

**Economic Strengthening Activities Benefiting  
Orphans and Vulnerable Children in Africa:  
Mapping of Field Programs**

**FINAL DRAFT**

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## Acronyms

ADF	African Development Foundation
AED	Academy for Educational Development
AMREF	African Medical and Research Foundation
CABA	Children affected by AIDS
CBO	Community-based organization
CGAP	Consultative Group to Assist the Poor
CIDA	Canadian International Development Agency
CRS	Catholic Relief Services
CYES	Children and Youth Economic Strengthening Network
ES	Economic strengthening
HIVOS	Humanist Institute for Cooperation with Developing Countries (Netherlands)
IFAD	Institute for Training and Action for Sustainable Community Development (Benin)
IGA	Income generating activity
IPC	Private Community Initiative (Burkina Faso)
JICA	Japan International Cooperation Agency
LEAD	Linkages for the Economic Advancement of the Disadvantaged Project (Zimbabwe)
MFI	Microfinance institution
NGO	Non-governmental organization
PEPFAR	Presidential Emergency Program for AIDS Relief (U.S.)
PLWHA	Persons living with HIV/AIDS
SARA	Support for Analysis and Research in Africa Project
SATF	Social Action Trust Fund (Tanzania)
SEBA	SERO Women Business Association (Tanzania)
SEEP	Small Enterprise Education and Promotion Network
SLG	Self-managed savings and loan group
USAID	United States Agency for International Development

## Executive Summary

**Study Objective and Purpose.** There is wide acceptance of the five key strategies for addressing the needs of orphans and vulnerable children that are presented in *The Framework for the Protection, Care and Support of Orphans and Vulnerable Children Living in a World with HIV and AIDS* and *Children on the Brink*.<sup>1</sup> Economic strengthening is an important component of the first three of these strategies (strengthening family capacities, strengthening community capacities, and ensuring children's access to essential services).

The present study was carried out in recognition of the importance of economic strengthening to these strategies. The objective of the study is to better inform programming for orphans, children affected by HIV/AIDS, and other vulnerable children. It is intended for use by the recently created Children and Youth Economic Strengthening network, USAID's Africa Bureau, and other parties concerned about ways to: a) strengthen the economic capacity of vulnerable families and communities to provide more adequately for their children's needs, and b) build the economic capacity of older children. Its purpose includes identifying programs with economic strengthening interventions benefiting orphans and other vulnerable children, and analyzing information on a sub-set of these programs.

USAID's Africa Bureau funded the study. The study was carried out by a consultant through a contract with the Support for Analysis and Research in Africa (SARA) Project implemented by the Academy of Educational Development.

**Approach and Main Findings.** The study broadly defines economic strengthening to include financial (e.g. savings and loans), technical and skills training, asset protection and building (e.g. legal advice and grants for asset building), improved agricultural technologies, and market linkages (e.g. facilitating linkages between producers and buyers). It took into account that economic strengthening activities could be a component of a program or the entire program. The study also recognized that programs not specifically child-focused may benefit orphans, children affected by HIV/AIDS and other vulnerable children as a result of their economic strengthening activities.

The *first stage* of the study centered on obtaining information from the headquarters of key donor organizations including foundations and alliances, as well as from NGOs and firms implementing programs. With a few exceptions, the focus was on those based in the United States. Thirty-nine of such organizations, most of which are associated with multiple programs, were contacted by e-mail and asked to complete a one-page

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<sup>1</sup> The Framework (2004) was developed based on extensive global consultative process and reflects a broad, international consensus on the action needed to address the needs and rights of orphans and vulnerable children. By the time the report was issued, it had been endorsed by 23 organizations. Children on the Brink (2004) was a joint report by UNICEF, USAID, and UNAIDS.

questionnaire on each program that involved economic strengthening benefiting orphans and other vulnerable children. Half of them responded, yielding information on 63 programs.

The main findings in *Stage 1* are:

- Sixty-three programs in 20 sub-Saharan African countries were identified.
- Two-thirds of the 63 programs involve financial activities (such as savings and loans), one-half provide technical and skills training and one-third involve income generating activities. Savings and loans, and vocational training were identified most often as the exclusive or primary economic activity.
- Among the programs for which information was provided, the budget of nearly half of the programs is devoted exclusively to economic strengthening. This includes programs with grants of less than \$50,000.
- The programs identified are funded by a number of sources. The U. S. government sources most frequently mentioned were USAID, often associated with the Presidential Emergency Plan for AIDS Relief, and the African Development Foundation. Other donors include the Canadian International Development Agency, the Embassy of Finland, the World Bank, Ford Foundation, McKnight Foundation and Global Alliance for Africa.

The *second stage* involved inviting a sample of the field programs to participate in the study by completing a questionnaire. Out of 40 field programs contacted, half participated in the survey. These programs cover 10 countries.

The main findings *in Stage 2* are:

- Among the 20 field programs, 16 involve some type of financial activity, 15 provide technical and/or skills training, 11 report income generating activities and 4 include services focused on legal protection of assets for widows and orphans.
- Half of the programs have economic strengthening as their main focus.
- Information from 12 of the programs reveals that, with the exception of one large program, each program spent less than \$300,000 on its economic strengthening activities in 2004. Seven of the 12 programs spent less than \$40,000.
- Nearly half of the field programs provide grants or contracts to other organizations to implement economic activities. Also, nearly half collaborate, but do not receive or give funds, with economic strengthening organizations. Most report that there are economic strengthening entities with which they would like to establish collaborative linkages.
- Some of the respondents have tools that they would be willing to share with other organizations. Respondents also noted a number of areas in which they might provide technical guidance and support to other organizations.
- Various approaches are used to collect data on benefits received by children from the programs' economic activities. Most commonly the information is

gathered in program evaluations. Almost half of the programs have baseline indicators to document benefits to children.

**Implications and Recommendations.** The findings have significant implications for scaling up activities that benefit orphans, children affected by HIV/AIDS and other vulnerable children in Africa. First, the funding level for economic strengthening per program and in general, tends to be modest given the vast number of vulnerable children in Africa. Second, cooperation among organizations to implement economic strengthening activities is common. This implies organization capacity exists for scaling up. Third, many field programs surveyed apply market-driven approaches to economic strengthening, which appear to be sustainable.<sup>2</sup> Some activities involve cash grants to communities, often requiring a match, for income generating activities, which in turn will provide funds or services for orphans and other vulnerable children. Also, some provide a small number of grants for household asset building.

A number of economic strengthening models appear promising and sustainable. These include self-managed savings and lending groups which apply techniques to safeguard funds, micro-leasing which involves providing loans to enable women to lease income-generating assets, provision of training to facilitate those engaged in production and service activities to identify and establish links with potential buyers. Approaches to nutritional gardens and simple will writing to protect the assets of widows and orphans also appear promising for scaling up. Partnerships for implementing activities and collaboration with specialized entities indicate methods for scaling up of activities.

There appears to be potential pay-offs from greater information sharing and cooperation among economic development specialists (e.g. agriculturalists, enterprise development specialists, and microfinance specialists) and specialists focused on vulnerable children and families. Also, much more could be done to replicate and expand economic activities that effectively benefit orphans, children affected by HIV/AIDS and other vulnerable children. The evidence in this study suggests the need for promoting and facilitating linkages between the field programs with economic strengthening activities benefiting vulnerable children and other economic strengthening entities and businesses.

The study findings suggest the need for improved quantitative and qualitative information to provide evidence of benefits received by vulnerable children from economic strengthening activities. Furthermore, information is needed to better understand which activities are most effective given the nature of 'vulnerability,' such as economic status (e.g. destitute) of the child's household. Better information would facilitate an evidence-based approach to programming funds. Moreover, the information would facilitate increased advocacy for these types of programs and consequently increased funding.

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<sup>2</sup> As defined in Dempsey (2003).

## Recommendations

- The funding levels need to be greatly increased to support economic strengthening activities that benefit orphans, children affected by HIV/AIDS and other vulnerable children in sub-Saharan Africa. The funding levels per program for economic strengthening ought to be large enough to ensure that technical experts guide the implementation process and quality data are collected to determine the distribution of benefits received by children by 'type' of vulnerability and economic status of their household. The results should increase an understanding about which economic strengthening activities are most likely to have a positive effect given the household's economic status and children's 'type' of vulnerability.
- Especially in countries with high rates of HIV/AIDS infection, funding should be made available by USAID for promoting and facilitating linkages between programs with economic strengthening activities benefiting orphans and children affected by HIV/AIDS and potential economic strengthening collaborators (be they private sector firms, branches of government, or other economic strengthening organizations).
- Funding is required from USAID and other donors for a few rigorous impact assessments of economic strengthening interventions, which appear promising for scaling up, and have data indicating that they benefit orphans and other vulnerable children, including those affected by HIV/AIDS. The assessments should focus on documenting the effectiveness of the activities, including cost-effectiveness. They should take into account the economic level of households in which the children live (e.g. destitute, extremely poor and vulnerable to being extremely poor) and other key factors associated with vulnerability. The results would make a valuable contribution to the knowledge base and should inform future funding decisions.
- Major donors should fund assessments to determine the extent to which microfinance institutions (and possibly other economic strengthening programs) not intended to benefit orphans, children affected by HIV/AIDS and other vulnerable children, actually have a positive impact on such children.
- The Children and Youth Economic Strengthening (CYES) Network through its list-serve (and possibly a web-site) should serve as a focal point for knowledge sharing. It should disseminate information from assessments and other select sources on promising approaches and make information on tools and technical training resources available. It should also establish formal linkages with economic strengthening networks to facilitate the sharing information, including on best practices, across networks.
- The CYES Network should devise a strategy and plan focused on assisting its members to help ensure quality data are available on economic strengthening

activities to demonstrate the benefits received by vulnerable children through activities undertaken by households and communities, and the participation of older children in economic strengthening activities.

# Introduction

## ***Significance of the Topic***

Over 43 million African children are orphans, having lost one or both of parents, and more than 12 million of them have been orphaned due to AIDS.<sup>3</sup> Millions of other children are at risk of HIV/AIDS infection because of fragile economic conditions in their households and communities. There is growing recognition that one of the fundamental strategies to improve the well being of these children is through strengthening the economic capacity of households and communities to provide for children's' needs, and strengthening the economic capacity of older children. This recognition comes within a broader acknowledgement that AIDS is not only a health issue: it negatively impacts household livelihoods and community safety nets.

There is wide acceptance of the five key strategies for addressing the needs of orphans and vulnerable children that are presented in *The Framework for the Protection, Care and Support of Orphans and Vulnerable Children Living in a World with HIV and AIDS and Children on the Brink*.<sup>4</sup> Economic strengthening is an important component of the first three of these strategies: strengthening family capacities, strengthening community capacities, and ensuring children's access to essential services.

With the substantial new funding in recent years for children affected by HIV/AIDS, a growing number of these programs are addressing the needs of especially vulnerable children and households. In addition, a number of other economic strengthening programs, such as microfinance and agricultural production and marketing, may have a positive effect on vulnerable households and children. This study specifically looks at the nexus of economic strengthening activities and activities that benefit orphans and vulnerable children, especially children affected by HIV/AIDS and other chronic illnesses, and children at risk of infection (hereafter referred to as children affected by HIV/AIDS).

## ***Study Objective***

The study objective is to better inform the recently created Children and Youth Economic Strengthening Network (CYES), USAID's Africa Bureau, and other parties concerned about ways to strengthen the economic capacity of individuals, households and communities that result in benefits to orphans and other vulnerable children, especially children affected by HIV/AIDS. Its purpose is to (1) identify organizations and programs with economic strengthening interventions that benefit orphans and other vulnerable children in Africa and (2) analyze basic information and approaches used by a sub-set of field programs.

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<sup>3</sup> Children on the Brink(2004).

<sup>4</sup> The Framework (July 2004) and Children on the Brink (2004).

The first stage of the study identified and charted by country the organizations and programs engaged in economic strengthening that benefit orphans and other vulnerable children (whether or not children are the primary focus of the program). The second stage involved gathering and analyzing information on a sub-set of field programs. The results of the latter lead to identification of programs that appear to be doing substantive economic strengthening work benefiting orphans and children affected by HIV/AIDS.

This participatory study was funded by the Africa Bureau of USAID, in particular the orphans and vulnerable children program. The study was carried out by the consultant under contract with USAID's Support for Analysis and Research in Africa (SARA) Project implemented by the Academy for Educational Development (AED).<sup>5</sup>

### **Study Approach**

**Key terms and concepts.** This report uses "program" to refer to what many call projects, as well as the program of an organization. "Children" are defined as those 18 years and younger. "Orphans" refers to children who have lost one or both parents, and "vulnerable children" are those whose safety or well being is at high risk because of their circumstances. As noted above, the phrase "children affected by HIV/AIDS" includes children affected by chronic illness and children at risk of HIV/AIDS infection.

The study broadly considered "economic strengthening" activities and services to include:

- Financial, such as savings and loans, and grants to individuals and households
- Technical and skills training, such as agriculture, vocational training and apprenticeships
- Asset protection and building, such as legal protection to children and widows and grants for community-based asset building
- Income generating activities<sup>6</sup>, and
- Other, such as market linkages and improved technologies.

A number of key concepts related to economic strengthening are explained below.

*Group income generating activity* broadly refers to any activity undertaken by a group of individuals that produces an income.

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<sup>5</sup> The author is grateful for the guidance and comments received from Renee DeMarco, the Africa Bureau's Orphans and Vulnerable Children Advisor, John Williamson, Senior Technical Advisor to USAID's Displaced Children and Orphans Fund, and Agneszka Sykes and Betsy Newcomer both of AED who supervised the work.

<sup>6</sup> Since 'income generating activities' includes those not based on market principles and may involve grants or in-kind contributions by the implementer, this was listed as a separate sub-category under "Other" in the questionnaire.

*Self-managed savings clubs or savings and loan groups (SLGs)* refer to cases where members' savings are loaned out to members. Group members are responsible for approval and collection of loans, setting loan interest rates, and safeguarding cash.

*Loans* were specifically defined in the Stage 2 survey as money to be repaid. The survey did not specify that the loans had to be interest bearing, since the main factor in market-based programming is commercially based interest rates.

*Institutionally- managed loans or voluntary savings and loans* refer to organizationally administered loans, and these organizations may also encourage and possibly accept voluntary savings. Because of country-based regulations to protect consumers, microfinance institutions (MFIs) accepting savings deposits are required to meet more rigorous accounting and reporting standards than organizations involved only in granting loans. Full-fledged MFIs providing credit are normally guided by standards for financial reporting and accounting established by the Consultative Group Assisting the Poor (CGAP) and the Small Enterprise Education and Promotion (SEEP) Network, an umbrella organization with members from the international community of microfinance and enterprise development.

*Life skills training* refers to training courses that include a range of topics intended to influence behaviors (e.g. gender relations) and enhance self-esteem and self-confidence.

*Vocational training* refers to the purposeful activity to transfer skills and knowledge that will be used to secure a livelihood or pursue an occupation.

*Market linkages* refers to information on or contact with buyers of products or services, and/or with input suppliers.

The legal protection of assets of widows and orphans is included in this study as an economic activity since a growing number of studies indicate that without wills assets are often lost, which increases the vulnerability of children.<sup>7</sup> Even in countries with policies that protect the assets of widows and orphans, these policies do not necessarily result in practices that uphold the policies.

Factors related to *scaling up* underlie the field program survey. The consultant drew on *Scaling Up – A Conceptual and Operational Framework*,<sup>8</sup> which synthesizes the existing state of knowledge on scaling up, according to four distinct aspects:

- the model (the entire program or parts of it)
- the methods of going to scale (expansion, replication or collaboration)

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<sup>7</sup> See Strickland (June 2004).

<sup>8</sup> Kohl and Cooley (ND).

- the organizational roles involved (originating organization and/or adopting organizations) and
- the dimensions along which scaling up occurs (geographic coverage, breadth of service, depth of service, and client type).

**Methodology.** The approach taken acknowledges that the economic strengthening activities can be the primary or exclusive focus of a program or one of multiple program components. Also, economic programs not specifically child-focused may nevertheless benefit orphans and children affected by HIV/AIDS. The study also recognizes that adults in a community and/or household may be the prime actors in the economic activities. In other cases, adolescent and/or youth may actually be engaged in the economic activities.

The first stage of the study centered on obtaining information from the headquarters of key donor organizations, foundations and alliances, as well as from NGOs and private sector firms implementing programs. Lists of USAID-funded orphans and vulnerable children programs and members of the Small Enterprise and Education Network (SEEP) were utilized to compile the list of persons and organizations to contact. In the first stage, 39 organizations were contacted by e-mail and asked to complete a one-page questionnaire on each program<sup>9</sup> With the exception of one organization, all are based in the United States. Fifty percent of the organizations responded, including two reporting that they did not have such programs and one that did not report the type of economic strengthening activities.

The second stage involved inviting a sample of field programs to participate in the survey. The size of the sample drawn was based on an estimated 40- 50percent return rate. Taking into consideration the country, main implementing organization, type of economic strengthening activity, and having baseline data on children benefiting, a sample of 35 was drawn from the field programs identified in Stage 1. In addition, five other field programs, including those headquartered in Africa, were invited to participate. This yielded a total sample of 40 field programs.

While the Stage 1 survey focused on orphans and other vulnerable children, the Stage 2 focused on orphans and a specific sub-set of vulnerable children: children affected by HIV/AIDS and chronic illness, and children at risk of HIV/AIDS infection. This was done to provide more clarity. Persons in the selected programs were contacted by e-mail and requested to complete a questionnaire and invited to send additional information on their program (see appendices C and D for the survey instruments).

In both phases, the cover letter explained the objective and purpose of the participatory study. The e-mails provided information on how to join the Children and Youth

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<sup>9</sup> Large funding organizations were asked to complete the form for their major programs in Africa. The form is provided in Appendix C.

Economic Strengthening Network, and attached information about the network. They were informed that those participating would receive a copy of this report.

The work on the survey was carried out during the period March 25 and August 18, 2005. Approximately 40 percent of the 27 day consultancy was devoted to communicating with organizations: inviting them to participate, following up on the invitations, and related communication. A number of persons were extremely helpful during the conduct of the surveys. For instance, in the first phase Eric Hyman of the African Development Foundation (ADF) and Barbara Wallace of CARE involved field organizations in completing the survey form. In the second phase, the East Africa Director of Programs of the Global Alliance for Africa, Simon Kihiko, ensured that the survey was completed for its Swahili speaking programs in the sample. The author is very grateful for the assistance of these and numerous other individuals who helped ensure that the questionnaire was completed and returned.

# Mapping of Programs

## **Stage 1 Participation**

In Stage 1, 20 of the 39 (51%) organizations invited to participate responded. The respondents provided key information on a total of 63 field programs in 20 African countries. The organizations that participated in this stage are listed in table 1.

**Table 1: Organizations Responding in Stage 1**

Academy for Educational Development	Global Alliance for Africa
African Development Foundation	McKnight Foundation
Africare	Mercy Corps
International AIDS Alliance	PACT
CARE USA	Plan International
Catholic Relief Services	Project Concern International
Development Alternatives, Inc.	Save the Children, USA
Family Health International	UNICEF
FINCA International	World Education
Ford Foundation	World Relief

Two main groups invited to participate in Stage 1 were underrepresented in the responses. A number of faith-based organizations and NGO microfinance institutions (MFIs) were contacted, but few responded. The reason for MFIs not participating may be related to these institutions using a market-driven approach, not targeting specific categories of people beyond the 'poor' or women.

## **Mapping**

Table 2 below lists the number of programs identified by country and those being implemented in more than one country. The large number identified in Tanzania is mainly attributable to two respondents funding several small programs there. Three-fourths of the programs are reported to have activities explicitly intended to benefit orphans and other vulnerable children.

Most of the programs are led by a non-profit organization. While this may reflect the type of organization willing to provide information, it also appears to represent the situation. This finding is not so surprising since NGOs have a track record of working with communities and at the grass roots to improve household livelihoods. It also reflects the nature of the funding opportunities available for economic strengthening activities intended to benefit orphans and vulnerable children.

**Table 2: Number of Programs Identified by Country**

Country	Number of Programs Identified
Benin	3
Burkina Faso	5
Democratic Republic of the Congo	1
Ghana	3
Kenya	5
Liberia	1
Malawi	2
Mozambique	1
Namibia	1
Nigeria	2
Rwanda	3
Senegal	1
South Africa	2
Swaziland	1
Tanzania	13
Uganda	4
Zambia	5
Zimbabwe	5
Zambia and Ethiopia	1
Kenya and Uganda	1
South Africa and Kenya	1
Sudan, Tanzania and Benin	1
Uganda, Tanzania, Mozambique and Rwanda	1

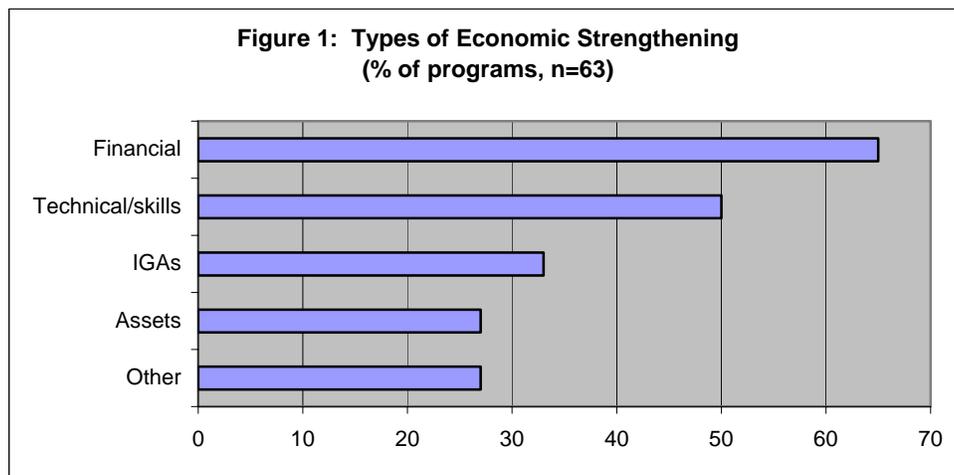
### ***Types of Economic Strengthening***

Approaches were identified under four sub-headings (table 3). Figure 1 shows the distribution of approaches by sub-heading and indicates that several programs involve more than one method for economic strengthening (Appendix A). Because of the response rate on income generating activities, figure 1 shows it as a separate category.

Figure 1 reveals that two-thirds of the programs have some type of financial activity and one-half of the programs involve technical knowledge and skills training. Nearly one-third of the programs are associated with income generating activities. Savings and loans, loans only, and vocational training were identified most often as the exclusive or primary economic activity. The majority of the programs involve more than one approach to economic strengthening. For example, of the 21 programs that involve savings and/or loans, half also provide formal training in financial management. One-fourth of the programs have activities focused on agriculture and/or marketing. Training in agriculture is often associated with group income generating activities (IGAs). Ten percent mention grants to households or communities, normally for asset building.

**Table 3: Sub-categories Under Each Major Type of Economic Activity**

<p><b>Financial</b></p> <ul style="list-style-type: none"> <li>Loans only (may include compulsory savings)</li> <li>Voluntary savings only</li> <li>Savings <u>and</u> loans (includes informal rotational savings and loan clubs)</li> <li>Insurance (includes health, life, and funeral/burial)</li> <li>Formal training in financial management</li> <li>Cash grants to households and/or individuals (not tied to physical asset building)</li> </ul> <p><b>Technical Skills and Knowledge</b></p> <ul style="list-style-type: none"> <li>Agriculture</li> <li>Vocational (not in-school primary or secondary education, may include tertiary schools)</li> <li>Apprenticeships, internships and other forms of on-the-job training</li> </ul> <p><b>Asset Protection and Building</b></p> <ul style="list-style-type: none"> <li>Legal protection of assets of widows and/or orphans</li> <li>Community-based asset building</li> <li>Grants for household-based asset building</li> <li>Food for work done by individuals/groups</li> </ul> <p><b>Other</b></p> <ul style="list-style-type: none"> <li>Market linkages and/or product development</li> <li>Group income generating activities (IGAs)</li> <li>Improved or new technologies</li> <li>Other (specified)</li> </ul>
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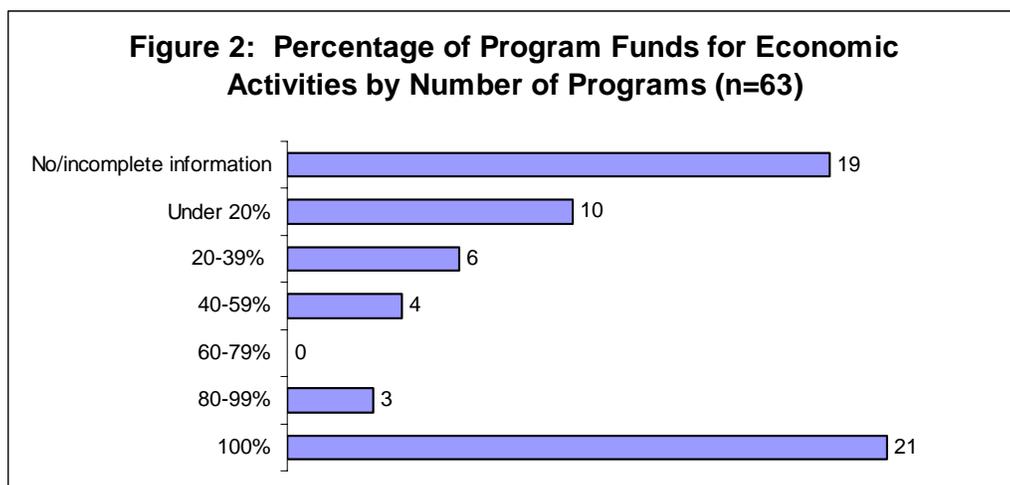


***Funding and Other Descriptive Information***

The 63 programs have received funds from a number of sources. Half of the programs identified have received funds from the U.S. Government, which reflects the study’s focus on U.S. based headquarters of organizations. USAID (sometimes associated with the President’s Emergency Plan for AIDS Relief) and the African Development

Foundation were the main U. S. government sources identified. The other funders mentioned include the Canadian International Development Agency, the World Bank, UNICEF, and the Embassy of Finland. The Ford Foundation, McKnight Foundation, Global Alliance for Africa, Children Investment Fund Foundation and Abbott Foundation were also identified. One organization, FINCA, sometimes uses money borrowed on the commercial market to finance its lending programs.

Among the 44 programs for which information was provided, the findings reveal that nearly half of the programs devote all of their funds for economic activities and another 7 percent devote at least 80 percent for economic activities (figure 2). Several of the programs focused on economic activities have funding levels of less than \$50,000 (Appendix A).



The McKnight Foundation and Global Alliance for Africa provide small grants, ranging from \$2,000 to \$50,000, directly to local organizations. Nearly all of these funds are expended on economic strengthening activities to benefit orphans and vulnerable children. Also, the African Development Foundation provides grants to local organizations and most of the funds are allocated for economic strengthening activities. In comparison, most of the other U.S. government-funded programs include economic strengthening to benefit orphans and vulnerable children as a component of a multi-million dollar program. These programs are usually for three to five years and managed by a non-government organization (NGO). In fact, nearly all of the programs identified are implemented by a NGO.

Most of the programs are reported to have baseline data that would facilitate determining whether orphans and vulnerable children benefit from the economic strengthening activities. The microfinance institutions in the survey do not collect this type of baseline data. Nevertheless, MFI programs with a large proportion of poor female clients are likely to benefit such children. Nevertheless, a number of quantitative impact assessments of microfinance institutions do indicate that credit for women does have a positive impact on food consumed in the household, while some but not all

provide evidence of impact on the schooling of children.<sup>10</sup> Several evaluations in Africa identify educational and health expenses as primary uses of funds that women participants in microfinance programs have earned.<sup>11</sup>

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<sup>10</sup> Sebstad and Chen (June 1966). For discussions on modifications needed to better suit an HIV/AIDS environment, see Barnes (Summer 2005) and Evans (2003).

<sup>11</sup> See for example, Adelski et al. (May 2001) and Wright et al (1999).

## Field Programs

### **Stage 2 Participation**

Twenty of 40 field programs invited to participate in this stage of the study returned a completed survey form, yielding a 50 percent response rate.<sup>12</sup> A few also sent documents that further elucidate information provided on the survey form. Table 4 identifies the programs responding to the field survey, by country and lead organization.

**Table 4: Field Programs by Country and Lead Implementing Organization**

<b>Country and Program</b>	<b>Lead Implementing Organization</b>
<b>Benin:</b> - Integrating Orphans, Widows and Persons Living with HIV/AIDS, Couffo Department	Institute for Training and Action for Sustainable Community Development (IFAD)
<b>Burkina Faso:</b> -Aid Program for Community Actions to Support Orphans and Vulnerable Children	Private Community Initiative to Fight Against AIDS(IPC/BF)
<b>Kenya:</b> - Savings and Loan/Water Project; - Speak for the Child	Jikaze Women's Group Academy for Educational Development
<b>Liberia:</b> - Youth Education for Life Skills	Mercy Corps
<b>Malawi:</b> - Life Savings Partnership	FINCA Malawi
<b>Mozambique:</b> - Maputo Corridor HIV/AIDS Prevention and Care; - Mobilizing for Care	Foundation for Community Development; World Relief
<b>Rwanda:</b> Health and HIV/AIDS	CARE International in Rwanda
<b>Tanzania:</b> - Orphans Education Grant Program; - HIV/AIDS Program; - HIV/AIDS Mitigation through Economic Empowerment of Women; - Kibosho Hospital Outreach Program for Orphans and Vulnerable Children; - Basic Life Skills for Adolescents	Social Action Trust Fund;  Tanzania Capital Boosting Association; SERO Business Women's Association;  Kibosho Hospital  Ministry of Labor, Youth Development and Sports
<b>Uganda:</b> - Economic Strengthening Benefiting Orphans and Vulnerable Children; - GOAL Uganda Country Program; - Community Resilience and Dialogue	Kitovu Mobile AIDS Home Care, Counseling and Orphans Program; GOAL; International Rescue Committee
<b>Zimbabwe:</b> - LEAD Program; - Orphan Care Support and COPE for CABA	Development Alternatives, Inc.; Africare
<b>Multiple Countries:</b> - South Africa and Kenya - Local Links	CARE South Africa-Lesotho CARE Kenya

<sup>12</sup> This number excludes programs found to have outdated email addresses. In such cases, the organization next on the list was substituted. It also excludes one program whose response was received too late to be included.

Most of the field programs responding to the survey are led by NGOs. A few programs are carried out by private sector companies and one program is implemented by a government ministry. The survey elicited information on a number of topics, including programmatic focus area, types of economic activities and number of participants and child beneficiaries, geographic coverage, main funding sources, expenditure levels in 2004, and methods for documenting program effects on children. (See Appendix D and E for the survey form and list of persons responding).

### ***Economic Activities and Participants***

**Summary of Findings.** The 20 programs are engaged in a range of economic strengthening activities. Sixteen of the programs involve some type of financial service, 15 programs provide technical and/or skills training, and 17 programs include another dimension of economic strengthening. Among the programs sampled, the following activities are found.

#### Financial

- 11 involve self-managed savings or savings and loans groups (including 4 that also offer access to institutionally managed loan or savings and loan services)
- 6 provide access to institutionally managed loan or savings and loan services
- 10 provide formal training in financial management (including 8 that involve savings and loans)
- 8 give grants to individuals or households
- 1 concentrates on micro-leasing<sup>13</sup>

#### Technical and skills training

- 9 provide literacy training for management of microbusinesses (including 5 giving business training)
- 8 provide business training (including 4 that report vocational training)
- 5 offer vocational training
- 8 provide agricultural training
- 3 facilitate access to apprenticeships
- 1 focuses on life skills training

#### Other services and activities

- 4 include services focused on legal protection of assets for widows and orphans
- 4 provide grants to community groups for asset building

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<sup>13</sup> Leasing involves a contractual arrangement between two parties which allows the lessee access to use of an asset owned by the other party (lessor) in exchange for specified periodic payments. The lessee makes a down payment on the lease. The lease terms take into account the lessee's ability to pay specified amounts within the time period of the lease.

- 11 report group income generating activities (including 5 that have savings and loan activities, the 8 that give grants to individuals or households, and the 4 that provide grants for community asset building)
- 1 centers on agricultural technology improvements and market linkages (including to loans)
- 2 include market information
- 1 provides grants to cover primary and secondary school expenses of orphans

The majority (13) of the programs involve community groups, either as managers of the community activities or as participants in a community-based income generating activity. Children, usually age 14 and older, are active participants in the economic strengthening activities in half of the programs. These children are normally involved in educational opportunities that enhance their potential to improve their livelihoods.

Fifteen of the 20 programs (75%) provide services to rural communities, approximately half reach into small towns, half cover peri-urban areas and 8 (40%) reach urban inhabitants. Five programs cover all such locations. Only one program operates exclusively in an urban area: it operates in an area of Nairobi, which is reported to be the largest slum in Africa. Thus, the findings suggest that the programs are not biased toward urban areas, as some commentators have claimed.

**Economic activities.** Among the 16 programs that specified a priority focus, six concentrate on group income generating activities (IGAs), involving either community groups to support children and families affected by HIV/AIDS or individuals. Three of these programs link the IGA with training in finance and business management, as well as to the establishment of self-managed savings or savings and lending groups. The IGAs are primarily in rural areas and small towns.

#### **Income-generating Activities**

In the USAID-supported Academy for Educational Development (AED) program in Kenya, caregivers join support groups and each member contributes to a project of his/her choice. AED provides technical assistance to the projects. In 2004, 1,000 rural people were assisted with their income generating activities.

In Mozambique, a basic principle of the Foundation for Community Development's support for income generating activities is community contributions to match the resources placed in communities by FDC. In 2004, approximately 500 children benefited.

Savings and loans, normally linked to financial management training, are the main focus of five programs. Most involve establishment of self-managed savings and lending groups. Two programs provide access to institutionally managed credit and another program has micro-leasing as its main focus. One program cites financial management as its main priority and links this to other economic strengthening activities.

### **Savings and Loans**

Self-managed savings and lending groups (SLGs) is the priority economic strengthening activity of the Community Resilience and Dialogue program of a consortium led by the International Rescue Committee. In 2004, 1,000 individuals participated in the SLGs and received vocational training. In addition, 9,000 people participated in the institutionally-managed loan service activity. Participants aged 12-25 were engaged in the economic strengthening activities.

### **Small Microcredit Program**

The Tanzania Capital Boosting Association (TCBA), launched in late 2002, provides loans and comprehensive business training to microentrepreneurs, formed into groups of five persons. Seventy percent of its clients are women. Initial loan size ranges from US \$50-\$100. As of March 2005, TCBA had 294 active clients, with more than half of them past their first loan cycle. At that time, TCBA had \$18,000 invested in the loan program. An impact assessment of a random sample of 60 clients found that nearly all these clients reported benefits to children, mainly related to education and food in the household. TCBA's main donors are Global Alliance for Africa and MondoChallenge (U.K.)

### **Microfinance and HIV/AIDS Peer Educators**

FINCA Malawi has a village bank loan program, as well as other products: working capital loan, payroll lending and agricultural loan. It also provides clients access to insurance to cover the loan balance in event of accidental death and loss of crop due to catastrophic events. FINCA also facilitates clients' access to formal banks. FINCA has recently initiated a joint project with the Center for Communications Programs of John Hopkins University. The project centers on training 400 of FINCA's village bank members as peer educators to deliver HIV/AIDS behavior changes messages through a network of 200 village banks

### **Financial Management and Related Activities**

Africare Zimbabwe cites financial management as the main priority of its program for children affected by AIDS. It has initiated self-managed savings and lending groups (SLGs) among older rural children. In 2004, 500 children participated in the SLGs, and 400 grants were given for income generating activities that benefited approximately 4,000 children.

### **Micro-leasing Plus Training for Women**

SERO Women Business Association (SEBA) a private company in Tanzania, offers interest-bearing loans to women that enable them to lease equipment for their microenterprises. Widows with children, women raising orphans, and HIV/AIDS infected women (particularly those with children) are given priority access to the revolving fund that supports the micro-leasing. Women lease equipment such as freezers, refrigerators, computers, water pumps, handlooms and sewing machines for use in their businesses. Upon successful completion of the lease, the women own the income-generating asset. In 2004, 430 women caring for 852 orphans, accessed loans worth Tsh 245,716,500 (approximately US\$23,000).

Beginning, intermediate and advanced level training in business management is provided to its clients through three and four day training courses. SEBA also offers training in life skills/HIV/AIDS, as well para-legal and gender issues. HIV/AIDS training covers information on HIV/AIDS prevention, management and care. The paralegal and gender training informs women about the rights of women, children, and persons living with HIV/AIDS.

Two programs focus on education. The Youth Education for Life Skills program in Liberia attracts youth, ages 14-35.<sup>14</sup> The program includes training in literacy, numeracy, financial management and agriculture. The program offers grants for group asset building and involves income generating activities. During its pilot phase in 2004, 900 youth participated in the life-skills training program. In comparison, grants from the Social Action Trust Fund support primary and secondary education of AIDS orphans by paying school fees, and uniform and book costs. In 2004 the program assisted 29,360 orphans: 28,276 primary and 1,084 secondary school students.

The Linkages for the Economic Advancement of the Disadvantaged Project (LEAD), a large economic program to mitigate the impact of HIV/AIDS in rural Zimbabwe, focused on improved agricultural technologies and market linkages. Its activities included links with microfinance institutions, as well as in-kind loans of seeds of drought tolerant crops, and services focused on legal protection of the assets of widows and children.

### **Household Nutritional Gardens**

Implemented by Development Alternatives, the main intervention of the USAID LEAD Project in Zimbabwe centered on assisting AIDS affected households and helping vulnerable children with household-based nutritional gardens. These are 100 sq. meter plots irrigated by a low-cost micro-drip kit, which saves labor and water and improves yields. Of the nearly 25,000 households assisted over the life of the program, approximately 80% were either visibly affected by AIDS or are caring for orphans.

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<sup>14</sup> While the program targets youth ages 18 – 30, they also attract those slightly younger and older than this target.

### **Wills for Specifying Distribution of Assets**

Since widows risk loss of assets when their husbands die, which affects their ability to care for their children, the LEAD Project in Zimbabwe included attention to written wills for the most vulnerable. The original activity was structured around a co-pay voucher mechanism intended to create price competition among lawyers with the larger aim of facilitating the movement of the supply of legal services “down market” to poor people. Lawyers however accepted the voucher value and did not charge clients co-pay, giving little incentive for them to go down-market without the voucher. Moreover, most clients served did not own enough assets to warrant the cost of a lawyer. The redesigned program focused on rural outreach and used social workers (Wills Counselors), from existing organizations involved in HIV/AIDS support activities, who were trained in community outreach and simple will writing.

In 2004, 3,558 wills were written. Chronic illness seemed to be the impetus for writing wills, which were accompanied by oral wills and an educational component to help with ensuring that the provisions in the wills are carried out.

The Kitovu Mobile AIDS Home Care, Counseling and Orphans program’s agricultural based activity in Uganda involves informal farm schools that teach sustainable organic crop production, combined with market information and financial management training. The training activity targets teenagers (aged 13-19). Its other economic strengthening activities include self-managed savings and loan groups and information on legal protection of assets. In 2004, 820 people were reached by the latter and 360 teenagers learned organic farming techniques.

Some programs sampled that did not report having a main economic activity, and these programs carry out a range of activities. GOAL Uganda provides cash grants to women and households (especially those affected by HIV/AIDS), and training in financial and business management. Its other activities include skills training for community groups and households, and services for the legal protection of assets of widows and children. In comparison, CARE Rwanda’s economic strengthening activities center on older children and youth and include self-managed savings and lending groups, in addition to a number of other services.

### **Older Children and Youth**

CARE Rwanda assists 13-25 years olds, especially those affected by HIV/AIDS, to organize self-help groups and start weekly savings into an internal loan fund. The savings and loan group fund is deposited in a wooden box with three locks, the keys kept by different members of the management committee. In the process of group training the SLG elects an advisor who receives in-depth training from CARE in order to assist the group once CARE “graduates” it.

CARE also assists older children and youth with technical skills training, business training, vocational training, market linkage services, and legal protection of assets. Their other activities include cash grants to households for economic strengthening activities

In 2004, 896 individuals participated in the self-managed savings and loan groups and received financial management training. 48 individuals participated in an informally managed burial/funeral funds group and 59 households received cash grants.

The economic activities of both the Institute for Training and Action for Sustainable Community Development (IFAD) in Benin and the Private Community Initiative (IPC) in Burkina Faso involve loans or loans and savings. These programs center on working through community-based groups. In both programs, persons living with AIDS (PLWAs) have access to loans, plus the IFAD program loans to HIV/AIDS widows. Both programs include training in financial and business management. IFAD supports business training for Associations of PLWA, income generating activities, and services for the legal protection of assets of widows and children. In 2004, IFAD supported eight committees representing about 90 people involved in group income generating activities that benefited 541 children. These children benefited from medical costs being paid by the committee and 290 had their school fees paid and 22 had their apprenticeship fees paid. In 2004, the participation of 550 people in the IPC program benefited 900 children.

### ***Funding Sources and 2004 Expenditure Levels***

Since 2003, nearly half of the respondent programs have received funds from the U.S. government through USAID (Appendix B).<sup>15</sup> Most of the USAID-funded programs also receive funds from private sector organizations or firms. Among the other programs, one program has funding from the Gates Foundation, three programs received funds raised privately by the Global Alliance for Africa, and one program uses investment income from a trust fund.<sup>16</sup> In addition, two programs have received grants from the African Development Foundation, including one that has been granted money by the McKnight Foundation. Half of the programs report funds from more than one main source.

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<sup>15</sup> This includes those receiving funds from the President’s Emergency Plan for AIDS Relief channeled through USAID.

<sup>16</sup> The Social Action Trust Fund, an NGO, was established by the Government of Tanzania with funds from USAID. It was launched in 1998 with the dual purpose of promoting private sector growth and helping HIV/AIDS orphans with the profits made from investments.

Among the 18 programs reporting on their total expenditure levels for 2004, the amounts range from less than \$2,000 to \$1 million or more (table 5).<sup>17</sup> The eight programs spending \$1 million or more are funded by USAID, European governments, the Gates Foundation, and Kindermothilfe (an NGO focused on children and based in Germany). The three with less than \$5,000 in total expenditures were local organizations with activities funded by the Global Alliance for Africa.

Economic strengthening activities are the main focus of ten (50%) of the programs, including two of the eight programs spending \$1 million or more in 2004. Seven of these ten programs have one or more economic strengthening activity specifically intended to benefit orphans and/or children affected by HIV/AIDS. Nine other programs concentrate primarily on mitigation of the non-economic impact of HIV/AIDS.

Since most programs (85%) include non-economic activities and services, the actual expenditures in 2004 for economic strengthening were much lower than the total expenditure levels suggest, as revealed in data provided by 12 of the field programs. Among the programs in the million-dollar category, the proportion of funds spent on economic strengthening approximated 100 percent for one program, 20 percent for one program, 10-15 percent for two programs, and 5 percent for another program. With the exception of the one large program, each program spent less than \$300,000 on its economic strengthening activities in 2004 (table 5). In fact, 7 of the 12 programs providing information spent less than \$40,000 on economic strengthening activities in 2004.

**Table 5: Expenditure Levels for 2004: Total and on Economic Activities (U.S. dollars)**

Total Expenditures	Number of Programs	Amt Spent on Economic Activities	Number of Programs
\$1 million or more	7	\$1 million or more	1
\$800,000 - 899,999	1	\$200,000 - 299,000	1
\$400,000 - 499,999	1	\$100,000 - 199,999	2
\$200,000 - 299,999	2	\$70,000 - 99,000	1
\$40,000 - 69,999	1	\$10,000 - 39,999	4
\$10,000 - 39,999	1	\$ 2,000 - 4,999	2
\$2,000 - 4,999	2	Less than \$2,000	1
Less than \$2,000	1		
Total number reporting	17	Total number reporting	12

Per program low levels of expenditure on economic programs is associated with low numbers of persons directly and indirectly benefiting from economic activities. Also, the relatively low levels per program may impede improvements in existing activities. As one specialist explained, only \$30,000 per year for economic

<sup>17</sup> Since some NGOs are reluctant to report funding levels, the questionnaire provided a list of funding categories and asked the respondents to indicate the appropriate funding category in 2004 or last program year for total expenditures and for economic activities.

strengthening activities restricts the use of technical experts to monitor and guide the implementation process.

### ***Non-economic HIV/AIDS Related Activities***

Half (10) of the respondent programs concentrate on non-economic HIV/AIDS related activities and most (7) of the programs with an economic focus include non-economic HIV/AIDS related activities. As indicated in table 6, the most common activities and services are: community mobilization and advocacy, food and nutritional information, HIV prevention information, care and support to HIV/AIDS infected households, and reduction of stigma and discrimination. Most of the programs provide a range of HIV/AIDS related activities and services.

**Table 6: Non-economic HIV/AIDS Related Activities and Services (n=20)**

Type of Activity	Programs	
	%	number
Psycho-social support	85	17
Food, nutritional information	80	16
Care, support to HIV/AIDS infected households	75	15
Reduction stigma, discrimination re HIV/AIDS	75	15
HIV prevention awareness	75	15
Community capacity building/mobilization	70	14
Health services	65	13
Advocacy, policy development	65	13
Decrease abuse, neglect, exploitation	50	10
Medical treatment HIV/AIDS	25	5
None	15	3

### ***Partnerships and Collaboration***

*Partnerships* in this study refers to the lead organization providing grants or contracts to other organizations to implement programs' economic activities. This implies that attention is given to the capacity of local organizations to manage and provide specific types of services and, when necessary, strengthening their capacity. *Collaboration* in this study refers to interaction with other organizations, but no transfer of funds. Collaboration may take the form of information sharing or coordination.

Nine of the programs provide grants or contracts to other organizations to implement economic activities. This implies that the receiving organizations have the potential for scaling up activities.

Eight programs collaborate, but do not receive or give funds, with economic strengthening organizations. The following provide examples of collaboration.

The Kenya-based Savings and Loans/Water Project collaborates with other community-based organizations. It has succeeded in sending some of the women in its project to adult education classes.

The Social Action Trust Fund of Tanzania (SAFT) has agreed to collaborate with the World Council for Religion and Peace (WCRP) Tanzania Chapter because the Chapter has developed successful microcredit schemes and village community banks in the Coast region. The Chapter will replicate its model alongside of SAFT's orphans and vulnerable children interventions in other regions of Tanzania.

The SERO Business Women Association (SEBA), Tanzania, collaborates with the Women Legal Aid Association, whereby women lawyers train SEBA program participants on their rights and their children's rights. SEBA counsels its program participants but also collaborates with others on the counseling process.

Fourteen of the participants responded yes to the question asking if there were economic strengthening organizations or business with which their program would like to collaborate. When explaining this response, a few only mentioned funding organizations, but most mentioned learning, training and parallel activities. The responses included the following.

More and more HIV/AIDS impact mitigation must address food and nutritional needs. It would be strategic to establish strong partnerships with organizations dealing with agriculture, especially in the context of HIV/AIDs, such as the Ministry of Agriculture and Rural Development for rural capacity building and UN agencies such as FAO for training and financial support for rural agricultural projects. (Foundation for Community Development, Mozambique)

We would like to collaborate with microfinance organizations that have the capacity to give loans to individuals and community groups with whom we are working. (World Relief, Mozambique)

Next quarter we will start to establish links with local, community-based businesses to try to encourage them to hire some of our program [life-skills] participants or to provide apprenticeship opportunities. (Mercy Corps, Liberia)

We need an organization that can create market linkages for the products that have been developed in rural locations. (CARE South Africa-Lesotho)

We would like to engage in information sharing with organizations like the Humuliza Project in Bukoba, AMREF and ERRICA Evangelistic Enterprises, because we want to learn from their rich experience. (Kitovu Mobile AIDS Home Care, Counseling and Orphans Program, Uganda)

Sometimes groups don't have enough capital to start an advanced income generating activity so we would like to link them to organizations that can lend them money. (AED Kenya)

Collaboration is one approach to scaling up of activities. The findings suggest that more could be done to stimulate collaboration.

### ***Tools and Technical Expertise***

Respondents were asked to list and send tools (written materials) that their organization would be willing to share with others, on economic strengthening which could benefit children. In addition, they were asked to identify methods of economic strengthening in which their organization might be able to provide technical guidance or support to others. The information provided by the programs, plus one tool submitted, has been shared with the Children and Youth Economic Strengthening network, which is identifying tools available for economic strengthening.

The written materials that seven respondents mentioned include the following.

- Credit activity monitoring form, guide for study of credit requests, enterprise evaluation form, and other forms and guides for CBOs (IFAD, Benin)
- Module on savings and loans and on IGA management (CARE)
- Orphan education grant return forms (SATF)
- Financial management training, organizational module, and community justice facilitation module (Mercy Corps, Liberia)
- Farm school training manual (Kitovu Mobile Care, Uganda)
- Community business module (AFRICARE)
- Several items in the public domain (LEAD/DAI, Zimbabwe)

Economic strengthening methods for which their organization might provide technical guidance or support were listed by 11 programs and include the following.

- Methods for economic strengthening of PLWA associations (IFAD)
- Strengthening the capacity of CBOs in resource identification and implementation and management of IGAs, and implementing the CBO IGAs with the participation of the (IPC, Burkina Faso)
- Life skills training and organizational capacity building of economic development organizations (Mercy Corps, Liberia)
- CARE methodology of self-managed savings and loan groups (CARE Rwanda)

- Exchange visits and ‘attachments’ (SEBA, Tanzania)
- Management of small business training (Africare, Zimbabwe)

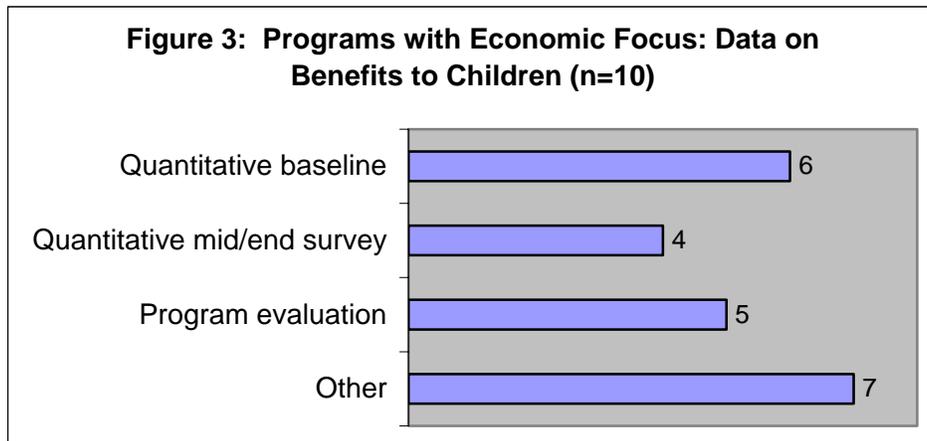
The responses indicate useful resources for strengthening existing activities and for scaling up. Scaling up through expansion or replication often requires strengthening the capacity of new organizations or new staff. Access to already tested tools and to technical guidance and support from implementers can speed up the process of capacity strengthening.

**Data Collection on Benefits to Children**

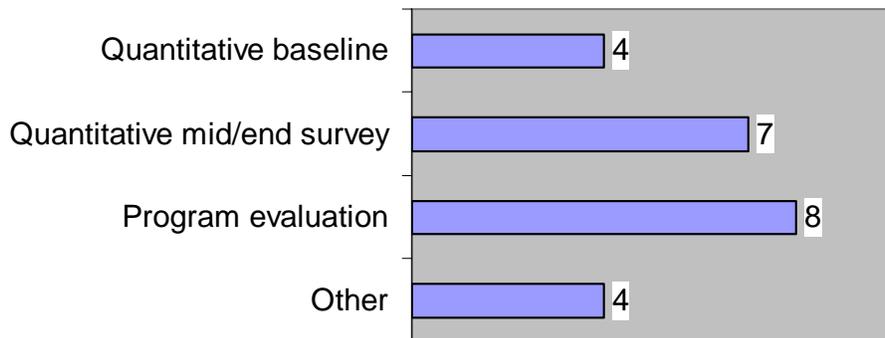
**Data Gathering.** Survey participants responded to questions on the method by which they collect data on benefits received by children from the program’s economic activities and some listed the baseline indicators used to determine benefits to children. Among the 20 field programs, the following was reported:

- 9 have baseline data to determine benefits to children
- 11 have mid-term survey or end line quantitative data
- 15 have such data in their program evaluations and
- 11 have information on benefits received by children from other sources, such as visits to households, case studies, testimonials, and focus group discussions.

To better put the findings into perspective, the responses were analyzed by whether the program’s main focus is economic strengthening and whether the program has one or more economic strengthening activities intended to benefit children (figures 3-5). The results indicate that the collection of baseline data occurs more in programs with economic strengthening as a main focus, than among programs without this focus. Among the 15 programs with an economic activity intended to benefit children, eight have baseline data related to children. A larger number had mid-term survey or end line quantitative data, program evaluations, and other data on the economic strengthening activities’ benefits to children.



**Figure 4: Programs Without Economic Focus:  
Data on Benefits to Children (n=10)**



**Figure 5: Programs with Activity Specifically to Benefit  
Children: Data on Benefits to Children (n=15)**



### **Impact Findings: LEAD, Zimbabwe**

Information from a sample of 69 farmers involved in the project and 67 who were not provide evidence of the impact of the drip-irrigation kits for home gardens. A higher proportion of households with irrigated gardens (34%) than those without irrigated gardens (22%) were directly affected by HIV/AIDS, that is had experienced an AIDS related death or illness in the household, and were more likely to include an orphan. The farmers using the kits reported that they saved labor and conserved water. The yields were consumed by the household, used to help feed orphans in the community and sold. The major use of the income was purchasing household food, school uniforms, and payment of school fees.

A series of case studies found that the kits resulted in an average per annum yield of 230kgs. of vegetables. The households reported consuming more than 60% of the edible crops and the rest of the crop was sold. Households were generally earning incomes ranging between Z\$530,000 (US\$126) and Z\$190,000 (US\$45) per annum.

**Baseline data.** Respondents for eight programs provided their program's baseline indicators that measure benefits to children, and one shared a baseline study. The information obtained suggests that several programs use indicators such as the number of children reached or served as a measure of the benefits received. In a few cases, the indicators appear to measure change in factors that are beyond the program's purview.

The amount of funds expended by programs that have an economic activity specifically to benefit HIV/AIDS affected children and/or orphans was not found to be clearly correlated with having quantitative data to determine benefits received by children. Programs expending small amounts on economic strengthening are just likely to have quantitative baseline data or evaluation data as those spending more.

The following provide examples of the baseline indicators used to measure the results of economic activities on children.

Tanzania Capital Boosting Association:

- number of children attending school
- health status of children
- access to three meals a day
- nutritional status of children
- access to better food
- no stigma

CARE Rwanda:

- number of boys and girls involved in savings and loans club, amount saved and number and amount of loans given, amount available in cash and bank
- number of children provided with food
- number of children involved in IGAs
- number of children in vocational training

Africare Zimbabwe, Orphan Care Support Project and COPE for Children Affected by HIV/AIDS:

- household property
- school attendance, uniforms
- nutritional status

The baseline survey on micro-leasing clients commissioned by the SERO Business Women Association (SEBA) provides information on 83 clients around Dar es Salaam. Included in the survey are indicators that lend themselves to measuring effects on children, as well as changes in the client's business and borrowing and savings patterns. The indicators include:

- number of children in household: own and not their own
- number of children in household attending school
- number of meals per day in the household

- daily expenditure on food
- expenditure on education.

The information above indicates that school attendance, and some measures of food consumed in the household are common indicators of the benefits to children from household members participating in an economic activity.

While the information received was encouraging, some responses indicate room for improvement. For example, some indicators were not well-defined. In addition, it was not obvious, given the structure of the questionnaire, whether programs have been successful in avoiding double counting in order to know the total number of children benefiting from all of its economic activities. Also, it appears that some programs do not have information to indicate the category of vulnerable children benefiting, for example are they from HIV/AIDS affected households, economically destitute households or extremely poor households, or young women at risk of HIV/AIDS infection. Such knowledge could help with programming.

When programming interventions to strengthen households' ability to care for children, attention needs to be given to matching the type of economic strengthening activity with economic situation of the household. The package of activities appropriate for the destitute who have depleted their assets would differ from a market-driven package offered to a wider number of people whom self-select to participate.<sup>18</sup> The baseline or other data collected by the program can help elucidate the appropriate of the inventions for different types of households and children from these households.

Good baseline, performance results and evaluative data are necessary for understanding program effectiveness. Such documentation is crucial if programs and donors are interested in scaling up activities.

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<sup>18</sup> See Donahue and McFadyen (October 2005) and Dempsey (2003).

# Conclusions, Implications, and Recommendations

## *Conclusions and Implications of the Findings*

Among the programs identified in Stage 1 and those participating in Stage 2, financial activities were the most common, followed by technical and skills training. The stage 2 findings reveal that most of the programs use multiple approaches to economic strengthening. Most but not all activities appear to be market-driven. Some appear to provide support to the destitute (those unable to engage in economic activities) and to help the extremely vulnerable restore or maintain household economic resources.

A number of models of economic strengthening interventions undertaken by Stage 2 field programs may be promising for scaling up. Based on the information provided by participants, the savings and lending groups, micro-leasing, market linkages and will writing appear promising for scaling up to benefit orphans and other vulnerable children, particularly children affected by HIV/AIDS. Since context and situation of potential participants influence the appropriateness of the models, these are surmised below by the author. The reader should recall that training complements many of these activities.

The self-managed savings and lending groups are likely to be replicable, especially models employing techniques to safeguard funds. These activities are built on an understanding that poor people do save.<sup>19</sup> The amount each member saves and loan size are probably relatively small. Nevertheless, membership in the group is likely to improve participants' financial management skills. SLGs appear promising for the extremely poor and older children, as well as others. Information on the following would help to more precisely determine its promise for replication: the average amount of time and resources needed to form, establish and train a group, the average length of time individuals remain members, and repayment rates.

The micro-leasing plus business training model of SEBA appears promising for expansion and replication especially for peri-urban and urban women. The model suggests that it would be particularly relevant for those focused on markets with relatively low levels of competition, and those who are not extremely poor or destitute. The management of such an approach to economic strengthening requires skilled personnel, implying that it might be an appropriate 'product' for established microfinance institutions to meet demand in areas with high HIV/AIDS prevalence.

The simplified market linkages approach used by Global Alliance for Africa seems to promising for scaling up. The approach is most appropriate when products and services have a good market potential. It involves helping groups to identify potential buyers, and how to approach and make a presentation to these buyers. This module appears applicable to urban, peri-urban and rural settings and with group income generating activities as well as a cadre of individuals selling the same product or

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<sup>19</sup> See, for example, Rutherford (2000).

service. A modification of this approach might help producers and service providers establish beneficial linkages with suppliers of inputs.

The model evolved by LEAD to protect the assets of widows and children also seems promising for scaling up to benefit a wide range of vulnerable households and children in rural, peri-urban and possibly urban settings. This model based on training of select staff to engage in community outreach and education followed by simple written plus oral wills is likely to help safeguard key economic assets to sustain the household. A rapid follow-up study should be undertaken to determine the extent to which provisions in the wills of the deceased have been executed and costs of implementing such a model. The study might also determine the sustainability of the will-writing process.

Worthy of further attention is the approach used by LEAD to promote household gardens to grow nutritious vegetables during the dry season. The drought in Zimbabwe led the program to distribute drip-irrigation kits without charge. The produce was both consumed in households and sold, providing income to meet household needs. Information on the demand for kits purchased with loans and repayment rates for such loans would help determine if this intervention can be market-driven.

**Funding Sources and Levels.** The study identified a number of government institutions, some foundations and alliances, and various private sector sources that fund programs that benefit or are likely to benefit orphans and vulnerable children from economic strengthening activities. Half of the programs identified have received funds from the U.S. Government. This finding is likely to be associated with the study contacting primarily U.S. based headquarters of organizations. It captures the activities of programs funded with Emergency Plan for AIDS Relief, as well as other sources of federal government funds.

While economic strengthening is an important component of the first three of the strategies in *The Framework* and *Children on the Brink*<sup>20</sup>, which have gained broad global acceptance, this study's findings indicate that only a small portion of the millions of dollars being spent to mitigate the impacts of AIDS on children and families and to benefit other vulnerable children are being used for the fundamentally important strategy of economic strengthening.

The per program relatively low levels of funding for economic strengthening hindered programs from improving the effectiveness of their activities, as well as replicating and expanding successful interventions. The low absolute levels of funding have impeded progress in building a solid knowledge base to enable interested parties to better understand which interventions are more effective in reaching certain populations of vulnerable children and households.

**Geographic Coverage.** The Stage 1 survey identified programs in 20 African countries, including multi-country programs. Field programs from 10 countries

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<sup>20</sup> The Framework (2004) and Children on the Brink (2004).

participated in Stage 2. The study findings should be taken as suggestive, rather than conclusive, of the universe of existing programs.

The survey of field programs found that three-quarters of them serve people in rural areas, approximately one-half reach small towns and per-urban areas and two-fifths have urban participants. Many of the economic activities in the rural areas involved agriculture. Thus, the findings suggest that the programs are not biased toward urban areas, as some critics have maintained.

**Implementation Partners and Collaboration.** Among the 20 field programs participating in Stage 2, nearly half provide grants or contracts to other organizations to implement one or more of the program's economic activities. This finding suggests that organizational capacity exists to expand current economic activities. Moreover, several programs have special tools at hand, which implies that are positioned to replicate certain activities.

Collaboration was defined as interaction with other organizations without the transfer of funds. Eight of the 20 field programs reported collaboration related to their economic activities. More than two-thirds of the field programs indicated that there are economic strengthening organizations with which their program would like to collaborate. Among those provided an explanation, several mentioned organizations from which they could learn, receive training or operate parallel programs.

A number of the field programs stated that they are willing to provide technical training and support on certain aspects to other organizations. Also many have tools that they are willing to share with others. The sharing of tools and technical experience offers the opportunity for others to strengthening their existing activities, as well as replicating promising activities.

The findings indicate that there is greater potential in partnering and collaboration between different types of organizations to take advantage of their core competencies. For example, the SEEP working group on HIV/AIDS and Microenterprise Development (HMED) has been collecting case studies on programs and plans to establish an on-line Guide to provide guiding principles and sound practices for responding to the economic impacts of AIDS on clients, households and enterprises.<sup>21</sup> Furthermore, more attention should be given by donors and NGOs to the geographic coverage of their economic strengthening programs (e.g. agricultural markets, enterprise development, and agricultural production) to facilitate collaboration.

**Data Collection on Benefits to Children.** Nearly all of the field programs sampled can cite some basis for indicating the benefits of economic strengthening activities among children. Most commonly this information comes through program evaluations and mid-term quantitative surveys. Half of the programs report having quantitative baseline indicators to determine the benefits to children.

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<sup>21</sup> It will be available on [www.seepnetwork.org](http://www.seepnetwork.org).

There are some good examples of indicators, but the findings suggest more work might be done to develop solid results measures, which are relatively easy to collect. The findings also suggest that there is room for improvement in data collection and recording so that double counting can be avoided. For example, if the same children receive more than one type of service or benefit, the absolute number should be recorded, and then disaggregated by type of service or benefit. Efforts to avoid double counting can be complex in large programs and lessons learned should be shared.

Also, programs could benefit by better understanding the kind of children reached or benefiting from specific economic strengthening interventions. Such information could help with future programming and possibly with improvements in the existing program. Are the economic activities benefiting orphans, children in HIV/AIDS affected households, children at risk of HIV infection or some other category of vulnerable children? Since many programs work with adults in order to improve the situation of children, the indicators need to take this into account. Such information should advance an understanding of which models are most likely to benefit certain groups.

Moreover, the findings suggest the need for some carefully designed assessments on effects of promising economic strengthening activities that benefit orphans and children affected by HIV/AIDS, and other vulnerable children. These ought to include a similar non—participant comparison group and include participants who leave the activity so that the data are more conclusive. Where possible, the assessments should collect data to determine cost-effectiveness. This would facilitate an evidence-based approach to programming funds and raising more funds.

Until more information from rigorous assessments becomes available, the results of other approaches should suffice in documenting *promising* approaches for scaling up economic strengthening activities to benefit orphans and children affected by HIV/AIDS, as well as vulnerable children. The operations research undertaken by the Horizons Project has pointed to promising interventions benefiting African children and youth in HIV/AIDS.<sup>22</sup> The results of a current study of savings and lending groups in Zimbabwe, using a non-participant comparison group, should be very helpful.

**Outstanding Issue.** The relatively low level of response from microfinance institutions invited to participate in the study leaves this study unable to answer a major issue: do microfinance institutions in African countries with high rates of HIV/AIDS indirectly benefit orphans and children affected by HIV/AIDS and other vulnerable children?

The reason for the low participate rate of MFIs appears to be their market-based approach, which does not target specific categories of people beyond the ‘poor’ or women. Furthermore, charged with being financially self-sustaining, MFIs do not routinely collect information to determine the impact of their services. A number of evaluations in Africa identify educational and health expenses as primary uses of funds that women participants in microfinance programs have earned.

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<sup>22</sup> See Horizons publications on [www.populationcouncil.org](http://www.populationcouncil.org).

The author's assessment of Zambuko Trust in Zimbabwe indicates that the MFI had a positive impact on education of boys aged 6 to 16 in extremely poor client households, when matched on a number of initial differences with extremely poor households of non-client microentrepreneurs.<sup>23</sup> Similarly, there was an impact on the frequency of consumption of specific nutritious foods in extremely poor client households. Yet, when the data were re-analyzed comparing HIV-affected households with and without microcredit, using a set of proxy indicators for determining HIV-affected households, no differences were apparent in terms of food consumption and children enrolled in school.

The differences in these findings suggest that a) the use of a non-client comparison group is significant in documenting impacts of MFI programs, b) the findings may differ based on the way a household is classified, and c) additional rigorous assessments are needed to determine if the findings can be generalized to other programs and contexts.

If funders and MFIs are concerned about the extent to which MFIs lead to positive benefits for specific groups of children (e.g. orphans and vulnerable children), good operational definitions and proxy indicators are pre-requisites for obtaining the data.<sup>24</sup> Furthermore, additional resources are needed from donors for development of solid measures and approaches for such assessments. Donors should consider funding special "projects" to design, test and implement a model for such assessments. In addition, they might address this issue in future support to MFIs and other economic strengthening programs in sub-Saharan Africa that are not specifically targeted to benefit orphans and vulnerable children.

### ***Recommendations***

- Donors ought to provide more funds to support economic strengthening activities to benefit orphans, children affected by HIV/AIDS and other vulnerable children. The funding level per program for economic strengthening ought to be large enough to ensure that technical experts guide the implementation process and quality data are collected to determine the distribution of benefits received by children by 'type' of vulnerability and economic status of their household. The results should increase an understanding about which economic strengthening activities are most likely to have a positive effect on certain types of children and households.
- Especially in countries with high rates of HIV/AIDS infection, funding should be made available by USAID for promoting and facilitating linkages between current programs with economic strengthening activities benefiting orphans and children affected by HIV/AIDS and potential economic strengthening collaborators (be they private sector firms, branches of government, or other economic

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<sup>23</sup> Extremely poor were households with incomes below \$1 a day per person, adjusted for purchasing power parity, at the time of the baseline study. See Barnes (2000) and Barnes (Summer 2005).

<sup>24</sup> Some good proxy indicators have been applied to indicate HIV/AIDS affected households, such as a person in the household who has been ill for more than six months (a definition for chronically ill) for indicating a HIV/AIDS infected household, death of a household member, inclusion in the household of individuals from households experiencing death or serious illness, and of a person who is seriously ill.

strengthening organizations). The facilitation should include training on techniques for identifying market demand, market competition, and establishing linkages with potential formal sector customers or suppliers.

- Funding is required from one or more major donors for a few rigorous impact assessments of economic strengthening interventions that appear promising for scaling up and having a positive effect on orphans, children affected by HIV/AIDS and other vulnerable children. Where possible, the assessments should include a cost-effectiveness approach. The assessment designs should take into account the economic level of households in which these children live, e.g. destitute, extremely poor and vulnerable to being extremely poor. The assessments should lead to a) identification of good measures for classification of households and children in them, which can be incorporated into program monitoring and evaluation systems, b) a better understanding of the effectiveness of certain approaches vis a vis certain types of households and children (based on the classification system) and c) provide strong evidence of the impact of certain approaches. This results should lead to identify activities for scaling up and provide strong evidence for advocating for more funds for economic strengthening to benefit orphans and vulnerable children.
- Through its list-serve (and possibly a web-site), the CYES Network should serve as a focal point for knowledge sharing. It should disseminate information from select sources on promising approaches for economic strengthening and make information on tools and technical training resources available. It should also establish formal linkages with economic strengthening networks, such as the SEEP's working group on HIV/AIDS and microenterprise development, and facilitate the sharing of information across networks. This should assist in helping organizations to be better informed about best practices and lessons learned on different market-based approaches to economic strengthening.
- The CYES Network should develop a strategy and plan for assisting members to strengthen the quality of the data their programs collect and report on the benefits received by orphans and vulnerable children from economic strengthening activities.
- Major donors should provide funds to determine the extent to which MFIs (and possibly other economic strengthening programs) not intended to benefit orphans and vulnerable children actually has a positive impact on such children. The results should inform donors, implementing organizations and other interested persons on the advantages of programming for synergies in particular geographic sites

## Appendix A: Mapping by Country of Programs Identified with Economic Activities Benefiting Orphans and Vulnerable Children

**Table A.1: Key Information on Each Program by Country\***

Country Program/Project And Implementing Organization(s)	Type of Economic Strengthening				Program Years	Funding Sources	Funding Levels: ES funding; Total funding	Baseline data on children?; Intended to benefit orphans & vulnerable children?
	Financial	Technical Skills/Know- ledge	Asset Protection/ Building	Other				
<b>Benin</b>								
Plan Benin/Federation des caisses d'épargne et de credit mutual (FECAM)	Savings and loans, financial management training				4/2004-4/2007	Plan Netherlands FECECAM	\$354,000 \$354,000	No No
Improve economic and social impact of HIV/AIDS on families in Couffo Department Association for Intermediation and Development (AID)	Loans, financial management training			IGAs	9/2004-9/2005	African Development Foundation	7.6 million FCFA 49.2 million FCFA	Yes Yes
Alleviate economic and social hardship of mother to child transmission on residents in Djidja District Association for Intermediation and Development (AID)				IGAs	9/2004-6/2005	African Development Foundation	5.5 million FCFA 49.2 million FCFA	Yes Yes
<b>Burkina Faso</b>								
World Bank MAP project targeted intervention in favor of orphans and vulnerable children in 11 provinces Private Community Initiative (PCI) linked with International HIV/AIDS Alliance	Loans	<i>Vocational training</i>		IGAs	5/2005-12/2005	World Bank (MAP)	\$50,000 \$950,000	Yes Yes
Pilot project integrated approach focused on households caring for orphans and vulnerable children, Private Community Initiative (PCI) linked with International HIV/AIDS Alliance	<i>Savings and loans</i> , health insurance, financial management training				4/2003-12/2005	International HIV/AIDS Alliance (DCOF, Abbott), STEP/ILO, Aquadev	No info \$50,000	Yes Yes

\* Main economic strengthening activity.

Table A.1 continued

Country Program/Project And Implementing Organization(s)	Type of Economic Strengthening				Program Years	Funding Sources	Funding Levels: ES funding; Total funding	Baseline data on children?; Intended to benefit orphans & vulnerable children?
	Financial	Technical Skills/Know- ledge	Asset Protection/ Building	Other				
<b>Burkina Faso continued</b>								
Private Community Initiative (IPC) linked with International HIV/AIDS Alliance	Loans, financial management training			IGAs	6/2003-9/2005	West African Ambassadors AIDS Fund, USAID/ Accra	\$42,000 \$42,000	No Yes
Community support to fight against HIV/AIDS, Private Community Initiative (IPC) linked with International HIV/AIDS Alliance	Loans, financial management training			IGAs	1997-2003	International HIV/AIDS Alliance Core Funding USAID, Abbott & others	Approx \$10,000 annually \$750 million	No No
Mobilizing churches for taking care of orphans and vulnerable children World Relief	Voluntary savings		Community based asset building	Bulls for dairy project	10/2005-ongoing	First Fruit, Private Community Initiative ( IPC)	\$10,000 \$61,000	Yes Yes
<b>Democratic Republic of Congo</b>								
FINCA DRC	<i>Savings and Loans</i>				Starting 2006	Commercial Borrowing/ grants	Not available Not available	No No
<b>Ghana</b>								
Mitigation of Impact of HIV/AIDS Youth Development Federation, Ghana	<i>Savings and loans</i>	Vocational training	Legal protection of assets		7/2003-10/2005	African Development Foundation	473.6 million cedis 578.8 million cedis	Yes Yes
Home based care and support Integrated Productivity and Development Center	<i>Savings and Loans</i> financial management training, cash grants				4/2004-10/2005	African Development Foundation	600.3 million cedis 600.2 million cedis	Yes Yes
Plan Ghana/Akoti Rural Bank	<i>Savings and Loans</i> financial management training,				3/2002-3/2007	Plan Ghana, USAID, Akoti Rural Bank	\$512,077 \$512,077	No No
<b>Kenya</b>								
Speak for the Child Academy for Educational Development	<i>Financial management training</i>	Agriculture		IGAs	1/2004-3/2006	USAID/ Emergency Plan for AIDS, Children's Investment Fund Foundation	No info \$2.5 million	Yes Yes

Table A.1 continued

Country Program/Project And Implementing Organization(s)	Type of Economic Strengthening				Program Years	Funding Sources	Funding Levels: ES funding; Total funding	Other: Baseline data children? Intended to benefit orphans & vulnerable children?
	Financial	Technical Skills/Know- ledge	Asset Protection\ Building	Other				
<b>Kenya continued</b>								
Lwak orphans and vulnerable children Program Global Alliance for Africa		Agriculture	Community-based asset building	IGAs	1/98-ongoing	Grants and funds raised by Global Alliance for Africa	\$30,000 \$30,000	Yes Yes
Good Samaritan Children's Home and Global Alliance for Africa		<i>Vocational training</i> Agriculture		Market linkages/ product development	1/92-ongoing	Grants and individual contributions raised by Global Alliance for Africa	\$10,000 \$12,000	Yes Yes
Kibera Women's Cooperative Microenterprise Initiative linked with Global Alliance for Africa	Grants to households/ individuals		Grants for household asset building	Market linkages	7/04-ongoing	Grants raised by Global Alliance for Africa	\$2,000 \$2,000	Yes Yes
Laikipia orphans and vulnerable children support program Global Alliance for Africa			Grants for household asset building	IGAs, Improved/ new technologies	7/04-ongoing	Grants raised by Global Alliance for Africa	\$2,500 \$2,500	Yes Yes
<b>Liberia</b>								
Youth Education for Life Skills (Phase II) for War-affected Mercy Corps		<i>Vocational training</i>			1/05-12/06	USAID/OTI	\$790,000 \$2.3 million	Yes Yes
<b>Malawi</b>								
FINCA Malawi	<i>Savings and loans</i>				1994-ongoing	Commercial borrowing	Not available Not available	No No
World Relief		Agriculture	Community based asset building	IGAs	2002-ongoing	U.S. church partnerships, European donors	Varies Varies	Don't know No
<b>Mozambique</b>								
Tshembeka-Mobilizing for Care World Relief				Improved/ new technologies	3/2004-4/2006	USAID with matching funds from World Relief	Don't know \$2.83 million	Don't know Yes
<b>Namibia</b>								
Child Protection UNICEF	<i>Financial management training</i>	Agriculture		IGAs	6/03-12/05	UNICEF	\$50,000 \$500,000	No Yes

Table A.1 continued

Country Program/Project And Implementing Organization(s)	Type of Economic Strengthening				Program Years	Funding Sources	Funding Levels: ES funding; Total funding	Other: Baseline Data children? Intended to benefit orphans and vulnerable children?
	Financial	Technical Skills/Know- ledge	Asset Protection\ Building	Other				
<b>Nigeria</b>								
Sogho Community VITACOW Project Africare	Financial management training	<i>Vocational training</i>			6/03-6/04	USAID	\$10,000 \$10,000	No response Don't know
Rivers State Enhance Care of Orphans Africare	Financial management training	Vocational training		IGAs	10/99-9/04	USAID, foundations and private firms	\$100,000 \$1.8 million	Yes Yes
<b>Rwanda</b>								
HIV/AIDS and microenterprise development support with Economic Support Funds World Relief	<i>Financial management training; loans; cash grants linked to training orphans</i>	Pilot test of on the job training for orphans	Legal protection of assets of widows and orphans		9/2005- 8/2006	USAID	No response \$400,000	Don't know Some components
Community REACH Project for NGO HIV/AIDS Activities, linked to PACT CARE-Rwanda		<i>Vocational training</i>		IGAs	6/2002- 7/2005	USAID-REACH	Not available \$442,455	Yes Yes
Kigali Vocational School Integrated Development Activity Africare	Financial management training, savings and loans	<i>Vocational training</i>			11/2001- 6/2004	UNICEF, World Food Program, Private Foundations	\$50,000 \$250,470	Yes Yes
<b>Senegal</b>								
Thies Microfinance Plan Senegal	Savings and loans				1/2001- 3/2004	USAID, Plan Senegal, communities	\$2 million \$2 million	No No
<b>South Africa</b>								
Engaging local authorities and civic organizations in Sekhukhune District to mitigate impact of HIV/AIDS AMREF South Africa	Cash grants to individuals/ households				6/2003- 5/2005	Ford Foundation	\$175,000 \$302,800	Yes Yes
FINCA South Africa	<i>Loans</i>				2000	Borrowing	Not available Not available	No No
<b>Swaziland</b>								
Shiselweni commercial vegetable farmers Swaziland Farmer Development Foundation		Agriculture			9/2004- 9/2009	African Development Foundation	Not available \$249,984	Yes No

**Table A.1 continued**

Country Program/Project And Implementing Organization(s)	Type of Economic Strengthening				Program Years	Funding Sources	Funding Levels: ES funding; Total funding	Other: Baseline Data children? Intended to benefit orphans & vulnerable children?
	Financial	Technical Skills/Know- ledge	Asset Protection\ Building	Other				
<b>Tanzania</b>								
HIV/AIDS Mitigation through Economic Empowerment and Training, Sero Business Women's Association	Loans, Financial management training, Micro-leasing and lease-back			Life skills, legal issues	4/2004-9/2005	African Development Foundation	TSh 30 million TSh 70 million	Yes Yes
Economic Empowerment of Women Sero Business Women's Association	Loans Micro-leasing finance and leaseback facility for women				10/2003-3/2006	Embassy of Finland	TSh 60 million TSh 60 million	Yes No
Community Participatory Project on Social Economic Activities, Spiritual and HIV/AIDS Education Christian Business Women's Foundation	Savings and loans, Financial management training			IGAs	8/2001-7/2010	African Development Foundation, Tanzania Mtaji Fund, SELF	TSh 151 million TSh 182 million	Yes Yes
Watama, Dar Branch	Loans, Financial management training	Agriculture			1989-on-going	JICA, MS Danish, McKnight, ADF, SAT, AXIOS	\$35,000 \$35,000	Yes Yes
Support to Low Income Households impacted by HIV/AIDS JECY Development Trust Fund	Loans, Financial management training				6/2004-9/2005	African Development Foundation	Tsh20 million Tsh 73 million	Yes Yes
Agape Christians Books and Gifts Center		Vocational training to orphans and vulnerable children			2002	McKnight	\$35,000 \$35,000	Not available Yes
Improve Social and Economic Conditions of Persons Affected by HIV/AIDS Service Health and Development for People Living Positively with HIV/AIDS	Savings and loans	Vocational training, Business skills training			2002-ongoing	McKnight, ADF, HIVOS, UNDP, CARE, SATF thru USAID, Gov Tanzania thru TACAIDS	Tsh 140 million Tsh 300 million	In process Yes
Women in Action orphans and vulnerable children support program Global Alliance for Africa	Cash grants to individuals/ households		Grants for household asset building	IGAs	7/03-ongoing	Global Alliance for Africa grants	\$1,700 \$1,700	Yes Yes

Table A.1 continued

Country Program/Project And Implementing Organization(s)	Type of Economic Strengthening				Program Years	Funding Sources	Funding Levels: ES funding; Total funding	Other: Baseline data children? Intended to benefit orphans & vulnerable children?
	Financial	Technical Skills/Know- ledge	Asset Protection/ Building	Other				
<b>Tanzania continued</b>								
HIV/AIDS Female Headed Households Grant Scheme Global Alliance for Africa	Cash grants		Grants for household asset building	Market linkages	7/03- ongoing	Global Alliance for Africa grants	\$5,800  \$5,800	Yes  Yes
Orphans and vulnerable children Bicycle Repair and Maintenance Program for Older Adolescents Global Alliance for Africa		<i>Vocational training, on-the job training</i>		Market linkages	7/05- 7/06	Global Alliance for Africa grants	\$25,000  \$25,000	No  Yes
Bicycle Barbers Global Alliance for Africa		<i>Vocational training, on-the job training</i>		Market linkages	9/04	Global Alliance for Africa grants	\$2,500  \$2,500	Yes  Yes
Kibosha orphans and vulnerable children program Global Alliance for Africa		Animal husbandry		IGA, market linkages	7/04- ongoing	Global Alliance for Africa grants	\$2,500 \$2,500	Yes Yes
FINCA Tanzania	Savings and Loans Insurance				1998- ongoing	Commercial borrowing	Not available Not available	No  No
<b>Uganda</b>								
GOAL, county Dublin		Vocational training			2003- ongoing	McKnight	Not available \$100,000	Not available Yes
Medical Missionaries of Mary		Organic farming techniques			2002- ongoing	McKnight	\$110,000  \$110,000	Not available Yes
Title II HIV/AIDS Africare			<i>Community asset building, Food for Work</i>		10/2001- 9/06	USAID, ACDI/VOCA	No response  \$206,428	Yes  Yes
FINCA Uganda	Savings and loans Insurance				1992- ongoing	Commercial borrowing, intermediated savings	Not available  Not available	No, some research indicates orphans and vulnerable children benefit No

Table A.1 continued

Country Program/Project And Implementing Organization(s)	Type of Economic Strengthening				Program Years	Funding Sources	Funding Levels: ES funding; Total funding	Other: Baseline data on children? Intended to benefit orphans & vulnerable children?
	Financial	Technical Skills/Know- ledge	Asset Protection\ Building	Other				
<b>Zambia</b>								
Bwafwano Community REACH program Project Concern International, linked to PACT				IGAs	7/2002- 7/2005	USAID	\$130,573 \$485,024	Yes Yes
Africa KidSAFE Project Concern International	Savings and loans, Insurance, financial management training	Agriculture, Vocational training	Legal protection of assets	IGAs	2001 – on going	US federal	\$300,000 \$2 million	Yes Yes
Home based care for people living with HIV/AIDS Project Concern International	Savings and loans, insurance, financial management training	Vocational training	Legal protection of assets	IGS, market linkages	2002-2010	US federal	Not available Not available	Yes No
FINCA Zambia	Loans				2001- ongoing	Public sector grant	Not available Not available	No No
Reaching AIDS Affected Peoples with Integrated Development Support World Vision	Financial management training	Vocational Training		Market linkages/ product develop- ment	8/04-8/10	USAID	\$2 million \$6 million	Yes Yes
<b>Zimbabwe</b>								
Community Orphan Care Program World Vision		<i>Agriculture</i>	Community- based asset building		2003-2006	Local private sector and World Vision Switzerland	Not available \$150,000	Yes Yes
COPE for CABA Africare		<i>Agriculture</i>	Community- based asset building, food for work		1/2003- 4/2004	Catholic Relief Services, Dev. Cooperation Ireland	No response No response	Yes Yes
Microfinance program for AIDS widows and orphans CARE/Zimbabwe	Loans				5/2004-	McKnight	\$100,000 \$100,000	Not available Yes
LEAD Project Development Alternatives, Inc.			Wills for asset protection of women and orphans and vulnerable children	Drip irrigation household gardens Market linkages	4/2001- 6/2005	USAID	\$10.6 million \$10.6 million	Yes for some Yes

Table A.1 continued

Country Program/Project And Implementing Organization(s)	Type of Economic Strengthening				Program Years	Funding Sources	Funding Levels: ES funding; Total funding	Other: Baseline data on children? Intended to benefit orphans & vulnerable children?
	Financial	Technical Skills/Know- ledge	Asset Protection\ Building	Other				
<b>Zimbabwe continued</b>								
Integrated Food Security, Livelihood Recovery and Environmental Sustainability Pilot Project in Manicaland Mercy Corps		<i>Agriculture</i>			12/2004- 11/2005	CIDA	\$11,700  \$79,500	Yes  Yes
<b>Multi-country</b>								
Scaling up orphans and vulnerable children Services in <b>Zambia and Ethiopia</b> Project Concern International	Savings and loans, insurance, financial management training	Agriculture, vocational training	Legal protection of assets	IGAs, improved technolo- gies	2005-2010	US federal government	\$1.6 million  \$8.5 million	Yes in early 2006 Yes
Nursing Education Scholarships for Adolescent Female orphans and vulnerable children, <b>Kenya and Uganda</b> Global Alliance for Africa		<i>Vocational training, On-the job training</i>			9/05-9/06	Grants raised by Global Alliance for Africa	\$20,000 for pilot  \$20,000	No  Yes
Local Links, <b>South Africa and Lesotho</b> CARE	<i>Savings and loans</i>	Enterprise skills training for guardians of orphans and vulnerable children		IGAs	9/04-5/09	U.S. federal government (Emergency Plan for AIDS)	\$1.25 million  \$3.13 million	No  Yes
Savings and Internal Lending Communities, <b>Northern Sudan, Southern Sudan, Tanzania and Benin,</b> Catholic Relief Services (CRS)	Savings and loans				3/05- ongoing	CRS private funds for pilot	Not available  Not available	No  No
Community-based Orphan Care, Protection and Empowerment (COPE), <b>Uganda, Tanzania, Mozambique, Rwanda</b> Africare	Formal training in financial management		Grants for household asset building, community- based asset building	Market linkages/ product develop- ment IGAs	7/05-9/10	USAID	\$2 million  \$10 million	Yes  Yes

## Appendix B: Information on the Participating Field Programs

**Table B.1: Key Descriptors of the Field Programs**

Country and Program	Lead Implementing Organization(s)	Start and end dates	Main Source of Funds	Expenditure Levels 2004 (range category)		Economic Strengthening (ES) Main Program Focus?	One or more ES activities to benefit HIV/AIDS affected children and/or orphans?
				Total	Economic Activities		
<b>Benin</b>							
1. Integrating Orphans, Widows and & PLWA, Couffo Department	Institute for Training and Action for Sustainable Community Development (IFAD)	4/04-12/05	African Development Fund, Plan Benin, PPLS & PNLs	\$10,000-39,999	\$10,000-39,999	Yes	Yes
<b>Burkina Faso</b>							
2. Aid Program for community actions to support orphans and vulnerable children	Private Community Initiative to Fight against AIDS (IPC/BF)	7/04-6/06	USAID, West Africa Ambassadors Fund, Abbott Laboratories	No response	No response	Yes	No
<b>Kenya</b>							
3. Savings and Loan/Water Project	Jikaze Women's Group and Global Alliance for Africa	2001-On going	Global Alliance for Africa, savings from members	Less than \$1,999	Less than \$1,999	Yes	Yes
4. Speak for the Child	Academy for Educational Development	2001 - On going	USAID and Children Investment Fund Foundation	\$200,000-299,999	\$2,000-4,999	No	Yes
<b>Liberia</b>							
5. Youth Education for Life Skills	Mercy Corps	1/05-12/06	USAID	\$1mil or more	Not available	No	No
<b>Malawi</b>							
6. Life Savings Partnership	FINCA Malawi	4/05-4/06	Gates Foundation	Info not confirmed	Info not confirmed	Yes	No
<b>Mozambique</b>							
7. Maputo Corridor HIV/AIDS Prevention and Care	Foundation for Community Development	2004-2005	USAID, Kellogg Foundation	\$1 mil or more	\$100,000-199,999	No	Yes
8. Mobilizing for Care	World Relief	3/03-3/06	USAID, World Relief private funds	\$1 mil or more	\$10,000-\$39,999	No	No, targets households
<b>Rwanda</b>							
9. Health and HIV/AIDS	CARE International in Rwanda	7/02-7/05	USAID, modest private support	\$200,000-299,999	\$10,000-39,999	No	Yes

Table B.1 continued

Country and Program	Lead Implementing Organization(s)	Start and end dates	Main Source of Funds	Expenditures 2004 (range category)		Economic Strengthening Main Program Focus	One or more ES activities to benefit HIV/AIDS affected children and/or orphans
				Total	Economic Activities		
<b>Tanzania</b>							
10. Orphans Education Grant Program	Social Action Trust Fund	On-going	Investment income	\$400,00-499,000	No response	Yes	Yes
11. HIV/AIDS grant program	Tanzania Capital Boosting Association	6/03 – on-going	Global Alliance for Africa	\$2,000-4,999	\$2,000-4,999	Yes	Yes
12. HIV/AIDS Mitigation through Economic empowerment of Women	SERO Business Women's Association	4/04 – 9/05	African Development Foundation, McKnight Foundation, Embassy of Finland, Women of Evangelical Lutheran Church of America	\$200,000-299,999	\$200,000-299,999	Yes	Yes
13. Kibosho Hospital Outreach Program for orphans and vulnerable children	Kibosho Hospital and Global Alliance for Africa	2001 – on-going	Global Alliance for Africa	\$2,000-2,999	No response	Yes	Yes
14. Basic Education Life Skills for Adolescents	Ministry of Labor, Youth Development and Sports	6/02 – on-going	SIDA and Swedish UNICEF Natcom	\$800,000-899,999	\$10,000-39,999	No	Yes
<b>Uganda</b>							
15. Economic strengthening benefiting orphans and vulnerable children	Kitovu Mobile AIDS home care, counseling and orphans program	No info	Kindernothilfe (KNH)	\$1mil or more	\$70,000-99,999	No	Yes
16. GOAL Uganda country program	GOAL	1999 – on-going	Irish Govt, British Govt, U.S. Govt	\$1 mil or more	No response	No	Yes
17. Community Resilience and Dialogue	International Rescue Committee	9/02-9/07	USAID, private donors	\$1 mil or more	\$100,000-199,999	No	Yes
<b>Zimbabwe</b>							
18. LEAD program	Development Alternatives, Inc. (DAI)	4/01-7/05	USAID	\$1mil or more	\$1mil or more	Yes	No
19. Orphan Care support & COPE for CABA	Africare	2000-2004	Catholic Relief Services and Linda Dunbur Foundation	No response	No response	Yes	Yes
<b>Multiple Countries</b>							
20. South Africa and Kenya Local Links	CARE South Africa – Lesotho CARE Kenya	5/04-5/09	USAID	\$40,000-69,999	No response	No	Yes

**Table B.2: Field Programs: Types of Economic Strengthening, Ages of Child Participants\* and Locations Served**

Country and Program	Type of Economic Strengthening Activity			Community groups participate in one or more economic strengthening activities	Age range of children participating in one or more of the economic strengthening activities	Location of Participants			
	Financial	Technical/ Skills Training	Other			Rural	Small Towns	Peri-Urban	Urban
<b>Benin</b>									
1. Integrating Orphans, Widows & PLWA, Couffo Department	X	X	X	X		X		X	
<b>Burkina Faso</b>									
2. Aid Program for community actions to support orphans and vulnerable children	X	X	X	X	14-18	X		X	X
<b>Kenya</b>									
3. Savings and Loan/Water Project	X	X	X						X
4. Speak for the Child	X	X	X	X		X			
<b>Liberia</b>									
5. Youth Education for Life Skills		X	X	X	14-35 (targets ages 18-30)	X	X	X	X
<b>Malawi</b>									
6. Life Savings Partnership	X		X	X		X	X	X	X
<b>Mozambique</b>									
7. Maputo Corridor HIV/AIDS Prevention and Care			X	X	14-17	X		X	
8. Mobilizing for Care		X	X	X		X	X		
<b>Rwanda</b>									
9. Health and HIV/AIDS	X	X	X		13-25	X	X	X	

\*The two participation categories are not intended to imply that activities are restricted to community groups and children.

Table B.2 continued

Country and Program	Type of Economic Strengthening Activity			Involves community groups participating in one or more economic strengthening activities	Age range of children participating in one or more of the economic strengthening activities	Location of Participants			
	Financial	Technical/ Skills training	Other			Rural	Small Towns	Peri-Urban	Urban
<b>Tanzania</b>									
10. Orphans Education Grant Program			X		6-18	X	X	X	X
11. HIV/AIDS grant program	X							X	X
12. HIV/AIDS Mitigation through Economic empowerment of Women	X		X			X	X	X	X
13. Kibosho Hospital Outreach Program for orphans and vulnerable children	X	X	X	X	16-24	X			
14. Basic Education Life Skills for Adolescents	X		X	X	13-18	X			
<b>Uganda</b>									
15. Economic strengthening benefiting orphans and vulnerable children	X	X	X	X	3-19	X			
16. GOAL Uganda country program	X	X	X	x		X	X		X
17. Community Resilience and Dialogue	X	X		X	12-25	X	X		
<b>Zimbabwe</b>									
18. LEAD program	X	X	X		Children help parents in gardens	X	X	X	
19. Orphan Care support & COPE for CABA	X		X	X	7-17	X			
<b>Multiple Countries</b>									
20. South Africa and Kenya Local Links	X	X				X		X	

## Appendix C: Stage 1 Survey Form

### GUIDE FOR COMPLETING THE PROFILE QUESTIONNAIRE

Please complete a profile form for each program/project that includes or focuses exclusively on economic strengthening activities benefiting orphans and vulnerable children (those aged 18 and younger) in *sub-Saharan Africa*. This file has 10 separate profile forms for up to ten separate projects. If you have more projects, simply save this document under another file name and send it as such.

To respond to Question 2, please use the Economic Strengthening Sub-categories below to categorize the type of economic strengthening activity. If more than one “type” include up to *three* main approaches, starting with the primary one. Thank you!

#### ECONOMIC STRENGTHENING SUB-CATEGORIES

##### FINANCIAL

- F.1- Loans only (may include compulsory savings)
- F.2- Voluntary savings only
- F.3- Savings and loans (includes informal rotational savings and loan clubs)
- F.4- Insurance (includes health, life, and funeral/burial)
- F.6- Formal training in financial management
- F.7- Cash grants to households and/or individuals (not tied to physical asset building)

##### TECHNICAL SKILLS AND KNOWLEDGE

- T.1- Agriculture
- T.2- Vocational (not in-school primary or secondary education, may include tertiary schools)
- T.3- Apprenticeships, internships and other forms of on-the-job training

##### ASSET PROTECTION AND BUILDING

- A.1- Legal protection of assets of widows and/or orphans
- A.2- Community-based asset building
- A.3- Grants for household-based asset building
- A.4- Food for work done by individuals/groups

##### OTHER

- O.1- Market linkages and/or product development
- O.2- Group income generating activities (IGA's)
- O.3- Improved or new technologies
- O.4- SPECIFY on the profile sheet

## ECONOMIC STRENGTHENING PROGRAM/PROJECT PROFILE

Name of organization submitting the profile information:

Country:

Program/Project Title:

1. Main in-country contact for Project

Name:

Title:

e-mail:

2. Type of economic strengthening (ES) (use codes from list and list up to three if appropriate)

1.

2.

3.

3. Is the economic strengthening explicitly intended to benefit orphans and vulnerable children?

Yes

No

4. Start date of economic strengthening program/project/component of project:

5. Anticipated completion date:

6. Main Source(s) of funds:

7. Total amount of project funds:

If economic strengthening is a component of a project, total amount of funds for the component:

8. Are baseline data available that would facilitate determining whether there were benefits to orphans and vulnerable children as a result of the economic strengthening activities?

Yes

No

Don't know

## Appendix D: Stage 2 Survey Form

### ECONOMIC STRENGTHENING BENEFITING CHILDREN AFFECTED BY HIV/AIDS AND OTHER CHRONIC ILLNESSES: PROGRAM QUESTIONNAIRE

*This questionnaire focuses on programs with economic strengthening activities that are:*

- *intended to benefit children through reaching households affected by HIV/AIDS and other chronic illnesses;*
- *targeting children affected by HIV/AIDS and other chronic illnesses, and/or children at risk of becoming HIV/AIDS infected; and*
- *not necessarily intended to benefit children affected by HIV/AIDS and other chronic illnesses, and/or children at risk of becoming HIV/AIDS infected, but are likely to do so.*

Please complete the following questionnaire and return it by e-mail to Carolyn Barnes [cbarnesdc@yahoo.com](mailto:cbarnesdc@yahoo.com) by June 23<sup>rd</sup>.

-----  
-----

Country:

Program title:

Lead implementing organization:

City/town where program's main office is located:

Program start date:                      Projected end date:

Is economic strengthening the main focus of your program? Yes  No

Person completing this questionnaire

Name:

Organization

Title:

## ECONOMIC STRENGTHENING

1. Economic Strengthening Activities (For columns C, D and E, you may have multiple responses.)

A. Type of economic strengthening (Please mark with an X each type of service included in your program)	B. If more than one type, number according to priority, with 1 standing for highest priority among all types	C. Participants (Use codes for each that applies) 1=Children 2=Women 3=Men 4=Community groups 5= Other specify)	D. Approximate number of participants during 2004 or last program year	E. Approximate number of children who benefited in 2004 or last program year	F. Location of Participants (Use codes) 1=urban 2=peri-urban 3=small towns 4=rural
<b>FINANCIAL</b>					
<input type="checkbox"/> Self-managed savings clubs or Self-managed savings and loan groups/clubs					
<input type="checkbox"/> Institutionally managed loans or voluntary savings and loans (loans defined as money that must be repaid)					
<input type="checkbox"/> Institutionally managed voluntary savings only					
<input type="checkbox"/> Insurance (specify type of insurance, i. e. health, life, funeral)_____					
<input type="checkbox"/> Formal training in financial management					
<input type="checkbox"/> Cash grants to households and/or individuals for economic strengthening activities					
<input type="checkbox"/> Informally managed burial/funeral funds groups					

<input type="checkbox"/> Other, please specify _____					
<b>TECHNICAL SKILLS &amp; KNOWLEDGE</b>					
<input type="checkbox"/> Literacy for micro/small business management					
<input type="checkbox"/> Agriculture					
<input type="checkbox"/> Business training					
<input type="checkbox"/> Vocational training (in-school or out of school)					
<input type="checkbox"/> Apprenticeships, internships and other forms of on-the-job training					
<b>ASSET PROTECTION AND BUILDING</b>					
<input type="checkbox"/> Legal protection of assets of widows and/or orphans					
<input type="checkbox"/> Grants for community-based asset building					
<input type="checkbox"/> Food for work					
<b>OTHER</b>					
<input type="checkbox"/> Market linkages (including market information)					
<input type="checkbox"/> Improved technologies or product development					
<input type="checkbox"/> Group income generating activities (IGAs)					
<input type="checkbox"/> Other, SPECIFY					

2. The members of the Children and Youth Economic Strengthening Network would like to identify methods and approaches of economic strengthening that are sufficiently cost-effective to implement on a large scale. Please describe briefly below (or appended document) any of the above types of economic strengthening activities that your program is implementing which you believe are cost-effective and have good potential for being implemented on a large scale, either by your organization or by others.
  
3. Are one or more of the economic strengthening activities explicitly intended to benefit children affected by HIV/AIDS and other chronic illnesses or children at risk of becoming HIV/AIDS infected?  
 Yes  No
  
4. If children participate in your economic strengthening activities, please specify the age range of these children:

**COMPLEMENTARY ACTIVITIES**

5. Please mark with an X each type of complementary activity or service included in your program.

<input type="checkbox"/> Psychosocial support
<input type="checkbox"/> Community capacity/mobilization
<input type="checkbox"/> Educational support for children/youth
<input type="checkbox"/> Health services
<input type="checkbox"/> Food , Nutritional information
<input type="checkbox"/> HIV prevention
<input type="checkbox"/> Medical treatment for HIV/AIDS
<input type="checkbox"/> Care/support to HIV/AIDS infected households
<input type="checkbox"/> Reduction of stigma and discrimination associated with HIV/AIDS
<input type="checkbox"/> Advocacy and/or policy development
<input type="checkbox"/> Decrease abuse/neglect/exploitation
<input type="checkbox"/> Other(s)( <i>SPECIFY</i> )

**COOPERATION AND COLLABORATION**

6. Does your program provide sub-grants or sub-contracts to other organizations to implement any of the economic activities marked in Question 1 above? Yes  No
  
7. Does your organization collaborate (but not receive or give funds) with any economic strengthening organizations? Yes  No   
 If yes, explain type of collaboration

8. Are there economic strengthening organizations or businesses with which your program would like to collaborate? Yes  No

If yes, explain why and with whom

9. Does your program provide sub-grants or sub-contracts to other organizations to implement any of the non-economic activities checked in Question 5 above? Yes  No

10. Does your organization collaborate (but not receive or give funds) with any child-oriented or HIV/AIDS support/service organizations? Yes  No

If yes, explain type of collaboration

#### DATA COLLECTION

11. Does your program have any quantitative baseline data that can be used to assess how economic strengthening activities are benefiting children? Yes  No

If yes, please list baseline indicators your program has to assess the effects of the economic strengthening activities on children:

- i.
- ii.
- iii.
- iv.

12. Please select any of the appropriate boxes below, any other kinds of information that indicates how children are benefiting from your economic strengthening activities.

Quantitative end line or mid-term survey

Program evaluation

Other quantitative information (please specify type):

Qualitative (descriptive) information (please specify type):

13. If your program has data to indicate that the children benefiting are from households affected by HIV/AIDS and other chronic illnesses, or the children are at risk of becoming HIV/AIDS infected, please describe.

#### Technical Expertise

14. Please list any written materials on economic strengthening which could benefit children that your organization would be willing to share with other organizations:

15. Please describe any methods of economic strengthening in which your organization might be able to provide technical guidance or support to other organization:

Funding

16. Please list your program's main source(s) of funds since January 2003:

Please indicate the approximate total amount of program funds expended in 2004 or the last program year (including economic strengthening, complementary activities, personnel, etc.) ( in U.S. dollar equivalents)

<input type="checkbox"/> Less than \$1,999	<input type="checkbox"/> \$400,000 – 499,999
<input type="checkbox"/> \$2,000 – 4,999	<input type="checkbox"/> \$500,000 – 599,999
<input type="checkbox"/> \$5,000 – 9,999	<input type="checkbox"/> \$600,000 – 699,999
<input type="checkbox"/> \$10,000 – 39,999	<input type="checkbox"/> \$700,000 – 799,999
<input type="checkbox"/> \$40,000 – 6 9,999	<input type="checkbox"/> \$800,000 – 899,999
<input type="checkbox"/> \$70,000 – 9 9,999	<input type="checkbox"/> \$900,000 – 999,999
<input type="checkbox"/> \$100,000 – 19 9,999	<input type="checkbox"/> \$1,000,000 – over \$1 million
<input type="checkbox"/> \$200,000 – 299,999	<input type="checkbox"/> information not available
<input type="checkbox"/> \$300,000 – 399,999	

17. Please indicate the approximate amount expended by your program for economic strengthening activities in 2004 or the last program year -- amounts are in US dollars:

<input type="checkbox"/> Less than \$1,999	<input type="checkbox"/> \$400,000 – 499,999
<input type="checkbox"/> \$2,000 – 4,999	<input type="checkbox"/> \$500,000 – 599,999
<input type="checkbox"/> \$5,000 – 9,999	<input type="checkbox"/> \$600,000 – 699,999
<input type="checkbox"/> \$10,000 – 39,999	<input type="checkbox"/> \$700,000 – 799,999
<input type="checkbox"/> \$40,000 – 6 9,999	<input type="checkbox"/> \$800,000 – 899,999
<input type="checkbox"/> \$70,000 – 9 9,999	<input type="checkbox"/> \$900,000 – 999,999
<input type="checkbox"/> \$100,000 – 19 9,999	<input type="checkbox"/> \$1,000,000 – over \$1 million
<input type="checkbox"/> \$200,000 – 299,999	<input type="checkbox"/> information not available
<input type="checkbox"/> \$300,000 – 399,999	

Please e-mail Carolyn Barnes [cbarnesdc@yahoo.com](mailto:cbarnesdc@yahoo.com) this completed questionnaire together with documents that you would be willing to share, such as

- Description of economic approach(es) used and implementation processes
- Program target group(s), outreach, and effectiveness
- Economic strengthening tools
- Baseline data, special studies
- Information on program achievements

Thank you for your cooperation.

## Appendix E: List of Persons Participating in the Study

**Table E.1: Persons Participating in Stage 1**

<b>ORGANIZATION</b>	<b>NAME AND TITLE</b>	<b>E-MAIL ADDRESS</b>
Academy for Educational Development	Sarah Dastur	sdastur@aed.org
African Development Foundation	Eric Hyman* Economist and Acting Director of Office of Knowledge, Learning and Dissemination	<a href="mailto:ehyman@adf.gov">ehyman@adf.gov</a>
Africare	William Fleming, HIV/AIDS Program Manager	wfleming@africare.org
International AIDS Alliance	Anna Massey Program Assistant, Donor Relations and Resource Mobilization, Brighton, England	amassey@aidsalliance.org
CARE USA	Barbara Wallace CARE-CDC Health Initiative Co-Director	bwallace@care.org
Catholic Relief Services	Kimberley Wilson Microfinance  Guy Vanmeenen, Microfinance, East Africa Regional Office, Nairobi, Kenya	orientrow@yahoo.com  gvanmeenen@crsearo.org
Development Alternatives, Inc.	Paul Bundick Chief of Party	<a href="mailto:P.bundick@aed.org">P.bundick@aed.org</a> (formerly with DAI) Glenrose Poyah@dai.com
Family Health International	Sue Mathew Associate Technical Officer Institute for HIV/AIDS	smathew@fhi.org
FINCA International	Claire Kenny Siegel Policy and Technical Assistance Coordinator	<a href="mailto:cSeigel@villagebank.org">cSeigel@villagebank.org</a>
Ford Foundation	Gerry Salole Representative for Southern Africa Johannesburg	g.salole@fordfound.org
Global Alliance for Africa	Thomas Derdak, Director	director@globalallianceafrica.org
McKnight Foundation	Carol Berde Executive Vice President	cberde@mcknight.org
Mercy Corps	Pamela Eser	peser@mercycorpsdc.org
PACT	Polly Mott REACH Program Director	pmott@pacthq.org
Plan International	Deloris McLaughlin	delores.mclaughlin@plan-international.org

Persons Participating in Stage 1 continued

ORGANIZATION	NAME AND TITLE	E-MAIL ADDRESS
Project Concern International	Karen Romano	<a href="mailto:kromano@projectconcern.org">kromano@projectconcern.org</a>
	Sean Carpenter, Technical Officer for Microenterprises	<a href="mailto:scarpenter@projectconcern.org">scarpenter@projectconcern.org</a>
	Jenny Choi, Regional Desk Officer for Africa and Asia	<a href="mailto:jchoi@projectconcern.org">jchoi@projectconcern.org</a>
Save the Children, USA	Rebecca Levine Program Associate Economic Opportunities	<a href="mailto:RLevine@dc.savechildren.org">RLevine@dc.savechildren.org</a>
UNICEF	Miriam Temin, HIV/AIDS Section, Program Division, NY	<a href="mailto:mtemin@unicef.org">mtemin@unicef.org</a>
	Nigel Ede, Program Coordinator, Windhoek, Namibia	
World Education	Alison Haight	<a href="mailto:alison_haight@worlded.org">alison_haight@worlded.org</a>
World Relief	Robert Gailey	<a href="mailto:rgailey@wr.org">rgailey@wr.org</a>
	Laura van Vuuren	<a href="mailto:lvanvuuren@wr.org">lvanvuuren@wr.org</a>

Table E.2: Persons Participating in Stage 2

COUNTRY	ORGANIZATION/PROGRAM	NAME AND TITLE	E-MAIL ADDRESS
Benin	Institute for Training and Action for Sustainable community development Initiatives (Institut de formation et d'action pour developpement des initiatives communautaires durables)	Ignance Dato Executive Director	<a href="mailto:ifadong@yahoo.com">ifadong@yahoo.com</a>
		Benoit Daoundo AIDS Coordinator	
Burkina Faso	Private Community Initiative Against AIDS (Initiative Privee Communautaire de lutte contre le SIDA)	Dr. Brice Millogo Executive Director IPC/BF	<a href="mailto:milbrice@ipc.bf">milbrice@ipc.bf</a>
Ethiopia (received too late to include)	Jerusalem Children and Community Development Organization	Mengiste Ayele OVC Network Coordinator	<a href="mailto:Jeccd@.ethionet.et">Jeccd@.ethionet.et</a>
Kenya	Jikaze Women Group, Kibera Nairobi	Jackline W. Kamau Founder/Social Worker	<a href="mailto:Via_joykimkom@yahoo.com">Via_joykimkom@yahoo.com</a>
	Academy for Educational Development, Speak for the Child Project	Jael Mararu Chief of Party	<a href="mailto:jmararu@yahoo.com">jmararu@yahoo.com</a>
Liberia	Mercy Corps, Youth Education for Life Skills Program	Michelle Rebosio Program Director	<a href="mailto:rebosio@yahoo.com">rebosio@yahoo.com</a>
Malawi	FINCA Malawi, Life Savings Partnership	Dorsey Lockhart Intern	<a href="mailto:Dorsey_lockhart@yahoo.com">Dorsey_lockhart@yahoo.com</a>  ( <a href="mailto:jkamin@villagebanking.org">jkamin@villagebanking.org</a> )

Persons Participating in Stage 2 continued

<b>COUNTRY</b>	<b>ORGANIZATION/PROGRAM</b>	<b>NAME AND TITLE</b>	<b>E-MAIL ADDRESS</b>
Mozambique	Foundation for Community Development	Sonia Ramao, OVC Activities Manager	sramao@fdc.org.mz
	World Relief, Mobilizing for Care	Joaquina Filipe Nhanala HIV/AIDS Program Director	jnhanala@nims.wr.org
Rwanda	CARE International in Rwanda Health and HIV/AIDS	Andrew Jones	Andrewj@care.org.rw
Tanzania	Social Action Trust Fund	Valentine Rweyemamu, Chief Executive Officer	info@satf.org
	Tanzania Capital Boosting Association, HIV/AIDS Grant Program	Javes Sauni Office Manager	jsauni2002@yahoo.co.uk
	Kibosho Hospital and Global Alliance for Africa, Kibosho Hospital outreach program for OVC	Judith Shayo Kibosho OVC Program Coordinator	Via joykimkom@yahoo.com
	SERO Business Women Association, Mitigation of HIV/AIDS through Economic Empowerment of Women	Dr. Victoria Kisyombe Secretary General	vkisyombe@yahoo.com
	Ministry of Labour, Youth Development and Sports, Basic Education Life Skills for Adolescents	Winfrida Beatrice Korosso UNICEF, Project Officer:Special Protection for Children	wkorosso@unicef.org
Uganda	Kitovu Mobile AIDS Home Care	Robina Ssentongo Deputy Director/Resource Manager	rsentongo@utlonline.co.ug
	International Rescue Committee Community Resilience and Dialogue	Timothy Bishop Chief of Party	cop@ircuganda.co.ug
	GOAL Uganda	Mark Adams Country Director	<a href="mailto:markadams@goaluganda.com">markadams@goaluganda.com</a>
Zimbabwe	Development Alternatives Inc., LEAD Program	Paul Bundick Chief of Party	<a href="mailto:P.bundick@aed.org">P.bundick@aed.org</a> (formerly with DAI)
		Glenrose Pyah	Glenrose_Poyah@dai.com
	AFRICARE, Orphan Care Support Project and COPE for CABA	Josh Karuma HIV/AIDS Director John Mapara Project Officer	mperekwa@africare.co.zw
South Africa-Lesotho and Kenya	CARE South Africa-Lesotho CARE Kenya Local Links	Bhekinkosi Madolo	bMadolo@care.org.za

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[http://www.unicef.org/aids/index\\_documents.html](http://www.unicef.org/aids/index_documents.html)
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