


# 'Money was the motivator': an evaluation of the integration of a matched-savings program into a HIV prevention program for street-connected young people in Eldoret, Kenya


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# 'Money was the motivator': an evaluation of the integration of a matched-savings program into a HIV prevention program for street-connected young people in Eldoret, Kenya

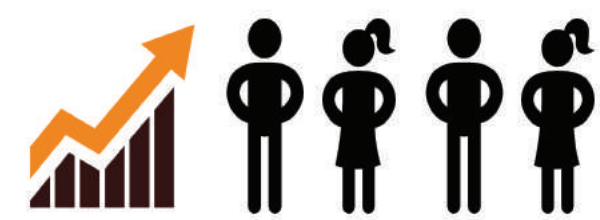
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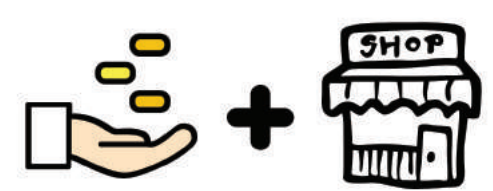
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## BACKGROUND

- We integrated a matched-savings program conditional on attendance into an adapted HIV prevention intervention for street-connected young people in Eldoret, Kenya.
- The integration of the matched-savings program had the following aims:



- Increase attendance at the program sessions



- Give street-connected young people an economic boost to start an income generating activity (IGA)



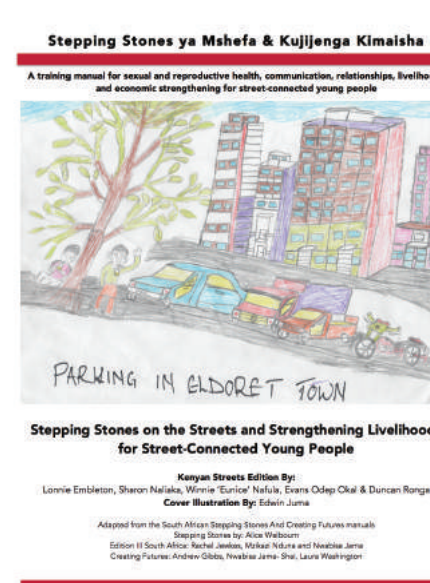
- Secure livelihoods to reduce structural drivers of street-connected young people's HIV-risk

**OBJECTIVE:** We sought to evaluate the feasibility, acceptability, and explore outcomes of the savings program.

## DESCRIPTION

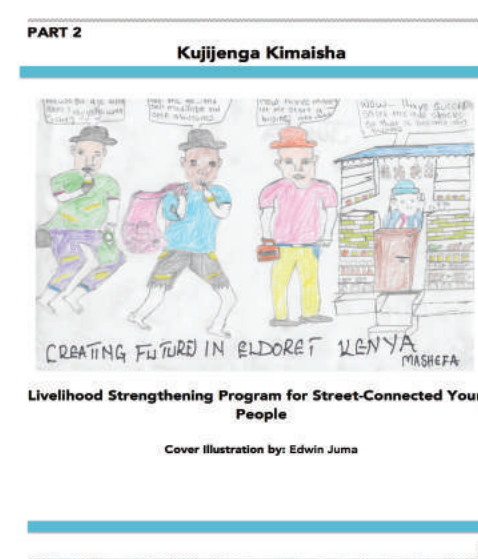
- We rigorously adapted the Stepping Stones and Creating Futures intervention for a new context with street-connected young people in Eldoret, Kenya.

### Stepping Stones ya Mshefa & Kujijenga Kimaisha



#### Stepping Stones Program 8 Weeks

Topics: Love, body mapping, menstruation, contraception and conception, sexual problems, unwanted pregnancy, HIV, STIs, safe sex, gender-based violence, motivations for sexual behaviour



#### Creating Futures 6 Weeks

Topics: securing and keeping jobs, budgeting, saving, debt, social resources for livelihood, coping with crises, incoming generating activities, setting goals and building basic business principles.



#### Double Savings 14 weeks

Participants contribute 25-200 Kenyan Shillings (0.32-2.60 CAD) per week. Savings were matched conditional on attendance at twice weekly sessions

### Stepping Stones on the Streets & Strengthening Livelihoods

From August to December 2017 we piloted the program at the Academic Model Providing Access to Healthcare using a pre- and post-test study design. In total 80 street-connected young people were enrolled into the program with 20 participants per age and sex stratified group (16-19 and 20-24 years). Peers Facilitators (two young women and two young men aged 19-23 years) who had been or currently were connected to the streets facilitated the program. Through participant observation, savings account records, and focus group discussions (FGDs), we evaluated the program's feasibility, acceptability and outcomes associated with livelihoods for street-connected young people.

## LESSONS LEARNED

### FEASIBILITY AND ACCEPTABILITY

- The matched-savings program was highly acceptable to participants. The following themes arose in relation to feasibility and acceptability of the program: motivation for attendance, challenges with the saving program, and suggested changes to the program.

#### Motivation

- Most participants reported that the savings program was the driving motivator for attending the sessions. However, many felt that once they began coming regularly they also enjoyed the program content and learning.

"I didn't know there would be learning in the savings group. My goal was to come, save and go. But I came and found we were learning and to say the truth what was bringing me here was the double saving. It was what made me attend and not the learning; otherwise I would not have come. And what motivated me was just the double saving." Male, 20-24

#### Challenges

- Participants reported challenges in relation to pressure to find money to save and trust with their savings.

"Sometimes not finding money to contribute to the savings group was also a challenge. But we still tried to attend even if we didn't have the money. He feels like he hasn't contributed and everyone else has, so he feels bad." Male, 16-19

"Some people were saying that Lonnie would disappear with our money but we got it back. Others were saying Lonnie is not giving them all their money." Male, 16-19

"We had faith we would get our money back. What I trusted the most is I know OSCAR. Especially Sharo I know her and Winnie I know very well, Doreen too. It is Lonnie I didn't know well. But the first day we came Lonnie explained it to us and I believed her and the others." Female, 20-24

#### Suggested Changes

- Participants suggested the following changes to the matched-savings program if the intervention occurred again: the program should run longer, participants should be able to save daily, and the monetary contribution amount should increase.

"I agree with my friend, this program was too short. It didn't give us time to save... You can save a lot of money in a savings group or enough to help you to get to a certain level. It was too short." Male, 20-24

"Let's say it comes back, what I would like her to change is if possible make the savings daily not just twice a week." Female, 16-19

"I would like them to increase the savings. Like when I was putting 100 bob, make it 200 or 150. And if we could come three times in a week, it would be great." Male, 16-19

Table 1. Attendance and savings among participants in age and sex stratified groups

	Total N=80 n (%)	Females		Males			
		Total N=40	16-19 (n=20)	20-24 (n=20)	Total N=40	16-19 (n=20)	20-24 (n=20)
<b>Attendance</b>							
Median # of Sessions (IQR)	10.5 (1-20)	10.0 (1-17)	9 (1-19)	10.5 (3-15)	14.5 (1-22)	16 (3-23)	6.5 (0-19)
Range (0-24)							
<b>Attendance Level</b>							
Low	33 (41.3)	15 (37.5)	9 (45.0)	6 (30.0)	18 (45.0)	7 (35.0)	11 (55.0)
Medium	20 (25.0)	14 (35.0)	4 (20.0)	10 (50.0)	6 (15.0)	3 (15.0)	3 (15.0)
High	27 (33.8)	11 (27.5)	7 (35.0)	4 (20.0)	16 (40.0)	10 (50.0)	6 (30.0)
<b>Savings</b>							
Total saved without matching KES (CAD)	71100 (923)	33930 (441)	14405 (188)	19425 (253)	37170 (482)	24840 (322)	12330 (160)
Total saved with matching KES (CAD)	133075 (1,728)	62895 (817)	27240 (354)	35655 (463)	70180 (911)	47170 (613)	23010 (298)

### OUTCOMES OF SAVINGS PROGRAM

- Participants reported many positive outcomes associated with participating in the matched-savings program including: commencing an IGA, securing housing, reducing their street-involvement, assisting family and siblings, and learning the value of savings. Participants also reported structural barriers to commencing IGA activities.

#### IGA

"The money I got enabled me to pay rent and some I bought charcoal with which I want to start selling." Female, 16-19

"The problem is we don't have things like ID, business permit and a place to sell from. You know our work involves working around. So while we were walking the municipal people appeared. Since I knew they would have arrested me, I ran and left the eggs. They went with the eggs and you know I didn't follow up." Male, 16-19

#### Assisting Family

"When I got that money I gave it to my mum and she started a business selling vegetables and it is helping me. To start a business selling vegetables." Female, 16-19

#### Housing

"It helped me with rent. I used to sleep in town but I now have a house. I looked for a house for 400 bob and paid three months in advance with that money so I don't sleep on the street." Male, 20-24

#### Reduction in Street-involvement

"It helped us since we were not going to the street. It also made us use our money well. It helped us save because if we weren't bringing savings we wouldn't have money for domestic use last year." Female, 16-19

#### Learning to Save

"What I learnt was to save. We didn't know how to save. We didn't even think we'd be in a savings group. When they called us is when we joined, we learnt a lot about saving, how you can start a business and about stock. That's when I learnt to save otherwise I wouldn't have known..." Female, 16-19

## CONCLUSION/NEXT STEPS:

In our setting, the matched-savings was the key to engaging street-connected young people in an HIV prevention program that has positive outcomes for their health and well-being. Our results demonstrate combination HIV prevention programs for street-connected young people are not only feasible, but essential to address structural drivers of HIV-risk for this population.