Strengthening Economic Opportunities for Vulnerable Girls and Their Families: Programmatic Recommendations
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Rationale

Adolescent girls in sub-Saharan Africa are three to five times more likely to be infected with HIV than boys of the same age. The Go Girls! Initiative (GGI), an HIV prevention operations research project in Botswana, Malawi, and Mozambique, was inspired by this severe gender disparity in HIV infection and was designed to address those factors that make girls more vulnerable to HIV infection. From its inception GGI was guided by the social ecological framework, which acknowledges that individuals are embedded in their social environments and that their individual decisions and behaviors are shaped by the environment in which they live. Therefore, in order to aid adolescent girls in HIV prevention efforts GGI acknowledged and addressed the individual, peer, family, community, and larger structural environment through the implementation of a number of different program components. These components are: community mobilization, adult-child communication, life skills for youth in school, life skills for out-of-school girls, school partnerships and training, cross-sectoral fora, reality radio and economic strengthening. In this report on programmatic recommendations only the economic strengthening process of implementation and the lessons GGI learned from the experience are presented.

GGI conducted a literature review to better understand girls’ HIV vulnerability factors; the review highlighted poverty as a main HIV risk factor for adolescent girls. Specifically, the research showed that poorer girls were more likely to engage in transactional sex and sexual relationships with older men. Poverty also interacted with other risk factors, such as lack of recreational facilities, living on the street, and the unequal gender distribution of power. Therefore the focus of this report, and the programmatic recommendations, is on the issue of poverty.

GGI utilized the literature review to develop discussion guides to facilitate the formative qualitative research about community members’ perspectives of girls’ vulnerability to HIV. Community members explained this vulnerability as an indirect result of poverty and other factors. Given the widespread recognition that poverty was driving many risky behaviors among adolescent girls (especially transactional sex), some respondents noted the need to strengthen girls’ economic opportunities. The strategies suggested include loan programs, assistance with small business development, and employment and training programs—opportunities that would leave the girls less susceptible to men’s advances.

The girls should be provided with soft loans to empower them economically. This will make them self-sustaining and they will not depend on the boys to give them money to buy their personal needs. (Malawi, rural, adolescent boy 15-19 years)

In line with the social ecological framework and in response to the consistent research finding that poverty was a main driver of girls’ vulnerability to HIV, GGI included the economic strengthening component in its intervention model. Due to limited resources for this component, GGI partnered with organizations already implementing economic strengthening activities, rather than develop a new intervention. This report provides an overview of the economic programs available and the process that GGI went through to implement an economic strengthening intervention program component. This report does not address all income resources that could benefit girls (e.g., proper enforcement of inheritance rights), as that is beyond the scope of this document. The report concludes with a “Lessons Learned” section. GGI hopes that future programs will utilize this knowledge to reduce sub-Saharan African girls’ vulnerability to HIV infection.

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GGI Implementation Process

GGI hired a local economic expert in each country to conduct a situational analysis to identify the economic activities available to adolescent girls in the intervention areas, identify the strongest opportunities, and make recommendations on who GGI should partner with for implementation. In order to prepare the local experts, GGI provided each expert with an in-depth introduction to the program design, the research findings on girls’ vulnerability to HIV, and detailed information about the intervention sites. The experts ultimately compiled reports that addressed the following topics: contextual economic and social factors affecting the success of economic strengthening activities in the project sites, an overview of all income enhancing organizations and their corresponding projects in the target area, an identification of the best suited partners for the project and an explanation of why they were selected as the best options, and expected implementation challenges. To collect the data for the economic strengthening report the local experts relied on literature reviews, key informant interviews with economic activity program staff and community opinion leaders, and discussions with past and potential program beneficiaries.

The Situational Analysis: Learning about Existing Economic Strengthening Programs

Six main categories of economic empowerment programs were identified through the situational analyses in Botswana, Malawi and Mozambique: social transfers, agricultural production-enhancement, public works, technical skills enhancement programs, community-based savings and credit associations, and externally sourced microcredit finance programs. In some cases two categories of programs were combined to provide the program beneficiaries with a comprehensive set of tools to ensure economic independence. What follows is a brief description of the six different program types that were available in the GGI implementation countries. All program types were not available in each country.

Social transfer programs—critically important for highly vulnerable individuals—provide cash, goods, or services to the poor who lack the means with which to procure them from the open market. Such programs are designed to ensure the most vulnerable receive basic needs (e.g., food or access to education). (Botswana, Malawi)

Agricultural production-enhancement programs increase the productive capacities of poor and vulnerable people by providing them with access to resources such as land, agricultural capital, financial capital, and/or agricultural training. These programs can improve food security and increase income levels for rural households; furthermore, they typically focus on increasing production volume and productivity of small landholders. Services provided include market information, mediation between stakeholders, facilitation of financing, promoting a savings culture, and/or seeking out fair trade purchasers. (Botswana, Malawi, Mozambique)

Public works projects are typically implemented by national governments, sometimes with external funding assistance. These types of projects have two main objectives: (1) to improve the quality of physical infrastructure, especially roads; and (2) to provide employment opportunities for poor and vulnerable family members. The projects deliberately use labor-intensive techniques as opposed to capital-intensive techniques (i.e., machinery) to maximize the unskilled labor employment opportunities. (Malawi)

Technical skills enhancement programs aim to strengthen the technical capabilities of the self-employed or employees in the open labor market. One type of training program, the development finance institution (DFI), combines business development training and financial capital. The business development training provides groups with basic management training and training in microfinance
management. Once adequately trained, these groups are eligible to receive loans. (Botswana, Malawi, Mozambique)

Community-based savings and credit associations (CSCA) usually comprise about 15 members (some groups are exclusively male or female but most tend to be mixed). Depending on the methodology adopted, members may deposit a variable or fixed amount each time they meet as a group, whether it is every week, every two weeks, or once a month. Some members borrow from the savings on a monthly basis and pay a 10% monthly interest rate. At the end of each cycle (usually 6 months or a year) savings and accrued interest are distributed to the members and a new cycle begins. Interest earnings can be shared equally among members regardless of the amount deposited (which may reduce member incentive to deposit larger amounts), or interest can be distributed proportionately to individual deposits (which often results in much higher savings levels and more dynamic groups). One downside of this methodology is that it only helps communities to generate savings and credit from a community’s own resources and does not bring in external funding; however, one role of CSCA in the past has been getting externally sourced financing to remote rural villages. Past experience shows that good CSCA clients (those who regularly borrow and repay on time) have been able to access larger individual loans from the formal financial service providers. These providers usually offer more lenient guarantee requirements to CSCA clients because they have a history of loan repayment compliance. (Malawi, Mozambique)

Externally sourced microfinance programs provide access to financial capital by eliminating or reducing collateral security requirements typically demanded by formal banks. In some cases, they encourage their borrowers to save part of their earnings, so as to enable them to undertake potentially beneficial investment ventures. These external microfinance centers are usually centrally located, although some have mobile banking centers. (Botswana, Malawi, Mozambique)

GGI headquarters and local in-country staff used the situational analysis from each country to compile a shortlist of promising approaches. GGI then partnered with each delineated organization to set program targets and establish implementation timelines.

There were times when the partner organization faced implementation obstacles outside of GGI’s control, and/or had an implementation timeline incompatible with GGI’s timeline, and/or offered activities that did not suit the needs of GGI or the intervention communities. In these cases, the process of selecting an organization from the expert’s review and working with that organization to develop a feasible work plan had to be repeated until a suitable partner was identified and a mutually agreed upon way forward was developed—and implemented.

The most promising options connected vulnerable populations with existing district or national programs. This approach matched GGI’s original vision to build on what already exists in each country. GGI utilized its other program components, school partnerships, community mobilization, adult-child communication and community-based life skills, to identify vulnerable girls and/or their families, publicize the eligibility requirements and availability of intervention programs, and provide appropriate referrals and linkages. The following section describes the economic strengthening activities that occurred in each of the three intervention countries. The activities are presented by country because the economic situation, and economic strengthening options, in each country were unique so the implementation plan in each country reflected the best available options in each setting.

Botswana

Botswana’s status as a middle-income country affords the government more avenues for supporting the economic situation of its most vulnerable people than is found in low-income countries. In that vein, the government of Botswana recognizes the hardships faced by low-income youth and their families. The Botswana Government’s Office of Social and Community Development (S&CD) has
active social transfer programs for orphan and destitute children. These programs aim to provide immediate and schooling needs for youth. While these efforts assist many adolescent girls, challenges do arise because the government assistance is often late; some girls forfeit benefits because they are unaware of the program; and sometimes the benefits do not reach the vulnerable young person.

Additional government and national programs exist that aim to strengthen access to economic resources for adults. The Ministry of Youth, Sports, and Culture provides grant money for small businesses to youth over the age of 18. In addition, through the Citizen Empowerment Development Agency (CEDA), unemployed people between the ages of 18 and 35 can apply for the Young Farmers grant. If they are selected they are given extensive support in agricultural endeavors (e.g., free seed and fertilizer provisions, limited but free ploughing of farmland). CEDA also provides very low interest rate loans to prospective businesspersons.

GGI’s contribution to the existing economic strengthening programs in Botswana fell into two categories. First GGI targeted maximizing the use of existing S&CD government programs for orphans and destitute children. GGI staff did this by working with partner implementation schools to assist in: (a) identifying eligible vulnerable girls who were not enrolled in the existing government programs; (b) working directly with those identified to facilitate their enrollment through the proper channels; (c) determining whether those enrolled were receiving the benefits in a timely matter, and if not, reporting the problems to the local S&CD office; and (d) identifying program abuse by caregivers and reporting the abuse to the local S&CD officers. A total of 30 girls were identified as eligible for the S&CD program and all 30 were referred through the appropriate channels to the S&CD program authorities. Another 23 girls who were current program enrollees but were not receiving the program benefits were identified, 17 of those identified were referred to the S&CD program authorities.

GGI in Botswana also provided linkages between the intervention areas and the various microfinance programs. In order to facilitate this connection, GGI held regular community meetings, which were open to all community members, where speakers from microfinance organizations introduced their programs, promoted proper utilization, met interested community members, and responded to community member’s queries about the program. In the two economic strengthening intervention communities in Botswana there were a total of seven GGI sponsored informational economic strengthening meetings. At the seven meetings there was a combined total of 190 participants; the largest meeting had 48 persons in attendance while 29 was the average size of the meeting audience. Meeting participants were randomly selected for an exit interview after each meeting. Of those completing the exit interview, 60% had a girl aged 10-17 living with them in their household. All of those selected for the exit interview reported feeling good about the meetings. Those selected noted that they appreciated the opportunity to learn more about the available programs, and in may instances felt motivated to write business proposals and/or dive into the hard work of starting a business.

Malawi

A number of economic strengthening programs were identified in the intervention district in Malawi; however, the existing programs face a number of challenges. First, program benefits do not always reach the most vulnerable, although they are targeted to those with the most need. Second, Malawi is a low-income country with insufficient resources to assist all needy groups. Finally, some programs struggle with issues of sustainability.

GGI focused on connecting adults from families with vulnerable girls to existing opportunities in Malawi, specifically, participation in savings and credit groups. To do this, facilitators for other GGI activities (namely community mobilization and adult-child communication), helped identify the target vulnerable families. Five groups were formed from identified and interested adults among the target families; GGI then linked those groups with Concern Universal Microfinance Operations (CUMO), a microcredit organization affiliated with the international, UK-based NGO, Concern Universal. CUMO conducted a week-long savings, credit and business management training session with each of the five
GGI localized groups. After completion CUMO set up a bank account for each group and provided individual group members with small loans to assist them with their small business startup costs.

GGI aimed to include individuals who were adults (18 years or older), who had a vulnerable girl aged 10-17 in the household. Girls aged 10-17 themselves could not be included in the microfinance groups because the implementing organization, CUMO, like many other microfinance organizations, does not give loans to minors due to issues of collateral, setting up bank accounts, accessing bank accounts, consenting to formal financial documentation, etc. This activity is ongoing even as this report is being finalized. Eighty-four individuals are in the five microfinance groups; groups range in size from 10 to 22 members. There are both male and female participants in the groups, but the majority of the participants are female. Overall, 88% of the 84 participants are female. Participants range in age from 21 to 54 years. Finally, 94% of all participants have a vulnerable girl aged 10-17 living with them in the household.

The loans start at 5,000 kwacha ($33). The interest rate is 6% per month. Once a participant successfully pays off their first loan they graduate to a larger loan of 10,000 kwacha ($67). Loan recipients are required to make payments on the loans every two weeks. Participants reported starting small businesses with the loan money, selling doughnuts, dried fish, sugar cane, tomatoes, farm produce, and brewing beer, are just a few examples. In order to receive the loans, participants must complete the CUMO lead training on money management and business principles. Participants must also identify loan collateral, which can take the form of livestock, furniture, bicycles, etc. The group has a constitution governing its actions; and if a group member doesn’t repay a loan, the group, with the endorsement of the Village Chief, has the right to confiscate the delinquent individual’s collateral.

**Mozambique**

In Mozambique, a number of economic empowerment programs were identified in the GGI implementation districts. GGI found that the programs encompassed varying approaches and met with varying success. Based on GGI Mozambique’s situational analysis and meetings with potential partners, GGI concluded that the best option for collaboration was facilitating linkages between vulnerable girls and savings and credit groups. Two savings and credit organizations were identified for GGI partnership, as they (1) were most suitable to meet the needs of adolescent girls and (2) were committed to supporting adolescent girls’ active involvement in the group. The main idea in Mozambique was to create opportunities for vulnerable adolescent girls to team up with strong, income-generating women’s groups so they could learn about money management, savings and micro-enterprise, as well as receive mentoring from experienced members. Additionally, when feasible, the girls could borrow small loans to start their own micro-enterprises. These approaches, while deemed the best available options, proved to have insurmountable barriers to implementation; ultimately GGI was not able to link girls to the programs. One organization had no funding to continue activities; the other insisted each girl have an adult who would take responsibility for their participation in the program—including the loans. This was required by the organization given that the girls were under age 18. As the girls identified for the program were the most vulnerable (and many were without parents), none had adults who would be willing to assume responsibility for them.

**Lessons Learned and Recommendations**

Improving the economic options/livelihood for vulnerable girls is an important component of any comprehensive program that has the goal of reducing their risk of HIV infection. But implementation of such programs poses many challenges. This report closes with lessons learned from GGI’s experience, along with programmatic recommendations. The hope is that future gender programs can build on this experience.
Vulnerable adolescent girls can be indirect beneficiaries instead of direct beneficiaries

Based upon research findings GGI’s initial focus for economic strengthening was to directly increase vulnerable girls’ economic independence and, thereby, reduce their need to engage in transactional sex. GGI quickly found, in all three countries, a paucity of income-generating programs for minors. There are two reasons for this. The first reason is that governments and programs prefer that youth attend school. There is a fear that participation in income-generating activities would interfere with schoolwork or even entice girls to forego schooling altogether in favor of remunerative activities. The second is that most programs involved in financial capital exchanges only work with adults—who are able to consent on their own behalf and have access to collateral. If programs were to work with minors, they would require an accompanying adult to take full responsibility for the minor and all economic transactions. The catch here is that even if you convince an income generating organization to work with youth—you are asking them to work with vulnerable girls who often are vulnerable because they don’t have an adult who takes responsibility for them in the first place.

Given this finding, GGI recommends that programs target families/caregivers of vulnerable girls with the idea that the girls will benefit indirectly from the economic strengthening activity. In line with this recommendation GGI suggests that the specific economic strengthening activity include a component on responsible financial planning in order to meet the needs of each household member—to help ensure the vulnerable girl benefits from the income generation. One could either incorporate this into the economic strengthening activity or include it as a separate training activity.

If project funds allow, an effective method for assisting vulnerable girls to avoid HIV infection is conditional or unconditional cash transfers. Malawi has implemented this type of program and found it effective in keeping girls in school and reducing HIV incidence.² A cash transfer program could be implemented by the project itself, or through a partner organization, if needed. In a similar vein, if project funds allow, the project could sponsor girls by paying their school fees for primary or secondary education, or for vocational training programs. GGI often had this request from girls in the program, especially girls in secondary school who couldn’t afford school fees.

Advocate for vulnerable girls, and their families, with existing programs

GGI found a range of existing economic strengthening programs in all three countries, many of which aimed to reach the most vulnerable in society, but were often unsuccessful in that aim. One method of promoting economic strengthening activities among the most vulnerable girls in a project target area is to work with the existing programs and advocate for them to work in your project area, with the most vulnerable. It is easier to convince organizations to work in your target area if you are able to assist their efforts by identifying and mobilizing those most vulnerable for the program.

You can also work with program beneficiaries to find out whether they are receiving the benefits or not. In cases of program abuse (such as caregivers withholding the benefits from the beneficiaries) the program can identify and report the misuse to the proper authorities. If the program itself is the problem, the project can advocate with the implementing agency to ensure beneficiaries receive benefits in a timely manner.

Partner with existing organizations

As mentioned previously, there were many existing programs in each country. Partnering with an existing organization is a good option for many programs—especially for programs that don’t have past experience implementing economic strengthening projects. While it can be advantageous to work with existing organizations, it is still a difficult process. First, it is important to find out if the project

has a similar vision to your project, has the funds to implement the project, wants to work with your project, has an implementation timeline that matches yours, and is responsive to your organization during the planning phase.

While looking for potential partner organizations use all avenues available to your organization (in addition to the situational analysis). Program funding, and therefore existence, is perpetually in flux. There may be programs in the country that are not currently operating in your target area. Talk to these organizations. Even if they don’t work where you are working, they might be open to expanding into new areas. You can leverage with the organizations to expand into your target areas. One way to meet and learn about existing organizations is through meetings with donors, meetings with the government, and at national conferences. Donors and the government know about existing projects in the country so they can be a good source for linking with partner organizations. Many existing organizations present their projects at national conferences; this is a good place to meet and learn about potential partners in addition to the situation analysis.

**Economic empowerment activities take time**

The process of identifying the target areas for implementation, identifying a consultant for the situational analysis, allowing time for the consultant to complete the analysis, compiling the situational analysis report (to identify all economic strengthening programs in the target area), short listing the potential partnerships, working with partner organizations to develop a mutually beneficial work plan, and implementing the work plan all take time—usually more time than is anticipated. This process can take even longer if a relationship with a partner organization doesn’t work out and a new relationship has to be developed and formed. It is common for organizations, especially those in developing countries, to have issues with implementing their plans—for a variety of reasons. The issues your partner organization is grappling with can affect your program implementation timeline.

In GGI’s experience, the development phase for this component took nearly one year: two months to identify the target implementation areas in each country, another two months to identify a local economic consultant for the situational analysis, three months for the consultants to complete the analyses, two months to develop the overall economic strengthening approach in each country, and three months for the in-country staff to work with the original implementation partners to meet with potential partners and put together mutually agreed upon work plans in each country. During the six-month implementation period GGI continued to identify new partner organizations in those cases in which the original organization partnerships did not come to fruition.

In retrospect there are areas where GGI could have reduced the amount of time it took to complete certain steps in the process. It took two months to identify local economic consultants for the situational analysis. One reason this process was so lengthy was that GGI staff all had a public health background; they were not economists. This task could have been completed faster if GGI had a connection to the economists’ network in each country. Future organizations implementing an economic strengthening program may want to consider hiring at least one local staff member with an economic background or networking with the local economists earlier in the process.

The economic situation and economic strengthening programs available in each country varied considerably. GGI anticipated neither the degree of variation nor the toll the variation would take on GGI’s ability to complete the initial workplans in a timely manner. In essence, GGI designed three unique workplans to meet the different economic contexts while taking into account available partnerships in each country. GGI could have saved time during the step of designing the country work plans by working with each country team as the data became available from that country rather than waiting to receive economic strengthening data from all three countries before beginning to update and finalize the work plans.
If a program decides to develop their own economic strengthening component (in other words does not work with an existing project), it must recognize that starting an economic strengthening component from idea to implementation will likely take a lot of time and effort—much more so than working in cooperation with active, economic strengthening partner organizations.

**Begin by addressing misperceptions about microfinance**

Past microfinance programs in the intervention area may have given people the wrong impression about loans. GGI found that some community members thought loans were actually grants, free money that they didn’t have to repay, not loans with corresponding interest rates. During the CUMO training sessions in Malawi GGI had many participants drop out of the training when they learned that they would have to repay the loans. Even more dropped out when they learned they would have to identify loan collateral prior to obtaining a loan. When mobilizing community members into savings and credit groups it is essential to ensure community members understand all the implications of the commitment they are making as well as to plan ahead for group members dropping out during the training.

**Understand the role of culture as related to economic strengthening**

GGI found that girls whose mothers brewed alcohol at home, and served it out of the house, were especially vulnerable to risky sex. In Malawi, some of the women in the savings and credit group used the loan money supplied by CUMO to start brewing beer. When designing an economic strengthening project it’s important to understand that culturally acceptable activities that are known money-makers may present health risks for girls and their families. Research from Namibia has shown that women who brew beer are often conflicted about their choice, as they acknowledge that when men drink, they are more prone to violence and abuse. In Botswana, multiple interactions with community members indicated that alcohol consumption by girls or by men in their midst increased girls’ vulnerability. Sometimes this resulted from customers who came to their house to buy alcohol from their mothers. Other times their mother’s drinking partners perpetuated the abuse. Several of these cases were broadcast on the reality radio program. While program implementers should be careful not to judge women whose only immediate means of survival may be brewing beer, interventions should not perpetuate or enable conditions that increase girls’ vulnerability in the name of improving livelihoods. In places where girls are most vulnerable to HIV, there are often few economic opportunities so this can be quite challenging. It will be most effective if your organization can (a) present the data on the harm of enterprises (such as home brewing on young girls) and (b) provide alternative income-generating routes that are appropriate for the context.

**Limited access to banks in rural areas can be prohibitive**

GGI wanted to work with CUMO, a microcredit organization in a very rural area in Malawi. But they were unable to work in the area because there was no bank in the community. To overcome this barrier a program can advocate that an existing mobile bank include the remote area. If this is not an option, the program can promote community-based savings and credit associations as opposed to external microfinance sources. In GGI’s experience, community members were more interested in loan programs than they were in community-based savings and loans programs because community members who live in poor communities believe that the money they can save and receive as loans using only internal resources is much less than if they were supported by an external organization. While it is easy to see how community members would feel this way, it is possible to encourage communities to start with CSCA by explaining to them what a loan is, addressing commonly held misperceptions that loans are free money, and explaining that mobile bank centers are more likely to include communities with existing, strong CSCAs.
Incorporating economic strengthening activities into other project activities

GGI included community-based life skills sessions for vulnerable, out-of-school girls aged 10-17 in addition to the economic strengthening program component. The girls often requested skills training that could help them source funds, in addition to the lessons they were receiving. If possible, it would be advantageous to provide not only life skills curricula, but also technical skills training in a profitable venture they can pursue (e.g., accounting, auto repair, drafting, electrical work, computing, mechanics, plumbing, pottery, sewing, and non-traditional food processing techniques). Another possible consideration is support for business development training—an effective (and often essential) part of supporting girls’ economic empowerment and commercial ventures.

Additionally, through the community mobilization process in Botswana one community prioritized poverty eradication as an area the community should address to reduce girls’ vulnerability to HIV in their community. In response to this action item, the community partnered with the Ministry of Agriculture to teach impoverished families how to start home gardens. To have the largest impact on the economic situation of vulnerable girls in a community, it is best to incorporate economic strengthening activities in all program components.

Summary of the Steps to Implement an Economic Strengthening Program with Limited Funds

1. Formative Research
   a. Review existing research about your target population if it is available.
   b. Identify gaps in the available research.
   c. Conduct qualitative formative research about and with the target population to enhance your understanding of the setting and community members’ economic needs (and suggested solutions).
   d. If resources allow, conduct a baseline survey in the community to assess population level indicators prior to program implementation.

2. Situational Analysis
   a. Establish a contract with a local economic expert to conduct a situational analysis of all economic strengthening organizations and partners available nationally.
   b. Review the results of the situational analysis with the economic expert to identify the most feasible way forward for the program.

3. Form Partnerships with Existing Organizations
   a. Identify all potential partner organizations from the situational analysis.
   b. Meet with the identified organizations.
   c. Cooperatively develop an economic strengthening work plan, timeline of implementation, and program targets with each partner organization.
   d. Support the partner organization(s) during activity implementation and communicate with the partner organization to find solutions if they do not provide your project the agreed upon support you need to sustain the project.
e. Note that step 3 a-d might need to be repeated until a mutually agreed upon work plan is in place with a partner organization and program activities are being implemented.

4. **Implementing the economic strengthening program**

   a. Introduce the partner organization and specific project activities to the community through the community leadership and your existing channels of communication in the community.

   b. Work with the community leadership, formal and informal, and local community organizations to identify target economic strengthening participants.

   c. Form the initial economic strengthening groups in the communities with the community support and meet with the groups to explain the project goals, objectives, and activities. Also explain to the potential program participants what participation will demand.

   d. Begin program implementation with the interested target program participants.

5. **Research and evaluation**

   a. Design the monitoring and evaluation plan, especially indicators, at the same time the program activities are being planned.

   b. Monitor project activities from the inception of the project until the end—using both quantitative and qualitative means.

   c. At the end of the implementation period conduct a final evaluation survey with the community members to assess the reach and impact of the program.