

Savings Groups for Adolescents and Youth Affected by HIV

A Technical Guide

HOW SAVINGS GROUPS FOR ADOLESCENTS AND YOUTH CAN CONTRIBUTE TO POSITIVE YOUTH DEVELOPMENT & HIV OUTCOMES

Carrie Miller , Benjamin Allen and marc bavois| January 30, 2019



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Agenda

- Speaker introductions
- Adolescent and Youth Savings Groups, Positive Youth Development and HIV
- Purpose of the guide
- Key features of the guide
- Where to find the guide
- Acknowledgements
- Questions & Answers

Introductions



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Adolescent and Youth Savings Groups (AYSG)

- Informal group of 15-30 self-selecting adolescents (14-17 yrs.) or youth (18-24 yrs.)*
- Save regularly into a communal pool from which they *may* borrow.**
- Saving and lending activities occur within a cycle (usually 9 to 12 months).
- Members get their savings back as a lump sum, with a portion of the cycle profit.



Raina Clark Guan/CRS

**Young people (14-24 yrs.).*

***Adolescent groups often save only.*

AYSG outcomes

Primary outcomes

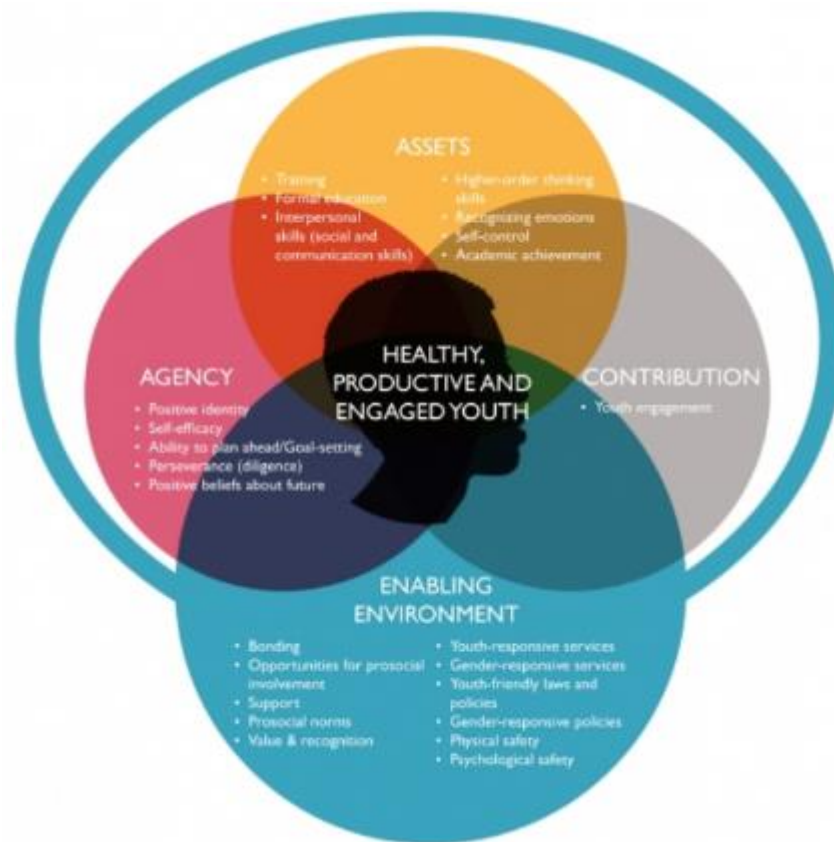
- Provide access to savings, loans and a social fund
- Improve financial literacy
- Increase social capital
- Foster a positive attitude towards savings
- Develop savings habit, life skills and soft skills
- Creates a safe space and platform for other “add-on” activities

Secondary outcomes

- Contribute to school fees, food & other family needs
- Invest in an IGA
- Access consumer goods
- Access health services
- Increased self-esteem, self-efficacy, hope, and resilience
- Empowerment
- Exposure to positive peer norms

AYSG support Positive Youth Development

- Assets & Agency
 - Skills development
 - Self-selection
 - Group goals
- Contribution
 - Design, peer-to-peer outreach
- Enabling Environment
 - Relationship building
 - Positive norms
 - Safe space



Source: <https://www.youthpower.org/positive-youth-development-pyd-framework>

AYSG contribute to HIV outcomes

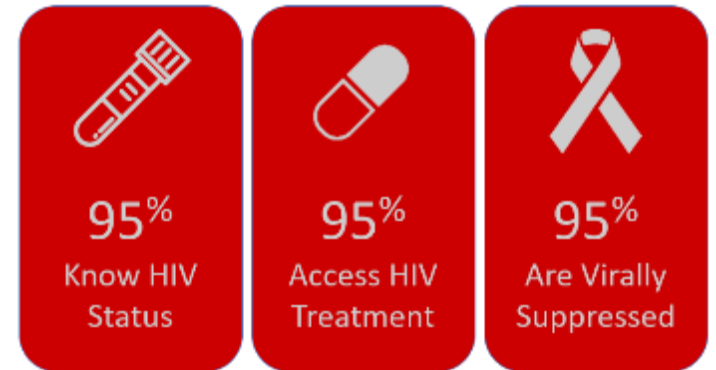


- Increase HIV protective behaviors
- Decrease HIV risk behaviors
- Increase knowledge about HIV prevention and testing services
- Reduce exposure to violence and early marriage

AYSG contribute to HIV outcomes

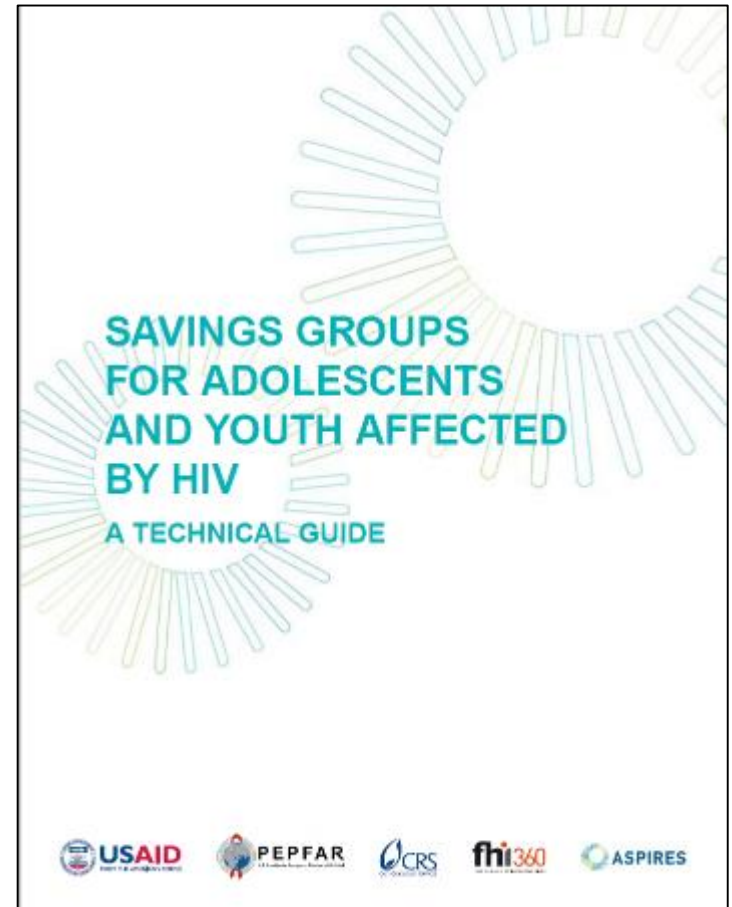
When quality HIV services are available, AYSG participation may:

- Increase HTS
- Increase linkages to care and treatment
- Increase retention and adherence
- Decrease loss to follow-up
- Reduce viral load and transmission



How this guide can help you

- Summarizes the evidence (and gaps) of how savings groups affect HIV outcomes
- Provides evidence- and practitioner- informed guidance to maximize benefits and minimize harm for adolescent and youth who participate in savings groups



Using the guide

- The guide is *not* how-to manual for implementing a specific model of AYSG
- Supports users to:
 - Ask the right questions
 - Anticipate challenges and develop mitigation strategies
 - Select appropriate add-on services
 - Identify risks and promote protection
 - Understand how AYSG contribute to HIV outcomes
 - Find additional resources

Developing the guide

- 30 key informant interviews
- Comprehensive literature review
- Inputs from technical experts in relevant fields
- Multiple reviews by USAID, ASPIRES, and PEPFAR Implementing Partners (IPs)



Using the guide

There are two ways to navigate:

- Table of Contents
- Thematic area:
 - Appropriateness and feasibility of AYSG
 - Stakeholder roles
 - AYSG operations
 - Risk and protection
 - Monitoring, evaluation and learning

Determining if AYSG are the right approach

- Determining intended HIV outcome(s)
- Timeline
- Defining the participants
- Economic vulnerability level
- Evidence
- Non-HIV related outcomes
- Resources
- Sustainability
- Resources
- Context

Assessing organizational capacity

Self-assessment tool

- Nine domains
- Questions by domain
- Respondents select most appropriate response
- No scoring algorithm: qualitatively assess where most responses fall
- Results inform project design, workplans, budgets

DOMAINS

1. Mission
2. Culture/Policies
3. Staffing/systems
4. Partnerships
5. Local credibility
6. Needs and context analysis
7. Understanding of the HIV context
8. Understanding of the youth context
9. Protection mechanisms

Initiating AYSG

- Community leadership and Caregivers
- Safety and security risks
- Sequencing
- Member enrollment
- Confidentiality measures
- Legal frameworks

Initiating AYSG

- Group composition:
 - In-school v. out-of-school
 - Single-sex or mixed
 - Age and stage of members
- Participation of young people

Reducing risk and promoting protection

- All people must be protected; adolescents often at greater risk
- Key AYSG risks to mitigate:
 1. Stigma and discrimination
 2. Coercion of loans/share-out
 3. Child labor; decreased school attendance
 4. Child abuse, exploitation, violence or neglect
 5. Theft

Reducing risk and promoting protection

- IPs need to ensure:
 - Effective safeguarding policies
 - Systems in place to monitor risks
 - Appropriate adult engagement
 - Caregiver consent (Appendix 4)

Building the evidence

- Theoretical framework: AYSG participation & HIV Outcomes (Appendix 2)
- Pathways need to be tested
- Opportunity for IPs to leverage data
- Learning questions proposed

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Where to find the guide

- To download the guide please go to OVCsupport.org

