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Coordinating Comprehensive Care for Children



Case Study Of 4Children's DREAMS program in Lesotho

TWO PLUS TWO EQUALS TEN: MULTIPLICATION EFFECT OF SEQUENCING LIFE SKILLS AND SOCIAL ASSET INTERVENTIONS

Acknowledgements

This case study describes the learning gained from 4Children’s approach to DREAMS programming – combining life skills and social asset building interventions for HIV prevention with savings programs and financial management skills for adolescent DREAMS girls. The information in this case study was gathered from project records and from interviews with representatives of the following organizations: CRS Lesotho, 4Children DREAMS projects and Caritas Lesotho. Data collection also involved interviews with DREAMS Leaders and Youth Ambassadors, and observation of one combined “sequenced” DREAMS session. The information gathering approach ensured that all people consented to sharing information, and that all personal information about children or families concerned has been modified to ensure that they cannot be identified.

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Context of the 4Children Lesotho “sequencing” approach

Initiated in September 2014, 4Children is a five-year USAID-funded consortium of organizations led by Catholic Relief Services (CRS) with partners IntraHealth International, Maestral International, Pact, Plan International USA and Westat. The project aims in part to strengthen and build the evidence base for effective OVC programming through research and evaluation.

4Children Lesotho is housed within the CRS Lesotho office, and, together with three other DREAMS implementing partners, has been providing a comprehensive package of services targeting the most at-risk adolescent girls and young women (ages 9 to 24 years) in Maseru and Berea districts. The project has been implemented since January 2016.

In October 2017, 4Children Lesotho initiated a second project, focusing on orphans and vulnerable children and their caregivers in 49 community councils in the five districts in Lesotho with the highest HIV prevalence — Maseru, Berea, Mafeteng, Leribe and Mohale’s Hoek.

About the DREAMS approach in Lesotho

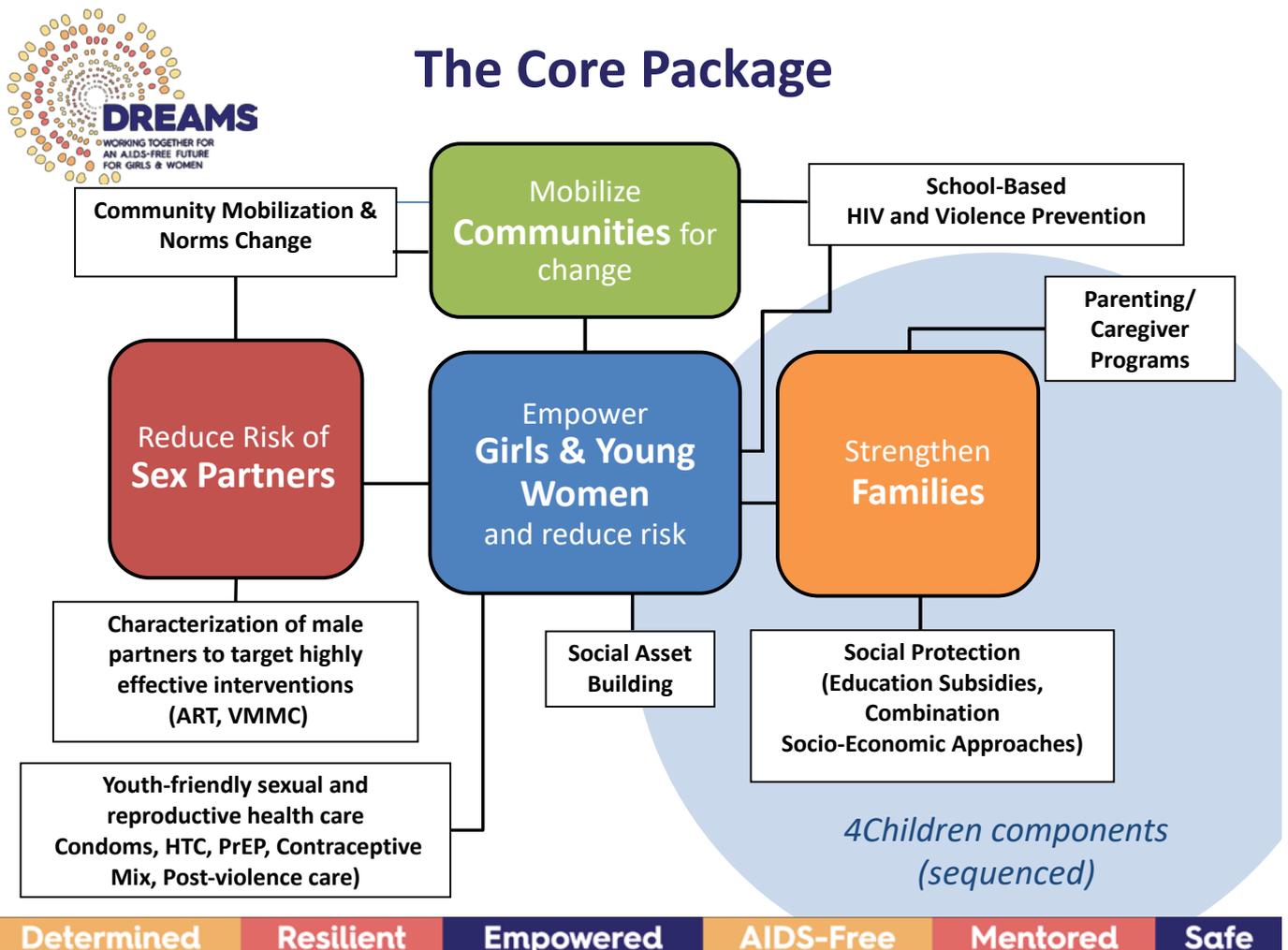
The Determined, Resilient, Empowered, AIDS-free, Mentored and Safe (DREAMS) partnership is an initiative, led by the U.S. President’s Emergency Plan for AIDS Relief (PEPFAR)¹

to reduce new HIV infections in adolescent girls and young women (AGYW) in ten sub-Saharan countries, including Lesotho. The partnership aims to accomplish this through the delivery of a comprehensive package of evidence-based approaches and interventions that address immediate health issues, with an emphasis on addressing key drivers of high HIV prevalence in AGYW, including poverty, gender inequality, sexual violence, lack of education and social isolation and exclusion. All these drivers limit access to information, support, services and livelihood opportunities. These elements are illustrated in the diagram below.

The DREAMS Partnership was initiated in Lesotho in January 2016. In Lesotho, DREAMS interventions are delivered by four implementing partners: Jhpiego, Population Services International (PSI), AIDSFree — John Snow, Inc., and 4Children Lesotho delivered by CRS. Each partner is responsible for distinct elements of the core package of services, and for ensuring that all adolescent girls and young women who are enrolled in the DREAMS partnership receive all services.

4Children Lesotho is responsible for three main linked elements:

- **Social asset building:** DREAMS-enrolled AGYW meet in a safe space with their peers once a week and receive social support, information, skills building and mentoring. The activities are delivered by trained



¹ <https://www.pepfar.gov/partnerships/ppp/dreams/>

“DREAMS Leaders” through curricula and activities that build “protective assets,” such as self-esteem, problem-solving abilities, confidence and social networks.

- **Strengthening families through social protection:** DREAMS-enrolled AGYW and their families are provided “combination socio-economic approaches,” including savings groups, through Catholic Relief Services’ Savings and Internal Lending Communities (SILC) model and financial education, delivered through DREAMS safe spaces. Eligible girls are also provided with education subsidies.
- **Strengthening families through parenting programs:** 4Children Lesotho offers the Rethabile parenting program to adolescent girls and their caregivers in DREAMS districts, complemented by the same curriculum delivered to adolescent boys and their caregivers through 4Children’s OVC project.²

These interventions are overlapping and mutually reinforcing, especially when combined with the other core DREAMS interventions related to access to the information and services essential for HIV prevention.³ A complementary intervention of provision of HIV messaging is delivered in all group sessions in which the above interventions are delivered.

Since inception, the project has reached 49,513 AGYW with interventions, and in 2019, 4Children Lesotho is planning to deliver the full package of services to another 15,554 adolescent girls and young women.

What is sequencing?

Sequencing is the delivery of both social assets and combination socio-economic approaches during the same weekly sessions, along with reinforcement of core HIV messaging.

In Phase 1 of 4Children’s DREAMS programming, 39,307 girls received the different types of interventions separately. For example, a financial literacy curriculum was delivered over several weeks, and then the same girls were invited to attend life skills or other social assets curricula over several more weeks. Sometimes these were delivered by a different organization. It became clear that results would be improved if social assets building and socio-economic interventions were delivered together. The ability to link learning with practical opportunities to generate income was an important factor. As one young woman noted during a 2017 evaluation of the financial literacy sessions: *“The intervention itself was very interesting as we have learnt a lot. The challenge is that we were expected to start our own projects without asking for money from our parents, and the question is how we raise capital while some of us are unemployed and some are still attending school.”*

To link the various interventions into one combined approach, CRS and Caritas staff sat down together and looked at all the curricula used. They focused on the key outcomes needed for an HIV prevention-focused program. There was a lot of overlap across different curricula, so they chose the activity or approach that would be the most exciting. This was developed into the eight-week module (see Box 1).

Box 1: Sequencing social assets and socio-economic interventions

4Children Lesotho and partners reviewed all the existing social assets, financial literacy and savings and lending communities’ curricula, and developed an eight-week course that combines the core elements of all in a sequential way. Each week begins with an HIV information session of around five to ten minutes.

DATES	MODULE	SOURCE
Week 1	Project introduction HIV messaging and financial education About me	Go Girls
Week 2	Rights and responsibilities Member responsibilities and committee selection His and Hers	Aflatoun SILC Go Girls
Week 3	Speaking up Making good decisions Setting up a saving plan	Go Girls Aflateen
Week 4	Constitution, savings, safety of groups	SILC
Week 5	SILC constitution	SILC
Week 6	Sources of Income Written record keeping SILC meeting procedure 1	Aflatoun SILC SILC
Week 7	*Saving starts Sexuality 1 and 2 My future 1 and 2	Go Girls Go Gilrs
Week 8	Social and financial enterprise Community problems and solutions	Aflateen Aflateen

² The parenting program experiences have been documented in a case study available from OVCsupport.org.

³ A case study on the layering of DREAMS services within the 4Children Lesotho program and with other DREAMS partners is available at OVCsupport.org.



In Ha Rakoloi village, girls between the ages of nine and 13 meet, together with their DREAMS leader, Ntate Matela, once a week. They meet in a room that the village chief has made available to the group. All meetings start with a short information session on HIV. The HIV information posters are displayed on the walls to reinforce key messages about how HIV is transmitted, how girls can protect themselves, the importance of HIV treatment and sources of support for themselves and others on treatment.

How is sequencing implemented?

The sequenced interventions are delivered by two local implementing partners, Caritas and Good Shepherd Sisters. Following selection of the sites over the 22 community councils targeted in the two districts of Berea and Maseru, Caritas conducts public gatherings hosted by the chiefs and councillors, to introduce the program. After the program is explained, Caritas asks who is interested to join. With permission from their caregivers, AGYW give their names.

After conducting a household vulnerability assessment, the eligible girls are invited to an introductory session – week one of the curriculum (see Box 1). The overall approach of the intervention is introduced through fun activities. Then girls decide how they will organize. “About me” is an exercise that helps girls select a group of peers that they would like to be with when there are enough girls attending to form more than one group. Groups are divided by age; ages 9 to 14 and 15 to 24 are always in separate groups. Parents and caregivers are invited to a pre-session and are always invited to speak to project staff if they want to know what is happening in the groups.

Girls who have already received some interventions in earlier phases of DREAMS programming are still eligible to attend if they have not yet completed one or more of the sequenced activities.

Once the girls have chosen their groups and registered, they then attend the full sessions. Each week for eight weeks, girls attend a weekly two- to three-hour session that combines:

- **pre-session information slot on HIV:** HIV information needs constant reinforcement. All enrolled AGYW are

also referred for HIV prevention and other support from the other DREAMS partners, but it is important that core HIV messages are continually provided. 4Children Lesotho developed a simple HIV information manual, comprised of fun and brief activities, that provides information on the basics of HIV, its transmission and prevention, care and support for people living with HIV and the importance of testing and treatment. The information provides supports layering with other DREAMS services, such as promoting HIV testing, treatment initiation and adherence.

- **social assets** intervention drawn from two evidence-based curricula. Go Girls! was initially developed in Malawi⁴ and adapted for the Lesotho CRS context in 2016. Sessions include looking at who we are and what we want to be, gender norms and gender equity, communication skills and speaking up and sexuality. The sessions are adapted according to the ages of the girls in the group.
- **financial literacy** component delivered through modules drawn from Aflatoun and Aflateen. These are age-differentiated curricula (under 14 years and ages 15 years and up) developed by Aflatoun International⁵ that cover issues relating to children’s rights, savings and enterprise. One key aspect is enabling children to establish and run their own clubs in which children work together, manage their savings, and start small business and community improvement activities.
- **savings group activities** (described in more detail below).

4 Johns Hopkins University Center for Communications Program (2011). Go Girls! Community-based Life Skills for Girls: A Training Manual. https://www.thecompassforsbc.org/sites/default/files/project_examples/GoGirls_English_Final_Rev1.pdf

5 <https://www.aflatoun.org/curricula/aflatoun/>



Adolescent savings groups design their own constitution and agree to their own rules. Here, the group's secretary notes who is present before recording cash received for savings and for the social fund. The DREAMS Leader only intervenes when the girls need some assistance, for example, in counting the money.

Adolescent savings groups—an important innovation

One of the most important elements of the sequencing is the savings groups for adolescent girls (9-17 years) and SILC groups (savings and loans) for young women (18-24 years).

SILC is a savings-led, microfinance methodology developed by CRS. In the 4Children Lesotho DREAMS project, DREAMS Leaders are trained in the transparent and effective operations of SILC, including member self-selection, constitution development, regular savings, weekly meetings, accurate record keeping and share out (members receiving their savings in one lump sum at the end of the savings cycle).

Each week, every AGYW brings in a sum of money⁶ that is recorded in the savings book and kept in a locked safe box. The group decides on a minimum and maximum amount that each member can save per month. Members also contribute a

fixed amount per month toward a social fund. This social fund can be used to help out individual members for catastrophic events, such as contribution for a funeral, or, in the case of the AGYW groups, to support a social enterprise. This is a collective activity that generates income that is used for a social good decided by the group. The contributions are collected and noted each week, ensuring that everyone contributes enough and does not exceed the ceiling. After eight to twelve months, when enough savings is generated, there is a “share out,” and each person gets the savings that they contributed. This is one complete savings cycle, after which groups can start again if they wish, usually reviewing the rules of the group first and adapting them based on experience.

In the 4Children Lesotho sequenced activities, the idea of saving is introduced before the eight-week sessions begin. Over the first four weeks, AGYW start to learn about the benefits of saving. Activities in the social assets building, such as “Planning my dreams,” start to support the idea of

⁶ An August 2017 mini-survey of 4Children-supported caregiver and AGYW SILC groups found that most AGYW get income from their parents or caregivers on the day of their meeting. Girls tell their parents or caregiver about the meeting well in advance, because many caregivers are elderly people dependent on their pensions. A few of the AGYW raised money through petty income-generating activities, such as selling sweets and snacks at school.

the benefit of savings. All the girls choose a financial goal, for example, as part of their dreams.

In week four, the girls work together to decide on their constitution. The group develops their own name, constitution and decides on the rules – what the minimum and maximum savings rate is per month, how much should go into the social fund, whether there should be fines for failing to contribute in a month or not attending without cause. Each group has a different minimum and maximum level. The groups of younger girls have lower rates. Many of the young women’s groups who have already completed one savings cycle and received a share out increase the savings levels, once they see the benefits of saving. The rules are matched with discussions about safety – for the family who keeps the money box, for the girls when bringing money to the group, and more broadly, issues related to safety when managing money. The skills learned in the social assets modules relating to healthy decision-making and communication skills are put to use straightaway.

The savings groups are totally run by the girls. The facilitator is there as a helping hand, but leaves all discussions to the girls. The DREAMS Leader observes, but lets the SILC committee run the savings sessions.

During week seven, saving actually begins. Before this session, it is possible for new girls to join the group if there is room. After the fifth week, the group is closed. The SILC group receives a safe box, locked with three padlocks, and the materials for recording the money saved. The group elects their committee—a chair, treasurer, secretary, money counter and three key holders. Each key holder has the key to one of the three padlocks that locks the box.

At each session, the current balance is checked, and then every girl turns in the money she has for savings, for the social fund and/or for any fines. This is reviewed by all group members, and entered into the ledger. Then final amounts are then counted by everyone together and put back into the box. The groups continue to meet once a week for up to one year, until share out, at which time the final savings figures are shared.

What are the results?

Participation in sequenced groups is high. By September 30, 2018, a total of 17,235 girls were attending sequenced groups that resulted in all 17,235 receiving at least three services as part of the DREAMS package.

AGYW saving groups are yielding results, even after only existing for a short while. A total of 483 AGYW savings groups had generated \$26,737.60 by September 2018, with \$1,656 in the social fund balance (excluding funds already spent).

4Children Lesotho has not yet conducted a formal evaluation of the sequenced sessions, but anecdotal results already suggest that linking financial education and savings groups, along with the life skills related to confidence, self-esteem and choice, contributes to healthy choices with an impact on HIV risk.

“A factory worker (21 years old) had dropped out at the beginning of high school. When she started doing the savings group, her financial goal was to save money for school fees. She wrote her high school exams at the end of last year. The factory is even now supporting her and others like her by giving young women time off to study and take their school exams. She also decided to take an HIV test. She told me that she was so scared, but now she has even encouraged all her friends to have an HIV test too.”

— Caritas staff

“One girl, the youngest in the family, was left at home when her older siblings left to work or marry. She was caring for her mother who had a disability and had to drop out of school. She was dating “blessers” for money. After joining DREAMS, she has started saving money and sold snacks to make a bit of money. She went back to school and is now an assistant to the teacher. She says that she has no blessers now and knows her HIV status.”

— Caritas staff

“We learned how to save money and use it wisely. I got 470 maloti (around US\$35) in December and bought one thing that I needed. In that group what I like is that we learned how to care for people with HIV. I learned to live with my status. I learned that it is not a sin. What I liked most was building my self-confidence and saying no to men – a complete no. Saving money has helped me to grow.”

— DREAMS participant

The project is also linked with parenting, and the approach focuses on enhanced communication between girls and their caregivers. DREAMS Leaders encourage girls to talk to their parents: “One girl told me, ‘she [my mother] was so excited that I’m teaching her [about] what she didn’t know.’”

The most important benefit is that social assets building interventions and socio-economic interventions are mutually supportive. The skills gained in social assets building – problem-solving abilities and self-esteem – help people financially plan and manage their savings. Having an understanding of managing money, budgeting and deciding how to use savings can build self-esteem, and, ultimately, support girls in making decisions about their own safety. The sequencing approach is new, but it will be possible to compare retention in groups with the stand-alone and sequenced sessions at the end of the project year. It will also be possible to measure the savings generated in stand-alone AGYW savings groups against those in the sequenced savings groups, to see whether the consistent provision of financial literacy, for example, is leading to more effective saving.

Reach, adoption and sustainability

DREAMS is a project that will continue to require investment to ensure that girls can access a comprehensive package of services. Training of DREAMS Leaders and provision of information and skills for AGYW is not self-sustaining by itself. Resources are needed to ensure training and monthly stipends, ensuring effective referrals between different

7 “Blessers” is a popular term for an older adult (usually a man) who provides gifts or money in return for sex.



DREAMS groups often continue meeting and running savings groups after the social assets or parenting interventions finish. This group of adolescent girls and parents continues to meet for savings a year after their parenting and social assets sessions finished.

service providers and ongoing supervision. However, there are emerging signs that suggest that savings groups do continue after the end of the DREAMS intervention, and that this continues to be a forum for peer support.

4Children Lesotho has supported the establishment of DREAMS Ambassadors. Girls from each community council selected representatives to meet together nationally in a DREAMS event in 2018, at which a smaller number of well-respected advocates were elected by their peers to become DREAMS Ambassadors. One of the DREAMS Ambassadors said that the DREAMS group that she joined last year still meets every week. Her group has now increased their monthly contribution ceiling four-fold after realizing what they could save in the first share out. This girl is now living away at university, but she sends money every week via mobile phone and meets the girls when she can. She reports that many other girls have asked her how they can set up their own groups.

There are many adult savings and loans groups supported by a wide range of civil society groups in Lesotho. Evidence shows that this approach is very effective, although it is too soon to show the extent of expansion of AGYW savings groups. The emerging results from the existing AGYW savings groups show that the model does work. With ongoing support over the

short- to medium-term from CRS Lesotho, it is highly probable that the idea of adolescent savings groups will expand.⁸

Already, AGYW who have participated in one or more share outs, i.e., have been in savings groups for one or more years, are continuing their groups.

“In the beginning, people were using savings for things like food. They now have more money and can start to use the money for things such as air time.”

—DREAMS Leader

Lessons learned

Introducing the practical savings element is the most popular aspect of the sequencing approach. CRS Lesotho had experience with adult savings and loans, but this was the first time to work with adolescents. The methodology was adapted to consider child safeguarding and protection concerns and explore what was realistic for adolescents and young women of different ages. When AGYW first formed savings groups, before sequencing, the DREAMS Leaders found that many of the AGYW, especially younger adolescent girls, found the methodology boring. Combining the games and activities used to deliver social assets programming has significantly reduced

⁸ CRS has recently developed technical guidance for running adolescent and youth savings groups: Catholic Relief Services (2019). Savings Groups for Adolescents and Youth Affected by HIV: A Technical Guide.



Girls work together to develop their social enterprise project. Two groups planned a project and the winning idea was to collect and recycle waste materials that they would clean up from the local community.

the number of drop-outs. Likewise, young women tended to only stay for the savings and loans and were less keen on the stand-alone social assets program. The sequenced approach has also increased the numbers of young women accessing essential life skills and HIV-related information.

The success of the savings groups so far shows that adolescent girls can and do commit to making savings at a scale appropriate to their age, that caregivers support adolescent savings groups, and that it is possible to do so without exposing girls to further risk, because the amounts are sufficiently small enough to prevent girls from becoming engaged in risky activities. However, the savings groups only work if girls can provide a small amount of money; some girls cannot do this, so the ultra-poor are excluded.

Girls make sensible choices! The savings groups show how seriously girls want to improve their own lives and those of their families. With the sensitive support of DREAMS Leaders, girls choose social enterprise projects that they feel will make a difference in their community. The wide range reflects the creativity of participants, including HIV awareness marches, road reconstruction and helping the sick and elderly with chores. The social enterprises show that children are often all about justice. Environmental projects are popular as are using locally available recycled materials to make jewellery and reselling leather for sandals.

“In one group, the girls chose a social enterprise of selling snacks. They all agreed to use the proceeds from the social enterprise to give to friends who were too poor to join the SILC group so they could join the savings group.”

—DREAMS Leader

One challenge noted by multiple informants in this case study is support for DREAMS Leaders. In the original adult-focused methodology, the facilitators or “field agents” are offered the option of being evaluated, and if successful, they are certified as private service providers (PSPs). Once certified, PSPs can offer fee-for-service support to any SILC group that desires additional support, which is often requested at share out or loan repayment stages. However, the PSP model has not been widely introduced for AGYW savings groups – in part because AGYW groups do not include the loans component and in part due to the decision to not expect AGYW savings groups to pay for services. Furthermore, some already accredited PSPs report that the “market” is now saturated in DREAMS districts. This means that it is hard to see how to replicate the AGYW savings approach without ongoing investment.

Recommendations for further strengthening of sequenced programs

The sequencing, including a practical savings component, is involving many eligible girls. The project targeted AGYW who are

especially at risk, including out-of-school girls and factory workers. Two groups of vulnerable girls who were reported to be under-represented in the project are girls with disabilities and girls who are too poor to make a savings contribution at all. There is a need for more targeted outreach to AGYW with disabilities and their parents and caregivers to demonstrate that disability should not be a barrier to participating in activities. One of the project's DREAMS Ambassadors is deaf; she is already actively advocating for disability rights with the support of the other DREAMS Ambassadors. There may be a need for more active mobilization of girls who cannot afford to join AGYW savings groups, for example, actively promoting the idea of using social enterprises from existing savings groups to involve more AGYW, and include more caregivers in adult groups.

Project staff already see the potential for further enhancing girls' financial skills. The eight-week sequenced sessions include the core skills required for savings as well as essential skills necessary to prevent violence and HIV. Case study informants suggested the importance of supplementing this in future with additional small business training linked to loans.

CRS Lesotho has a strong monitoring system for adult SILC groups and is monitoring AGYW groups. Further learning about the effectiveness of AGYW groups could be achieved with intentional monitoring of the adolescent-specific elements of SILC programming in CRS' broader SILC engagement to identify outcomes related to HIV risk, future income and employment prospects and other girl empowerment criteria. Such an assessment could also assess findings from the new boys' savings groups recently introduced by CRS Lesotho, especially with respect to outcomes around violence prevention.

The DREAMS Leaders have considerable expertise in a wide range of youth work skills, safeguarding and socio-economic approaches. Many of them are currently overstretched, however, with all DREAMS Leaders running at least six sequenced groups, plus additional parenting groups. One longer term option for investing in this cadre would be to support skilled DREAMS Leaders to enter a career path into youth and community work. Another option being explored is supporting enrollment in the REPSSI Certificate Course for Community-based Work with Children and Youth, or as auxiliary social workers, when this becomes more widely available through the social welfare sector. CRS/4Children Lesotho could reflect further on developing a savings and loans career pathway specifically for those experienced at working with adolescents. Their combined experience in savings and loans and supporting adolescent and youth HIV-sensitive social assets and economic approaches has a lot of potential for Lesotho's youth.

Annex 1 – List of key informants and focus group participants

CRS Staff:

- Molarisi Mehale, Chief of Party, 4Children Lesotho
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- Ntsoaki Khosi Matobo, OVC Technical Specialist Child Protection and Gender, 4Children Lesotho
- Thato Mokaeanane, DREAMS MEAL Coordinator, 4Children Lesotho
- Thandi Mbatha, OVC Technical Specialist, Socio-Economic Strengthening, 4Children Lesotho
- Hlalefang Lefa, DREAMS SILC officer, 4Children Lesotho
- Ntate Ntsie Tlale, SILC manager, CRS Lesotho

IP staff:

- Senate Mahlakeng, Technical Officer, Social Assets, Caritas Lesotho
- Matlere Banginyama, MEAL Officer, Caritas Lesotho

DREAMS Leader:

- Matela Rasethuntsa, Ha Rakoloi village, Berea District

Thank you to the adolescent girls and young women, including DREAMS Ambassadors, who also shared their views and experiences.

Coordinating Comprehensive Care for Children (4Children) is a five-year (2014-2019), USAID-funded project to improve health and well-being outcomes for Orphans and Vulnerable Children (OVC) affected by HIV and AIDS and other adversities. The project aims to assist OVC by building technical and organizational capacity, strengthening essential components of the social service system, and improving linkages with health and other sectors. The project is implemented through a consortium led by Catholic Relief Services (CRS) with partners IntraHealth International, Pact, Plan International USA, Maestral International, and Westat.

