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**Building Financial Resilience in the Context of Deprivation:
Experimental Evidence from a Financial Literacy and Parenting
Programme for Poor Families in South Africa**

APPENDICES

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Appendix 1. Protocol for the Systematic Review and Meta-Analysis

Protocol for a Systematic Review:

Saving Promotion Interventions for Improving Saving Behaviour and Reducing Poverty in Low- and Middle-Income Countries: A Systematic Review and Meta-Analysis

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BACKGROUND

More than a billion people worldwide live on less than 1 US dollar a day (UN Millenium Project, n.a.). Lack of income is amplified by restricted access to a range of basic human capabilities such as education, health, self-determination, and self-worth (Sen, 1993 & 1992). Apart from research that has focused on the consequences of living in poverty, there is a large body of literature exploring how poor people manage their (little) financial resources from day to day (e.g. Collins, Murdoch, Rutherford, & Ruthven, 2009; Rutherford & Arora, 2009; Banerjee & Duflo, 2007). These analyses have found that, despite meagre incomes, the financial portfolios of the world's poor often go beyond mere hand-to-mouth survival and unfold in complex systems of money saving, borrowing, and various financial relationships (Collins et al., 2009). While it might appear that people living in poverty are 'too poor to save', research has shown that certain events in their lives – such as health emergencies, traditional ceremonies (weddings or funerals), and educational requirements – necessitate considerably large sums of money and therefore make saving a prerequisite (Collins et al., 2009; Rutherford & Arora, 2009). As access to formal banking is usually confined for poor households, a range of alternative financial instruments are needed. Over 80% of poor people in low and middle income countries (LMICs) do not hold a formal bank account, but have developed informal mechanisms for saving money. These include: a) saving at home, for instance with lock boxes, b) money guards/deposit collectors who are entrusted with personal savings so as to ascertain that the money will not be spent, c) self-help groups and peer monitoring systems for implementing and formalising saving plans, and d) rotating savings and credit associations (ROSCAs) in which members pay into a shared savings pot at periodic intervals and receive pay-outs on a rotating basis (Karlan, Ratan, & Zinman, 2014; Beaman, Karlan, & Thuysbaert, 2014; Rutherford, 2000; Banerjee & Duflo, 2007; Ambec & Treich, 2007; Ashraf, Karlan, & Yin, 2006; Ashraf, Gons, Karlan, & Yin, 2003; Bouman, 1997). Alternatively, a large number of people living in poverty save in cash and in kind at home, by buying a goat or hiding money in a pillow or under their mattress (Karlan et al., 2014; Hulme, Moore, & Barrientos, 2009; Banerjee & Duflo, 2007).

The microfinance paradigm has evolved in response to the poor's need for financial systems and mechanisms that help them manage and potentially increase their (little) money. In the most general terms, microfinance institutions seek to lift their clients out of poverty by providing them with capital and schemes for investments in micro-enterprises and income

generating activities. The movement's origins lie in Bangladesh where Nobel Peace Prize winner Muhammad Yunus had set up the Grameen bank 30 years ago, providing microloans to turn the country's rural poor into small entrepreneurs (Duvendack et al., 2011). However, recent evidence has highlighted potential adverse outcomes for microcredit clients, such as indebtedness, spiralling into poverty through taking out new loans to repay old loans, damages in reputation and social status, and impoverishment through the loss of collateral (Schicks, 2014; Agnihotri, 2013; Stewart et al., 2010; Bateman, 2010; Epstein & Yuthas, 2010; Copestake, 2002; Adams & Von Pischke, 1992). Echoing this critique more polemically, the *Boston Globe* writes: "Billions of dollars and a Nobel Prize later, it looks like 'microlending' doesn't actually do much to fight poverty" (Bennett, 2009). In light of this recent disenchantment with micro-credit, an increasing number of microfinance institutions have broadened their focus from microloans to the provision of saving products (Karlan et al., 2014; Stewart, van Rooyen, Dickson, Majoro. & de Wet, 2010; Robinson, 2001). Banerjee and Duflo (2011) go so far as to portray microsaving as "the next microfinance revolution" (p. 190). Practitioners and scholars are now advocating for saving as the superior poverty alleviation tool (Hulme et al., 2009; Karlan et al., 2014; Duflo, Banerjee, Glennerster, & Kinnan, 2013; Berg, 2010; Stewart et al., 2010). This growing interest amplifies in 72 million microsaving clients globally (Microfinance Information Exchange, 2012). Yet, to date, there has been no systematic investigation of the impact of such interventions on a range of welfare-related outcomes for poverty-affected households and individuals.

The Intervention

In a constrained economic climate, it is essential to evaluate the poverty-alleviating potential of interventions that do not necessitate infusion of large external capital but instead emphasise behavioural change and sustainable management of available resources. In consequence, scholars and practitioners have touted saving promotion interventions as a promising poverty-reduction tool in international development. Different forms of saving interventions are outlined below, grouped into three main categories: 1) product-based interventions, 2) motivational-based interventions, and 3) knowledge-based interventions. In line with Pande et al. (2012), the former category can be understood as *supply-side* saving interventions seeking to increase access to saving services and schemes whereas the latter two categories denote *demand-side* saving interventions, targeting usage of saving services. It is important to note that all of these categories may well overlap and that some interventions can be hybrids of different categories. The intervention types described below include both formal as well as informal saving mechanisms. In consequence of constrained access to formal banking for poor individuals in developing countries, use of informal saving devices is more prevalent and more diverse in comparison to the developed world.

Supply side: Product-based Interventions

Access to formal banking services is commonly restricted to poor people due to far distance from bank branches and a range of demanding rules and requirements such as minimum balances, opening, maintenance, and withdrawal fees, or regulatory barriers (Karlan et al., 2014; Pande et al., 2012; Collins et al., 2009). A range of interventions have been developed to address this problem and facilitate *access to formal bank accounts*. For instance, a trial by Dupas and Robinson (2009) offered market vendors and bicycle taxi drivers in Kenya

the opportunity to open a bank account at no costs to themselves by covering the opening fee and minimum balance. Likewise, in a study by Prina (2013), Nepalese women in the intervention arm were given access to a fully liquid bank account at a local branch without any associated fees for maintenance or withdrawals. Innovative designs and saving technologies can further promote usage and demand of banking services (Pande, Cole, Sivasankaran, Bastian, Durlacher, 2012). For instance, *mobile banking* has increased in popularity and may be particularly well suited for people living in remote distance to bank branches. Accordingly, a study in Sri Lanka (de Mel, Herath, McIntosh, & Woodruff, 2012) introduced scratch cards that clients could buy and use to make a deposit into their personal saving accounts. Other studies have used *banking agents* for improving access to banking in rural remote areas. For instance, Dupas et al. (2014) conducted a study in Kenya in which banking agents visited individuals at home in order to deliver information on account opening and maintenance as well as distribute vouchers for the opening of free saving accounts. Further, a project by Ssewamala and Ismayilova (2009) in Uganda adds *saving incentives* to youth accounts: Participants receive the matched sum of the amount of money they pay into their account as a top-up. Lastly, access to formal banking may be promoted on a state-level. Burgess and Pande (2005), for instance, examine the economic consequences of a policy-driven branch expansion across India in a quasi-experimental design.

Alternatively, interventions can provide simple saving devices such as *metal boxes/safes*, *lock boxes*, or *piggy banks* that could help to make saving more secure for poor households (Dupas & Robinson, 2011). Several interventions have combined the provision of saving devices such as lock boxes with a self-control mechanism where the key to the lock box is kept by a third person (here: the researcher) and is only returned to the owner after a certain period of time or after a specified saving amount has been reached (Dupas & Robinson, 2011; Rutherford & Arora, 2009; Ashraf, Gons, Karlan, & Yin, 2003).

Finally, a last method is to introduce *group-based saving schemes* such as ROSCAs, group-based bank accounts, or financial self-help groups that usually operate as a system of regular 'pay-ins' and rotating 'pay-outs' or 'prizes' (Rutherford & Arora, 2009; Ambec & Treich, 2007). Group-based approaches such as self-help saving groups might make saving practices more secure and regulated (when compared to saving at home) and additionally assert more control over the individual through peer pressure and common rules (Dupas & Robinson, 2011; Matthews & Ali, 2003; Ashe & Parrot, 2003; Zapata, 2003).

Behaviour-side: Motivation-based Interventions

Interventions can further leverage on motivational elements that seek to facilitate and encourage saving practices. For instance, Fiorilli and colleagues (2014) and Soman & Cheema (2011) examine how visual representations of saving goals, the drafting of detailed saving plans, and sms- or mail-delivered saving reminders can increase the uptake of saving products or realised saving balances. Further, there is a growing body of literature on saving commitments (Karlan & Linden, 2014; Giné, Goldberg, Silverman, & Yang, 2012; Brune, Giné, Goldberg, & Yang, 2011; Ashraf, Karlan, & Yin, 2006). Scholars often distinguish between a) *hard commitments* that are either associated with flexibility constraints or economic penalties for failure and b) *soft commitments* that are primarily associated with psychological costs for failure. An example for the former can be found in a study by Ashraf

and colleagues (2010) in the Philippines in which clients had to define a goal amount of money to be saved and agree that withdrawals from the account are restricted until the goal has been reached. Conversely, Soman & Cheema (2011) provide an example of a soft commitment where participants earmark amounts of money for specific purposes such as education. It is hypothesised that violations of these self-established rules or commitments would result in feelings of failure and guilt (Benabou & Tirole, 2004). The primary function of commitment devices – whether soft or weak – is thus to increase individuals' self-control and promote the motivation to save money.

Demand-side: Knowledge-based Interventions

In addition to the low provision of formal banking services, a lack of financial knowledge is commonly cited as a barrier to pro-saving behaviour (Karlan et al., 2014). In consequence, non-product interventions that emphasise financial literacy and knowledge have increasingly gained popularity (Karlan, McConnell, Mullainathan, & Zinman, 2010). Programmatic efforts are thereby based on the assumption that financial knowledge is an antecedent to healthy financial decision-making and that increases in financial literacy will ultimately increase savings and financial wellbeing (Fernandes, Lynch, & Netemeyer, 2014; Karlan et al., 2014). One of the most prominent examples here is the Aflatoun program that was designed to promote financial skills among children and adolescents. The curriculum includes lessons about financial planning, budgeting, saving and proper spending. The curriculum is available in over 30 languages and the programme has been implemented in 113 countries to date (see <http://www.aflatoun.org/>).

How the Intervention Might Work

The primary focus of saving promotion interventions typically lies on promoting saving and thus increasing saving amounts. And yet, the ultimate goal remains poverty alleviation. This review will therefore examine the effects of interventions on: a) *intermediate outcomes*, namely uptake of and increases in savings, saving-relevant motivations and knowledge, as well as b) *distal outcomes*, namely the wider multi-dimensional aspects of household poverty and economic wellbeing.

Although initially developed for health research, behavioural theories (e.g. Fishbein & Yzer, 2003; Bandura, 1986; Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975) are now widely applied in intervention research and can illustrate how saving promotion interventions may help to realise savings. Most behavioural theories postulate that performance of a specific behaviour (here: saving money) is determined by a person's intention to perform that behaviour. Intention, in turn, is viewed as a function of a) attitude towards the behaviour, b) perceived norms with regards to the behaviour (formed by a person's social network), and c) self-efficacy of performing the specific behaviour (Fishbein & Yzer, 2003). Following this, saving promotion interventions – particularly interventions with a motivational component – may change people's *attitudes* about the importance of savings which could then translate in the uptake of saving practices. Similarly, product-based as well as knowledge-based interventions might raise individual's awareness about available saving devices and thereby affect their attitudes. In addition, interventions could promote *self-efficacy*, for instance by increasing financial planning skills or increasing knowledge about

different saving techniques. Further, self-efficacy could be enhanced by providing participants with tools and mechanisms that make it easier and safer to save money, for instance through access to bank accounts. Alternatively, self-efficacy could be increased by addressing self-control problems and providing financial tools such as commitment devices that can help inhibit spending on temptation goods or present-biased accounting. Lastly, motivational and group-based saving approaches (e.g. promoting membership in saving groups) can seek to leverage on the dimension of *perceived norms* about the value and importance of saving money and thereby promote intentions to save. In the same vein, the presence of banking agents or administration of saving reminders can alter individual's perception of certain social values and expectations and thus have a significant impact on their perceived norms. While each type of saving promotion may have an impact on the different behavioral concepts outlined above, it is conceivable that a combination of several approaches is most likely to alter all three components and thus effectively instill behavioral change with regards to saving.

Turning to the hypothesised distal outcomes, it is essential to elaborate on the mechanisms of how increased savings may causally translate into poverty alleviation. First, savings can increase the resilience of individuals and households to unexpected economic shocks and adverse events. In consequence, vulnerability to poverty, that is, the threat of future poverty, is likely decreased (Klasen, Lechtenfeld, Povel, 2015). Unanticipated events such as illness or death of a household member can eliminate income sources and necessitate high expenditures on medical or funeral costs (Booyesen, 2004; Bollinger & Stover, 1999). Hence, household savings can be viewed as substitute for a formal insurance mechanism and thus cushion the downstream impact of a financial crisis. Alternative coping mechanisms such as the sale of productive assets, borrowing at disproportionately high interest rates, or removal of children from school would likely lead to further impoverishment (Dupas & Robinson, 2009; Barnes, Gaile, & Kimbombo, 2001; Jacoby & Skoufias, 1997).

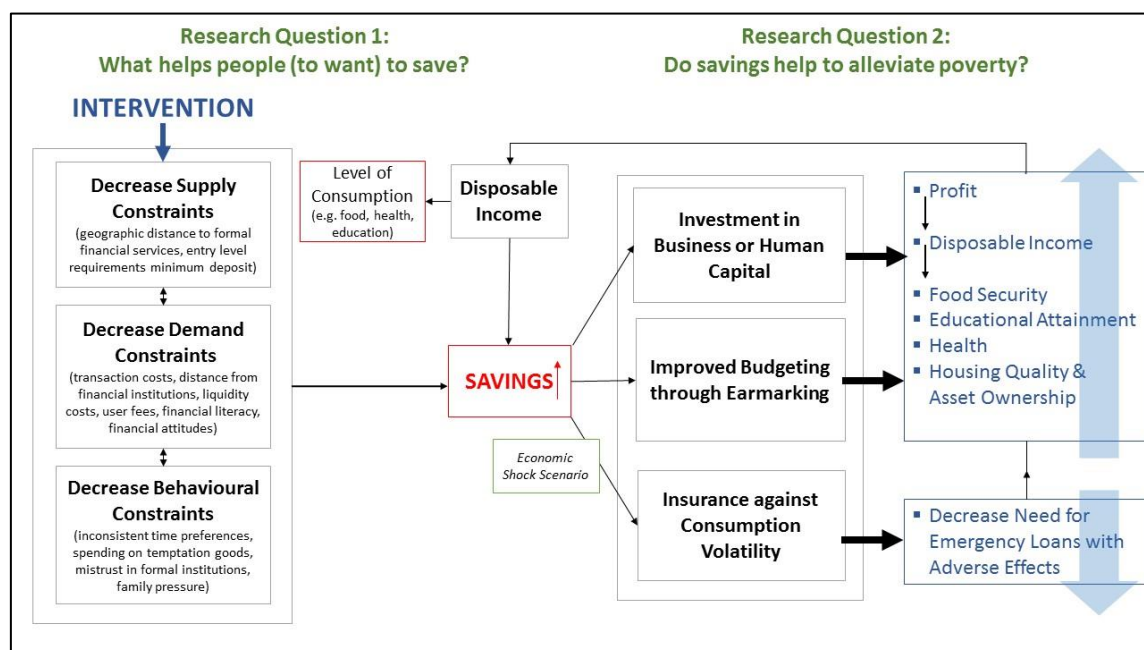
Second, while “behavioural anomalies” (Bryan, Karlan, & Nelson, 2010, p.681) such as the purchase of temptation goods or present-biased decision-making are characteristic of individuals across the globe, Banerjee and Mullainathan (2010) argue that the poor have less resources for absorbing such self-control problems. The authors demonstrate how the proportion of income spent on temptation goods is higher for individuals with very low income. Temptation spending and present-biased decision-making are therefore more consequential for the poor (ibid; Collins et al., 2009; Prahalad & Hammond, 2002). Based on these considerations, poor individuals require mechanisms that can help them set aside money and thus decrease the immediate availability of cash. In consequence, time-inconsistent decision-making and purchase of temptation goods become less likely (Prina, 2013; Ambec & Treich, 2007).

Third, it has been argued that the accumulation of savings can take the form of investments in the future through the accumulation of larger lump sums (Collins et al., 2009). As Thaler (1990) described, once people dedicate a certain amount of their moneys to the purpose of saving, they are more likely to consider this money as unavailable for other expenses (Stewart et al., 2010; Dupas & Robinson, 2009; Rutherford, 2000). Such behaviour could potentially a) increase the overall wellbeing of poverty-ridden households with regards to

health and housing quality, b) increase household income through sustainable accounting and investment in productive assets, and c) reduce the inter-generational transmission of poverty by investing in children's education, health, and nutrition (ibid).

Figure 1 illustrates the logic model of the above mechanisms. The arrows indicate how different types of saving promotion programmes may have an impact on the three behavioural aspects outlined above. Instilled behavioural change may then amplify in the uptake of saving and increases in realised saving amounts. In the long run, changes in these intermediate outcomes can have a downstream effect on distal outcomes such as poverty via the three causal pathways displayed in the bottom part of Figure 1.

Figure 1. Logic Model



Why it is Important to do the Review

Savings interventions are advocated as a new promising anti-poverty tool in international development. Yet, there is to date little systematic evidence on whether saving promotion interventions can effectively reduce poverty. A number of randomised controlled trials have found indication of a positive impact of pro-saving interventions on intermediate outcomes such as increases in saving amounts and uptake of saving products (Prina, 2013; Dupas & Robinson, 2009; Ashraf, Karlan, & Yin, 2010; Ssewamala, Han, Neilands, Ismayilova, & Sperber, 2010a; Ssewamala et al., 2010b; Ssewamala & Ismayilova, 2009). There is less empirical evidence, however, on whether saving interventions can effectively influence more distal outcomes such as household poverty and findings from primary studies vary.

Six systematic reviews have been published on related topics (Brody et al., 2015; O'Prey & Shephard, 2014; Fernandes et al., 2014; Pande et al., 2012; Stewart et al., 2012; Duvendack et al., 2011). However, none of these reviews have looked at the same kind of saving

promotion programmes as proposed in this review. Fernandes et al. (2014) investigate the impact of financial literacy and financial education programmes that are, however, not exclusively savings-oriented. Further, the majority of studies that this review considered were implemented in populations of industrialised countries, which are likely to exhibit a range of different characteristics when compared to participants in low- and middle income countries. Pande et al. (2012) focus exclusively on formal banking services and thus exclude a range of other saving interventions such as those promoting access to saving groups or training financial literacy on savings. Stewart et al. (2012) and Duvendack et al. (2011) examine a broader range of programmes, including microfinance interventions while Brody et al. (2015) analyse a range of self-help groups and not exclusively those with economic objectives. Lastly, O'Prey and Shephard (2014) examine the impact of financial literacy programmes, but thereby go beyond savings and include programmes that emphasise other literacy-relevant aspects such as numeracy in general. Also, again, their review includes studies from developed countries as well and findings might therefore not be valid for populations in LMICs. The proposed review project therefore attempts to exclusively look at saving interventions in LMICs that are not combined with microloan schemes or other cash transfers as these could potentially confound findings on poverty alleviation.

Following the above considerations, this systematic review intends to fill a gap in recent literature by exploring different kinds of saving interventions and their effectiveness in a) promoting intermediate outcomes such as increases in individuals' savings as well as b) promoting more distal outcomes such as decreases in household poverty and improvement in households' wider wellbeing.

In order to determine overall effect sizes, this review also aims to conduct a meta-analysis if possible – which no synthesis on savings has previously reported. We hope that the accumulated data will allow us to conduct meta-regression that would help establish which population groups benefit most from saving interventions and which programme types (e.g. access to bank accounts, financial literacy, etc.) have the largest impact on poverty alleviation. These findings would have important implications for policy makers and development activists and will provide essential information on the directing of funding resources towards the most effective types of saving programmes.

OBJECTIVES

The objective of this review is to synthesise evidence of individual studies investigating the impact of various kinds of saving promotion interventions on a) increases in savings (*intermediate outcomes*) and b) reductions in poverty levels (*distal outcomes*). The review will also look at how contextual and implementation factors, such as characteristics of study participants, setting of the intervention and programmatic components moderate intervention effects and thus affect outcomes.

Although there are previous reviews on the impact of related intervention, none has conducted a meta-analysis on the effects of saving promotion. We believe that quantitative aggregation of data from primary studies can add important insights to existing literature. Saving interventions have become considerably popular in international development practices over the recent years and organisations such as the Abdul Latif Jameel Poverty

Action Lab (J-PAL) and Innovations for Poverty Action (IPA) have launched a range of impact evaluations of said programmes. Based on a preliminary scoping search, we are confident that we will find sufficient primary data to be able to conduct meta-analysis.

METHODOLOGY

INCLUSION CRITERIA

Types of study designs

Eligible study designs should feature a credible comparison group or appropriate counterfactual condition to allow for an unbiased estimate of the treatment effect. Although there is a range of high-quality quasi-experimental study designs, comparison analyses have pointed to discrepancies in findings when compared to truly experimental study designs, with a tendency of the former to over-estimate effect sizes (Glazerman, Levy, & Myers, 2003; Shadish & Ragsdale, 1996). Therefore, randomised controlled trials (RCTs) have long been considered as a 'gold standard' in impact evaluation and are best equipped to maximise internal validity. Over the recent years, the evidence-based paradigm has gained prominence in international development. Duflo and colleagues (2004) note: *"Rigorous evaluations through randomised experiments can revolutionise the social policies of the 21st century as randomised experiments have revolutionised the 20th century medicine."* Duvendack et al. (2011) have included quasi-experimental study designs in their microfinance review in light of a scarcity of randomised controlled trials. The authors conclude that almost all of the identified impact evaluations suffer from weak research designs. Since the publication of this review, organisations such as *J-Pal* and *Innovations for Poverty Action* have launched a large number of RCTs on microfinance and saving initiatives. Following this, the present review will draw on the most reliable and rigorous evidence and thus only include those study designs that are individual or cluster randomised controlled trials.

The quantitative synthesis of this review will exclude quasi-experimental studies, observational studies, as well as qualitative studies.

While the proposed review will not systematically search for qualitative evidence, efforts will be made to identify key qualitative papers that can help further elucidate the causal pathways that run from saving promotion to increases in savings (intermediate outcomes) and eventually reductions in poverty levels (distal outcomes) (Harachi et al., 1999). Further, the review project aims to identify relevant qualitative and contextual records for included studies. These could include qualitative outlets such as from focus group discussions or qualitative programme piloting. Further, detailed programme documentation will be searched such as intervention manuals or training plans. Lastly, major efforts will be made to identify information on programme implementation (e.g. was dose and duration of the programme as intended?), delivery (e.g. quality and fidelity to the manual), and participants' engagement with the programme (e.g. attendance and active participation). Understanding implementation/process and fidelity can help explain variations in programme outcomes and contribute to a more nuanced understanding on

why some participants may show most improvements while others do not (Durlak, & DuPre, 2008; Carroll et al., 2007; Dane & Schneider, 1998). We will mainly conduct Google searches and screen through trial reports on J-Pal, 3ie, and Innovation for Poverty Action websites. Further, all first authors will be contacted with requests for relevant qualitative material.

Types of participants

The review will include interventions that are targeted at poor individuals or households in low- and middle-income countries (as defined by the World Bank in 2015). The inclusion criteria are not further restricted to gender, age, or occupational status. If the retrieved data allows, meta-analysis will examine whether effect sizes vary for different subgroups (defined by gender, age, occupational status, etc.).

Types of interventions

The review will *include* all kinds of saving promotion interventions.

This may comprise programmes with the following components:

Product-based interventions	Motivation-based interventions	Knowledge-based interventions
• Providing access to formal bank accounts • Advertising/promoting membership in saving groups/ROSCAs • Distribution of saving boxes/lock boxes/etc.	• Administering saving reminders (home visits, SMS/mail reminders, etc.) • Commitment schemes for saving (e.g. time restrictions for withdrawals, keeping the key of lock box, etc.)	• Financial literacy training around savings (how to save?, where to save?, why to save?)

The review will *exclude* any intervention that combines saving promotion (as outlined above) with additional components that could hypothetically have an impact on poverty, financial stress, or savings behaviour. This may include microfinance programmes that combine microloans with micro-saving schemes, insurance programmes with saving schemes, or cash transfers with integrated saving schemes. It will further exclude programmes that integrate financial incentives to save, such as provision of monetary top-ups contingent on realised saving amounts. An exception from this can be multi-arm trials, as long as saving promotion, as defined above, is employed as a stand-alone treatment arm. A further exception would be if control and intervention group received the same kind of services with the only difference of an additional saving component in the intervention group. The potential poverty alleviating impact of micro-credits, financial incentives, or cash transfers would in this case be balanced across groups.

Types of outcome measures

The primary interest of this review lies on whether saving promotion interventions can effectively reduce poverty. Literature exhibits broad variations in the operationalisation

and measurement of poverty. Essentially, one can distinguish between a) a *money-metric approach* that relies primarily on households' incomes or expenditures as proxies for poverty and b) a *multidimensional approach* that considers wider human wellbeing, namely aspects of health, education, food security, quality of housing, and standards of living (see Sen, 1993, 1992). A prominent examples for the latter approach is the Multidimensional Poverty Index (Alkire et al. 2016; OPHI 2013; Alkire & Foster 2011) that aggregates indicators of nutrition, mortality, schooling, and living standard into a poverty ranking and is used in the annual Human Development that is released by the United Nations Development Program. Following this, the primary outcomes listed below seek to reflect the multiple dimensions that are commonly used for measuring poverty. Studies will be considered eligible irrespective of the operationalization of poverty they apply and will be grouped accordingly.

In addition, this review will examine the intermediate outcomes that lie on the hypothesised causal pathway from saving promotion to poverty reduction. It can be assumed that these outcomes are more malleable to change and easier to capture/measure and will therefore be more frequently reported by identified studies.

Primary/Distal outcomes:

- Poverty (chronic as well as transitory)
- Food security and nutrition
- Educational achievement (e.g. attending school, graduating from school)
- Sexual risk behaviour ¹
- Expenditures on health, education, nutrition
- Business profit

Intermediate outcomes:

- Aggregated savings in all forms²
- Uptake of a saving product/tool
- Knowledge and financial literacy about saving
- Attitudes towards savings
- Intentions to save
- Consumption smoothing
- Investments in profitable business

Types of control condition

The control group should be either untreated (i.e. 'treatment as usual'), be placed on a waiting list, or receive placebo treatment. Placebo treatment could exist in the form of an

¹ A range of recent programmatic efforts have leveraged on economic empowerment which has been linked with sexual risk behaviours such as (quasi)-transactional or age-disparate sexual relationships (e.g. Baird, Garfein, McIntosh, & Berk, 2012; Ssewamala & Ismayilova, 2009; Kim, Pronyk, Barnett, & Watts, 2008; Pronyk et al., 2005).

² This denotes the *total* amount of realised savings, including savings held in a bank account, at home, in a savings group, savings in kind, etc. The outcome is intentionally defined broadly and aims to capture possible substitution effects, for instance reductions in savings held at home due to the opening of a saving account.

intervention focused on a fully unrelated topic such as health or hygiene.

Duration of follow-up

No restrictions are put on the duration of follow-up. However, it is conceivable that more distal poverty-related outcomes will only amplify after a certain amount of time. Therefore, longer follow-up periods will be considered as particularly important.

Types of settings

The review will include all studies that were implemented in low- or middle-income countries, defined as at the time the intervention was carried out. The [World Bank](#) provides a comprehensive list of all the countries falling under this definition.

Any post-hoc changes to the eligibility criteria that may occur at the data extraction stage will be reported explicitly in the final review.

SEARCH STRATEGY

The following databases will be searched:

a) For Systematic Reviews:

- Cochrane Collaboration Library
- Campbell Collaboration Library
- EPPI-Centre Library
- DFID Database for Systematic Reviews (<http://r4d.dfid.gov.uk/SystematicReviews.aspx>)
- 3ie Database for Systematic Reviews (<http://www.3ieimpact.org/en/evidence/systematic-reviews/>)

b) For Individual Studies:

- PsycINFO
- International Bibliography of Social Science (IBSS)
- SCOPUS
- Web of Sciences
- Applied Social Science Index and Abstracts (ASSIA)
- Conference Proceedings Citation Index - Social Science & Humanities
- JOLIS (database of 14 World Bank and International Monetary Fund libraries)
- ECONLIT
- IDEAS/ RePEc
- Business Source Premier
- 3ie Impact Evaluation repository (indexed list of impact evaluations)
- 3ie RIDIE (list of ongoing/registered impact evaluations)
- Abdul Latif Jameel Poverty Action Lab (J-PAL)

- Innovations for Poverty Action (IPA)

In addition, to identify relevant grey literature, the following databases of international organizations will be searched:

- Eldis
- USAID Development Experience Clearing House:
- World Bank Impact Evaluation Working Paper Series
- Research4Development (DFID)
- African Development Bank Evaluation Reports:
- <http://www.afdb.org/en/documents/evaluation-reports/>
- Agence Française de Développement: Impact Evaluations
- Asian Development Bank Evaluation Resources
- Inter-American Development Bank Evaluations

Lastly, we will hand-search reference lists of all included studies as well as of the following seven systematic reviews and research syntheses: Brody et al. (2015); Pande et al. (2012); Stewart et al. (2012), Duvendack et al. (2011), Fernandes, Lynch, & Netemeyer (2014); O'Prey & Shephard (2014); Karlan, Ratan, & Zinman (2014).

The following search string will be applied in slight variations depending on database/interface specifics. Search terms will be in English, but publications in other languages will not be excluded. In order to increase sensitivity to other languages, subject headings will be searched where possible. The review team has scope to access studies in French, German, Spanish, Portuguese, and Russian. The search will be restricted to publications from 1990 up to the date of search. Experimental research has only entered the field of Development Economics more recently, largely with the foundation of the Poverty Action Lab at the Department of Economics at the Massachusetts Institute of Technology by professors Abhijit Banerjee, Esther Duflo, and Sendhil Mullainathan. We therefore do not expect to find publications before 2000, but use 1990 as a conservative cut-off.

Search number	Search
#1 [Program]	TI, AB (saving* OR micro-saving* OR "micro saving*" OR microsaving* OR ROSCA* OR stokvel* OR "saving group*" OR VSLA OR ASCA OR "village bank*" OR (financial ADJ2 (literacy OR literate)) OR Aflatoun OR YouthSafe OR (financial ADJ2 education) OR (economic ADJ2 literacy OR literate)) OR (economic ADJ2 education) OR (financial ADJ2 skills) OR (economic ADJ2 skills) OR (financial ADJ2 training) OR (economic ADJ2 training) OR (financial ADJ2 knowledge) OR (economic ADJ2 knowledge) OR "financial inclusion" OR banking OR budgeting OR "money manag*" OR earmarking OR "saving ADJ2 account*" OR "bank account*" OR "youth account*" OR "lock box" OR "piggy bank" OR "cash box" OR "saving box" OR "safe deposit box" OR "safe-deposit box")
#2 [Study Design]	TI, AB, KW ("randomized control* trial" OR "randomised control* trial" OR randomised OR randomized OR RCT OR randomly OR trial OR experiment* OR "control group" OR "comparison group")

#3 [Country]	TI, AB, KW, SO, PL (Africa OR Asia OR Caribbean OR "West Indies" OR "South America" OR "Latin America" OR "Central America" OR Afghanistan OR Albania OR Algeria OR Angola OR Antigua OR Barbuda OR Armenia OR Armenian OR Aruba OR Azerbaijan OR Bahrain OR Bangladesh OR Barbados OR Benin OR Byelarus OR Byelorussian OR Belarus OR Belorussian OR Belorussia OR Belize OR Bhutan OR Bolivia OR Bosnia OR Herzegovina OR Hercegovina OR Botswana OR Brasil OR Brazil OR Bulgaria OR "Burkina Faso" OR "Burkina Fasso" OR "Upper Volta" OR Burundi OR Urundi OR Cambodia OR "Khmer Republic" OR Kampuchea OR Cameroon OR Cameroons OR Cameron OR Camerons OR "Cape Verde" OR "Central African Republic" OR Chad OR Chile OR China OR Colombia OR Comoros OR "Comoro Islands" OR Comores OR Mayotte OR Congo OR Zaire OR "Costa Rica" OR "Cote d'Ivoire" OR "Ivory Coast" OR Croatia OR Cuba OR Cyprus OR Czechoslovakia OR "Czech Republic" OR Slovakia OR "Slovak Republic" OR Djibouti OR "French Somaliland" OR Dominica OR "Dominican Republic" OR "East Timor" OR "East Timur" OR "Timor Leste" OR Ecuador OR Egypt OR "United Arab Republic" OR "El Salvador" OR Eritrea OR Estonia OR Ethiopia OR Fiji OR Gabon OR "Gabonese Republic" OR Gambia OR Gaza OR Georgia OR Georgian OR Ghana OR "Gold Coast" OR Greece OR Grenada OR Guatemala OR Guinea OR Guam OR Guiana OR Guyana OR Haiti OR Honduras OR India OR Maldives OR Indonesia OR Iran OR Iraq OR "Isle of Man" OR Jamaica OR Jordan OR Kazakhstan OR Kazakh OR Kenya OR Kiribati OR Korea OR Kosovo OR Kyrgyzstan OR Kirghizia OR "Kyrgyz Republic" OR Kirghiz OR Kirgizstan OR "Lao PDR" OR Laos OR Latvia OR Lebanon OR Lesotho OR Basutoland OR Liberia OR Libya OR Lithuania OR Macedonia OR Madagascar OR "Malagasy Republic" OR Malaysia OR Malaya OR Malay OR Sabah OR Sarawak OR Malawi OR Nyasaland OR Mali OR Malta OR "Marshall Islands" OR Mauritania OR Mauritius OR "Agalega Islands" OR Mexico OR Micronesia OR "Middle East" OR Moldova OR Moldovia OR Moldovian OR Mongolia OR Montenegro OR Morocco OR Ifni OR Mozambique OR Myanmar OR Myanma OR Burma OR Namibia OR Nepal OR "Netherlands Antilles" OR "New Caledonia" OR Nicaragua OR Niger OR Nigeria OR "Northern Mariana Islands" OR Oman OR Muscat OR Pakistan OR Palau OR Palestine OR Panama OR Paraguay OR Peru OR Philippines OR Philipines OR Phillipines OR Phillippines OR Poland OR Portugal OR "Puerto Rico" OR Romania OR Rumania OR Roumania OR Russia OR Russian OR Rwanda OR Ruanda OR "Saint Kitts" OR "St Kitts" OR Nevis OR "Saint Lucia" OR "St Lucia" OR "Saint Vincent" OR "St Vincent" OR Grenadines OR Samoa OR "Samoan Islands" OR "Navigator Island" OR "Navigator Islands" OR "Sao Tome" OR "Saudi Arabia" OR Senegal OR Serbia OR Montenegro OR "Sierra Leone" OR Slovenia OR "Sri Lanka" OR Ceylon OR "Solomon Islands" OR Somalia OR Sudan OR "South Sudan" OR Suriname OR Surinam OR Swaziland OR Syria OR Tajikistan OR Tadjhikistan OR Tadjikistan OR Tadjhik OR Tanzania OR Thailand OR Togo OR "Togolese Republic" OR Tonga OR Trinidad OR Tobago OR Tunisia OR Turkey OR Turkmenistan OR Turkmen OR Uganda OR Ukraine OR Uruguay OR USSR OR "Soviet Union" OR "Union of Soviet Socialist Republics" OR Uzbekistan OR Uzbek OR Vanuatu OR "New Hebrides" OR Vietnam OR "Viet Nam" OR "West Bank" OR Yemen OR Yugoslavia OR Zambia OR Zimbabwe OR Rhodesia OR ((developing OR "less* developed" OR "under developed" OR underdeveloped OR "middle income" OR low* income OR underserved OR "under served" OR deprived OR poor*) ADJ (countr* OR nation? OR population? OR world)) OR ((developing OR "less* developed" OR "under developed" OR underdeveloped OR "middle income" OR "low* income") ADJ (economy OR economies)) OR (low* ADJ (gdp OR gnp OR "gross domestic" OR "gross national")) OR (low ADJ3 middle ADJ3 countr*) OR (lmic OR lmics OR "third world" OR "lami countr*") OR "transitional countr*"
#4	Search #1 AND #2 AND #3

A PRISMA flow chart will be used to document the search process, including the flow of eligible impact evaluations and the numbers of linked programme implementation

documents obtained. For each individual database, search date and number of retrieved records will be documented. Further, dates of title and full text screening will be recorded.

DATA EXTRACTION AND ANALYSIS

All identified titles will be screened by the first author (JIS). A subset of titles (20% of all titles) will be double screened by the second review author (AM) to check for consistency in decisions on the inclusion/exclusion of studies. The screening process will be assisted by the online screening tool Rayyan.³ Discrepancies between two authors will be flagged automatically by the tool and subsequently discussed and potentially referred to a third author (YS) in order to reach consensus. In case of a substantial number of discrepancies in screening decisions, the second review author will screen all titles rather than only a subset in order to increase accuracy and inter-rater reliability. Full text screening will be done by two review authors (JIS AM, JZ) for each individual study. Data from included studies will be extracted independently by two review authors respectively (JIS, AM, JZ, UF). Likewise, risk of bias assessment will be conducted by two review authors per individual study (JIS, AM, JZ, UF). Disagreements between the two review authors will be discussed and in case no agreement is reached, a third review author (YS) will be consulted. All extracted data will be entered into an Excel data extraction form (see Supplement 1). The form has been piloted by three review authors (JIS, AM, JZ) and applied to two pre-known eligible studies and was revised accordingly.

Coding of Included Studies:

Extracted data will be documented in a Table with 'Characteristics of Included Studies':

1. Study Characteristics

- Authors
- Publication type
- Publication date
- Country/Region of study

2. Intervention

- Program subtype
- Length of the program

3. Target Population

- Gender
- Age
- Ethnicity
- Initial income/poverty level

4. Methodology

- Study design

³ See <http://rayyan.qcri.org/>

- Sample size
- Length of follow-up

5. Outcomes

- Intermediate outcomes
- Distal outcomes
- Measurements/Scales used

For studies with multiple records/publications, the latest will be listed as identifying study reference. All records will be assessed in full in order to retrieve all relevant outcomes.

If information is missing from studies, efforts will be made to contact first authors. In case of no response, co-authors will be contacted and reminders sent. It is further possible that information required for meta-analysis cannot be retrieved/is not available. In this case, the study can only be reflected in the narrative synthesis of the review.

Risk of bias assessment:

The risk of bias assessment will be based on the *Cochrane Risk of Bias Assessment Tool for Randomised Controlled Trials* (Higgins et al., 2011). Six domains are assessed for risk of bias and quality of evidence: 1) random sequence generation, 2) allocation concealment, 3) blinding of participants/personnel, 4) blinding of outcome assessors, 5) incomplete outcome data, 6) selective outcome reporting. Each of the six domains is assessed according to the following categorization scheme: a) low risk of bias, b) high risk of bias, and c) unclear risk of bias. The Cochrane Handbook provides detailed guidelines on how to code the risk of bias for each of these six domains. The table below specifies the coding conventions that will be applied for the quality appraisal of included studies. Further potential sources of bias are additionally listed, drawing on the risk assessment tool developed by Hombrados and Waddington (2012).

Table 1: Coding conventions for the risk of bias of included studies

<i>Random sequence generation</i>	➤ Low if a random component in the sequence generation process is described (e.g. referring to a random number table) ➤ High if non-random allocation mechanism such as alternation ➤ Unclear if precise method of randomisation is not reported (authors to be contacted in this case)
<i>Allocation Concealment</i>	➤ Low if both participants and investigators were unable to foresee the assignment (e.g. if randomisation was administered centrally) ➤ High if participants or investigators could foresee assignment and therefore possibly impact selection ➤ Unclear if there is insufficient information to judge 'low risk' or 'high risk'
<i>Blinding of participants and personnel</i>	➤ Likely not practically possible ➤ Low if one intervention arm receives 'no saving placebo treatment' (e.g. hygiene intervention) or the authors judge the outcome is not likely to be influenced by lack of blinding (e.g. use of observation or 'hard' outcomes data collection) ➤ Low if the authors substantiate convincingly why it is unlikely that monitoring could have differential impact on the performance of participants in the treatment and comparison group

	➤ High if the authors judge the outcome likely to be influenced by lack of blinding (e.g. due to 'soft' self-reported data collection) ➤ Unclear if there is insufficient information to judge 'low risk' or 'high risk'
Blinding of outcome assessors	➤ Low if outcome assessors were blinded or if outcome measures are not likely to be influenced by a lack of blinding ➤ High if outcome assessors are biased and might have incentives to misreport, for instance if they are part of the implementation body ➤ Unclear if there is insufficient information to judge 'low risk' or 'high risk'
Incomplete outcome data	➤ Low if reported attrition was low or none ➤ Low if authors checked for differential attrition and it was low ➤ High if treatment-on-treated analysis only and substantial departure of the intervention received from that assigned at randomisation ➤ High if attrition was found to be differential (significance level: $p < 0.05$) ➤ Unclear if insufficient reporting of attrition to judge 'low risk' or 'high risk'
Selective outcome reporting	➤ Check for published protocol or trial registration ➤ Assume risk of bias to be low if study reports all outcomes from the methods section in the results section, including nonsignificant and negative findings ➤ High if some outcomes are omitted from the results section or if level of significance was not assessed
Other risks of bias	➤ Was the program implemented as intended (i.e.: implementation fidelity, attendance rates, etc.)? ➤ Were measurement instruments used validated (are reliability statistics provided)? ➤ Did the study control for baseline differences? Were there significant baseline differences between groups that the study did not control for? ➤ Was there a potential for contamination (exposure to an alternative intervention)? ➤ Was there a potential for spillover effects (higher risk in iRCTs), for instance due to close geographic proximity? ➤ Was the analysis conducted at the unit of treatment assignment? (If not standard errors have to be adjusted for meta-analysis)

Meta-Analysis

Calculating Effect Sizes:

Individual study effects will be synthesised statistically using Stata SE/13. Effect size estimates and 95 percent confidence intervals will be extracted for each individual study (if applicable). The following effect size measures will be used:

1) For continuous outcome measures, standardised mean differences (SMD) will be calculated. To adjust for potential bias from small sample sizes, we use Hedges' g correction for all effect sizes.⁴ An SMD greater than zero will indicate increases in the outcome of interest in the intervention group compared to the control group. An SMD less than zero will denote a reduction in the outcome in the intervention group as compared to the control group.

2) For outcomes that are measured on a continuous scale in some studies and dichotomised in other studies (e.g. increases in saving amounts), we will transform odds ratios (ORs) into SMDs and use Hedge's g correction as described above (for transformation, see: Borenstein, Hedges, Higgins, & Rothstein, 2009; Sánchez-Meca, Marín-Martínez, & Chacón-Moscó, 2009).

⁴ $SMD_{corrected} = SMD_{uncorrected} * (1 - (3/4 * (nt + nc - 2) - 1))$

2003).

3) For outcomes that are predominantly measured on a binary scale (e.g. uptake of savings), odds ratios will be reported as effect size measure.

Effect sizes across studies will be combined using the inverse variance weight method. A random-effects meta-analysis will be applied, assuming differences in individual studies. All meta-analyses will be conducted separately for a) different outcomes of interest (e.g. increases in savings, decreases in poverty levels, etc.), b) different intervention types (e.g. access to bank accounts, financial literacy, etc.), and c) different follow-up periods (e.g. 6 months, 1 year, etc.) corresponding to those listed above. In the case of multi-arm trials, each treatment arm will be analysed independently and coded as one intervention type.

Some of the specified outcomes such as poverty may show large variations in how they are operationalised across studies. Once all data are extracted, it will be judged whether meta-analysis of these outcomes is appropriate. If studies report multiple effect sizes for the same construct (e.g. expenditures and assets for household poverty), multilevel meta-analysis with random effects will be considered (Polanin, 2014; Van den Noortgate, López-López, Marín-Martínez & Sánchez-Meca, 2013).

Unit of analysis errors can arise if the unit of allocation and the unit of analysis differ. If not already accounted for in the included primary studies, we will adjust the effect estimates using an intraclass correlation coefficient to correct for unit of analysis error in cluster randomised controlled trials (see Littell, Corcoran, & Pillai, 2008). In case individual studies do not report ICC estimates, we will seek to include ICCs from similar cluster RCTs.

Assessing of Heterogeneity:

In order to adequately address heterogeneity of results, the proposed review intends to examine evidence by global regions. Therefore, the review project will initially focus on evidence from Sub-Saharan Africa, while maintaining plans to later extend the analysis to Asian/Pacific and Middle/South American regions.

Heterogeneity of results will be assessed by visual inspection of forest plots and statistical heterogeneity tests. I-squared and Q as well as tau-squared will be calculated to assess heterogeneity. Q will be tested for significance whereas I-squared and tau-squared are used to give some indication on the magnitude of heterogeneity. In contrast to Q, I-squared and tau-squared are not directly affected by the number of included studies (Borenstein et al., 2009; Littell, 2008). Acknowledging that I-squared and tau-squared are less reliable with a small number of individual studies, we avoid the use of simple thresholds to diagnose heterogeneity.

Subgroup Analysis:

Subgroup analyses will be run to assess whether programme features and participant characteristics show differential impacts on the intervention outcome. For this purpose the following moderator variables will be assessed, if possible:

a) gender of participants

- b) age group of participants (dichotomous variable: children/adolescents versus adults)
- c) baseline poverty level of participants
- d) educational level of participants (ordinal variable: no schooling, primary school, secondary school, higher)
- e) programme component (categorical variable differentiating between different programme types: a) educational programmes, b) motivational programmes, c) product-based programmes, e) mixed-component programmes)
- f) duration of the programme (dichotomous variable brief vs. long whereby we define brief as three or less sessions)
- g) study setting (rural vs. urban)
- e) quality of programme implementation (dichotomous variable capturing whether a fidelity assessment suggested low or high quality of implementation)

A random-effects statistical model will be used to weight and estimate effect sizes for each moderator category. If the sample size within a sub-group is lower than 5, we employ a pooled estimate of the variance component (Borenstein et al., 2009). To test for differences in average effect sizes between subgroups, we apply a Q-test based on ANOVA.

An alternative methodological approach would be to conduct meta-regression in order to explain some of the variance in treatment effects. However, the use of meta-regression requires an appropriately large ratio of studies examining covariates (Borenstein et al., 2009). That is, decision to perform meta-regression will depend on the number of identified eligible studies for this review and will be considered as inappropriate for less than ten individual studies (Higgins & Green, 2011).

Sensitivity Analysis:

Sensitivity of results will be assessed via sub-group analyses based on risk of bias assessments. Three categories will be compared with regards to effect sizes, namely high, unclear, and low risk of bias. In cases where effects from studies using different operationalisations of an overall concept (e.g. household poverty) were combined, we will investigate sensitivity of results before and after pooling effect sizes.

Assessing Publication Bias:

To assess the potential for publication bias, we compare mean effect sizes of published studies with those from unpublished sources. If the number of eligible studies is sufficient (recommended minimum of ten studies), funnel plots will be inspected to assess whether estimates from individual studies are symmetrically distributed around the mean effect size. In addition, Egger's (1997) test will be utilized to test for funnel plot asymmetry. Duval and Tweedie's (2000) 'trim-and-fill' method will be used to correct for possible publication bias. The method provides a) an estimate of the number of missing studies, and b) an adjustment of the estimated intervention effects. (Higgins & Green, 2011).

Treatment of Qualitative Data:

Retrieved qualitative data from programmatic records or possible process evaluation will be reflected in the narrative synthesis of study evidence. At the very least, this information will be used to report intervention components clearly. Clear information about intervention components can be used in moderator analysis, something which other systematic reviews on microfinance topics have not been able to do because they have not collected systematic information about intervention components (Vaessen et al., 2014; Brody et al., 2015). If we find sufficient information on programme fidelity and implementation, we will determine for included studies whether a fidelity assessment suggested low or high quality of implementation and run sub-group moderator analyses on this (for fidelity appraisal tool, see Supplement 2).

Summary of Findings Assessment:

We will use the GRADE approach to interpret and assess the quality of evidence of the review findings (Guyatt et al., 2011). For this purpose, we will use the GRADE profiler (GRADEpro) to construct the “Summary of findings” tables. These tables effectively summarise the evidence for separate review outcomes providing information on the assumed and corresponding risks in each of the groups of the chosen comparison, the magnitude of effect (binary or continuous) and the quality of evidence rating. We will consider all the primary/distal outcomes of the review for inclusion in the “Summary of findings” table.

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SUPPLEMENT

1. Data Extraction Form

General Information		
	Author 1 Initials	Author 2 Initials
Date of Extraction		
Study ID		
Study Authors		
Year of Publication		
Full Citation		
Publication type: Source		
Publication type: published/unpublished		
Funding Source		
Conflict of Interest		
Study Characteristics		
Country of study		
Setting of study		
Type of study		
Study participants: general		
Study participants: sex		
Study participants: age		
Study participants: other (e.g. educational/poverty level)		
Intervention type		
Description of intervention components		
Duration and dose of the intervention		
Intermediate outcomes		
Distal outcomes		
Other outcomes		
Methodology		
Recruitment of participants		
Data collection		
Total number of intervention groups		
Trial design		
Statistical analyses		
Sample size		
Sample size intervention group		

Sample size control group		
Baseline differences?		
Attrition?		
Any fidelity/process evaluation reports?		
Meta-Analysis		
Findings: description in text		
Outcome category		
Operationalization		
Length of follow-up		
Are unit of randomization and of analysis the same?		
cRCTs: ICC or other adjustment (e.g. clustered SEs)		
<i>For continuous outcomes:</i>		
Intervention group mean:		
Comparison group mean		
Intervention group standard deviation/standard error		
Comparison group standard deviation/standard error		
t-value from independent t-test		
<i>For dichotomous outcomes:</i>		
Interv. group: number/proportion experiencing change		
Control group: number/proportion experiencing change		
Logged odds-ratio		
Standard error of logged odds-ratio		
Chi-square value		
Calculated Data		
Cohen's D/Hedge's g		
Standard error of Cohen's d/Hedge's g		
Odd ratios		
Standard error of odds ratios		
Risk of Bias		
Random sequence generation		
Allocation concealment		
Blinding of participants and personnel		
Blinding of outcome assessment		
Incomplete Outcome Data		
Selective Reporting		
Other Sources of Bias		
Further Action Required		
Comments/Clarifications		
Missing Information		
Questions to the author(s)		

2. Programme Implementation Assessment Tool

Programme Content	➤ <i>Is a manual/detailed curriculum of the intervention available?</i> ➤ <i>Are different components of the intervention described in detail?</i>
Programme Delivery	➤ <i>Is there information on how programme facilitators were trained and monitored?</i> ➤ <i>Is there information on whether the programme facilitators followed the original manual?</i> ➤ <i>Is there reporting of unforeseen circumstances during programme delivery?</i> ➤ <i>Was the original manual adapted to the specific target population (e.g. cultural adaptation)?</i>
Programme Dosage	➤ <i>How long was each session of the programme?</i> ➤ <i>How frequent were sessions?</i> ➤ <i>How long did the whole programme last for?</i>
Participants Attendance	➤ <i>Is there information on the number of participants attending each session?</i> ➤ <i>Is there information on dropout from the programme?</i>
Participants Engagement/ Responsiveness	➤ <i>Is there information on how participants received the programme, how well they engaged with it, and how acceptable it was for the target population?</i>
Implementation/Fidelity Rating: ➤ Unclear if information is lacking ➤ Fidelity high if good reporting and no indication of severe deviations from the protocol/manual and low participation/acceptability ➤ Fidelity low if core components of the programme are not delivered according to the protocol and if attendance/acceptability/exposure is low	

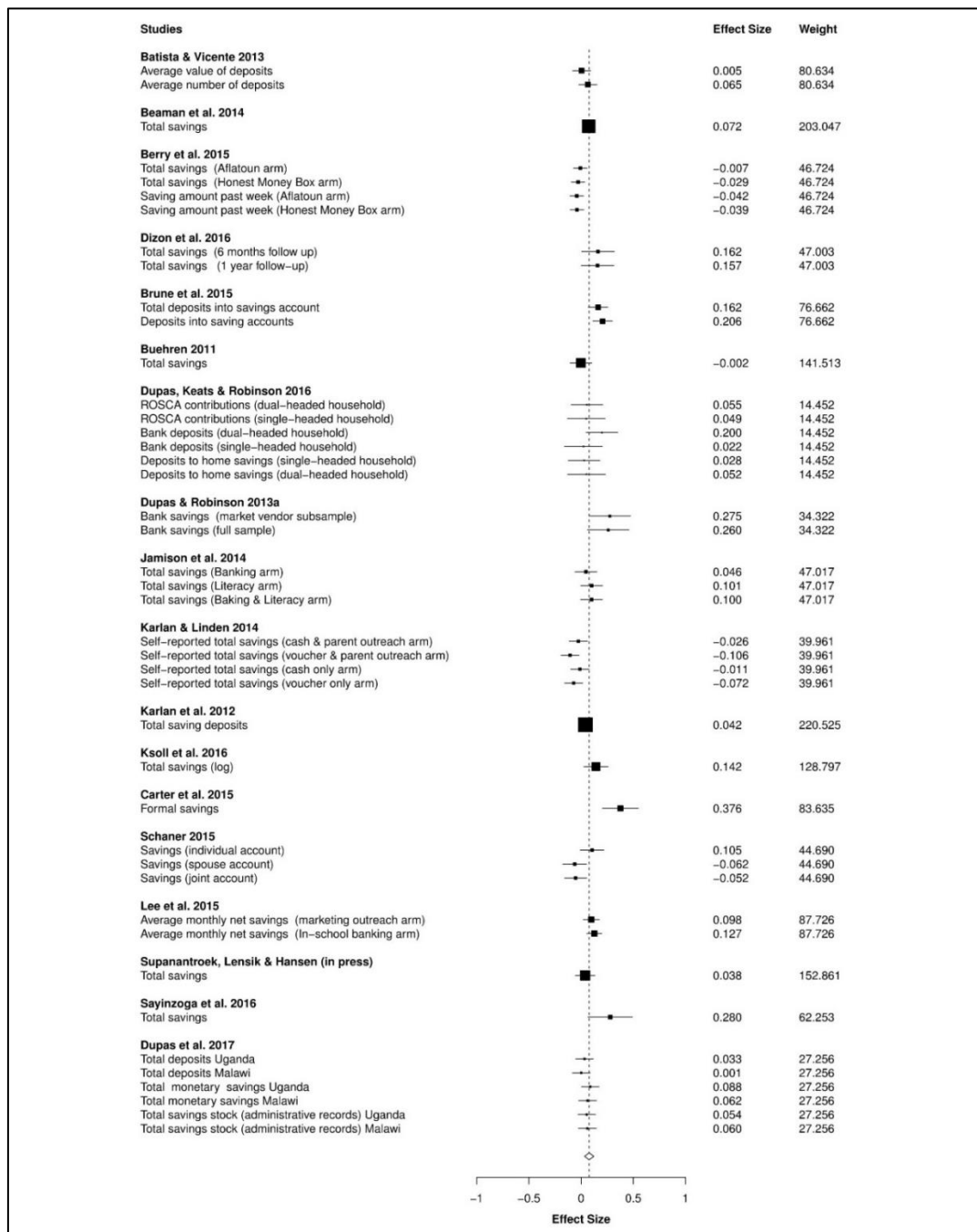
Sources:

James Bell Associates 2009

(http://www.jbassoc.com/ReportsPublications/Evaluation%20Brief%20-%20Measuring%20Implementation%20Fidelity_Octob%E2%80%A6.pdf); Durlak & DuPre, 2008.

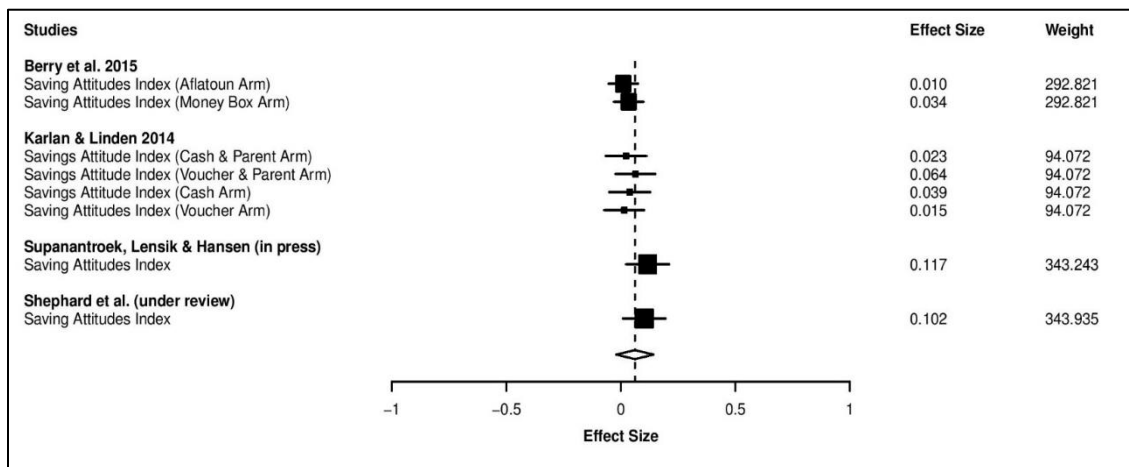
Appendix 2. Forest Plots for Meta-Analysis

1. Forest Plot Total Savings

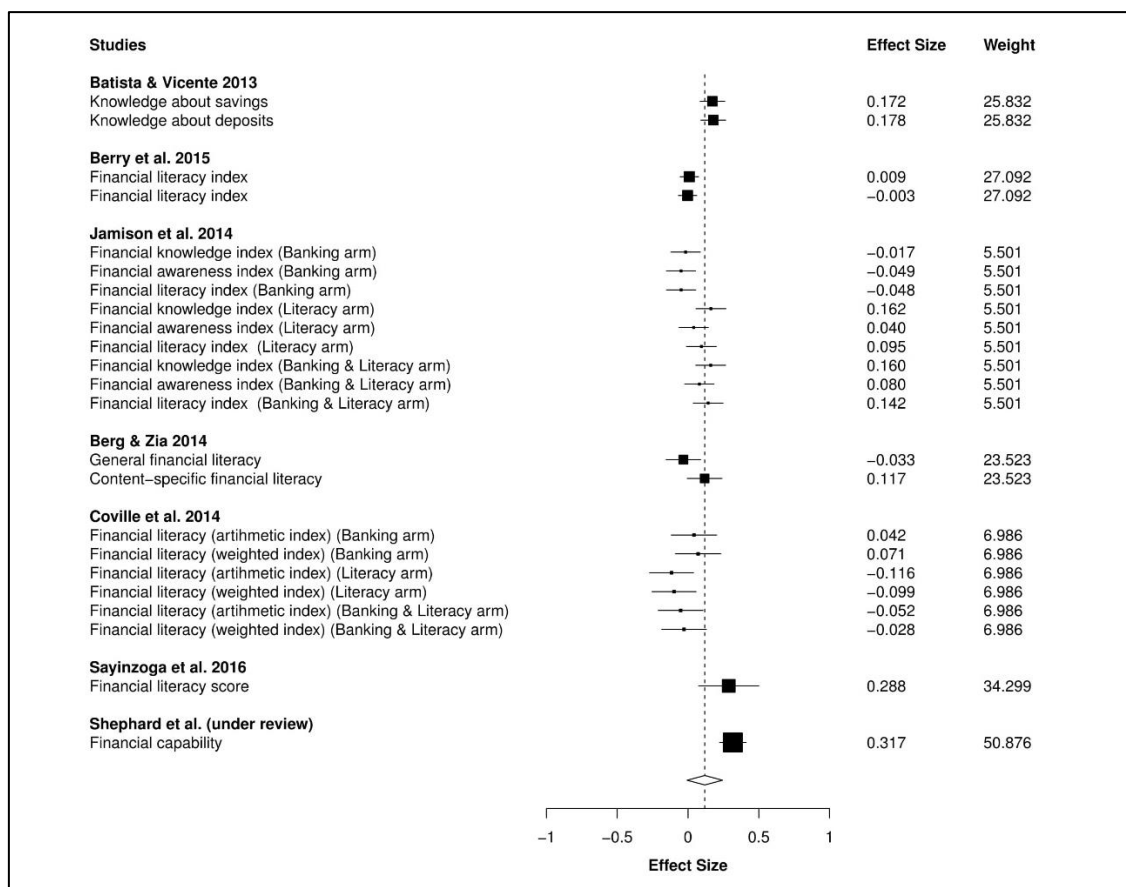


Note: A forest plot is the graphical representation of a meta-analysis. Each single line represents an effect coefficient from an individual study and is plotted according to the Hedges' g point estimate and 95% confidence interval. The black diamond at the bottom of the graph shows the grand mean pooled effect size across all individual studies.

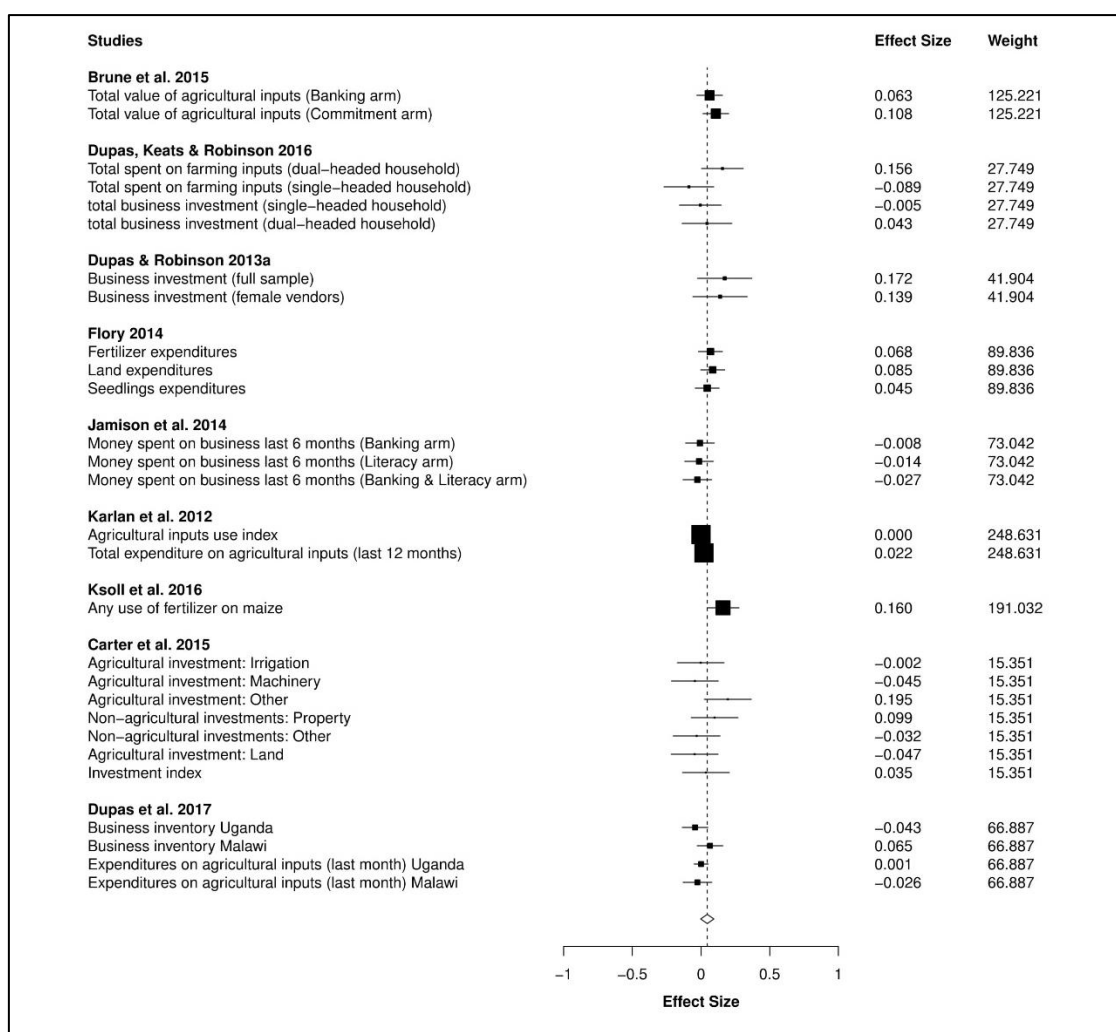
2. Forest Plot Savings Attitudes



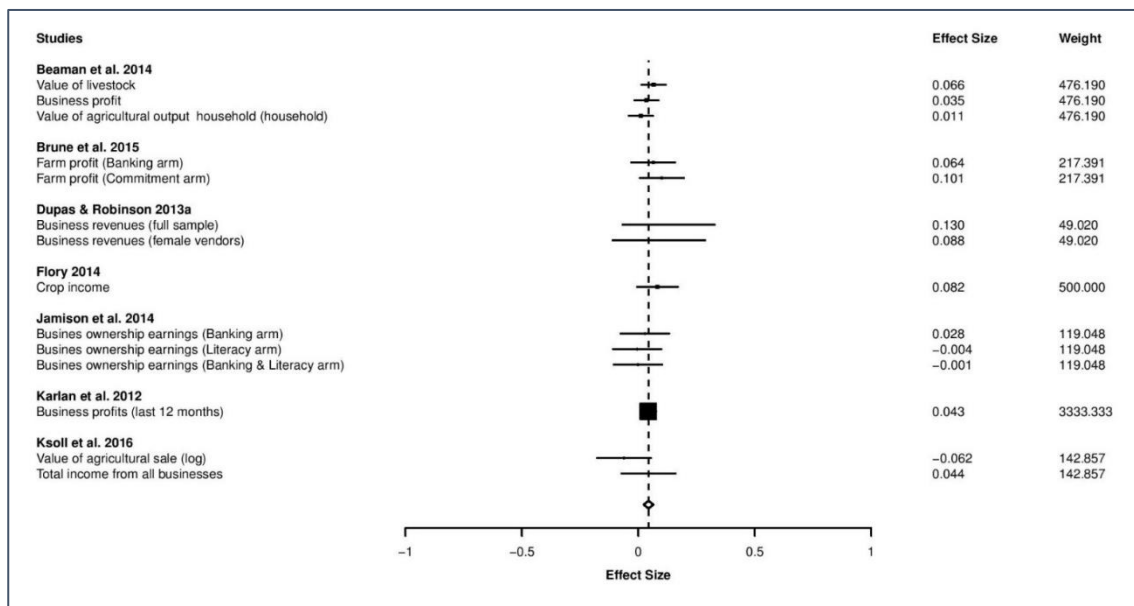
3. Forest Plot Financial Literacy



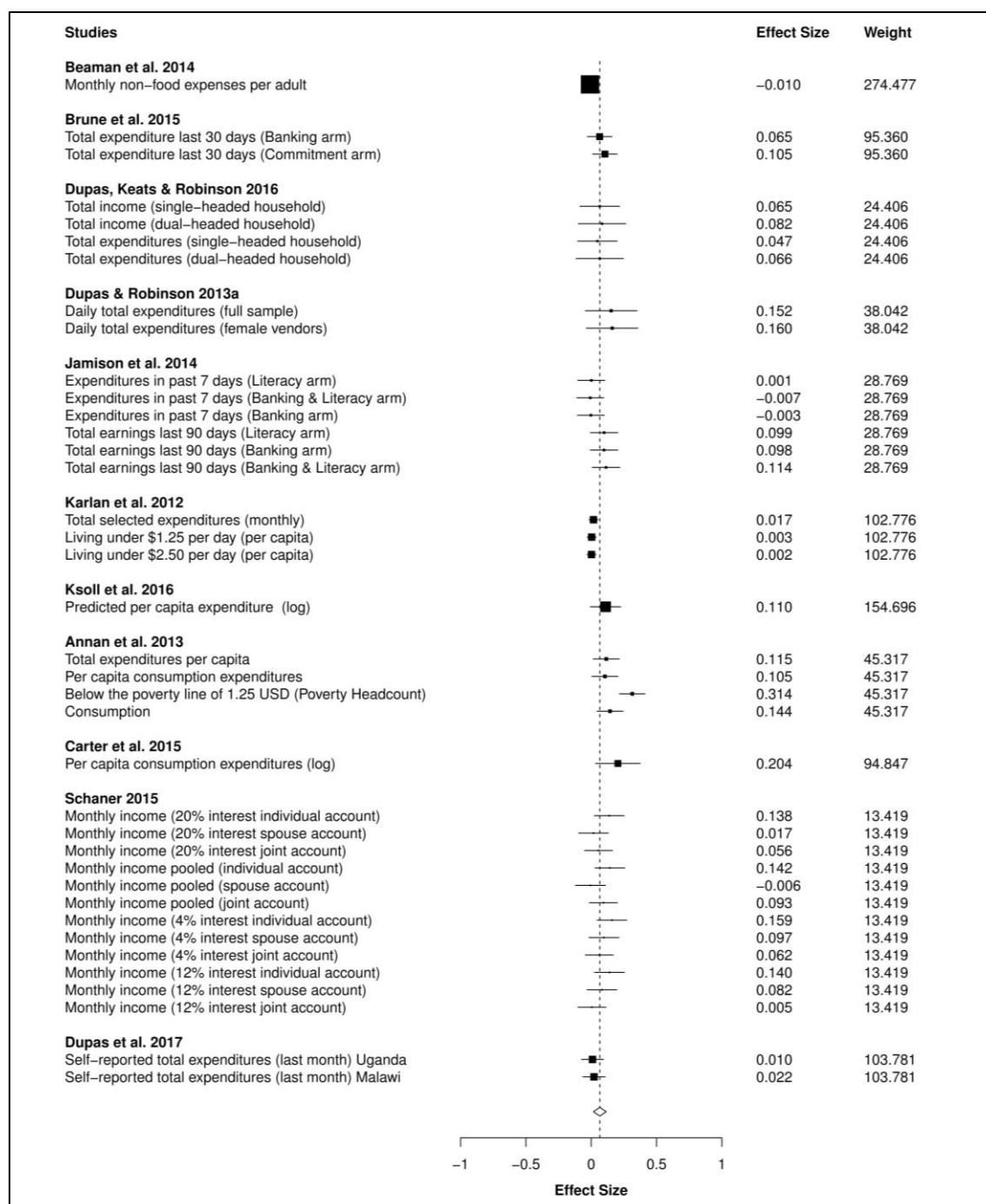
4. Forest Plot Business Investment



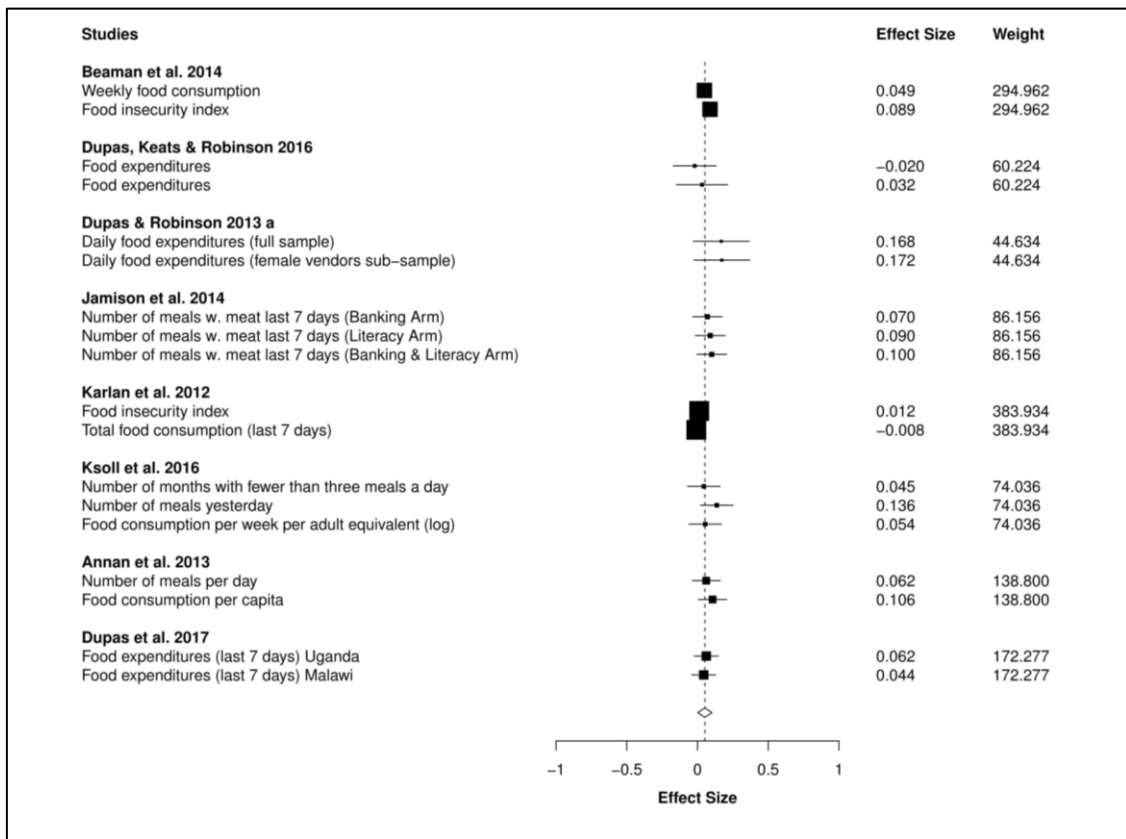
5. Forest Plot Business Profit



6. Forest Plot Income/Expenditures

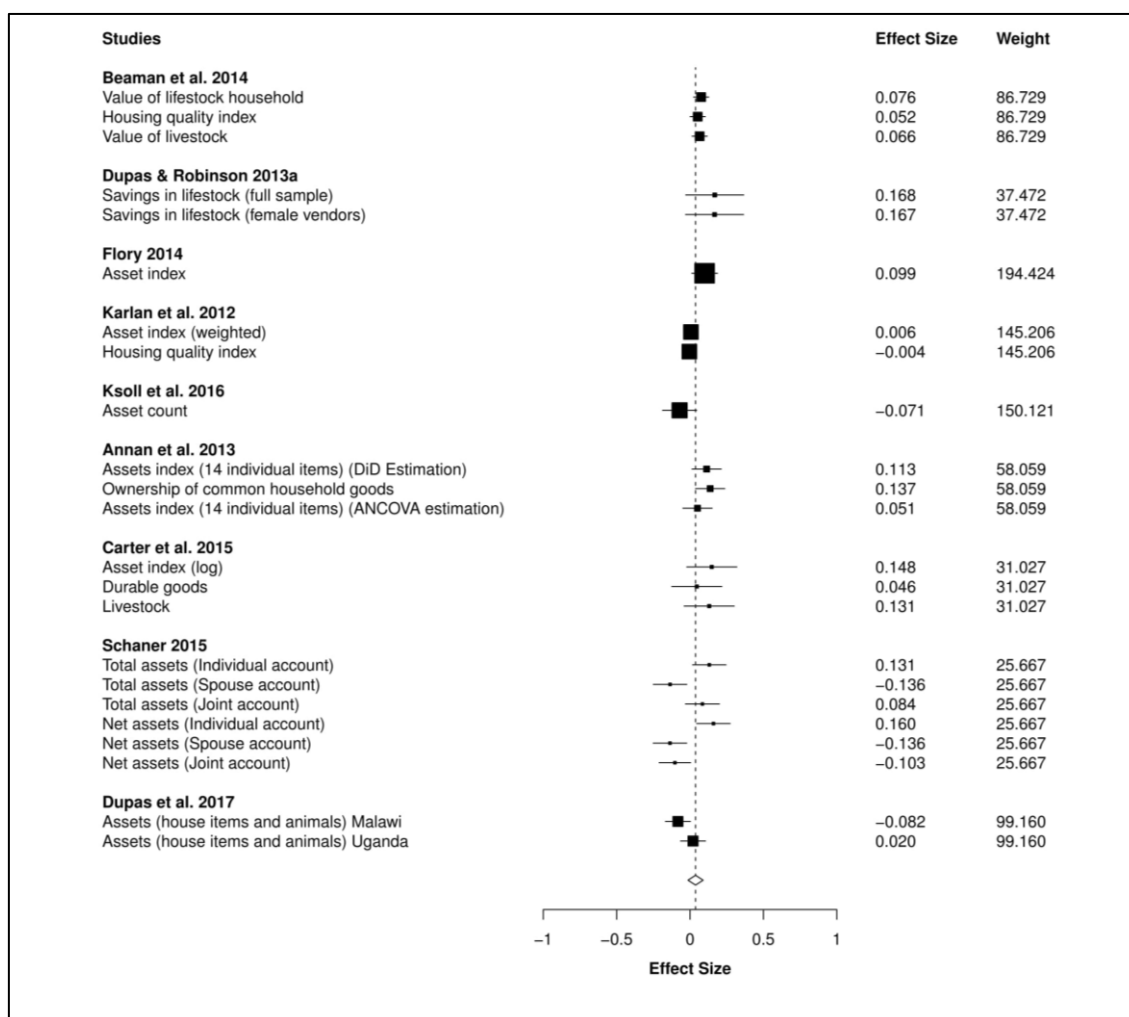


6. Forest Plot Food Security

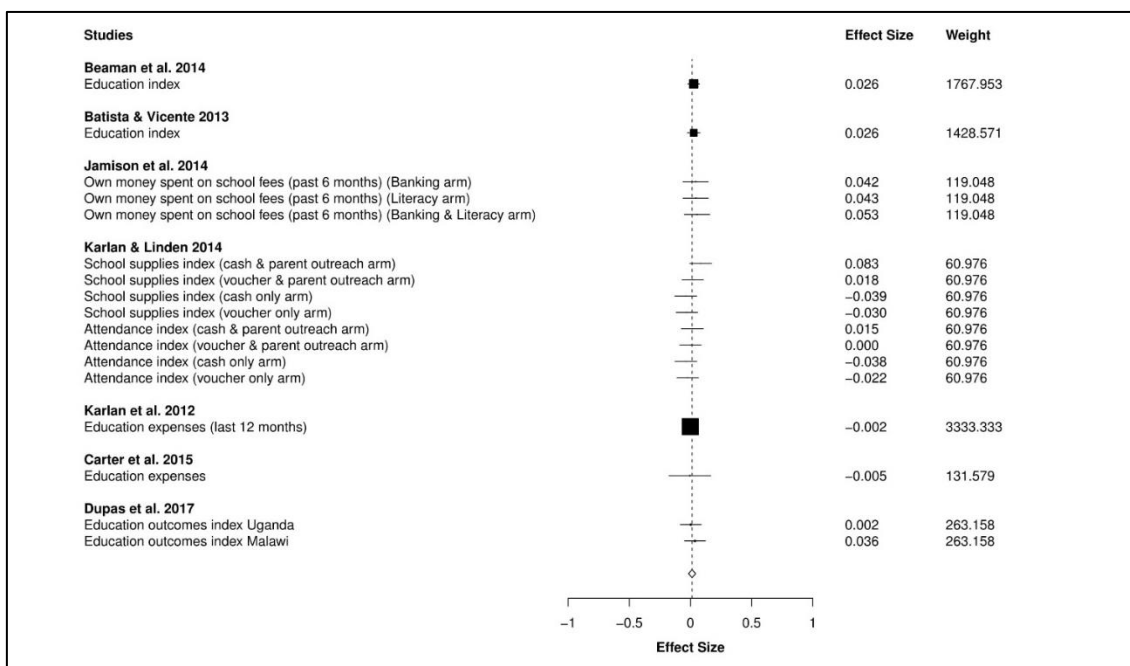


Note: A number of studies measured food insecurity and reduction thereof. Effect sizes were therefore reverse-coded.

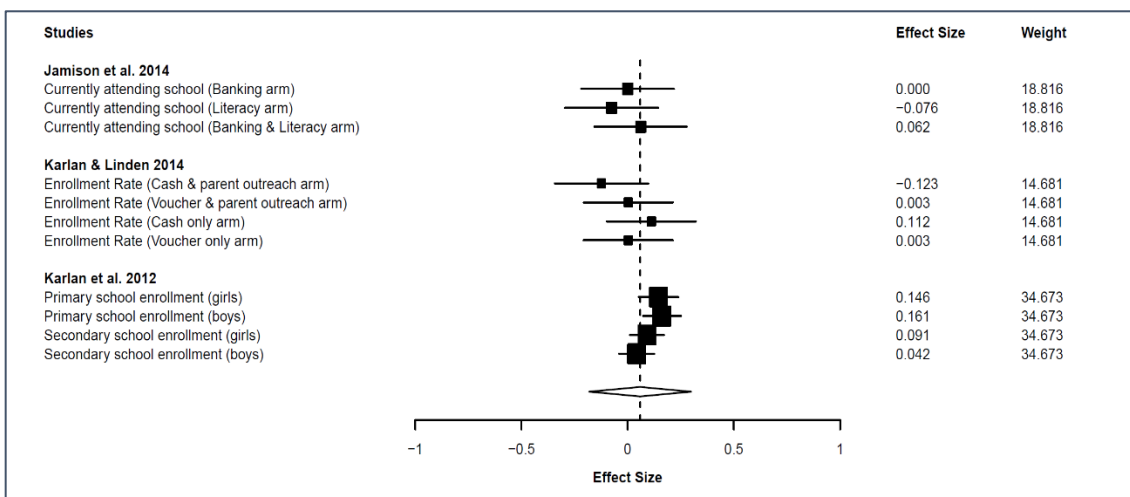
8. Forest Plot Household Assets



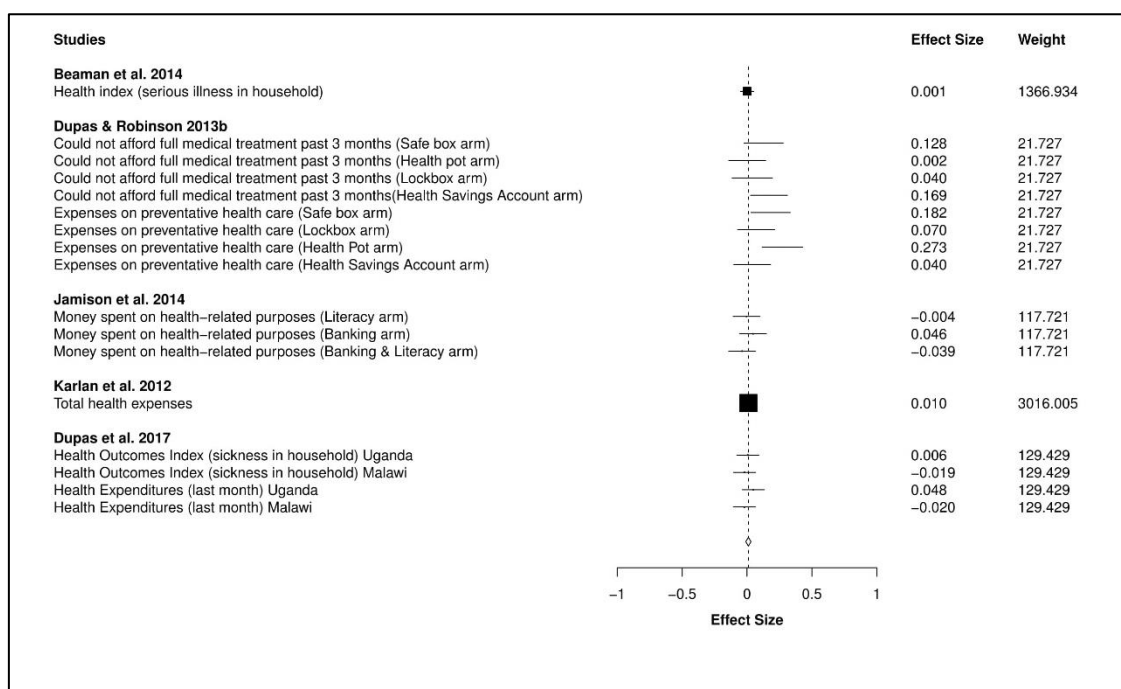
9. Forest Plot Education



10. Forest Plot School Enrolment



11. Forest Plot General Health and Health Investment



Note: For Dupas & Robinson 2013b the outcome 'Could not afford medical treatment' was reverse-coded.

Appendix 3. Detailed Risk of Bias Assessment for Systematic Review

Study	Random Sequence Generation (Selection bias)	Allocation Concealment (Selection bias)	Blinding of participants (Performance bias)	Blinding of outcome assessment (Detection bias)	Incomplete outcome data (Attrition bias)	Selective Reporting (Reporting bias)	Implementation fidelity	Baseline Differences	Potential for Spillover or Contamination
Annan, Bundervoet, Seban & Costigan 2013	Low Randomization through public lottery	Low Randomization through public lottery	High No placebo treatment was possible, outcomes based on self-report	Low No potential conflict of interest identified	High Due to technology failure leading to lost data authors are only able to report only the results of the first cycle; differential attrition after first project cycle, treatment drop-outs less educated and wealthy	Unclear No protocol identified	Unclear Collection on participant feedback on the delivery and content of the intervention, in the final session groups reflected on the previous sessions, evaluated the program, and discussed their pledges; use of process indicators (Savings, loans, loan size, rates of return)	Unclear Descriptive comparison of baseline characteristics but no significance tests	Low Randomization at cluster-level to limit spillover
Batista & Vicente 2013	Unclear No details on randomization procedure provided	Unclear No details on randomization & treatment assignment procedure provided	High Participants interviewed on the spot right after the intervention had been delivered, no placebo treatment was possible	Low The study used administrative data in addition to self-reports for savings outcome; no potential conflict of interest identified	High No checks for differential attrition were run	Unclear No protocol identified	Unclear	High Significant differences on a range of outcomes, including electricity supply, assets & property and income	High Potential spillover due to attendance at the community meeting or theatre held for program dissemination or through social network transmission
Beaman, Karlan & Thuysbaert 2014	Low Randomization was stratified by commune and re-randomization procedure was used to ensure balance on village characteristics	Unclear Not sufficient detail provided	High Self-reported outcomes (e.g. savings attitudes only, no placebo treatment was possible)	Low No potential conflict of interest identified	Low Authors do not find evidence for differential attrition between treatment arms	Low Protocol published in AEA registry (AEARCTR-0000102), discrepancies: intermediate savings outcomes not listed in protocol	Low Assessment of training of program agents, randomization of two training models: 1) structured, 2-day training, certificate; vs. 2) organic, no formal training agents, stronger impact for training approach 1)	Low Mean comparisons and orthogonality suggest balance across treatment arms	Low Self-replicating savings groups, but spillover was intended (6% of control group received the intervention), but power calculations was set up to factor this in
Berg & Zia 2014	Low Randomization implemented in STATA using a random number generator	Low Identifying information on participants anonymised so researchers only had access to unique codes	Low Control received a quasi-placebo treatment: Soap opera on unrelated topic	Low No potential conflict of interest identified	Low General attrition was low (<10%) and no evidence for differential attrition between treatment arms	Unclear No protocol identified	Unclear	Low Test of differences in means suggest balance across treatment arms	High No control over who watches TV show, control group participants do not receive invitation for specific program but it is still possible that they watch it

Berry, Karlan & Pradhan 2015	Low	Low	High	Low	Low	Low	Low	Low	Low
	Randomization implemented in STATA using a random number generator	Schools enrolled in the study before the assignment was done, using STATA helped to prevent that anyone knew the sequence of assignments until everyone had been assigned	Potential for a Hawthorne effect: Behavior change could be artefact of the intervention (i.e. substituting savings at home for savings at school while no visible change in attitudes)	No potential conflict of interest identified	General attrition was very low (<2%) and no evidence for differential attrition between treatment arms	Protocol published in AEA registry (AEARCTR-0000107)	Innovation for Poverty Action monitored program implementation throughout the study period by visiting schools and interviewing teachers and students about the progress and activities of the savings club	Few significant differences at baseline (2 out of the 11 indices not balanced at 10 % level), all outcome analyses include controls for baseline values of outcome measures	Randomization was conducted at the school-level to limit spillover
Brune et al. 2015	Low	Low	High	Low	Low	Low	Unclear	Low	Low
	Random number generator used	Treatment assignment was done independently from those who administered the treatment	Most outcomes were self-reported (except from savings), no placebo treatment was possible	No potential conflict of interest identified	General attrition was low (<10%) and no evidence for differential attrition between treatment arms	Protocol published in AEA registry (AEARCTR-0000205), discrepancies: only baseline reports of financial literacy		The authors find a range of significant baseline differences, but control for these variables in the regression	Randomization was conducted at the club-level to limit spillover
Buehren 2011	Low	Low	High	Unclear	High	Unclear	Unclear	High	High
	Randomization implemented in STATA using a random number generator	It was not possible for participants or for the credit officers to select Microfinance members based on the future treatment assignment	Self-reported outcomes and no placebo treatment was possible	Part of this work was carried out during paid consultancy work for BRAC Uganda	High attrition (>20%) and differential for formal schooling, business ownership, number of household members engaged in an income generating activity	No protocol identified		A range of significant baseline differences not controlled for in the regression	Possible contamination through other aspects of the microfinance program, risk of spillover was low given that randomization was conducted at the cluster-level to limit contamination and no indication of spill-over effects, even within households
Carter, Laajaj & Yang 2015	Low	Unclear	High	Unclear	Low	Low	Low	High	Low
	Randomization was conducted by the research team on the computer of one of the PIs		Self-reported outcomes and no placebo treatment was possible	Not sufficient information	General attrition was low (<10%) and no evidence for differential attrition between treatment arms	Protocol published in AEA registry (AEARCTR-0000239)	Training material and manual provided by authors, fidelity was reported as high, participation in training sessions was around 65% on average	The authors find some significant differences at baseline (due to chance), but fail to control for these in the regression	Randomization was conducted at the cluster level to limit spillover
Cole et al. 2014	Low	Low	High	Low	Unclear	Unclear	Unclear	Low	Low
	Use of algorithm for random offer of the program	Computer-based assignment	Self-reported outcomes and no	No potential conflict of interest identified	ITT analysis but no reports on attrition	No protocol identified and method section		No significant differences for most baseline variables	Randomization was conducted at the

			placebo treatment was possible			not specific to outcomes		(exception is risk aversion small)	cluster level to limit spillover
Coville et al. 2014	Low	Low	Low	Low	High	Unclear	Low	Low	High
	Randomization implemented in STATA using a random number generator	Enumerators handing out invitations were not aware of treatment status	Control received a quasi-placebo treatment: Movie Screening with no financial education content and offered short session on hygiene after the screening	No potential conflict of interest identified	One treatment arm was dropped from the analysis due to high attrition, no ITT	No protocol identified	Participant-reported process evaluation: In the follow-up survey, authors asked for self-reported exposure for two reasons a) to confirm attendance, and b) to understand whether people recall activities and messages from the events; Finding: 95% of people recall receiving an invitation and 96% of the people attended	Most variables were balanced across arms, but significant difference in holding a bank account. This was added as a control in the regression	Although randomization was on the cluster-level, spillover is possible given that clusters only had to be at least 20 meters away from the next closest business
Dizon, Gong & Jones 2016	Low	Low	Low	Low	Low	Low	Unclear	Low	High
	Randomization implemented in STATA using a random number generator. Re-randomization was conducted until a satisfactory balance was reached	Researchers gave the implementing partners lists of participants and their treatment assignments	No placebo treatment was possible, but all outcomes use administrative records	No potential conflict of interest identified	General attrition was low (<10%) and no evidence for differential attrition between treatment arms	Protocol published in AEA registry (AEARCTR-0000323)		177 baseline observables were compared between the treatment and control groups, conditional on geographic cluster and age. Significant differences only for 4% of the variables.	No cluster-level randomization, information from program could spill over to control group participants
Dupas & Robinson 2013a	Low	Low	High	Low	High	Low	Low	Low	Low
	Randomization implemented in STATA using a random number generator.	Participants were admitted prior to the assignment and at the time of enrolment, allocation concealment was thus possible	No placebo treatment was possible, some data is based on administrative records, but most on logbooks filled out by study participants	No potential conflict of interest identified	No differential attrition for market women but for male taxi drivers, those in treatment group were both more likely to be found and more likely to accept the logbooks	Protocol published in AEA registry (AEARCTR-0001592)	Scripts for introducing financial products, otherwise no process evaluation required	No significant differences for most variables in both female and male sample, one significant difference was income at baseline, however, including the variable as control does not change the results	No cluster-level randomization, but unlikely that control group participants can get access to a similar subsidized bank account
Dupas & Robinson 2013b	Low	Low	Low	Low	Low	Low	Unclear	Low	Low
	Randomization implemented in STATA using a random number generator.	Participants were admitted prior to the assignment and at the time of enrolment, allocation concealment was thus possible	Control received a quasi-placebo treatment: Encouragement to save for health while not receiving any savings technology	No potential conflict of interest identified and outcomes based on enumerator observations (counting of savings amounts)	Attrition was high (20%) but not differential between control and treatment arms	Protocol published in AEA registry (AEARCTR-0001169)		Out of 84 coefficients for baseline differences only five coefficients were significant at the 10% level	Randomization was done at the level of ROSCAS making spillover of health saving technologies to control ROSCAS unlikely

Dupas, Karlan, Robinson & Ubfal 2016	Low Randomization implemented in STATA using a random number generator	Low Participants were admitted prior to the assignment and at the time of enrolment, allocation concealment was thus possible	Low No placebo treatment was possible, but authors use administrative data and windsorize non-administrative data to correct for reporting-bias	Low No potential conflict of interest identified	Low Attrition was very low (<5%) and not differential between control and treatment arms	Low Protocol published in AEA registry (AEARCTR-0000083)	Low Researchers monitored take-up and use of the bank accounts, and examined quantitative predictors and participants' explanations of the reasons for not taking up the accounts	Low Joint F-test finds no significant baseline differences	Low Unlikely that control group participants can get access to a similar subsidized bank account
Dupas, Keats & Robinson 2016	Low Randomization implemented in STATA using a random number generator	Low Participants were admitted prior to the assignment and at time of enrolment, allocation concealment was thus possible	High Admin data	Low No potential conflict of interest identified	Low Evidence of differential attrition authors show that the experimental arms are balanced post-attrition and also perform "placebo tests" checking whether treatment effects estimated are already there when estimated on the first survey round, but find that they are not	Low Protocol published in AEA registry (AEARCTR-0000740)	Low Scripts for introducing financial products, otherwise no process evaluation required	Low Small and non-significant baseline differences across treatment arms	Low Randomization was conducted at the cluster level to limit spillover
Eissa, Habyarimana & Jack 2014	Unclear No details on randomization procedure provided	Unclear No details on randomization & treatment assignment procedure provided	Low Control received a quasi-placebo treatment: weekly comics without financial education material	Low No potential conflict of interest identified	High Due to changes in the Kenyan school calendar and teacher strikes a substantial number of schools could not be followed-up with after the intervention, no checks for differential attrition are reported	Unclear No protocol identified and method section not specific to outcomes	Unclear Exposure to the intervention was varied, not stated how this was assessed	Unclear No baseline statistics and tests provided	Low Randomization was conducted at the cluster level to limit spillover
Flory 2014	Low Randomization was done using a random number generator	Low Research assistants did not know the treatment assignment	High No placebo treatment was possible and use of self-reported outcomes	Low No potential conflict of interest identified	Low Author does not discuss attrition explicitly, but Table reports test for differential attrition across groups which looks like	High No protocol identified, but some of the outcomes mentioned in the method section not reported,	Unclear Only discussion on gender differences for service representatives: 18% of the information-treated communities were served by female financial services representative,	Low Only 1 out of 16 coefficients for balance tests was significant	Low Randomization was conducted at the cluster level to limit spillover

					attrition is not a problem, also use of ITT	including savings balances; further there are only selective samples for distal outcomes	and 82% being served by males, higher effects for women if delivered by female trainer		
Jamison, Karlan & Zinman 2014	Low Randomization implemented in STATA using a random number generator	Low Participants were in pre-existing groups of individuals (youth clubs in various towns) and then randomized at the cluster level	High No placebo treatment was possible, potential 'teaching for testing' effect, participants might simply report more savings due to image concerns	Low No potential conflict of interest identified	Low Attrition was very low (<5%) and not differential between control and treatment arms	Low Protocol published in AEA registry (AEARCTR-0000080), discrepancies: food security was not mentioned in the protocol	High Authors shared detailed manual, but attendance was found to be only 50%, administrative problems were noted with account opening	Low Joint F-test finds no significant baseline differences	Low Randomization was conducted at the cluster level to limit spillover
Karlan & Linden 2014	Low Randomization implemented in STATA using a random number generator	Low No revealing of the random assignment before actual randomization, then program was rolled out in each location as per the assignment	Low No placebo treatment was possible, but authors put more weight on administrative data	Low No potential conflict of interest identified	Low Attrition rates are the same for treatment and control arms and there is no evidence of differential attrition	Low Protocol published in AEA registry (AEARCTR-0000081)	Low Analysis of process outcomes as per student reports: 77% percent of treatment students were familiar with the Supersavers program, 39% were saving with Supersavers, and little difference in program awareness as well as self-reported participation across treatment groups	Low Assignment to treatment was orthogonal to a list of baseline variables	High Process evaluation finds that 11% of control group participants had heard of the program, and 4% were saving within the program
Karlan et al. 2012	Low Randomization implemented in STATA using a random number generator	Low No revealing of the random assignment before actual randomization, then program was rolled out in each location as per the assignment	Low Pragmatic, non-intrusive trial, village loan and savings associations pre-exist	Low No potential conflict of interest identified	Low Attrition was low (<10%) and not differential between control and treatment arms	Unclear No protocol identified	Unclear	Low Joint F-test suggests that treatment status is orthogonal to a set of baseline covariates, however authors do find significant but substantially small differences for wealth, educational status and enrollment	High Proximity of control villages to treatment villages caused some control villages to adopt the VSLA program
Ksoll et al. 2016	Low The randomization was carried out under research supervision by field officers from the NGO, who drew	Low The NGO implementing the program identified 46 villages out of which the researchers	High No placebo treatment was possible, outcomes based on self-report	Low No potential conflict of interest identified	Low Attrition was very low (<5%) and not differential between control and treatment arms	Low Authors state that outcomes were pre-defined by the implementing partner	Low Detailed information on implementation/process evaluation obtained by the authors, a number of Implementation Reports monitor fidelity to the	Low Most variables were balanced across arms, only number of income generating activities was	High Evidence of contamination: More than 20% of households in control villages have become members of

	village names from seven hats containing the villages in each stratum	allocated 23 to the treatment group and 23 to a waitlist control, receiving the same program two years later					manual, largely implemented as intended (some delays to crop cycle due to currency crisis, only 9 instead of 12 months training), no incentives provided but participation was high	significant at 10% level	a savings group before the roll-out into control villages started
Lee et al. 2015	Unclear	Unclear	Low	Low	Unclear	Unclear	Unclear	High	Low
	No details on randomization procedure provided	No details on randomization & treatment assignment procedure provided	No placebo treatment was possible, but all outcomes use administrative records	No potential conflict of interest identified	No mentioning of attrition	No protocol identified		No mentioning of balance at baseline, some students were only recruited at follow-up, no baseline data available	Randomization was conducted at the cluster level to limit spillover
McConnell 2012	Unclear	Unclear	High	Unclear	High	Unclear	Unclear	Low	High
	No details on randomization procedure provided	No details on randomization & treatment assignment procedure provided	No placebo treatment was possible, some outcomes based on self-report	Not sufficient information	There is attrition in the data, but author does not conduct any checks for differential attrition	No protocol identified and method section not specific to outcomes		Most baseline characteristics are balanced but significant differences between arms for loans from friends and	Risk of spillover given that randomization on individual level and implementation of the program in a market setting
Sayinzoga, Bulte & Lensink 2016	Unclear	Unclear	High	Unclear	Low	Unclear	Unclear	Low	Low
	No details on randomization procedure provided	No details on randomization & treatment assignment procedure provided	No placebo treatment was possible, outcomes based on self-report	Not sufficient information	Checks suggest no significant differential attrition	No protocol identified		No significant differences in baseline characteristics between treatment and control group	Randomization was conducted at the cluster level to limit spillover
Schaner 2013	Low	Low	High	Low	Low	High	High	Low	Low
	Respondents took separate draws for each potential account	Field staff were carefully trained not to allow a respondent more than one draw	No placebo for the ATM treatment, for the interest rates, treatment group participants could see which interest rate they drew from the hat and which other results of this drawing would have been possible	No potential conflict of interest identified	Attrition was low (<10%) and not differential between control and treatment arms	A high number of different results reported across papers, protocol was published in the AEA registry (AEARCTR-0001358) stating less outcomes of interest than were eventually tested in the papers	Authors assesses attendance/takeup, takeup was only 15%	Balance on most characteristics, but couples who received a free ATM card significantly less likely to be subsistence farmers and more likely to be entrepreneurs and have higher incomes, author therefore control for covariates significantly related to the free ATM treatments throughout the analysis	Individual-level randomization, but unlikely that control group participants can get access to similar bank accounts with interest

Shephard, Kaneza & Moclair (under review)	Low The list of schools was compiled by the second author in Rwanda and the first author conducted the random allocation in Amsterdam using a single random number generated sequence in Microsoft Excel	Low Schools were assigned to treatment arm by researchers, seven students from each of the teacher's classes were randomly selected by enumerators	High No placebo treatment was possible, outcomes based on self-report	Low No potential conflict of interest identified	Low Attrition was high (30%) but within the acceptable range according to the What Works Clearinghouse guidance on attrition in educational interventions, no significant interaction effects between attrition and treatment status and attrition did not predict treatment status	Low The study protocol was registered at ClinicalTrials.gov as NCT02348580.	Low Authors assessed exposure and fidelity to the program via a set of six questions on program content (e.g. Are you familiar with the Aflatoun's Concept?). Familiarity with the program is 72.8% for treatment arm participants at endline.	Low Use of change scores to adjust for possible baseline differences	Low School level randomization in view of pilot results suggesting that teacher level randomization would result in spill-over from treatment to control teachers within a single school
Supanantaroeak (in press)	High Study was conducted based based on available data set provided by PEDN which is a NGO in Uganda, both randomization and intervention were done by them, authors therefore no insights into exact randomization procedure	High Authors no insights into exact allocation procedures	High No placebo treatment was possible, outcomes based on self-report	Low No potential conflict of interest identified, research was not carried out by implementing organisation	Unclear Authors did not have any information on attrition and could not carry out attrition checks	Low Questionnaire is provided in the Appendix listing all outcomes	Unclear Questionnaire featured questions about the Aflatoun program (implementation etc.), but not reported further in text	Unclear No baseline data available and no tests were conducted for balance at baseline	Low Randomization was conducted at the cluster level to limit spillover

Appendix 4. Outline of the Economic Strengthening Programme Sessions

Facilitator Guide

NOTES ON SESSION SEVEN

1. FOOD & ATTENDANCE (30 minutes)



1.1 FACILITATORS TAKE ATTENDANCE WHILE EVERYBODY EATS

As participants arrive, invite them to eat together.

Remember to take attendance as each person arrives.

2 OVERVIEW (30 minutes)



2.1 WELCOME PARTICIPANTS & CIRCLE SHARE

At the beginning of the session, invite the participants to go around the circle and share how they are feeling today in one word.



2.2 THANK EVERYONE FOR COMING AND PRAISE FOR TIMEKEEPING

Remember you want to model positive behaviour – including providing praise!



2.3 HOME PRACTICE DISCUSSION (30 minutes)

Guide a discussion about the previous week's home practice. As a reminder, last week participants were asked to practice problem-solving at home.

Home practice discussions are opportunities to share successes, reinforce core principles, and problem solve ways of overcoming challenges:

- Brainstorm solutions with participants
- Practice applying the solution.
- Evaluate how it worked

When challenges are being discussed, try to encourage the participants to come up with solutions and support them.

Remember that you can use Who?, What?, Where?, Why?, When?, How? during the discussion.

Always give big praise and applause to everyone brave enough to share.



2.4 FRAMING THE DAY

In this session we build on the problem-solving skills we learnt in the last session:

Remember the six steps to problem-solving?

1. Identify the problem
(Where is the fire? What is the problem?)
2. Brainstorm solutions
(What are the different solutions?)
3. Figure out what the consequences of each solution would be
(What are the pluses and minuses?)
4. Choose one solution
(Which solution should we choose?)
5. Try it
(Try it out!)
6. Reflect on whether it worked
(Did our solution work?)

These problem-solving steps will help us for today's session.

Today we will talk about one very specific kind of problem – money. Money can sometimes make all of us feel worried and sad. It can make us feel stressed when we don't have enough, and happy when we do. Dealing with problems around money can help to reduce stress in families.

In today's session we will focus on a very particular and important kind of stress: stress about money.

- We will discuss why it might be important to save money.
- We will learn how to plan carefully with the money we have.
- We will learn how to make a "budget" with our money. "Budgeting" means making plans around money and it makes it easier for us to avoid running out of money from one grant day or pay day to the next.

Emphasize that this is a safe space where we can feel free to talk about difficult things like money.

3. SONG & EXERCISE (5 minutes)



3.1 SONG: MASIBONISANE

Masibonisane
Ngalemali yegrant
Sizothengu kutya
Kwabantwana bam

Yiloligrant iyeza (x2)
Sizothengu kutya
Kwabantwana bam

Repeat as necessary. Feel free to dance along!



3.2 PHYSICAL EXERCISE

Encourage participants to do their physical exercises once a day! Lead them through the head-to-toe stretch that we introduced in the first session.

Did anybody try this exercise at home?

4. ACTIVITY (15 minutes)



4. ACTIVITY: NEEDS ANDS WANTS

We all sometimes struggle to get from one grant day or pay day to the next without running out of money at the end of the month. This game will help us to think very carefully about how we spend our money from the first day on.

We start by thinking about “needs” and “wants”.

- Can anyone describe what “needs” and “wants” are?
- How they are different from each other?

Facilitator to write these down on a flipchart.



Tips for facilitating Needs and Wants Game:

1. Participants stand in a circle.

2. Facilitator throws a ball or pen to one participant who then pulls a “needs” or “wants” card from the pile (*or: Facilitator writes down a word on the flipchart*).
 3. The participant shows the card to the others and explains why he/she thinks the item is a “need” or a “want”.
- Facilitator reminds participants after each card that there is no right or wrong answer.*
4. Facilitator asks the other participants whether they agree or disagree.
- Encourage a discussion.*
5. Once participants have agreed, facilitator draws a circle around “need” or draws a square around “want” on the flipchart.
 6. The participant throws the ball at another person in the circle who then has to pull the next card.
 6. Repeat steps 3, 4, 5 and 6.

5. CORE LESSON (50 minutes)



5.1 THE STORY OF MAMA NONTLANTLA

Facilitator 1 reads:

Once upon a time in a village not so far from here, there lived an old Gogo called Mama Nontlantla. Nontlantla lived with her grandchildren, Asive and Lonwabo. Asive was 18 and had great marks in school. Lonwabo had just turned 16 and had many friends who admired him a lot.

Nontlantla looked after her grandchildren since their parents died when the children were still very young. They struggled, but Gogo received a small grant for each of the children. Combined with her pension grant, she could almost make ends meet. Just the last days of each month, eish, those were tough!

One day, she watched her grandchildren come in from school and thought: “Asive is so clever! She will pass her matric next year and surely go to study at Fort Hare! She will need all those books for university! And transport money to get there every day! And Lonwabo, he is just like his grandfather, honest and serious and responsible. Soon he will go to initiation school! But he will need a new suit, and we’ll need a cow for the ceremony! And food! Hayibo!”

Nontlantla then thought to herself: "Times are so tough, but I want the best possible future for my grandchildren. They deserve all of the happiness and success in the world. I don't know how, I don't know where the money will come from. I could borrow the money, but yo! – these loan sharks are so dangerous. I must save but how?"

Facilitator 2 says:

This is why we are all here today. Sometimes in life there are times when it feels impossible to save money, or to avoid borrowing more and more money from other people. In the last session we talked about how we can solve problems together. Money can often feel like a problem that needs to be solved! Nontlantla's goal was to make sure her grandson could be initiated and her granddaughter could fulfil her dream of going to university. Let's think together about how she can solve the problem of saving a lot of money with the little money she has?

Facilitator takes a big poster and starts drawing a visual budget for Nontlantla's situation:

- What does Nontlantla have to spend money on each month?

Group to give input and facilitator to draw circles for food, electricity, airtime, etc.

Facilitator then draws one additional circle and says:

This circle is for savings. Nontlantla will put a little bit of money in here every month. This is money that Nontlantla does not spend but holds back for her grandson's initiation and her granddaughter's university education.

Facilitator 1 reads:

It took Nontlantla a long time. First she sat down and made a budget – a plan for how she could save her money. Then she began to save just a little bit of money at a time – R60 per month from the pension grant, R200 from the money that her brother sends home each month. She worked with Lonwabo and Asive to choose little things that she could spend just a little bit less on each week. The kids were great at helping her to think about the things they didn't need. And over the next few years as her children grew, she finally was able to fulfill her dreams. Without borrowing any money from friends or loan sharks, she managed to pay for Lonwabo's initiation and Asive's MATRIC graduation. She could not have been more proud.



5.2 DISCUSSION ABOUT THE STORY OF MAMA NONTLANTLA

Think about the story you just heard:

- How did Nontlantla help with her grandchildren's future goals?
- How do you think Nontlantla felt when she finally saved enough?
- What are your and your family's saving goals?



5.3 SAMP AND BEAN VISUAL BUDGET (45 minutes)

Before we begin this exercise, let's talk about budgeting. What is a **budget**?

Participants to give ideas about what a budget is.

Here are some ways to start thinking about what a budget is:

- A budget describes how we decide what we spend our money on.
- A budget helps us to find out how much money we can spend on our needs and wants.

Who remembers one of the needs that we have talked about earlier today? And how much does this cost? You have just made your first budget!

The goal of this exercise is to practice making a budget with "fake" money.



Tips for facilitating the Visual Budgeting Exercise: Part One

1. Teens and parents pair up
2. Each parent & teen is given a big piece of paper, markers, and crayons. Parents and teens discuss and teens draw.
3. Now we are all going to draw our budget together. Start by making circles for all the things that your family spends money on in each month
4. Four things to think about for making your budget:
 - What are all the needs for your family and for your household?
 - How much do these needs cost?
 - What are wants for your family?
 - How much do these wants cost?

Facilitator to walk around and check for understanding. Remind participants to spread their drawings out.

Who wants to tell us what things your family budget includes? Does anyone want to add something?

Facilitator writes down the answers on the flip chart. Give participants the opportunity to add anything they missed to their visual budget.



Tips for facilitating the Visual Budgeting Exercise: Part Two

1. Now imagine today is grant day and pay day. This is when all of you will get money for the next month. We are going to give you samp kernels and beans and you will pretend that this is your grant or pay day money. The beans are worth more money. That means, with the beans you can buy more expensive things – for example you can use them to pay for school fees. Samp kernels are worth less money. That means that you use the samp kernels to buy cheaper things – for example rice, washing powder, or airtime.

Facilitators to distribute samps and beans bags to each team. Every bag contains 5 beans and 10 samp kernels.

Every bean is worth R300,00 and every samp kernel is worth R100,00, so beans are worth more money and samp kernels are worth less money.

2. Now let's make a budget – a plan – with our beans and samp money.

3. Pretend that the samp and beans in your bag are all the money that you have available for the next month. You have already drawn all of the things you spend money on in the month. Now you will start to think about how many things you want to buy and how many beans and samp you have.

4. Participants put samp kernels and beans on the circles that they have drawn on their visual budgets. You buy an expensive thing by putting down a bean on the circle; you buy a less expensive thing by putting down a samp on the circle. Two things to think about when making these choices:

- Which things are most important to you as a family?
- Which things do not mean too much to you?

5. Participants play around with the “fake beans and samp money” to create a family visual budget. Let's keep in mind that with the money we have, we all have to make choices between different things. And sometimes these choices can be very difficult.

Facilitator to check for understanding and remind participants that this is a game and they should play around with the beans and samps to find the best budget.

Facilitators should walk around and support participants who have difficulties with this exercise and praise the decisions that are being made in each of the groups.



5.4 DISCUSSION: VISUAL BUDGETING

Let's think about why we did this activity:

- Why do you think we asked you to make a visual budget?
- Did we learn anything about how to handle our money? *The activity may have helped participants to think about how to spend their money without being stressed. Also, the exercise may have helped participants to think of things that they spend money on that they might want to change.*
- Teens, what did you learn about how your parents spend money?
- Did we have enough samp and beans to cover our needs? What about our wants?
- What things could you try to spend less money on as a family?
- Did parents and teens want to spend money on the same things?



5.5 THE STORY OF MAMA NONTLANTLA PART TWO: INTRODUCING MONEY SHOCKS

Facilitator 1 reads:

Now let's think back to Mama Nontlantla. One night there was a horrible storm outside of Nontlantla's house. The wind blew, and blew so hard that the little house was shaking. And all of a sudden the roof flew off. After the terrible storm, Nontlantla suddenly had to find money as quickly as possible to get her roof fixed.

Facilitators can use Mama Nontlantla illustration here.



5.6 DISCUSSION: MONEY SHOCK

Things like this can happen to all of us and they usually come very unexpectedly. Can you think of other things that could cause money stress?

Participants to give ideas. The list could include:

- Funeral
- Severe illness of a friend or family member
- Robbery

Let's imagine that all of us have just experienced the same thing as Mama Nontlantla – our roof being destroyed. I will now go around and take **one bean and two samp kernels** from all of you to put away for an emergency.

Facilitator to walk from group to group and draw a separate circle that is labelled "emergency". One bean and two samp kernels are then put on this circle.

Now that you have less money, take another five minutes to move around your samp and beans and change your visual budget.

Think about the way you have just changed your budgets:

- If there is an emergency, where can we take the money from to cover the costs?
- How could savings help us in a situation like Mama Nontlantla's?

6. ENERGISER (5 minutes)



6.1 ENERGISER: NDAFIKA BEYIDUDULA NAME NDAYIDUDULA

Ndafika beyidudula name ngayidudula X4

Ndafika beyidonsa name ndayi donsa X 4

Ndafika beyihleka name ndayihleka X4

Ndafika be jayiva nam ndajayiva X 4

Participants can add their own things.

Remember to use energisers when participants need a break or when teens need to stretch their legs!

7. HOME PRACTICE (10 minutes)



7.1 PREPARING FOR HOME PRACTICE

Think about Mama Nontlantla and how she finally managed to save some money for her grandchildren's future. Now think about your own visual budget for each month. Look at the samp and beans that you have allocated. Would it be possible for you to save some samp each month? Why might it be important to put away some samp each month? (e.g. for emergencies, for the future, for big events like a wedding or a funeral etc.)

Parents and teens sit together to think about the need for saving. Facilitator walks around and checks for understanding.

Facilitators should remember to praise whatever suggestions the participants make.



7.2 HOME PRACTICE

Take some samp kernels and beans home with you and try to make a visual budget together with the whole family. Think about how much money your family has available each month and think about where this money comes from. Then think about how this money can cover

all of your family's "needs" for the whole month. Try to include savings in your budget and in your plan.



7.3 VISIT YOUR SINOYUYO BUDDY AT LEAST ONCE A WEEK



7.4 COMPLETE A PHYSICAL WARM-UP ONCE A DAY

Participants can either use the physical exercise we did at the beginning of the session, or they can invent their own.

8. CLOSING (5 minutes)



8.1 REVIEW TOPICS COVERED

Ask participants if they remember any of the topics we covered today?

Ask if the participants can remember any of the core principles from this session?

Let participants repeat the core principles after the facilitator:

- Reducing stress about money can reduce family stress
- Having goals can help us to save money
- Budgeting – or making plans around money and saving – shows what our choices are when it comes to money

Use the illustrations from this session to review the topics covered with participants. This is a good way for them to be involved in remembering what we covered in this session.



8.2 REMIND PARTICIPANTS ABOUT NEXT SESSION AND HOME PRACTICE

In the next two sessions we will learn to talk about how we can solve problems such as when we have a lot of money stress, trouble at school, or fighting and conflicts in our family.

In the next session we separate into teen-only and parent-only groups for the core lesson.

But before then, don't forget to do your home practice!

Facilitators remind participants about time and location of next session. It's important to stress that they meet at the same time, even though the group will separate into smaller teen-only and parent-only groups for the core lesson.

NOTES ON SESSION ELEVEN

1. FOOD & ATTENDANCE (30 minutes)



1.1 FACILITATORS TAKE ATTENDANCE WHILE EVERYBODY EATS

As participants arrive, invite them to eat together.

Remember to take attendance as each new person arrives.

2. OVERVIEW (40 minutes)



2.1 WELCOME PARTICIPANTS & CIRCLE SHARE

At the beginning of the session, invite the participants to go around the circle and share how they are feeling today in one word.



2.2 THANK EVERYONE FOR COMING AND PRAISE FOR TIMEKEEPING

Remember you want to model positive behaviour – including providing praise!



2.3 HOME PRACTICE DISCUSSION (30 minutes)

Guide a discussion about the previous week's home practice. As a reminder, last week participants were asked to try to make two house rules and share them with their other family members.

Home practice discussions are opportunities to share successes, reinforce core principles, and problem solve ways of overcoming challenges:

- *Brainstorm solutions with participants*
- *Practice applying the solution.*
- *Evaluate how it worked*

When challenges are being discussed, try to encourage the participants to come up with solutions and support them.

*Remember that you can use **Who?, What?, Where?, Why?, When?, How?** during the discussion.*

Always give big praise and applause to everyone brave enough to share.



2.4 FRAMING THE DAY

Remember the session when we talked about rules, routines, and consequences?

- We learned that rules and routines can help us be responsible, know what we can expect from each other, and reduce the stress in our family.

Rules will also be important for what we talk about today: When we talk about plans and goals for our family, rules can sometimes make it easier for us to stick to these plans.

A few weeks ago, we talked about the goals that we all have in our life. These goals help us to remember why we want to save money even when it's difficult. Remember the story of Mama Nontlantla who was saving for her grandchildren's future? In our visual budgeting exercise we used the samp kernels and beans to think about how we spend our money every month. Can some of you remember what things you actually spend your money on each month and what you said you would like to spend less money on?

Participants brainstorm ideas.

Today we want to build on the discussion we had about saving and think about how we can save money every day.

We focus on three main points:

- Every family is in a different situation and has different needs. Luckily there are many different ways to save! Today, we will introduce a list of saving tips that will hopefully give you ideas about different ways that you can save your money. Each family can use this list to think about how saving might work best for them.
- We will talk together about the risks of borrowing and owing money, and loan sharks (matshonisa).
- We will work together on making a specific savings plan for your families. This is a big thing! Like Mama Nontlantla, we will each choose the goal that we want to reach and then think about all the small steps that we are going to take in order to reach that goal.

3. SONG & EXERCISE (10 minutes)



3.1 SONG: MASIBONISANE

Masibonisane
Ngalemali yegrant
Sizothengu kutya
Kwabantwana bam

Yiloligrant iyeza (x2)

Sizothengu kutya
Kwabantwana bam



3.2 PHYSICAL EXERCISE

Encourage participants to do their physical exercises once a day! Lead them through the head-to-toe stretch that we introduced in the first session.

Did anybody try this exercise at home?

4. CORE LESSON (60 minutes)



4.1 ACTIVITY: WHICH SAVING CHOICE IS BEST?

This activity is designed to help us find out more about saving money.

We will talk about what we all know about savings, share the information that we have and find out what is true and what is not.



Tips for facilitating Which saving choice is best?:

1. *Facilitator stick one paper on each side of the room: on one side a paper showing a happy smiley face and on the other side a paper showing a sad smiley face.*
2. We will need the whole room for this exercise. Everybody stand up and gather in the middle of the room.
3. We will talk about different ways of saving money.
4. Facilitators suggest examples of how to save money from the three choices listed below. For example: "Save money by hiding coins somewhere in your house."
5. Participants think about each example carefully. For example: Is hiding money in your house a good idea or bad idea? Is it safe or is it dangerous? Is it for free or does it cost something?
6. If participants think an example of how to save money is a good idea, they walk to the right of the room (towards the smiley face!). If they think an example of how to save money might cause problems, they walk to the left of the room (towards the sad face!).
7. Remind the participants that there is no right or wrong answer. Like we said before, every family is different and what might be good for one family might not be good for another family. So for some families hiding money in the house in order to save might be a great idea, but for another family it might cause a lot of problems!

8. Facilitators ask the group why they are standing where they are. *Remember to let the participants be the experts! Once participants have moved to the sides of the room facilitator asks them to share their experiences (whether positive or negative) with each saving strategy with the others.*
9. Discuss!

Facilitator reads out first saving choice:

Choice 1: Saving at home

Once everybody has moved to one side of the room, discussion points could be:

“Good things” about saving this way could be:

- Doesn’t cost anything
- Easy to keep track of how much money we spend/save

“Problems” about saving this way could be:

- Dangerous as house can get robbed
- Could lose money in a fire or flood
- More difficult not to spend the money

Participants brainstorm ideas about where they could put their money at home.

The list could include:

- Hiding your money in a book or in your socks?
- Hiding money in more than one place in the house?
- Buying a lock box with a padlock (e.g. at PEP for R100–R300), and nailing it to the floor.
- Investing in livestock. We don’t think of this as savings, but it’s actually very similar! If we have enough money to buy a goat, it can help us hold on to that money. The goat we buy can grow and give birth to more goats. And if we need the money sooner, we can always sell the goat. Risk: but of course the goat could get run over, or get sick and die....

Facilitator reads out second saving choice:

Choice 2: Saving at the bank

Once everybody has moved to one side of the room, discussion points could be:

- You can choose from different banks: FNB, Standard, Nedbank, ABSA

- Once the bank account is open, you do not have to go in person to move your money – you can also use your phone. This is called mobile banking.
- Some banks will let you open a group account, or “joint” account. With these accounts, you cannot decide on your own that you want to make a payment or that you want to withdraw some money. Everybody who is sharing the account with you needs to agree before you can do these things. A joint account will also allow you to split the bank fees with the other people in your group account.
- Do any participants use bank accounts? Encourage participants to share their experiences (whether positive or negative) with the others.

Facilitator reads out second saving choice:

Choice 3: Saving in a savings group/stokvel

Once everybody has moved to one side of the room, brainstorm different forms of stokvels.

Can participants who are part of a savings group explain how it works?

Encourage participants to share their experiences (whether positive or negative) with the others.



4.2 NEGATIVE ROLE-PLAY

Taking money from a loan shark (negative)

Mama Nontlantla only has R100 left of her SASSA money this month and there are still two weeks left before grant day. She still needs to buy food for her three kids so she decides to borrow money from a man in town. She borrows R1000 from Amandla. On grant day she realizes that this means that she has a huge debt to pay back to Amandla.

Amandla (yelling at Nontlantla): What do you mean you can't pay me my R2000?! You have to give it to me now!

Mama Nontlantla (shaking): But I only borrowed R1000, and my grant is only R1300. How can I pay you that much money?

Amandla: That's too bad, it's what you owe me after interest. I'm going to have to take your SASSA card.

Mama Nontlantla (crying): But...but... What will happen to my three children?

Amandla takes Nontlantla's SASSA card away.



4.3 DISCUSSION ABOUT NEGATIVE ROLE-PLAY

Think about the role-play you just saw:

- Why does Mama Nontlantla feel the need to borrow money?
- Is there a risk of borrowing money from Amandla?
- How could Mama Nontlantla reduce the risks of borrowing money?

Need help?

- Do you think it would be better to borrow from family members or friends than from a loan shark? If the loan shark/matshonisa does not have a licence, then they are acting against the law and you can ask ward counsellors for help.
- Does Mama Nontlantla have more money now that she has borrowed money from Amandla? Or does she have less money?

Before we continue, let's make sure we all understand what we're talking about when we say "**debt**."

- We are in debt when we have borrowed money from someone and now must give that money back. Like Mama Nontlantla is now in debt to Amandla.
- The problem with debts is that the person who lends the money wants to earn something by doing this – like Amandla! What the loan shark charges on top of the amount that they lend out is what we call "interest".

So what is "**interest**", or "interest rate"?

If we borrow money from a loan shark the interest rate is often very high. This means that the money that we owe becomes more and more than the amount we borrowed. If Mama Nontlantla borrows R1000 from the loan shark Amandla, she will have to pay back more than R2000 after only two months. That is already twice as much money than she originally borrowed! The longer Mama Nontlantla waits to pay back what she borrowed, the more money she will have to give to Amandla. If she can't pay Amandla for a full year she will owe him many, many thousand Rands.

Facilitators use beans in this part of the discussion to show how much debt Mama Nontlantla has after one year:

Let's look at this with our beans from a few weeks ago. Let's say that Mama Nontlantla has borrowed **two beans** from Amandla. How many beans would she have to pay back to Amandla after one year?

Facilitator to show illustrations. Much more money!



4.4 STORY: MAMA NONTLANTLA

Remember Mama Nontlantla and her two grandchildren Asive and Lonwabo?

Do you remember what Mama Nontlantla's goals were?

Participants contribute ideas.

Mama Nontlantla had to save for many months! She had to be patient in order to achieve her goals. Sometimes she struggled a lot, which is why one day she borrowed money from the loan shark. But after her difficult experience with Amandla, she started to put aside R150 every month from her pension grant and save money that way instead. She put the R150 directly in the lockbox that she had nailed into the floor and hidden in her closet. She made sure that she never opened the lockbox to take out money to buy something she didn't absolutely need. This became her saving plan, her rule.



4.5 DISCUSSION ABOUT THE STORY OF MAMA NONTLANTLA: INTRODUCING "STEPPING STONES" TO SAVE

Remember a few weeks ago when we talked about our saving goals? All of you had to think about one thing that you as a family really want to have or achieve. Does anybody remember the saving goals for their family?

Participants contribute ideas.

Today we want to come up with a strong plan for how we can reach our goals. These goals sometimes feel far away and hard to reach. This is why we need "stepping stones." Stepping stones are little steps we can take each day, each week, and each month that will help us get closer to our goal. Remember when we talked about rules and routines? These little stepping stones are small rules or routines that we make so we can take steps to save money at home.

Think about a ladder. We need to climb one step after the other until we reach the top of the ladder – our goal. Let's think about these climbing steps together:

Facilitator to draw a ladder on a flipboard paper. Invite one or two teens to draw or write their family saving goals on top of the ladder.

Does anyone have an idea for a good stepping stone or saving step? *Facilitators point to goal that has been drawn or written.*

What were Mama Nontlantla's stepping stones? Would any of these help us to get to the top of our ladder? *Encourage participants to praise each other for every suggestion.*

Facilitators collect ideas. All stepping stones are written next to the ladder.

Need help?:

- You could for example decide to put aside R10 into a lock box every week.
- You could decide to put another R50 into your lock box on every grant day.
- You could decide to spend only R15 on airtime each week.
- You could open a bank account the next time you are in town and put R200 into your account every time you go in town.

Let's now think about each the stepping stones you are willing to take as a family. What are the saving steps your family can try to take every day, every week, and every month?

Participants discuss family saving steps in pairs. Remind participants that this is not an easy task.

Facilitator to walk around and check for understanding.

5. ENERGISER (5 minutes)



5.1 ENERGISER: Facilitator can choose

Facilitators select an energiser from the Appendix to do with the group when they feel everybody needs some energy!

Remember to use energisers when participants need a break or when teens need to stretch their legs!

6. HOME PRACTICE (25 minutes)



6.1 PREPARING FOR HOME PRACTICE: Making a savings plan



Tips for facilitating Making a savings plan

1. Facilitators distribute family saving plan sheets.

2. Here is a list of the different saving choice that we discussed earlier. Can we think together what saving method each of these pictures represents?

Can one of the teenagers here tell us what the first picture is?

Does one of the parents want to tell us what we have discussed about this way of saving money?

What is good about it and what might be a problem?

3. In pairs, teenagers and their parents think about which saving strategy could work best for their family.

4. Each pair writes or draws a saving plan for their family. Think about the small saving steps that we have discussed today. How much money can you save each week? How much money can you save each month?

5. *Facilitator walks around to check for understanding and review saving plans for safety.*



6.2 HOME PRACTICE

Have a conversation with your whole family about different saving choices. Present your saving plan sheet to your other family members. Think and discuss together which saving plan will work best for your family. Then try and implement your saving plan as a family.

Try to remind each other of the saving steps and praise each other for following the saving plan!



6.3 VISIT YOUR SINOVUYO BUDDY AT LEAST ONCE A WEEK

Discuss how your saving steps are going at home with your Sinovuyo Buddy.



6.4 COMPLETE A PHYSICAL WARM-UP ONCE A DAY

Participants can either use the physical exercise we did at the beginning of the session, or they can invent their own.

7. CLOSING (10 minutes)



7.1 REVIEW TOPICS COVERED

Ask participants if they remember any of the topics we covered today?

Ask if the participants can remember any of the core principles from this session?

Let participants repeat the core principles after the facilitator:

- Saving is essential
- We can save a little bit at a time to make bigger things possible
- Find a way of saving that works for your family

*Use the **illustrations** and **saving menu** from this session to review the topics covered with participants. This is a good way for them to be involved in remembering what we covered in this session.*



7.2 REMIND PARTICIPANTS ABOUT NEXT SESSION AND HOME PRACTICE

In the next session we talk about keeping safe in our communities.

But before then, don't forget to do your home practice!

Facilitators remind participants about time and location of next session.



7.3 THANK AND PRAISE PARTICIPANTS

Invite one of the participants to close the session with a song.

Sinovuyo Teens Session 7:

SAVING & MAKING A BUDGET

Developing and practicing problem-solving skills helps us to face challenges and find new solutions to difficult situations



Money

When we have enough... we tend to feel happy

Money can often feel like a problem that needs to be solved...



When we don't have enough...we might feel stressed, anxious, and sad.

Sometimes we struggle to get from one grant or pay day to the next without running out of money at the end of the month... Sometimes in life there are times when it feels impossible to save money... sometimes we feel like we can't avoid borrowing more and more money from other people....

MONEY PROBLEMS = STRESS IN FAMILIES

✓ **SOLUTION:**

Budget + Save money = Reduce stress =



A BUDGET is how we decide what we will spend our money on. It helps us to find out how much money we can spend on our needs and wants. We create a plan for our money so that it's easier to make choices and to avoid running out of money.

1. Add up how much money you have every month



2. Think about what is important to you as a family



MEDICAL CARE



SHELTER



FOOD

3. Make a plan so the money you have covers your family's needs



FOOD



MEDICAL CARE



SHELTER

4. Remember to save some money for emergencies or for something you really want for yourself or your family in the future



SAVING MONEY is when we put away some money every week/month so that we can keep some money saved in case of an emergency ...



... or to build towards a long-term goal.

Money Shocks are when things that were not planned happen and require us to spend money. They can happen to all of us and they usually come very unexpectedly.

Let's keep in mind that with the money we have, we all have to make choices between different things. And sometimes these choices can be very difficult.

Two things to think about when making these choices together:

1. Which things are most important to you as a family?

2. Which things do not mean too much to you?



Remember: solving problems is best done **TOGETHER** as a family.



The Story of Gogo Nontlantla

Once upon a time in a village not so far from here, there lived an old Gogo called Mama Nontlantla. Nontlantla lived with her grandchildren, Asive and Bongani. Asive was 18 and had great marks in school. Bongani had just turned 16 and had many friends who admired him a lot.

Nontlantla looked after her grandchildren since their parents died when the children were still very young. They struggled, but Gogo received a small grant for each of the children. Combined with her pension grant, she could almost make ends meet. Just the last days of each month, eish, those were tough!

One day, she watched her grandchildren come in from school and thought: "Asive is so clever! She will pass her matric next year and surely go to study at Fort Hare! She will need all those books for university! And transport money to get there every day! And Bongani, he is just like his grandfather, honest and serious and responsible. Soon he will go to initiation school! But he will need a new suit, and we'll need a cow for the ceremony! And food! Hayibo!"

Nontlantla then thought to herself: "Times are so tough, but I want the best possible future for my grandchildren. They deserve all of the happiness and success in the world. I don't know how, I don't know where the money will come from. I could borrow the money, but yo! ... these loan sharks are so dangerous. I must save but how?"

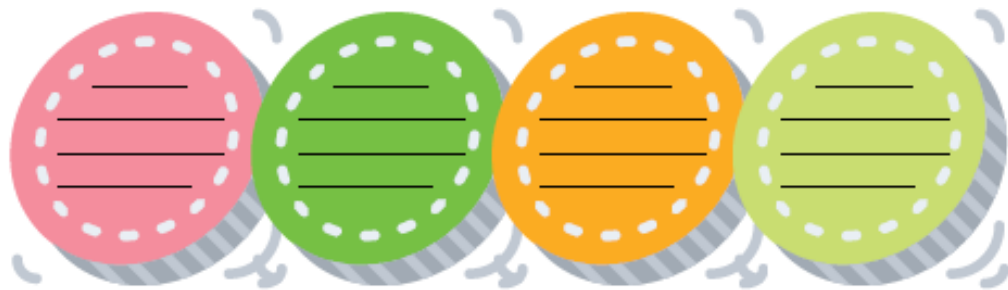
It took Nontlantla a long time. First she sat down and made a budget ... a plan for how she could save her money. Then she began to save just a little bit of money at a time – R60 per month from the pension grant, R200 from the money that her brother sends home each month. She worked with Bongani and Asive to choose little things that she could spend just a little bit less on each week. The kids were great at helping her to think about the things they didn't need. And over the next few years as her children grew, she finally was able to fulfill her dreams. Without borrowing any money from friends or loan sharks, she managed to pay for Bongani's initiation and Asive's MATRIC graduation. She could not have been more proud.

Remember Mama Nontlantla and how she finally managed to budget and save money for her grandchildren's future?

Now it's your turn!

What are yours and your family's saving goals?

How much money does your family have available each week/month and where does this money come from? Write the different amount and where it comes from in the coins below:



Draw circles around the pictures of what you think are needs, and squares around what you think are wants.



*Need: something you **have to** have to survive*
*Want: something you **would like** to have*

Draw pictures of where your family's money goes every week/month.



Parent: What do you spend money on each month?



Teen: What do you spend money on each month?

Then together, draw circles round the pictures of your needs and squares around your wants.

Together, as a family, ask yourselves:

- Which of these things are most important to us as a family?
- Which of these things would we like to have but we could get by without?

Think about how much money your family has available every week/month and how this can cover all of your family's "needs" for the whole month... Try to include savings in your budget/plan for emergencies and for some of your wants!



HOME ACTIVITIES

Session 7, week 7

- Plan your home activities
- Record your progress
- See how well you are doing!

In our next group session, we can refer back to this guide to share all about our week of Sinovuyo home activities...

What must I do?	When and where will I do it?	How did it go?
Make a budget together with the whole family Ask yourselves: How much money is available every month? How can this money cover all of the family's needs for the month? Include savings in your plan.	At least once in the week.	Think about what it was like to accomplish this home activity. What happened? How did it feel?  
REMEMBER TO KEEP DOING YOUR ONGOING HOME ACTIVITIES! • Spend 15 minutes of Quality Time together • Do Physical Exercise Everyday • Make a plan to meet your Sinovuyo Friend • Take a Pause whenever you feel stressed	At least once a day during the week or when things become stressful	Think about what it was like to accomplish this home activity. What happened? How did it feel?  



Making a budget and saving for the future can also relieve stress in the family now! We can see a bright future through our newly built windows in our Caring family home!

We can save a little bit at a time to make bigger things possible.



THERE ARE MANY WAYS TO SAVE MONEY
EACH FAMILY CAN DECIDE WHICH WAYS
WORK BEST FOR THEM

SOME WAYS CAN BE OF GREAT BENEFIT
TO YOU AND YOUR FAMILY...

AND SOME WAYS COULD CAUSE MORE PROBLEMS

WAYS TO SAVE MONEY

Saving at home



Possible good things
about saving this way:

- It's free!
- Easy to keep track of how much money we spend/save

Possible problems about saving
this way:

- Risky if house is robbed
- Could lose money in a fire or flood
- Hard to resist spending the money

Where can you put the money:

- Hiding your money in a book or in your socks?
- Hiding money in more than one place in the house?
- Buying a lock box with a padlock (e.g. at PEP for R100–R300), and nailing it to the floor.

Can this saving choice benefit my family?

Benefits:

Challenges

Investing in livestock



Possible good things about saving this way:

- We don't think of this as saving money, but it's actually very similar!
- If we have enough money to buy an animal (e.g. goat), it can help us hold on to that money.
- Livestock is cheap to buy when young and worth a lot more when older
- Livestock that we buy can grow and give birth to more animals.
- And if we need the money sooner, we can always sell the livestock.

Possible problems about saving this way:

- Animals need food which sometimes cost extra money
- Someone needs to look after the livestock
- Accidents happen - they could get run over, or get sick and die....

Where can you put the money:

- Animals can be kept in a kraal or safe enclosure

Can this saving choice benefit my family?

Benefits:

Challenges

Saving at the bank



Possible good things about saving this way:

- You can choose from many different banks: FNB, Standard, Nedbank, ABSA, Capitec.
- Once the bank account is open, you do not have to go in person to move your money – you can also use your phone. This is called Mobile Banking.

Possible problems about saving this way:

- Banks sometimes have minimum monthly fees
- You could get robbed on the way to/from the bank
- Banks are sometimes far away from where you live

Where can you put the money:

- Some banks will let you open a group account, or “joint” account.
- Joint account =
 1. Everybody who is sharing the account with you needs to agree before you can make a payment or withdraw some money.
 2. Allows you to split the bank fees with the other people in your group account

Can this saving choice benefit my family?

Benefits:

Challenges

Saving in a group



Possible good things about saving this way:

- Members of a society or group regularly contribute an agreed amount to a central fund
- There are many different types of stokvels
- Some examples are:
 - Investment stokvels
 - Party stokvels
 - Family stokvels
 - Borrowing stokvels
 - Grocery stokvels
 - Burial society stokvels
- Depending on the type of stokvel you belong to, you could receive the following on a rotational basis:
 - a lump sum/ single large payment of money
 - get paid out for a specific event such as for a death, or at Christmas
 - or paid out with grocery coupons

Can this saving choice benefit my family?

Benefits:

Challenges

Can this saving choice benefit my family?

Benefits:

Challenges

Can this saving choice benefit my family?

Benefits:

Challenges

[illegible]



Goals help us to remember why we want to save money even when it's difficult.

Remember how Mama Nontlantla had the goal to save for her grandchildren's future?

Do you remember your own family saving goals from Session 7?

What do you and your family really want to have or achieve in the future?

Write this goal on the last rung of the ladder on the following page!

Remember to make the goal specific, positive, and realistic!

These goals sometimes feel far away and hard to reach. This is why we need a step by step plan that shows us the steps we can take each day, each week, and each month that will help us get closer to our goal.

Just like a ladder, we need to climb one step after the other until we reach the top of the ladder – our goal!

Remember: every family is different and what might be good for one family might not be good for another family... there is no right or wrong answer!

STEPS TO SAVING

Family Saving Goals

What can you as a family spend less money on this week? This month?

Which saving choice will you choose that is best for your family? What action steps do you need to take to make this a reality this month?

{some ideas: You could decide to put aside R10 into a lock box every week
You could decide to put another R50 into your lock box on every grant day
You could decide to spend only R15 on airtime each week
You could open a bank account the next time you are in town and put
R200 into your account every time you go in town.}

Where will you get this money from?

How much money do you want to save each week? Each month?

If uMama Nontlantla only has R100 left of her SASSA money this month and there are still two weeks left before grant day. She still needs to buy food for her three kids!

She decides to borrow money from a man in town.

She borrows R1000.

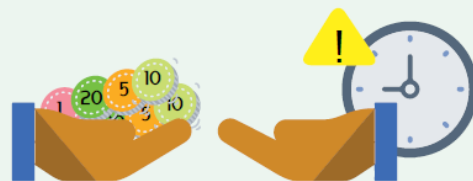
On grant day she realizes that this means that she has a huge debt to pay back to him... she will have to pay back more than R2000 after only two months. That is already twice as much money than she originally borrowed! The longer Mama Nontlantla waits to pay back what she borrowed, the more money she will have to give to the loan shark. If she can't pay him for a full year she will owe him many, many thousands of Rands.

WHAT IS DEBT?

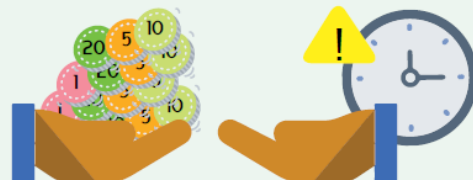
We are in debt when we have borrowed money from someone and now must give that money back.



The problem = the person who lends the money wants to earn something by doing this! They will charge extra money on top of the amount that they lend out...This is called "interest".



If we borrow money from a loan shark the interest rate is often very high----- the amount of money that we owe becomes more and MORE than the amount that we borrowed in the beginning...



Instead of borrowing from the loan shark, uMama Nontlantla started to put aside R150 every month from her pension grant. She put the R150 directly in the lockbox that she had nailed into the floor and hid in her closet. She made sure that she never opened the lockbox to take out money to buy something that she didn't absolutely need. This became her saving plan. By the end of the year, she had saved R1800!



HOME ACTIVITIES

Session 11, week 11

- Plan your home activities
- Record your progress
- See how well you are doing!

In our next group session, we can refer back to this guide to share all about our week of Sinovuyo home activities...

What must I do?	When and where will I do it?	How did it go?
Create a Family Savings Plan (parents and teens should do this together) Have a conversation with your whole family about different saving choices. Present your saving plan sheet to your other family members. Think and discuss together which saving plan will work best for your family. Then try and implement your saving plan as a family. Try to remind each other of the saving steps and praise each other for following the saving plan!	Once during the week	Think about what it was like to accomplish this home activity. What happened? How did it feel?  
REMEMBER TO KEEP DOING YOUR ONGOING HOME ACTIVITIES! • Spend 15 minutes of Quality Time together • Do Physical Exercise Everyday • Make a plan to meet your Sinovuyo Friend • Take a Pause whenever you feel stressed	At least once a day during the week or when things become stressful	Think about what it was like to accomplish this home activity. What happened? How did it feel?  



It is the small steps in life that get us to where we want to go... Each step up the savings ladder will get you closer to achieving your goals!

Appendix 5. Pre-Analysis Plan for RCT Analyses

Note: The pre-analysis plan has been published in the American Economic Association RCT Registry under the ID AEARCTR-0002138, see here:

<https://www.socialscisceregistry.org/trials/2138>

Pre-Analysis Plan: Household Economic Strengthening through Saving and Budgeting: Evidence from a Field Experiment in South Africa

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April 4, 2017

Abstract

What helps to improve the effectiveness of financial literacy programs in promoting household economic welfare? This study examines the impact of providing poor families in South Africa with a financial literacy and savings training that was integrated into a broader psychosocial parenting intervention. Using a cluster randomized control trial (RCT) with 40 villages and approximately 550 families, we test whether this program can increase savings, borrowing, and financial planning, as well as help reduce financial distress, vulnerability to economic shocks, and improve economic welfare.

1 Introduction

Saving and careful financial planning are essential tools for consumption smoothing, future-oriented investment, and resilience to income shocks among people living in poverty (Ksoll et al., 2015; Collins et al., 2009; Conning & Udry, 2007). In response, interventions to promote saving and budgeting have gained prominence in policy and research in international development. Underlining this growing interest, a body of literature has started to investigate the effectiveness of such programs with the help of randomized controlled trials. While programs that give access to formal banking have shown success across a range of trials (e.g. Dupas et al., 2016; Brune et al., 2015; Dupas & Robinson, 2013; Prina, 2013), the evidence is less conclusive when it comes to financial literacy programs (Cole et al., 2014; Coville et al., 2014;

Fernandes et al., 2014; O’Prey & Shephard, 2014). Yet, these programs might be the most adequate for very poor and rural populations in areas where penetration of formal banking remains low. This research project therefore aims at gaining a better understanding of the conditions under which financial literacy programs can be successful. We evaluate the effectiveness of a combined parenting and financial literacy program targeted at low-income families in the Eastern Cape province of South Africa. Our study sample reflects the economy of the province and is characterised by high levels of household poverty, high unemployment rates, and a high dependency on state-provided social assistance, with most families largely living on monthly governmental cash grants. The present document outlines the analysis plan for the study, including the econometric methods that will be used to assess program impact as well as a detailed description of all outcome variables.

2 The Intervention

The program, named *Sinovuyo Teen* (translated as ‘we have happiness’ in vernacular isiXhosa), was primarily designed as an evidence-informed parenting program, iteratively tested and adapted over the course of three years to ensure cultural adequacy for the context of South Africa (see Lachmann, 2016; Cluver et al., 2016). The Sinovuyo Teen program is thereby embedded in the larger WHO/UNICEF initiative *Parenting for Lifelong Health*, that aims at developing and testing violence-prevention programs in low-resource settings. The 14-session, group-based program incorporates psychosocial and economic training elements (see Table 1). Psychosocial components (12 sessions) drew on evidence-based parenting principles, such as promoting praise and individuals’ self-worth, anger and stress control, responding to crises, and modelling positive behaviour. The economic part of the program (2 sessions) breaks down into three core aspects, namely motivating participants to save, teaching budgeting and saving skills, and making soft commitments for saving.

Table 1. Program Curriculum

Session 1: Introducing the programme & defining participant goals	<i>Joint</i>
Session 2: Building a positive relationship through spending time together	<i>Joint</i>
Session 3: Praising each other	<i>Joint</i>
Session 4: Talking about emotions	<i>Separate</i>
Session 5: Managing anger and solving problems	<i>Separate</i>
Session 6: Problem solving techniques	<i>Joint</i>
Session 7: Motivation to save and making a budget for the month	<i>Joint</i>
Session 8: Coping with problems I	<i>Separate</i>
Session 9: Coping with problems II	<i>Separate</i>
Session 10: Establishing rules and routines in the household	<i>Joint</i>
Session 11: Ways to save money & making a family saving plan	<i>Joint</i>
Session 12: Avoiding risk in the community	<i>Joint</i>
Session 13: Responding to crisis – Anger reduction and problem solving	<i>Joint</i>
Session 14: Identify support structures for lasting change	<i>Joint</i>

Weekly sessions last between 3-4 hours and are attended by one adolescent and their primary caregiver per participating family. A warm lunch is served at the beginning of each session. Delivery methods of the program include group discussions, role-plays, 'homework' activities to practice skills with the family, group problem-solving techniques evolving around common challenges experienced at home, as well as traditional songs, dances, and prayers. All elements were designed as low-cost for delivery in low-resource settings. For instance, video vignettes were replaced with illustrated comic strips, depicting family dynamics and challenges that were typical for the setting and therefore easily related to. If participants were unable to attend sessions in consequence of illness or social obligations such as funerals, facilitators delivered a condensed version of the session in the participant's home.

The program was implemented in collaboration with the NGO Clowns without Borders South Africa and UNICEF South Africa. Sessions were held in community locations such as town halls or schools and facilitated by youth development facilitators, auxiliary social workers, and local lay workers from a range of professional backgrounds. Each session was delivered by facilitator pairs who had to take part in a week-long training and received further support in ongoing weekly supervisions and focused training on specific session content.

3 Evaluation Questions

This project has two research strands. The first strand examines whether the above program is effective in preventing the physical and emotional abuse of adolescents, improving parenting and reducing adolescent behavioural problems. The respective study protocol has been published elsewhere (Cluver et al., 2016). This analysis plan will focus on the second strand that examines the effects of the program on family economic welfare. Specifically, our main questions are:

- 1) **What are the overall impacts of the program on financial planning**, including financial self-efficacy and attitudes as well as actual saving and borrowing practices?
- 2) **Is the program effective in decreasing financial and psychological distress**, including consumption shortfalls as well as the psychological consequences of experiencing poverty?
- 3) **Can the program increase resilience to economic shocks?**

Lastly, we add an explorative research question:

- 4) **Are there wider economic welfare impacts from the program** as captured by household access to a range of basic necessities?

4 Experimental Design

4.1 Power Analysis

The sample size was chosen based on power calculations using Optimal Design software (Raudenbush et al. 2011), which showed that 40 clusters (villages) with an average of 12 families per village would be required for a minimum detectable effect size of 0.35-0.4 and desired power of 0.80 with 95% confidence. The trial had to be powered for a cluster RCT rather than an individual RCT considering that the study pilot had pointed to potential spillovers from sharing program content with friends and neighbors.

4.2 Sample

The study took place in rural and peri-urban settlements within a radius of 2-hour driving distance from King William's Town in the Eastern Cape province of South Africa. According to the most recent census of 2013, the Eastern Cape is the poorest province of South Africa (Statistics South Africa, 2013). We used purposive sampling strategies for recruitment, aiming at enrolling designated at-risk families who had experienced high levels of intra-household conflict and economic hardship. Families were either referred by the local Departments of Social Development and Education, UNICEF South Africa, as well as local community-based social workers, schools, and community guides or identified through door-to-door risk screenings⁵ conducted by a trained local research team. Eligibility criteria were defined as follows:

For adolescents:

- Aged 10-18 years at initial assessment
- Lived in the respective dwelling at least 4 nights per week
- Had an adult primary caregiver who lived in the same household
- Able to attend the sessions in the afternoon on workdays
- Referred by any of the above listed bodies or self-referred for experiencing conflict and economic hardship in their family

For adults:

- Aged 18 years or older
- Served as the primary caregiver⁶ of the adolescent participant
- Lived in the same dwelling at least 4 nights per week

⁵ For the screening, research assistants used the following three questions in door-to-door visits in order to assess families' risk potential: 1) Do you and your teen argue and shout a lot every week?, 2) Do you sometimes end up hitting your teen when things are really stressful? , 3) Is your family struggling with money?

⁶ Primary caregivers were defined as the person primarily responsible for the day-to-day care and support of the children in the house and could include one of the biological parents of the child, another family member such as an aunt/grandparent, or a non-relative.

- Able to attend the sessions in the afternoon on workdays
- Referred by any of the above listed bodies or self-referred for experiencing conflict and economic hardship in their family

Approximately 2,120 families were screened for inclusion in the study and more than 600 families were eligible and gave consent for participation. For each family, we enrolled one adolescent and the adult household member identified as their primary caregivers. 640 caregivers and 620 adolescents completed at least parts of the baseline assessment (first wave interview, “Baseline 1”), but the final study sample only included families for which both caregiver and adolescent had completed baseline interviews from two waves (“Baseline 1” & “Baseline 2”). The final sample size at baseline was therefore 552 families.

4.3 Data

Once recruited and consented into the study, baseline and post-test interviews were conducted with participants via standardized questionnaires administered on mobile computers (tablets). Baseline data collection was divided up into two waves due to questionnaire length and with the purpose of building trust with participants before asking more sensitive questions. Surveys were designed as audio- and mobile-assisted self-interviews with the intention to increase privacy and confidentiality of the interview and reduce possible social desirability bias. Questionnaires were available both in English and isiXhosa and each question had been translated and back-translated (Brislin, 1970). Research assistants were trained to guide participants in the use of the tablets and offer assistance where needed. Adolescents and adults were interviewed separately and interviews lasted between 90-120 minutes.

4.4 Identification Strategy

To establish a causal relationship between the program and changes in defined outcomes, this study uses a randomized field experiment. We randomly assigned 40 clusters (32 rural and 8 peri-urban) including 552 caregiver-adolescent pairs to either receive the Sinovuyo Teen program or a one-day hygiene intervention focused on skills-building for safe water conservation and handwashing (control group). Randomization was done for clusters within the two strata rural vs. peri-urban location in a 1:1 ratio. Randomization was performed using a random number generator in Excel by an external statistician.

4.5 Randomization Verification

To establish experimental integrity, we will compare the treatment group to the control group on key sociodemographic and outcome variables as measured at baseline. We will use a joint orthogonality F-test to assess balance across arms. The following variables will be tested for balance between experimental arms:

Individual Characteristics

1. Participant Age
2. Participant Sex
3. Marital Status (adult)
4. Educational Level (categorized into no secondary degree vs. high school degree or higher) (adult)
5. Employment (coded as binary with formal, informal, and temporary employment all coded as 1) (adult)
6. School attendance (adolescent)
7. HIV Status (using verbal autopsy/illness questionnaires validated for high-prevalence regions)

Household Characteristics

1. Household Size
2. House Type (formal vs. informal)
3. Water Source (coded as binary, 1 indicating a water tap inside the house)
4. Electricity Access
5. Food Security (measured as days without sufficient food in the past 7 days) (using both adult & adolescent report)
6. Household Assets (weighted aggregated scale from principal component analysis of: livestock, TV, car, bike, phone)
7. Basic Necessities (weighted aggregated scale from principal component analysis of access to eight basic necessities, i.e. school uniform, warm cloths, toiletries) (using both adult & adolescent report)
8. Financial Distress (weighted aggregated scale from principal component analysis of four items measuring past-month consumption shortfalls) (using both adult & adolescent report)
9. Monetary Grant Value⁷ (measured in ZAR per capita)
10. RDP Housing Assistance⁸

⁷ These include the child support grant (3500.00 ZAR/month), the foster care grant (890.00 ZAR/month), the care dependency grant (1500.00 ZAR/month), the disability grant (1510.00 ZAR/month), the old age pension (1510.00 ZAR/month), the grant in aid (350.00 ZAR/month), and the war veterans grant (1520.00 ZAR/month).

⁸ Housing assistance is part of the Reconstruction and Development Program (RDP) that was adopted by the African National Congress in 1994 with the intention to address shortages in social service and infrastructure provision, including state-subsidies for housing, clean water, and electrification.

Financial Planning

1. Past-month Saving
2. Past-month Borrowing (both from close social network and moneylender)
3. Insurance Holding
4. Ability to Cope with Economic Shock
5. Adult/Adolescent Financial Self-Efficacy (Additive score based on two ranked responses on a 1-10 point Likert scale)
6. Adult/Adolescent Financial Attitudes (Additive score based on three(adults) / four(teens) ranked responses on a 1-10 point Likert scale)

5 Econometric Specifications

5.1 Basic Specification for Estimation of Treatment Effects

We estimate the average effect of being assigned to the treatment group, the intent-to-treat effect (ITT), on each outcome variable Y by running the following ANCOVA regression:

$$Y_i = \alpha + \beta T_i + \gamma Y_{i(t-1)} + \delta S_i + \varepsilon X'_i + \omega_{ij}, \quad (1)$$

where T_i is an indicator variable for treatment arm equal to 1 if individual i has been assigned to receive the program, $Y_{i(t-1)}$ the lagged outcome (at baseline), S_i is a strata dummy for urban/rural location, X'_i is a vector of individual-level baseline covariates, and ω_{ij} is an error term for individual i and village cluster j . We follow McKenzie (2012) by conditioning on the baseline level of outcomes for improve statistical power. Further, we include the following baseline covariates for increased precisions: age, gender, marital status, educational status, employment, baseline poverty level (asset index), and receipt of welfare grants (grant value per capita for each household). We run two separate models for every outcome as a robustness check: one where we estimate equation (1) without individual controls and one where we include all baseline covariates as control. We will cluster standard error by the unit of randomization, the village.

For binary outcomes, we will estimate linear probability models in the main analyses and use probit models (or ordered probit models for ordinal scales) in supplementary analyses.

5.2 Heterogeneous Effects

We will test whether the impact of program varies with pre-determined village-level, household-level, and individual-level characteristics. We explore heterogeneity in treatment effects using the following specification:

$$Y_i = \alpha + \beta T_i + \theta \text{TRAIT}'_i \times T_i + \gamma Y_{i(t-1)} + \delta S_i + \varepsilon X'_i + \omega_{ij}, \quad (2)$$

where TRAIT_i is a vector of baseline characteristics for which we assume heterogeneity in the effectiveness of the treatment (note that each individual trait is also included in the vector X_i). The average treatment effect for the subgroup of people with a respective trait is then given by the sum of the coefficients $\beta + \theta$ for that trait. As before, we will cluster standard errors in this type of specification at the village level. All the tests considered here are two-sided.

Heterogeneous effects will be explored along the following dimensions:

1. Adolescent/Adult Sex
2. Adolescent/Adult Age
3. Adult Marital Status
4. Adult Psychological Welfare (using the using the Centre for Epidemiologic Studies Depression Scale)
5. Adolescent/Adult HIV Status (using verbal autopsy/illness questionnaires validated for high-prevalence regions)
6. Adult Social Capital (using the Medical Outcomes Study Social Support Survey)
7. Adult Education Level (categorized into no secondary degree vs. high school degree or higher)
8. Household Grant Income (per household capita)
9. Household Baseline Poverty Level (using a quartile split to denote the poorest quartile of the sample)
10. Rural/Urban Location
11. Implementation Quality of the Program (based on quality ratings of each session from independent observation)

5.3 Treatment-on-the-Treated Effects

We additionally estimate the average treatment on the treated (TOT) program effect using an instrumental variable approach. Specifically, we instrument actual attendance of the program with being assigned to the treatment. The TOT estimate is given by:

$$A_i = a + b T_i + c Y_{i(t-1)} + d S_i + e X'_i + w_{ij}, \quad (3)$$

$$Y_i = \alpha + \beta A_i + \gamma Y_{i(t-1)} + \delta S_i + \theta X'_i + \omega_{ij}, \quad (4)$$

Whereby A_i is an indicator for whether individual i attended both of the two sessions with the financial literacy component.

5.4 Multiple Hypothesis Testing

We will account for multiple hypothesis testing by using False Discovery Rate (FDR) adjusted q-values (see Banerjee et al., 2015; Anderson, 2008; Benjamini et al, 2006;

Benjamini & Hochberg, 1995). We use the Benjamini-Hochberg method which is considered as less conservative than the Bonferroni adjustment, particularly when working with a range of outcomes that are likely correlated. For each outcome, we will report both unadjusted p-values as well as q-values corrected for multiple testing.

5.5 Testing for Differential Attrition

We assess the potential threat from attrition using three approaches. First, we test whether the magnitude of attrition is different for treatment and control households:

$$attrit = \alpha_v + \beta_0 + \beta_1 T_{hv} + \varepsilon_{hvt} \quad (5)$$

Second, we assess whether attrition households differ on a comprehensive set of baseline characteristics:

$$y_{hvB} = \alpha_v + \beta_0 + \beta_1 attrit + \varepsilon_{hvt} \quad (6)$$

Third, we examine whether the baseline characteristics of attrition households in the treatment group are significantly different from the control group, restricting the sample to attriting respondents only:

$$(y_{hvB| attrit=1}) = \beta_0 + \beta_1 T_{hv} + \varepsilon_{hvt} \quad (7)$$

If there are concerns with regards to differential attrition, we will employ bounds that are robust to attrition (such as Lee bounds) (see Behaghel et al., 2009).

5.6 Outcome Variables

In the following, we list the outcome variables which we will consider. Variables marked by an asterisk (*) are reported by both adults and adolescents living in the same household. For all measures, we first tried to identify existing measures so as to align our research with pre-existing literature in the field. Measures were then piloted with the target population and adapted further for improved understanding and contextual appropriateness.

1. Self-reported past-month saving

If respondents were saving, they further indicated where savings were held: a) at their homes, b) in an informal institution such as a savings group, c) in a formal bank account or post office.

2. Self-reported past-month borrowing from a family member or friend

3. Self-reported past-month borrowing from a moneylender/loanshark

4. Financial Attitudes*

Items drawn from a questionnaire previously used by Karlan & Linden (2014):

- (a) It is important to save money for the future
- (b) It is important to only spend money on things you really need.
- (c) It is not possible to save enough money to buy those things that I really want.
- (d) Saving is for Adults only. *(only measured for adolescents)*

Individual items were rated on a 1-10 point Likert scale

Financial Attitudes Index: Additive scale combining items (a)-(c)/(d)

5. Financial Self-efficacy*

Items drawn from Lown (2011) and adapted to the context of this study:

- (a) Imagine you just got paid or you have just received your grant money. How confident are you that you will not run out of money in the next month?
- (b) How confident are you that you can plan carefully in advance how to use the money during the week?

Individual items were rated on a 1-10 point Likert scale

Financial Self-Efficacy Index: Additive scale combining items (a) and (b)

6. Financial Distress*

We included a composite measure of financial distress to capture consumption shortfalls in day-to-day life, thus complementing some more conventional poverty measures. The items were piloted with research assistants as well as their children in the age range of 10-18. The reference period was defined as the past month in order to reflect the payment cycles of welfare grants.

- (a) In the past four weeks, how often did you run out of money for meat?
- (b) In the past four weeks, how often did you run out of money for electricity?
- (c) In the past four weeks, how often did you run out of money for transport?
- (d) In the past four weeks, how often did you run out of money for airtime?

Response options were "Never", "Rarely (1-3 times in the past four weeks)", "Sometimes (4-10 times in the past four weeks)", "Often (>10 times in the past four weeks)"

Financial Distress Index: Weighted scale based on principal component analysis, combining items (a)-(d)

7. Worries about Money*

Previous research that has pointed to the psychological impact – including anxiety, stress, and sleeping problems – caused by living in poverty (see Calvo & Dercon, 2013; Banerjee & Duflo, 2007; Case & Deaton, 2005). We therefore include an additional item to assess the emotional consequences of experiencing poverty:

- (a) In the past 4 weeks, how often did you worry or feel anxious about money?

Response options were “Never”, “Rarely (1-3 times in the past four weeks)”, “Sometimes (4-10 times in the past four weeks)”, “Often (>10 times in the past four weeks)”

8. Coping with Economic Shocks

We measured resilience to economic shocks using two items derived from previous research (Kast, Meier & Pomeranz, 2012; Barnes, Gaile & Kibombo, 2001; Prina, 2013; Dupas & Robinson, 2013):

(a) If you were facing an emergency, how difficult would it be for your family to get R1000?

(b) How would you get R1000?

Response options were: “Use existing income”, “Use savings”, “Use remittances”, “Borrow from a friend/family member”, “Borrow from a loan shark”, “Sell belongings”, “Reduce health expenditures”, “Reduce educational expenditures”, “Reduce food expenditures”

The above items were collapsed into a binary variable ‘coping with economic shocks’ that was coded as 1 if participants indicated that they would be able to cover the costs of a hypothetical emergency, and 0 if they were not able to. The coping strategies of borrowing from a loan shark (at high interest) and cutting down expenses on health, education, or food were considered as ‘risky’ and therefore also coded as 0.

9. Access to Basic Necessities*

The below items are based on the top eight most important necessities for children, as identified by the Centre for South African Social Policy in the ‘Indicators of poverty and social exclusion project’, and endorsed by over 80% of the South African population in a nationally representative survey (Wright, 2008; Wright & Noble, 2007; Pillay, Roberts, & Rule, 2006).

- (a) Were you able to afford three meals a day in the past month
- (b) Were you able to afford the costs of going to school in the past month
- (c) Were you able to afford the costs of going to a doctor when you were sick in the past month
- (d) Were you able to afford a school uniform in the past month
- (e) Were you able to afford enough warm clothes in the past month
- (f) Were you able to afford toiletries in the past month
- (g) Were you able to afford school equipment in the past month
- (h) Were you able to afford two pairs of shoes in the past month

Basic Necessities Index: Weighted scale based on principal component analysis, combining items (a)-(h)

5.7 Construction of Indices

As outlined above, the **Financial Attitudes Index** and the **Financial Distress Index** will be created based upon simple summative scores given the limited number of individual items. For the **Financial Distress Index** and the **Basic Necessities Index**, we will use principal component analysis to determine weights.

In principal component analysis, variables are expressed as the linear combination of a set of underlying components for each respondent j :

$$\begin{aligned} a_{1j} &= v_{11} \times A_{1j} + v_{12} \times A_{2j} + \dots + v_{1N} \times A_{Nj} \\ &\dots \\ a_{Nj} &= v_{N1} \times A_{1j} + v_{N2} \times A_{2j} + \dots + v_{NN} \times A_{Nj}, \end{aligned} \quad (8)$$

where A_N denotes the components and v_N the coefficients on each component for each variable.

Principal component analysis is then used to find the linear combination of the individual variables with maximum variance—yielding the first principal component A_{1j} —and then finding a second linear combination with the maximum of the remaining variance, and so forth. The “scoring factors” are then retrieved by inverting the structure of Equation (8), which then produces estimates for the N principal components:

$$\begin{aligned} A_{1j} &= f_{11} \times a_{1j} + f_{12} \times a_{2j} + \dots + f_{1N} \times a_{Nj} \\ &\dots \\ A_{Nj} &= f_{N1} \times a_{1j} + f_{N2} \times a_{2j} + \dots + f_{NN} \times a_{Nj}, \end{aligned} \quad (9)$$

Ultimately, the index for each respondent is given by the expression:

$$A_{1j} = f_{11} \times (a^*_{1j} - a^*_{1}) / (s^*_{1}) + \dots + f_{1N} \times (a^*_{Nj} - a^*_{N}) / (s^*_{N}), \quad (10)$$

whereby a^*_{1j} to a^*_{Nj} represent N items for individual (e.g. access to N basic necessities) j , a^*_{1} the mean of a^*_{1j} across respondents and s^*_{1} the standard deviation.

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Appendix 6. Complier Analysis

For estimation of the average treatment effect for compliers, we define a very strong first stage of the IV estimation conditioned on session attendance. Overall, 16.7% of adults and 21.9% of adolescents in the treatment arm attend a minimum of seven sessions, including the two with economic content. As we show in Tables 1-2, the overall pattern of the instrumented estimates remains broadly similar to the ITT estimates from Tables 3-4. However, the TOT estimates are less precise with larger standard errors. Findings motivate the assumption that home visits may have been crucial in securing necessary exposure to program content for participants who had missed a respective session.

Table 1. TOT Estimates for Intermediate Outcomes: Financial Planning and Financial Management

	(1) Holds any Savings		(2) Borrowed from moneylender		(3) Borrowed from family/friend		(4) Financial Attitudes Index		(5) Financial Self Efficacy Index	
	I	II	I	II	I	II	I	II	I	II
<i>Panel I: Adults</i>										
TOT: Instrumental	0.27***	0.29***	-0.19**	-0.19**	-0.08	-0.10	-0.29	-0.32	1.63***	1.68***
Var. Estimation	(0.08)	(0.07)	(0.08)	(0.08)	(0.09)	(0.09)	(0.30)	(0.33)	(0.57)	(0.58)
	[0.00]	[0.00]	[0.02]	[0.04]	[0.47]	[0.38]	[0.43]	[0.39]	[0.01]	[0.01]
Lagged Outcome	0.04	0.02	0.19***	0.19***	0.10**	0.10**	-0.05	-0.04*	0.10*	0.08
	(0.05)	(0.05)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.05)	(0.05)
Strata	-0.06	-0.09	0.07	0.07	-0.00	-0.01	0.19	0.08	0.36	0.19
	(0.07)	(0.06)	(0.07)	(0.07)	(0.05)	(0.05)	(0.14)	(0.14)	(0.36)	(0.39)
Controls	no	yes	no	yes	no	yes	no	yes	no	yes
Observations	539	534	539	534	539	534	539	534	539	534
<i>Panel II: Teens</i>										
ITT: Received							-0.10	-0.10	1.31***	1.20***
Program							(0.29)	(0.27)	(0.36)	(0.35)
							[0.74]	[0.71]	[0.00]	[0.00]
Lagged Outcome							-0.03	-0.05	0.13**	0.14**
							(0.04)	(0.04)	(0.06)	(0.05)
Strata							0.24	0.17	-0.52**	-0.61**
							(0.20)	(0.20)	(0.25)	(0.26)
Controls							no	yes	no	yes
Observations							526	522	526	522

Notes: *p<0.1, **p<0.05, ***p<0.01. Robust standard errors clustered at the village level in parentheses. Multiple hypothesis corrected sharpened q-values in square brackets following the Benjamini-Hochberg approach. Control variables used for models II are age, gender, marital status, educational status, employment, baseline poverty level measured via assets, household grant receipt. Instrument used for Panel I is adult attendance of at least seven sessions, including both with economic focus, instrument used for Panel II is adolescent attendance defined as equivalent to adult attendance.

Table 2. TOT Estimates of Distal Outcomes: Economic Welfare

	(1)		(2)		(3)		(4)	
	Financial Distress Index		Worries about Money		Coping with Economic Shock		Necessities Index	
	I	II	I	II	I	II	I	II
<i>Panel I: Adults</i>								
TOT: Instrumental Var.	-0.63*	-0.61*	-0.44**	-0.44**	0.12	0.12	0.22***	0.20***
Estimation	(0.33)	(0.36)	(0.18)	(0.18)	(0.08)	(0.08)	(0.06)	(0.06)
	[0.10]	[0.16]	[0.03]	[0.04]	[0.20]	[0.19]	[0.00]	[0.00]
Lagged Outcome	0.23***	0.21***	0.16***	0.16***	0.11***	0.07	0.13***	0.11***
	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.03)	(0.04)
Strata	0.04	0.17	-0.15	-0.15	-0.15**	-0.19***	0.04	0.03
	(0.22)	(0.23)	(0.11)	(0.12)	(0.07)	(0.07)	(0.06)	(0.06)
Controls	no	yes	no	yes	no	yes	no	yes
Observations	539	534	539	534	539	534	539	534
<i>Panel II: Teens</i>								
ITT: Received Program	-0.26	-0.27	-0.05	-0.06			0.17***	0.14**
	(0.23)	(0.21)	(0.15)	(0.12)			(0.06)	(0.06)
	[0.36]	[0.26]	[0.74]	[0.68]			[0.01]	[0.04]
Lagged Outcome	0.17***	0.18***	0.08**	0.05			0.08**	0.06
	(0.05)	(0.05)	(0.04)	(0.04)			(0.04)	(0.04)
Strata	0.38**	0.41***	0.18**	0.19**			-0.01	-0.02
	(0.15)	(0.15)	(0.08)	(0.08)			(0.04)	(0.04)
Controls	no	yes	no	yes			no	no
Observations	526	522	526	522			526	522

Notes: See Table 6.

Appendix 7. Focus Group Discussion Guides

A. Question Catalogue for FGD with Programme Participants

Introduction *Please remind the participants to wear their nametags*

Part One: Introductory questions

In the first set of questions we want you to think back and remember when you first heard about Sinovuyo and decided to join.

1. Meeting the research team: What do you remember about the interviews with Sinovuyo before the sessions started?
 - Did you understand why the people from Sinovuyo wanted to talk to you?
 - Was there any difference between the first and second time you saw the RAs?
2. Joining the programme: What attracted you to take part in the Sinovuyo programme?
 - When you were deciding to participate, did you discuss the decision with your teen/caregiver or anyone else?

Part Two: Key questions

In this second set of questions we want to ask you about your experience of Sinovuyo: 1) What the Sinovuyo workshops were like, but also 2) the relationships that you formed from this experience and 3) what it was like to bring Sinovuyo ideas into your house and community?

3. Sinovuyo sessions: Tell us about being at the Sinovuyo sessions.

- Content: Can you give us examples of role-plays/ discussions/ activities/ games/ discussions that you likes/didn't like?
- Attendance: What made attending sessions easy? What made attending sessions more difficult?

Activity: Design a one-minute role play in which you show us your favourite/ least favourite lesson/ role-play/ discussion/ activity.

Step 1: Get into groups of three or four

Step 2: Decide as a group what topic you want to show in your role-play

Step 3: Design your role-play (5 minutes)

Step 4: Show it to the group

Facilitators should remember to guide group discussion based on the role-plays that are shown.

4. Sinovuyo groups, buddies and facilitators: Tell us about the relationships that you formed in your workshops.

- Facilitators: What were some of the things the facilitators did well? What were some of the things that you think they could have done differently?
- Group: How would you describe the other people in your group?
- Buddy: Did you manage to see your Sinovuyo Buddy or other group members outside sessions?
- Did you prefer sessions or Katchups (home visits)?

5. Sinovuyo at home and in the community: What was it like to be a part of Sinovuyo outside of the workshops?

- Did you share your experience of Sinovuyo with other members of your household or community?
- Did you discuss Sinovuyo at home with your teen/caregiver?

Activity: Drawing program results. In this activity we want you to think about all the things that you think changed during or because of Sinovuyo.

Step 1: Start by taking a blank piece of paper and drawing a big picture of your house.

Step 2: Did anything change in the relationship with your parent/teen? If yes, participants draw an example of something that changed in the relationship between the parent/teen.

Step 3: Did anything change in your household? If yes, participants draw an example of something that changed in the household.

Step 4: Did anything change in your community (outside your household)? If yes, participants draw an example of something that changes in the community.

Facilitators should remember to guide group discussion based on the maps participants draw. If participants would rather discuss their thoughts on these questions rather than draw, that is fine, too

Part Three: Economic Strengthening

In this next section we want to ask you in particular about the sessions that focused on money.

6. Caregiver: What did you learn in the Sinovuyo program about money, budgeting, and saving?

- Did the sessions change the way you spend your money?
- Did the sessions change the way you think about saving money?

Caregiver Activity: Barriers to saving and effective budgeting?

Step 1: Facilitator draws a windy road on the flip chart

Step 2: At the end of this road are our saving goals. Facilitator asks participants for some of their saving goals and writes them down/draws them.

Step 3: Discussion:

What are the things that make it difficult for us to reach these saving goals?

What makes it difficult for us to get through each month with the money we have?

What are challenges and problems when we try to save our money?

Facilitator writes all challenges next to the 'road'

7. Teen: What did you learn in the Sinovuyo program about money, budgeting, and saving?

- Did the sessions change the way you spend your money?
- Did the sessions change the way you think about saving money?

Teen Activity

Half of the villages will make saving reminders (Week 1), half of the villages will decorate saving boxes (Week 2)

Week 1: Making Saving Reminders for the Home

Step 1: Every teen receives colourful paper, pens, stickers, glue, etc.

Step 2: Facilitator: Remember when we talked about our family saving goals? And remember when we made step-by-step plans on how to save money? Now we want to make saving reminders for our homes – something that will remind us every day on why and how we want to save. Facilitators can give ideas: Drawing family saving goals, drawing a barometer to count your amount of savings, using samps and beans to count your savings...

Step 3: Discussion: Each teen presents their saving reminder to the group

Week 2: Decorating Saving/Cash Boxes

Step 1: Every teen a saving box and receives colourful paper, pens, stickers, glue, etc.

Step 2: Teens design their own saving boxes and decorate it with their personal saving goals/saving reminders

Step 3: Discussion: Each teen presents their saving box to the group

Part Four: Concluding questions

In this last set of questions we want your advice about the future of Sinovuyo

8. Out of the 14 sessions in Sinovuyo, is there anything that you learnt that you are planning on bringing forward?

- Do you manage to use Sinovuyo lessons in your everyday life?
- Did you encounter any challenges applying these new skills?

9. Do you think there is a need for Sinovuyo in other communities? Which ones?

B. Question Catalogue for FGD with Process Evaluation Research Assistants

Introduction

Warm up:

1. Participants: Tell us a story that stood out for you about one family or participant. Why did this story stand out for you?

2. Sessions: Based on your experiences attending at least two different Sinovuyo sessions, how have the Sinovuyo groups changed over time? What do you think were some of the differences between the groups in different locations?

Key questions:

3. Content: Based on your observations of the 14 Sinovuyo programme sessions, what would you change in the Sinovuyo programme? What would you not change?

4. Facilitator Activity: You are in charge of hiring and training facilitators. You need to 1. advertise for facilitator positions and 2. Think about what training facilitators need.

Working with the RA you also attended sessions with, can you 1. Take 5–10 minutes to design an advertisement for facilitators (listing the qualities you think facilitators should have before they are trained and 2. Take 5–10 minutes to list a few of the most important things the facilitators you hire should be trained in. *How do you think facilitators have changed over time from session 1 to session 14?*

5. Recruitment: Based on your experience both as a baseline data collection Research Assistant as well as a Process Evaluation Research Assistant that has observed the Sinovuyo programme, would you change anything about how the caregivers and teens were recruited?

Conclusion:

6. How did your roles as Process Evaluation Research Assistant impact you? How do you think the roles you played impacted others?

7. [If there's enough time]: What helped you do your job as a process RA and what made it difficult?

C. Question Catalogue for FGD with Programme Facilitators

Introduction:

1. Sinovuyo programme: What did you think worked well with the Sinovuyo programme? What didn't work well?

Key questions:

2. Fidelity and programme adaptation: Tell us what it was like following the manual at every session and Katch up. Did you feel you needed to make any changes? Did you disagree with anything? Did participation and attendance influence your work? Was there a difference between your villages/locations?
3. Professional and personal impact: Did being a Sinovuyo facilitator have an impact on your professional life? Did it have an impact on your personal life?
4. Programme dissemination outside the sessions: Tell us what it was like to deliver the Sinovuyo programme in participant homes. When you delivered the khaya catch-ups, were other members of the household interested? Did they get involved? How was it different delivering the programme in participant homes from in the workshop sessions?
5. What was helpful and unhelpful about how your work was organized? (Transport, LCs, training, supervision.) If there was one thing you could change about the way your work was organized, what would it be?

Economic Strengthening Component

6. What were your experiences with the *Visual Budgeting Exercise*? Was the exercise understood well by all participants? Did groups generally agree or rather disagree on how to allocate samps and beans? What do you think have participants learnt from the *Visual Budgeting Exercise*?
7. What do you think participants have learnt about savings? Do you think the programme will change the way that participants budget and save their money?
8. What are the skills, ideas, and motivations that you yourself take home from the Economic strengthening sessions?

Conclusion:

9. Do you think the programme and your work have made a difference for the families? If so, do you have any examples? Do you have any examples when things stayed the same or got worse?

Potential activity: write a facilitator job description/recruitment pamphlet for Sinovuyo participants.

Appendix 8. Process Evaluation Tool for Economic Strengthening Sessions

SESSION SEVEN

Location:

Date:

Research Assistant Name:

DISCUSSION ON THE STORY OF MAMA NONTLANTLA

Q1: Please write down which saving goals participants have?

(A saving goal is something that participants really wish for and are willing to start saving money for.

For example, Mama Nontlantla's saving goal is her grandchildren's future)

SAMPS AND BEANS EXERCISE

Samps and Beans Exercise observation chart

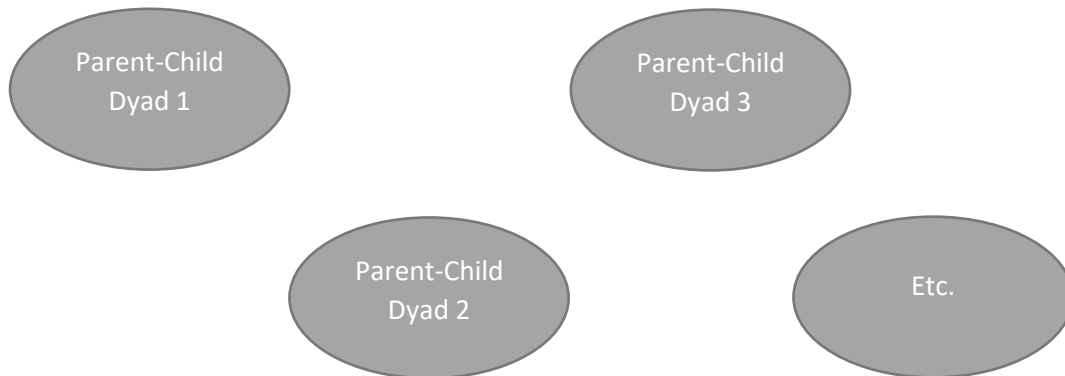
Q2:

a. Which parents and teens are able to make a visual budget with the samps and beans?

Please draw a happy smile next to the bubble 😊

b. Which parents and teens seem to have difficulties making a visual budget with the samps and beans? (Difficulties can be: problems with understanding the exercise, problems with counting, problems with agreeing on where to put samps and beans)

Please draw a sad smile next to the bubble and write which difficulty they have



Session ELEVEN

Location:

Date:

Research Assistant name:

WAYS TO SAVE ACTIVITY

1. How many participants think that the following saving strategies are **unsafe**/not good?

(The activity asks participants to move to one side of the room, whereby one stands for 'safe' and one stands for 'unsafe'. It should be easy to count the number of participants who are standing at the 'unsafe' side.)

	Number of participants	Reasons why? <i>The more information from the discussions you can provide, the better</i>
Saving at home 		
Saving at the bank 		
Saving in a savings group 		

LOAN SHARK ROLE PLAY

2. Did participants share any experiences that they had with borrowing money and with loan sharks? What were these experiences?

Appendix 9. Ethics Approval Letters

SOCIAL SCIENCES & HUMANITIES
INTER-DIVISIONAL RESEARCH ETHICS COMMITTEE

Hayes House, 75 George Street, Oxford. OX1 2BQ
Tel: +44(0)1865 614871 Fax: +44(0)1865 614855
ethics@socsci.ox.ac.uk www.socsci.ox.ac.uk

Co-ordinator of the IDREC
Social Sciences Divisional Office



Wednesday, 9 November 2011

Dr Lucie Cluver
Department of Social Policy and Intervention

Dear Lucie,

Research Ethics Approval

Ref No.: SSD/CUREC2/11-40

PACCASA (Preventing Abuse of Children in the Context of AIDS in sub-Saharan Africa)

The above application has been considered on behalf of the Social Sciences and Humanities Inter-divisional Research Ethics Committee (IDREC) in accordance with the procedures laid down by the University for ethical approval of all research involving human participants.

I am pleased to inform you that, on the basis of the information provided to the IDREC, the proposed research has been judged as meeting appropriate ethical standards, and accordingly approval has been granted.

Should there be any subsequent changes to the project, which raise ethical issues not covered in the original application, you should submit details to the IDREC for consideration.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'K. Vernon'.

Kerry Vernon

cc: Gemma Roche, Department of Social Policy and Intervention

KV/EB



04 December 2012

REFERENCE NUMBER: 2012_12_01

Researcher Name: Catherine Ward

Researcher Address: Department of Psychology, University of Cape Town

Dear Dr Ward

PROJECT TITLE: Sinovuyo Caring Families Project

Thank you for your submission to the Department of Psychology Research Ethics Committee.

It is a pleasure to inform you that the Committee has **granted approval** for you to conduct the study.

Please note that the ongoing ethical conduct of the study remains the responsibility of the principal investigator.

Please quote your REFERENCE NUMBER in all your correspondence.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Lauren Wild'.

Dr Lauren Wild

Acting Chair, Department of Psychology Research Ethics Committee

Appendix 10. Consent Form



You will be given a copy of this information sheet and consent form to keep.

Participation in this study is voluntary. This means you can refuse to be a part of this study.

Also, you can decide to withdraw from this study at any point without anything negative happening or you losing any benefits you might have. If you wish to stop at any time, just tell anyone on the research team.

1. Have you read or been read this information and understood the information given here?

☐ Yes ☐ No

2. Have you had an opportunity to ask any questions of the research team, received answers, and been able to ask for additional information?

☐ Yes ☐ No

3. Do you understand that you can withdraw from the study without penalty at any time by telling any member of the research team?

☐ Yes ☐ No

4. Do you understand who will be able to see to your information, how this information is stored, and what happens to the information at the end of the study?

☐ Yes ☐ No

5. Do you understand that you will be recorded on video, and the video will *only* be used for educational purposes?

☐ Yes ☐ No

Please sign your name if you understand what is involved and agree to participate:

Signature of person giving consent

Please sign your name if you agree to being recorded by video:

Signature of person giving consent

Printed name

Name of child

Your contact number

Date

Place

Signature of person witnessing consent
(*only if participant has literacy problems*)

Printed name

Date

Place

Signature of researcher gaining consent

Printed name

Date

Place

If you have any questions or decide that you no longer want to participate, please tell any of the workshop facilitators or interviewers. Or contact Project Manager, Jamie Lachman at 082 424 5691, or Dr Catherine Ward at 021 650 3422 or Dr. Lucie Cluver at lucie.cluver@spi.ox.ac.uk.

Appendix 11. Questionnaires



CAREGIVER BASELINE 1

Interviewer
name: _____

Family
Number: _____

Name of the
Caregiver: _____

Location of
interview: _____

Interview
Date: _____

Village: _____

SECTION 1:

About Me

The first questions are about you. Please answer these questions as accurately as possible. Remember that your name and everything else you tell us will be kept secret.

Your answers are important and will help the government and other organisations to design better services for young people.

1. Are you: Female ☐ Male ☐

2. What age are you? _____

3. What nickname would you like to be called by? _____

4. Are you:

☐ Single

☐ In a relationship (with a boyfriend/girlfriend)

☐ married or living as husband and wife

☐ married but not living together

☐ divorced

☐ widowed

☐ other

Please specify: _____

5. What languages do you mainly speak at home? _____

6. What is your date of birth? _____

7. Can you please give us your cell number? _____

8. Does someone come and visit your home to help you with things you need?

Yes ☐

No ☐

If Yes:

8.1 Can you tell us who?

- ☐ Someone from Isibindi or a social worker
- ☐ Someone from social development
- ☐ Someone to give medical care
- ☐ Anyone else

8.2 How many times have they visited in the past month?

9. What is the highest level of education you completed?

- ☐ No schooling
- ☐ Some primary school
- ☐ Completed primary school
- ☐ Completed high school
- ☐ Passed matric
- ☐ I don't know

10. What is the nicest thing anyone has said about you? Please record your answer here.



SECTION 2: AT HOME

Please tell us what type of house do you live in now?

house made of brick or concrete



living on the street



hut made of traditional materials (cow dung, mud, etc) or a rondavel on its own plot



shack in a back yard or a separate plot



OTHER

Please specify: _____

Where do you get your water from?

A tap inside the home



A community tap



a river

OTHER

Please specify: _____

1. How often in the past month has the water in your village stopped?

- ☐ Once or twice
- ☐ 3-5 times
- ☐ More than 5 times
- ☐ Has happened but not in the month
- ☐ We don't have running water
- ☐ Never

2. How many times did you wash your hands yesterday?

3. Are you currently working?

- ☐ Yes
- ☐ No

If Yes:

5.1 Is your work:

- ☐ part-time
- ☐ full time

5.2 Is your work:

- ☐ formal
- ☐ Informal

4. How many other people in your household have a job?



Section3: Your Teen

We would now like to ask you some questions about your child. This will help us know if you and your child can participate in the study. Remember, all of this information will be private and there are no right or wrong answers.



If you have more than one child in this age group, please choose the one who is in the Sinovuyo Teen Programme.

1. What is your child's first name? _____

2. What is your child's surname? _____

3. How old is your child? _____

4. Is your child

- ☐ Male
- ☐ Female

5. Are you the person who looks after your child the most in the household?

6. Does your child live with you at least 4 nights a week?

Yes	No
☐	☐
☐	☐



7. What is your relationship to him/her?

- ☐ biological mother
- ☐ biological father
- ☐ stepfather/stepmother
- ☐ brother/sister/stepbrother/sister
- ☐ grandmother/grandfather
- ☐ great-grandfather/great-grandmother
- ☐ aunt/uncle
- ☐ Cousin
- ☐ foster parent
- ☐ other
Specify: _____

Section 4: People You Live With



1. How many people sleep in your house (including you and your child)?
- _____

Now we are going to ask you a few questions about the people who sleep in your house.

2. Please fill in the following table and write:

- a. Their Name
- b. Relationship to your Teen
 - ☐ biological mother
 - ☐ biological father
 - ☐ stepfather/stepmother
 - ☐ brother/sister/stepbrother/sister
 - ☐ grandmother/grandfather
 - ☐ great-grandfather/great-grandmother
 - ☐ aunt/uncle
 - ☐ cousin
 - ☐ foster parent
 - ☐ other
- c. Their Age
- d. Please circle anyone in the household who is sick
- e. Please draw a pencil next to every person who is enrolled in school

[illegible]

In lots of families many grown-ups who live in the same house share in the responsibility of looking after teenagers. They help with meals, take them to school or the clinic, help with homework or help with discipline.

	Yes	No
1. Does your teen have another parent, guardian or caregiver staying with you and taking care of your teen at home?		

If Yes:

	Yes	No
2. Is this person sick?		



SECTION 5: HAVING WHAT WE NEED

Everyone struggles with money. We would like to assist and advise you on how to access grants if you are eligible. Can you tell us in which ways you have been struggling?

1. Please tick the things that you COULD afford at home in the past month:

- ☐ 3 meals a day
- ☐ costs of going to school even if your child goes to a no-fees school (transport, books, exams)
- ☐ visit to the doctor when someone in your family is ill, getting there and buying all the medicines you need
- ☐ school uniform
- ☐ enough clothes to keep you and your children warm and dry
- ☐ toiletries to be able to wash every day
- ☐ School equipment for all your kids (pencils, exercise books...)
- ☐ more than 1 pair of shoes

Many families struggle to have enough to eat. Thank you for being so honest here, we promise to use your information to try and make things better here in your area.

2. In the past week, how many days was there not enough food in the house (for everyone to eat)? _____

3. Now we want to ask you about which of the following you have in your household:



A working TV ☐



Bicycle ☐



Car ☐



Horse / donkey/ox/cattle/goat/sheep/pigs ☐



Hens/chicken ☐

4. Do you get food from a community garden at least twice in the past month?

5. Do you get food from food parcels at least twice in the past month?

6. Did you get access to a meal at a soup kitchen at least twice in the past month?

Yes	No
☐	☐
☐	☐
☐	☐

SECTION 6: LIVING WITH THE MONEY WE HAVE

Money can be a really big worry for all of us. Lots of people find that they run out of money to pay for food and other things before the end of the month.

	Never	Rarely	Sometimes	Often
1. In the past 4 weeks, how often did you run out of money for meat?				
2. In the past 4 weeks, how often did you run out of money for electricity?				
3. In the past 4 weeks, how often did you run out of money for transport?				
4. In the past 4 weeks, how often did you run out of money for airtime?				
5. In the past 4 weeks, how often did you worry or feel anxious about money?				

When we are running out of money, we sometimes seek help and support from others.

	Never	Rarely	Sometimes	Often
6. In the past 4 weeks, how often did you have to borrow money <i>from a family member or a friend</i> to meet your and the households basic needs?				
7. In the past 4 weeks, how often did you have to borrow money <i>from a money lender/loan shark</i> to meet your and the households basic needs?				

	YES	NO
8. Have you managed to save money in the past 4 weeks? <i>This can include money that you put into a bank account, hide somewhere at your home or at a safe place, or that someone else holds for you.</i>		

If Yes:

1.1 Can you please tell us which ways you use to save money?

- ☐ At my Home
- ☐ In a formal bank account
- ☐ In a savings group/savings club (e.g. stokvel)
- ☐ Other

Specify: _____

2. Do you have an insurance policy?

- ☐ Yes
- ☐ No

If Yes:

2.1 What does your insurance cover?

- ☐ Funeral
- ☐ Illness
- ☐ Education
- ☐ Retirement
- ☐ Other

Specify: _____

In our community, families often have to cope with unexpected emergencies such as burials, a family member or friend falling sick, a fire or a robbery.

3. If you were facing such an emergency, how difficult would it be for your family to find R1000?

- ☐ It would be too difficult for us to find R1000.
- ☐ It would be hard, but we could find R1000.
- ☐ It would not be difficult for us to find R1000.

4. How would your family get R1000 if there was an emergency?

- ☐ Use the existing income
- ☐ Use savings
- ☐ Use remittances and gifts (money sent home from a family member)
- ☐ Borrow money from relatives/friends
- ☐ Borrow money from a loan shark/moneylender
- ☐ Sell personal belongings (e.g. TV, furniture, cattle, bicycle)
- ☐ Spend less money on food

- ☐ Spend less money on health care/medication
- ☐ Spend less money on education/school
- ☐ Other

Specify: _____

Please read the following statements and tell us how you feel about them:

5. It is important to save money for the future.



6. It is important to only spend money on things you really need.



7. It is not possible to save enough money to buy those things that I really want.



8. Saving is for adults only



Imagine you just got paid or you have just received your grant money

9. How confident are you that you will not run out of money before the next payday or grant day?



10. How confident are you that you can plan carefully in advance how to use the money during the week?



SECTION 7: ACCESS TO GRANTS AND SOCIAL SERVICES

Everyone has problems in their families. Sometimes we get help to solve these problems. In the last month, have you got any help?

1. Please tick any support that you have received in the last month.

- ☐ At the hospital from a doctor, nurse or health care provider
- ☐ At the clinic from a doctor, nurse or other person
- ☐ From a traditional healer
- ☐ From the police
- ☐ Other

Specify: _____

2. Has someone visited to give medical care to someone at your home?

- ☐ Yes
- ☐ No

3. In the past month, have you got any of the following from the government?

Please tick if yes.

- ☐ Food or material support (i.e. money, goods, equipment, housing)
- ☐ Advice or social support

4. In the past month, have you got any of the following from someone in your church or in another place of worship?

Please tick if yes.

- ☐ Food or material support (i.e. money, goods, equipment, housing)
- ☐ Advice or social support

5. In the past month, have you got any of the following from support group you belong to?

Please tick if yes

- ☐ Food or material support (i.e. money, goods, equipment, housing)
- ☐ Advice or social support

6. If you would like we can bring you information about getting grants.

Would you like us to bring you some when we come back?

- ☐ Yes
- ☐ No



SECTION 8: YOUR HEALTH

We all experience some problems with our health. Sometimes we feel well and sometimes we don't.

The next questions will ask you about your health and any challenges that you may have. Remember, all of your answers are confidential!



1. In general, over the past month would you say your health has been?

- ☐ Excellent
- ☐ Good
- ☐ Ok
- ☐ Bad

	yes, very difficult	yes, difficult	not difficult at all
1.1 Does your health make it difficult for you to do activities such as moving a table, or pushing around boxes in your home?			
1.2 Does your health make it difficult for you to do things such as shopping, walking distances or carrying a child?			

2. Did you have any of the following illnesses/symptoms?

Illness	Yes	No
2.1 Have you got diabetes?		
2.2 Have you lost weight and become very thin?		
2.3 Have you had any of these things: very pale, or hair changing colour, or legs swelling up, or burning feelings in your feet, or has skin been very dry?		
2.4 Do you have emotional problems?		
2.5 Have your eyes been yellow, and you've had fever or itching?		
2.6 Have you got shingles or a rash on your skin?		
2.7 Have you got high blood pressure?		
2.8 Have you had sores on your body?		
2.9 Have you had ulcers or white patches in your mouth, or problems swallowing food?		
2.10 Do you drink alcohol too much?		
2.11 Do you have cancer?		
2.12 Have you had trouble breathing, or a cough for more than two days with fever in the past month?		
2.13 Have you had TB in the last five years?		
2.14 Do you have arthritis?		
2.15 Have you been bewitched		
2.16 Have you had diarrhoea or a runny tummy for more than 2 days in the past month?		
2.18 Do you have HIV?		

3. Have you had anything else we haven't asked about?

SECTION 9: TOUGH TIMES FOR TEENS



We all get sick and all of us have relatives or know someone who has died. This is a hard part of life.

We are really grateful for your honesty. Your answers can really help others who have lost someone they love.

1. Has your teen had a parent who has died?

- ☐ Yes
- ☐ No

2. How was this person related to your teen?

- ☐ Mother
- ☐ Father
- ☐ Both

3. Do you know what happened to that person?

- ☐ road accident
- ☐ HIV/AIDS
- ☐ illness
- ☐ attacked
- ☐ something else

4. Could we ask you about some of the symptoms of sickness the teen's parent had before they died?

Symptoms	Yes	No
4.1 Did they lose weight and become very thin?		
4.2 Did they have diabetes?		
4.3 Did they have any of these things: very pale, or hair changing colour, or legs swelling up, or burning feelings in your feet, or has skin been very dry?		
4.4 Did they have emotional problems?		
4.5 Were their eyes been yellow, and they had fever or itching?		
4.6 Did they have shingles or a rash on your skin?		
4.7 Did they have high blood pressure?		
4.8 Did they have sores on your body?		
4.9 Did they have ulcers or white patches in your mouth, or problems swallowing food?		
4.10 Did they drink alcohol too much?		
4.11 Did they have cancer?		
4.12 Did they have trouble breathing, or a cough for more than two days with fever in the past month?		
4.13 Did they have TB in the last five years?		
4.14 Did they have arthritis?		
4.15 Were they bewitched		
4.16 Did they have diarrhoea or a runny tummy for more than 2 days in the past month?		
4.17 Did they have heart disease?		
4.18 Did they have HIV?		

5. Did they have anything we haven't asked for? _____

SECTION 10: PRIVATE SECTION

All families in our communities are affected HIV and AIDS. We understand that this can be difficult to talk about. That is perfectly normal. We're now going to ask some questions about your household. Remember that everything you tell me is absolutely confidential, and no-one else will find out about it.

We all know that every family in our communities is affected by HIV and AIDS. Everyone has a parent or a cousin or a brother or sister who is affected and sometimes we are affected ourselves we understand this can be difficult to talk about. That is perfectly normal. We are now going to ask some questions about how HIV has affected your household. Everything you tell us is absolutely confidential and no-one else will find out about it.

	Yes	No
1. Have you ever been tested for HIV?		
2. Was the result positive for HIV?		
3. Do you use ARVs or Anti-retrovirals?		

Sometimes it's really hard for people to take their ARVs every day at the right time. People forget, or something happens so they can't take them or they make them feel sick.

4. How many times in the last week were you not able to take one of your ARV pills?

5. Have you ever been told your CD4 count number?

- ☐ Yes
☐ No

If Yes:

5.1 Can you tell us your CD4 count?

The private section is completed without the help of a research assistant.

6. In the last month, have you been so sick that you needed to go to hospital?

- ☐ Yes
☐ No

	Yes	No	I don't know
7. Has your teen ever been tested for HIV?	☐	☐	☐
8. Was the result positive for HIV?	☐	☐	☐
9. Does your teen use ARVs or Anti-retrovirals?	☐	☐	☐

10. Has anyone ever told you your teen's CD4 count?

- ☐ Yes
☐ No

If Yes:

10.1 Can you tell us your teen's CD4 count? _____

1. In the past month, has your teen been so sick that he/she needed to go to the hospital?

- ☐ Yes
☐ No

2. How many other people are HIV positive in this household (not including you and your teen)?

- ☐ Yes
☐ No
☐ I don't know

3. Does anyone else in the household use anti-retrovirals or ARVs?

- ☐ Yes
☐ No
☐ I don't know

4. In the last month, has anyone else in your household been so sick that they needed to go to the hospital?

- ☐ Yes
☐ No





SECTION 11: SUPPORTING YOUR TEEN AT SCHOOL

We now want to ask some questions about your teen at school

1. Is your teen currently attending school?

- ☐ Yes
☐ No

2. How old was your teen when he/she started primary school (grade 1)?

3. In the past three months, how many times have you gone to school events or meetings?



SECTION 12: BEING A CAREGIVER

Looking after a teenager can be really stressful. Can you tell us how you feel.

The following statements describe feelings about being a parent. Think of each of the items in terms of how your relationship with your child or children typically is.

1. There is little or nothing I wouldn't do for my children if it was necessary



2. Caring for my children sometimes takes more time and energy than I have to give



3. I sometimes worry whether I am doing enough for my children



4. I feel close to my children



5. I enjoy spending time with my children



6. My children is an important source of affection for me



7. Having children give me a more certain and optimistic view of the future



8. The major source of stress in my life is my children



9. Having children leaves little time and flexibility in my life



10. Having children has been a financial burden



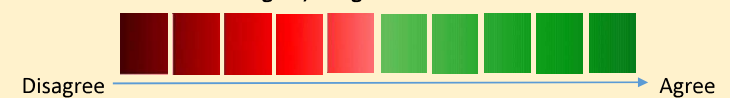
11. It is difficult to balance different responsibilities because of my children



12. The behaviour of my children is often embarrassing or stressful for me



13. If I had to do it over again, I might decide not to have children



14. I feel overwhelmed by the responsibilities of being a parent



15. Having children has meant having too few choices and too little control over my life



16. I am satisfied as a parent



17. I find my children enjoyable



18. What are you most proud of in your child?

19. What do you think is your best quality as a parent?

Xolani is always getting into trouble. He steals from his granny, tells lies and bullies younger children. Imagine Xolani was your son. What do you think might help to discipline him?

20. Hit or spank him



21. Hit him with something like a broom



22. Give him a push or kick



23. Shout at him



24. Tell him he is being stupid



25. Tell him that the ancestors will punish him



SECTION 13: FEELING SAD

There are days in our lives where we feel very sad and down. Sometimes it is because things aren't going the way that we planned and sometimes it is because something bad has happened and other times it is just because we're very stressed.

We're now going to ask you about the times in the past months when you felt sad.



Please say how many days in the past week the statements given below applied to your situation:

	Not at all	1-2 days	3-4 days	5-7 days	Nearly everyday
1. I was bothered by things that usually don't bother me					
2. I did not feel like eating; my appetite was poor					
3. I felt that everything I did was an effort					
4. I felt I was just as good as other people					
5. I had trouble keeping my mind on what I was doing					
6. I felt depressed					
7. I felt that everything I did was an effort					

	Not at all	1-2 days	3-4 days	5-7 days	Nearly everyday
8. I felt hopeful about the future					
9. I thought my life had been a failure					
10. I felt fearful					
11. My sleep was restless					

12. What do you do like doing at the end of a long day?

	Not at all	1-2 days	3-4 days	5-7 days	Nearly everyday
13. I was happy					
14. I talked less than usual					
15. I felt lonely					
16. People were unfriendly					
17. I enjoyed life					
18. I had crying spells					
19. I felt sad					
20. I felt that people disliked me					
21. I could not get going					

We are going to talk about things that can happen to your teenager outside of your home, in the street, on his/her way to school, when he/she is at the shop or when he/she is out with friends.

SECTION 14: RISK IN THE COMMUNITY AND YOUR TEEN

While your teen was out in the community last month how often has he/she seen...

	I don't know	Never	Once or twice	3-5 times	More than 5 times
1. Someone else being threatened?					
2. Someone else being mugged and have his /her stuff stolen?					
3. People fighting?					
4. Someone else being hit or harmed?					
5. People being drunk or on drugs and being argumentative?					

While your teen was out in the community last month how often has she/he been:

	I don't know	Never	Once or twice	3-5 times	More than 5 times
6. Threatened by someone else?					
7. Mugged and have his or her stuff stolen?					
8. Caught up in a fight?					
9. Hit or Harmed?					
10. With friends that were drunk or on drugs and argumentative?					



In the past month IN THE COMMUNITY, how often...

	I don't know	Never	Once or twice	3-5 times	More than 5 times
11. Have people said sexual things to your teen or asked him to go out with them in a way that made him/her feel uncomfortable?					
12. Have people tried to touch your teen in a way that made him/her feel uncomfortable (e.g. slapping someone on the bum or hip)?					
13. Have people made sexual gestures or looked at your teen in a way that made him/her feel uncomfortable (e.g. winking at people, licking their lips)?					
14. Have people leaned over or stand in front of your teen in a way that made him/her feel uncomfortable?					
15. Have people sent to your teen SMS, WhatsApp Facebook, Mxit, e-mails or anything on his/her phone that said something sexual and made him/her feel uncomfortable?					
16. Have people teased your teen or made sexual jokes that made him/her feel uncomfortable?					

SECTION 15: RELAXING AND FREE TIME

We all respond to stress in different ways. Sometimes if we are stressed we go for a walk, or talk to a friend or take something to help us relax



The next questions are about what we do when we are stressed.

	Yes	No
1. In the past month, have you been for a walk or done some other exercise to help you relax?		
2. In the past month, have you done a body relaxation or taken time for yourself to relax such as a walk, stretching etc.?		
3. In the past month, did you take a nap to help you relax?		
4. Sometimes we have a drink to relax us. Can you remember the last time you had a drink?		
5. Have you had a drink in the past month?		
6. When you last had a drink, did you have 3 or more (if you are a lady) or 5 or more (if you are a man) drinks of alcohol in one day?		
7. In the past month, did you take any drugs to help you relax, have a good time, or escape stress?		
8. In the past month, did you talk to a friend to help yourself relax?		

Thank you so much for answering those questions.



SECTION 17: IDENTIFY THREE CONTACTS

Before we finish could you please provide us with the names and phone numbers
Of 3 other people that can help us get hold of you in case your number changes or
You move. It can be a relative, neighbour or friend.

CONTACT 1

Name:
Last name:
Contact Number:

CONTACT 2

Name:
Last name:
Contact Number:

CONTACT 3

Name:
Last name:
Contact Number:



CAREGIVER BASELINE

Interviewer
name: _____

Interview
Date: _____

Location of
Interview: _____

SECTION 1: ABOUT ME

THE FIRST QUESTIONS ARE ABOUT YOU. PLEASE
ANSWER THESE QUESTIONS AS TRUTHFULLY AS
POSSIBLE. REMEMBER THAT YOUR NAME AND
EVERYTHING ELSE YOU TELL US WILL BE KEPT
SECRET.



YOUR ANSWERS ARE IMPORTANT AND WILL HELP THE GOVERNMENT AND OTHER
ORGANISATIONS TO DESIGN BETTER SERVICES FOR YOUNG PEOPLE.

1.1 Are you: Female ☐ Male ☐

1.2 What are your initials: _____

1.3 Can you please give us your current cell number: _____

1.4 Can you write the full name of your teen: _____

1.5 Can you enter the initials of your teen: _____

SECTION 1: ABOUT ME

1.6 Are You A Member Of Any Health Organisations, Political Or Activist Groups?

1.6a Church Choir?

YES

☐

NO

☐


1.6b Singing Group?

YES

☐

NO

☐


1.6c Music Or Arts Performance Group?

YES

☐

NO

☐


1.6d Sports Team?

YES

☐

NO

☐


2

1.6e Volunteering?

YES

☐

NO

☐


1.6f Career Development And Advice?

YES

☐

NO

☐


1.6G OTHER

☐

Please Specify _____



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SECTION 1: ABOUT ME

WE ALL NEED PEOPLE IN OUR LIVES WHO LISTEN TO US AND HELP US BUT SOMETIMES IT CAN BE HARD TO FIND THE RIGHT PERSON. THINKING ABOUT YOUR FRIENDS OR



FAMILY, DO YOU HAVE...?

Please Tick Or Cross Next To Your Answer

	ALWAYS	SOMETIMES	NEVER
1.7 Someone you can count on to listen to you when you need to talk?			
1.8 Someone to give you information to help you understand a situation?			
1.9 Someone to give you good advice about crisis?			
1.10 Someone to confide in or talk to about yourself or your problems?			
1.11 Someone whose advice you really want?			
1.12 Someone to share your most private worries and fears with?			
1.13 Someone to turn to for suggestions about how to deal with a personal problem?			
1.14 Someone who understands your problems?			
1.15 Someone to help you if you were ill in bed?			
1.16 Someone to take you to the doctor if you needed it?			

DO YOU HAVE...?

1.17 Someone To Prepare Your Meals If You Were Unable To Do It Yourself?



YES ☐

NO ☐

1.18 Someone To Help You With Your Daily Chores If You Were Sick?



YES ☐

NO ☐

1.19 Someone Who Shows You Love And Affection?



YES ☐

NO ☐

1.20 Someone Who Hugs You?



YES ☐

NO ☐

1.21 Someone To Have A Good Time With?



YES ☐

NO ☐

1.22 Someone To Get Together With For Relaxation?



YES ☐

NO ☐

1.23 Someone To Do Something Enjoyable With?



YES ☐ NO ☐

1.24 Someone To Do Things With To Help You Get Your Mind Off Things?



YES ☐ NO ☐

(1.25) What Is The Nicest Thing Anyone Has Said About You? Please Record Your Answer Here?

(write below)

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NOW WE WANT TO ASK YOU ABOUT SOCIAL GRANTS THAT PEOPLE IN YOUR HOUSEHOLD GET.

(1.26) The Child Support Grant Helps People To Look After The Children They Take Care Of. This Grant Is R330 A Month Per Child. How Many Children In Your Home Receive A Child Support Grant? (0 For None, Then 1 Upwards)

(1.27) The Foster Child Grant Is Given To A Person Who Looks After A Child Who Is Placed With Them By The Court. This Grant Is R860 A Month Per Child. How Many Children In Your Home Receive A Foster Child Grant?

(1.28) The Care Dependency Grant Is For Disabled Children From Birth Until They Turn 18. This Grant Is R1410 A Month. How Many Children In Your Home Receive A Care Dependency Grant? (0 For None, 1 Upward)

(1.29) The Disability Grant Is For Adults That Have A Disability. The Grant Is R1410 A Month. How Many People In Your Home Receive A Disability Grant? (0 For None, 1 Upward)

(1.30) The Old Age Pension Is Paid To People Who Are 60 Years Or Older. The Grant Is R1410 A Month. How Many People In Your Home Receive A Pension?

(1.31) Does Anyone In Your Household Receive A Government Housing Subsidy, Such As Rdp Housing Subsidy?

YES ☐ NO ☐

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SECTION 2: ABOUT TEEN

SOMETIMES TEENS CAN BE DIFFICULT, IT'S HARD TO LOOK AFTER THEM IN TODAY'S WORLD. AS FAR AS YOU KNOW, IN THE LAST MONTH.....

Please Tick Or Cross Next To Your Answer

Your Teen:

	NOT TRUE	SOMEWHAT TRUE	VERY TRUE
2.1 Drinks Alcohol Or Uses Drugs Without Your Approval?			
2.2 Doesn't Seem To Feel Guilty After Misbehaving?			
2.3 Breaks Rules At Home, School, Or Elsewhere?			
2.4 Hangs Out With Others Who Get In Trouble?			
2.4 Lies Or Cheats?			
2.5 Prefers Being With Older Kids?			
2.6 Runs Away From Home?			
2.7 Breaks Or Burns Things On Purpose?			
2.8 Acts In A Sexual Way When Talking To Others?			
2.9 Steals At Home?			
2.10 Steals Outside The Home?			
2.11 Swears Or Uses Dirty/Obscene Language?			
2.12 Thinks About Sex Too Much?			
2.13 Smokes Cigarettes?			
2.14 Is Truant, Skips School?			
2.15 Uses Drugs?			
2.16 Vandalises Places Or Things (E.G Graffitis, Break Windows)?			
2.17 Is Disobedient At Home?			

2.18 What does your teen want to be when he/she grows up?

SECTION 2: ABOUT TEEN

SOMETIMES TEENS CAN BE DIFFICULT, IT'S HARD TO LOOK AFTER THEM IN TODAY'S WORLD. AS FAR AS YOU KNOW, IN THE LAST MONTH.....

Please Tick Or Cross Next To Your Answer

Your Teen:

	NOT TRUE	SOMEWHAT TRUE	VERY TRUE
2.20 Says Something That Makes You Laugh?			
2.21 Argues A Lot?			
2.22 Is Cruel Or Mean To Other Kids/Teenagers, Bullies Other Kids/Teenagers?			
2.23 Demands A Lot Of Attention?			
2.24 Destroys Own Things?			
2.25 Destroys Things Belonging To Family Or Others?			
2.26 Is Disobedient At School?			
2.27 Gets Into Many Fights?			
2.28 Physically Attacks People?			



SECTION 2: ABOUT TEEN

SOMETIMES TEENS CAN BE DIFFICULT, IT'S HARD TO LOOK AFTER THEM IN TODAY'S WORLD. AS FAR AS YOU KNOW, IN THE LAST MONTH.....

Please Tick Or Cross Next To Your Answer

Your Teen:

	NOT TRUE	SOMEWHAT TRUE	VERY TRUE
2.29 Screams A Lot			
2.30 Is Stubborn, Sullen, Or Irritable			
2.31 Has Sudden Changes In Mood Or Feelings			
2.32 Sulks A Lot			
2.33 Is Suspicious			
2.34 Teases A Lot			



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SECTION 2: ABOUT TEEN

SOMETIMES TEENS CAN BE DIFFICULT, IT'S HARD TO LOOK AFTER THEM IN TODAY'S WORLD. AS FAR AS YOU KNOW, IN THE LAST MONTH.....

Please Tick Or Cross Next To Your Answer

Your Teen:

	NOT TRUE	SOMEWHAT TRUE	VERY TRUE
2.35 Has Temper Tantrums Or Hot Temper			
2.36 Threatens People			
2.37 Is Unusually Loud			
2.38 Spends Time With Friends Who Carry A Knife Or Gun For Protection			
2.39 Spends Time With Friends Who Are Members Of A Gang			



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SECTION 3: BEING A CAREGIVER

Being a caregiver can make us very happy at times but it is also very difficult and comes with many responsibilities and challenges Sometimes it is difficult to be really close with our teen and to really understand what is going on in their life.

Answer the following statements by thinking about what happened in the last month.....



Please Tick Or Cross Next To Your Answer

	ALWAYS	OFTEN	SOMETIMES	ALMOST NEVER	NEVER
3.1 You Have A Friendly Talk With Your Child?					
3.2 You Let Your Child Know When He/She Is Doing A Good Job With Something?					
3.3 You Threaten To Punish Your Child And Then Do Not Actually Punish Him/Her					
3.4 You Volunteer To Help With Special Activities That Your Child Is Involved In (Such As Sports, Boy/Girl Scouts, Church Youth Groups)?					
3.5 You Reward Or Give Something Extra To Your Child For Obeying You Or Behaving Well?					
3.6 Your Child Fails To Leave A Note Or To Let You Know Where Is Going?					
3.7 You Play Games Or Do Other Fun Things With Your Child?					



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SECTION 3: BEING A CAREGIVER

Please Tick Or Cross Next To Your Answer

	ALWAYS	OFTEN	SOMETIMES	ALMOST NEVER	NEVER
3.8 Your child talks you out of being punished after he/she has done something wrong?					
3.9 You ask your child about their day at school?					
3.10 Your child stays out in the evening past the time that he/she is supposed to be home?					
3.11 You help your child with homework?					
3.12 You feel that getting your child to obey you is more trouble than it's worth?					
3.13 You compliment your child when he/she does something well?					
3.14 You ask your child what their plans are for the coming days?					



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SECTION 3: BEING A CAREGIVER

Please Tick Or Cross Next To Your Answer

	ALWAYS	OFTEN	SOMETIMES	ALMOST NEVER	NEVER
3.16 You drive or walk your child to a special activity?					
3.17 You praise your teen when he/she behaves well?					
3.18 Your child is out with friends you don't know					
3.19 You hug or kiss your child when he/she does something well?					
3.20 Your child goes out without a set time to be home?					
3.21 You talk to your child about their friends?					
3.22 Your child is out after dark without an adult with him/her?					



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SECTION 3: BEING A CAREGIVER

Please Tick Or Cross Next To Your Answer

	ALWAYS	OFTEN	SOMETIMES	ALMOST NEVER	NEVER
3.23 You let your child out of a punishment early (like lift restrictions earlier than you originally said)?					
3.24 Your child helps plan family activities?					
3.25 You get so busy that you forgot where your child is and what they are doing?					
3.26 Your teen is not punished when he/she has done something wrong?					
3.27 You attend parent's meetings, parent/teacher conferences, or other meetings at your child's school?					
3.28 You tell your child that you like it when he/she helps around the house?					
3.29 You don't check that your child comes home at the time she/he was supposed to?					



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SECTION 3: BEING A CAREGIVER

Please Tick Or Cross Next To Your Answer

	ALWAYS	OFTEN	SOMETIMES	ALMOST NEVER	NEVER
3.30 You don't tell your child where you are going?					
3.31 Your child comes home from school more than an hour past the time you expect him/her?					
3.32 The punishment you give to your child depends on your mood?					
3.33 Your child is at home without an adult supervision?					

Sometimes we have to let our teens know they have done something wrong. How do you do this?

	ALWAYS	OFTEN	SOMETIMES	ALMOST NEVER	NEVER
3.34 You spank your child with your hand when he/she has done something wrong?					
3.35 You ignore your child when he/she is misbehaving?					
3.36 You slap your child when he/she has done something wrong?					
3.37 You take away privileges or money from your child as a punishment?					
3.38 You send your child to their room as a punishment?					

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SECTION 3: BEING A CAREGIVER

Sometimes we have to let our teens know they have done something wrong. How do you do this?

Please Tick Or Cross Next To Your Answer

	ALWAYS	OFTEN	SOMETIMES	ALMOST NEVER	NEVER
3.39 You hit your child with a belt switch, or other object when he/she has done something wrong?					
3.40 You yell or scream at your child when he/she has done something wrong?					
3.41 You calmly explain to your child why their behaviour is wrong when he/she misbehaves?					
3.42 You ban your child from doing something that he/she likes or take something important (i.e phone away) from him/her as a punishment?					
3.43 You give your child extra chores as a punishment?					



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Section 4: WHEN PEOPLE
TREAT US DIFFERENTLY

*Could you say how much these things
are true for you? Because I or someone
in my family is sick or has died....*



4.1 I have been teased

- ☐ All the time
☐ Some of the time
☐ Always

4.2 I have been badly treated

- ☐ All the time
☐ Some of the time
☐ Always

4.3 People have gossiped behind my
back

- ☐ All the time
☐ Some of the time
☐ Always



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Section 4: WHEN PEOPLE
TREAT US DIFFERENTLY

*Could you say how much these things
are true for you? Because I or someone
in my family is sick or has died....*



4.4 I worry about being rejected

- ☐ All the time
☐ Some of the time
☐ Always

4.5 People who know don't want me
around them

- ☐ All the time
☐ Some of the time
☐ Always

4.6 I avoid making new friends

- ☐ All the time
☐ Some of the time
☐ Always

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Section 4: WHEN PEOPLE
TREAT US DIFFERENTLY

Could you say how much these things are true for you? Because I or someone in my family is sick or has died....



4.7 I feel different and alone

- ☐ All the time
- ☐ Some of the time
- ☐ Always

4.8 If people know, they avoid touching me

- ☐ All the time
- ☐ Some of the time
- ☐ Always

4.9 If people know, they are afraid of me

- ☐ All the time
- ☐ Some of the time
- ☐ Always

Section 4: WHEN PEOPLE
TREAT US DIFFERENTLY

Could you say how much these things are true for you? Because I or someone in my family is sick or has died....



4.10 If people know, they think I am a bad person

- ☐ All the time
- ☐ Some of the time
- ☐ Always

4.11 A romantic partner has feared or blamed me

- ☐ All the time
- ☐ Some of the time
- ☐ Always

4.12 A romantic partner has left me

- ☐ All the time
- ☐ Some of the time
- ☐ Always

Section 5: Experiences Growing Up

When you were growing up (before you were 18 years old) did anyone ever....

	YES	NO
5.1 Hit, punch, kick, beat or shake you very hard so that it hurt you?		
5.2 Stab or cut you with a knife or sharp object so that it hurt you?		
5.3 Insult and criticize you to make you feel that you were bad, stupid or worthless?		
5.4 Say that you were not loved, did not deserve to be loved, wish you had never been born or were dead?		
5.5 Threaten to hurt, kill you, to abandon you or refuse to let you live in the house any longer?		
5.6 Make you pose naked in front of someone or for photographs or for a video when you did not want them to?		
5.7 Try to or have sex with you when you didn't want to?		

5.8 What is your favourite thing to do?

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Section 6: Our Partners

These next questions are about your relationship with your partner.

Please answer these questions about any relationship you have had in your adult life

	NO	YES
6.1 Are you in a romantic relationship or have you been in a relationship in the last month?		

How many times did the following statements happened in the past month.....?

	Once or twice	3-5 times	More than 5 times	Has happened but not in the past month	Never	I don't know
6.2 My partner insulted me, swore at me, or said something to spite me						
6.3 My partner twisted my arm, my hair or threw something at me that could hurt						
6.4 I had a sprain, bruise, or small cut because of a fight with my partner						
6.5 My partner pushed, shoved, grabbed or slapped me						
6.6 My partner shouted or yelled at me or stomped out of the room, house or yard during disagreement						
6.7 I felt physical pain that still hurt the next day because of a fight with my partner						

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Section 6: Our Partners

People have different views about what is okay in a relationship. Can you tell us your views?



	Agree	Somewhat agree	Do not agree at all
6.8 There are times when a woman deserves to be beaten.	☐	☐	☐
6.9 It is alright for a guy to beat his woman if she is unfaithful.	☐	☐	☐
6.10 A guy can hit his woman if she won't have sex with him.	☐	☐	☐
6.11 If someone insults a guy he should defend his reputation with force if he has to.	☐	☐	☐



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SECTION 7: DISCIPLINING YOUR TEEN

We are going to be asking you some difficult questions about how many times the following things happened to you in the past month.

Because these questions are difficult, we will get you to answer them on your own so you don't have to tell anyone. No one will be able to read your answers so it is completely confidential



We know the questions we are going to ask you are difficult to answer, everyone finds them hard. But it is really, really important that you tell us the truth in order to help other teens and caregivers in South Africa. Unless you are honest with us, we can't help.

To make these questions easier and more private, you should answer the questions on your own so the research assistant cannot see. This way no one in your family, the community or even the research assistant will ever know what you have answered. So please help other teens and caregivers by being totally truthful. Are you ready to begin?



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SECTION 7: DISCIPLINING YOUR TEEN

How many times did the following things happen in the past month?

	Never	1-2 times	3-4 times	More Than 5 times
In the past month, how often were you so tired and stressed that you got easily upset by your child?				
In the past month, how often did your child's behaviour make you really irritable or angry?				
In the past month, how often did you not know what to do when your child misbehaved?				
In the past month, how often did hitting your child seem like the only option to disciplining him/her?				



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SECTION 7: DISCIPLINING YOUR TEEN

All adults use certain methods to teach children the right behaviour or to stop them from behaving badly. Sometimes they make us really angry or upset and we do things we wish we hadn't. Can you tell me how many times you have tried these things with your child in the last month?

How many times did the following things happen in the past month?

	Never	1-2 times	3-4 times	More Than 5 times
In the past month, how often did you, shake him or her?				
In the past month, how often did you hit your child with an object such as a stick, broom, switch or belt?				
In the past month, how often did you hit your child on the face or head with your hand?				
In the past month, how often did you push, grab or kick your child?				
In the past month, how often did you hit, beat, slap or spank your child with bare hand?				
In the past month, how often did you hit your child over and over again with an object or a fist?				

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SECTION 7: DISCIPLINING YOUR TEEN

Thank you very much for being honest with us. Many people struggle in bringing up children and we hope your answers will be able to help you and others. We want to ask you about times when you have been struggling.

How many times did the following things happen in the past month?

	Never	1-2 times	3-4 times	More Than 5 times
How many times in the past month did you Threaten to abandon your child?				
Shout or scream at your child?				
Threatened to invoke ghosts or evil spirits, or harmful people or to hurt or kill your child?				
Lock your child out of the house?				
Refuse to speak to your child?				
Withhold a meal to punish your child?				
Insult your child or call him/her names or stupid?				
Tell your child that you wished he had never been born?				

Thank you so much for telling us this. We know it's NOT easy to be a parent and everyone struggles.

SECTION 7: DISCIPLINING YOUR TEEN

Sometimes things happen to our kids and we feel powerless to protect them. Could you tell us about any of these things in the last month in relation to your child?

In the past month, how often did your child...?

	Never	1-2 times	3-4 times	More Than 5 times
NOT get medical care for an injury or illness that your child needed at the time even though there was money to pay for it?				
NOT get the food or drink that your child needed even though there was money to pay for it?				
Get seriously hurt or injured (cuts, broken bones or worse) when nobody was watching them?				
When your child was touched by an adult or older child in a sexual way?				
When your child was forced to have sex by an adult or older child?				

SECTION 8: PROTECTING YOUR TEEN

We often want to plan for how to avoid risky things in the community. But sometimes we don't know how to avoid these things, or we get embarrassed or worried about talking about them, or we are so busy that we just don't get a chance.



In the past year, have you talked with your teen about ways to avoid the following risks in the community?

Being mugged and have his or her stuff stolen?

- ☐ No, I find it too hard to talk about this.
- ☐ We haven't made plans yet but I would like to talk about it.
- ☐ We have made a plan together.

Being hit or caught up in a fight

- ☐ No, I find it too hard to talk about this.
- ☐ We haven't made plans yet but I would like to talk about it.
- ☐ We have made a plan together.

Being mugged and have his or her stuff stolen?

- ☐ No, I find it too hard to talk about this.
- ☐ We haven't made plans yet but I would like to talk about it.
- ☐ We have made a plan together.

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SECTION 8: PROTECTING YOUR TEEN

In the past year, have you talked with your teen about ways to avoid the following risks in the community?

Being hit or caught up in a fight?

- ☐ No, I find it too hard to talk about this.
- ☐ We haven't made plans yet but I would like to talk about it.
- ☐ We have made a plan together.

Being in places where people are drunk or on drugs and are argumentative?

- ☐ No, I find it too hard to talk about this.
- ☐ We haven't made plans yet but I would like to talk about it.
- ☐ We have made a plan together.

Being touched or attacked in a sexual way that they didn't want?

- ☐ No, I find it too hard to talk about this.
- ☐ We haven't made plans yet but I would like to talk about it.
- ☐ We have made a plan together.



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SECTION 8: PROTECTING YOUR TEEN

In the past year, have you talked with your teen about ways to avoid the following risks in the community?

People making them feel uncomfortable by saying or by sending sexual things on WhatsApp, Email, Mxit or anything else on their phone?

- ☐ No, I find it too hard to talk about this.
- ☐ We haven't made plans yet but I would like to talk about it.
- ☐ We have made a plan together.

Having sex without a condom?

- ☐ No, I find it too hard to talk about this.
- ☐ We haven't made plans yet but I would like to talk about it.
- ☐ We have made a plan together.

Having a sugar daddy or a sugar mummy?

- ☐ No, I find it too hard to talk about this.
- ☐ We haven't made plans yet but I would like to talk about it.
- ☐ We have made a plan together.



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SECTION 9: You And Your Teen



Sometimes teenagers are hard to talk to. How often have these things happened in the past month?

	Always	Sometimes	Never
9.1 Do you have time to listen when your child wants to tell you something detailed?			
9.2 Can you always tell how your child is feeling?			
9.3 Does your child discuss their life problems with you?			
9.4 Can you talk about personal things like boyfriends, girlfriend, sex, with your child?			
9.5 Can you talk about illness or people that passed away in the family with your child?			



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Section 10: You And The Sinovuyo Teen Project

We are going to ask you a series of questions and then ask whether you agree or disagree with the statements.

We will ask you to show your agreement or disagreement by choosing a colour

If you agree then you pick the green side. If you disagree, then you pick the red side

If you disagree strongly you will choose a dark red colour, if you disagree mildly you will choose a light red colour. If you agree strongly you will choose a dark green colour, if you agree mildly you will choose a light green colour. Think of robots, red means stop and green means go. In our questionnaires red means No or I disagree, and green means Yes or I agree

10.1 I want to improve my relationship with my teenager



10.2 If Sinovuyo Teen Parenting Program comes to our village, I plan to come to Sinovuyo Teen meetings



10.3 Attending Sinovuyo Teen Parenting Program will be useful for me



10.4 Attending Sinovuyo Teen Parenting Program will be difficult for me



10.5 If I ask their opinion, most people who are important in my life will think it is good that I attend Sinovuyo Teen Parenting Program



Thanks for COMPLETING the questionnaire!!!