingly contribute, as a response to increased awareness of the plight and increasing needs of OVC.
Annex: Toolkits and Additional Resources

Visit HAMED On-line Conference Page or the HAMED Library to download all conference resources and toolkits in addition to:

BASICS PLP, 2009, “Partnering to Achieve Economic Impact in HIV & AIDS-Impacted Communities: A Partnership Toolkit for Microenterprise Development.”
BASICS PLP 2009, “Partnership Models for Successful Microenterprise Service Delivery to HIV & AIDS-Affected Communities”.

Other Websites of Interest
BASICS PLP for more information on the Building Alliances to Serve HIV & AIDS Impacted Communities in Sub-Saharan Africa.
And, for more information on the Aflatoun program, visit http://www.aflatoun.org.