

STANDARD SECTOR INDICATOR CODE: HE-168 PEPFAR CODE: NA	Improved Financial Well-being: Number of eligible individuals who improved their financial wellbeing as a result of receiving economic strengthening.	
HEALTH SECTOR	Sector Schematic Alignment <ul style="list-style-type: none"> • Project Area: HIV Mitigation <ul style="list-style-type: none"> • Project Activity Area/Training Package: Community Care of OVC • Project Activity Area/Training Package: HIV Care, Support, and Treatment 	
Type: Intermediate-term Outcome	Unit of Measure: Eligible Individuals	Disaggregation: Sex: Male, Female Age: 0-9 years, 10-14 years, 15-17 years, 18-24 years, 25+ years

To be counted for this indicator the following criteria must be met:

- The individual must have received at least one (1) economic strengthening service (see definitions below).
- The services must have been provided by the PCV or their partners in an individual or small group setting.
- Research shows ideal group size is less than 25 individuals, although in some instances group size can be significantly larger.
- Receipt of service must be documented by the Volunteer or their partner
- The individual must have demonstrated a measurable positive difference in one of the following:
 - Amount of savings, amount of spending, amount borrowed

Definitions:

Economic Strengthening Services- the purpose of economic strengthening services is to reduce the economic vulnerability of families and empower them to provide for the essential needs of their entire household. Services include training on topics related to money management interventions for savings, access to consumer credit, family financial management (including how to manage debt with discipline, handle financial changes, or make informed decisions about financial issues) and income promotion using low-risk activities to diversify and stimulate growth in household income. See OVC Guidance for further examples. <http://www.pepfar.gov/documents/organization/195702.pdf>

Improved Financial Well-being- is defined as the increased ability to save more, spend less, borrow carefully, manage debt with discipline, handle financial changes and make informed decisions about financial issues which includes a family's increased ability to invest in the education, nutrition, and health of its children. Anyone living in a household whose financial wellbeing improved as a result of receiving economic strengthening services may be counted.

Volunteers working with specific target populations such as OVCs, PLHIV, or others affected by HIV should disaggregate the information by the target population they are working with and report accordingly.

Caregiver: A parent, guardian, foster parent who has primary responsibility for the child in the home.

PLHIV: Persons living with HIV/AIDS.

Orphans and Vulnerable Children: Children <18 affected by AIDS, often referred to as orphans and vulnerable children (OVC), are children who have lost a parent to HIV/AIDS, who are otherwise directly affected by the disease, or who live in areas of high HIV prevalence and may be vulnerable to the disease or its socioeconomic effects.

Rationale: The HIV pandemic affects the economic stability of families and the children in their care by interrupting income streams, depleting assets, introducing labor constraints, and increasing dependency ratios. Approaches to strengthening the economic and food security of families affected by AIDS need to be a part of the continuum of response to preempt a descent into more extreme vulnerability, improve household welfare, and prevent future risk exposure.

Measurement Notes:

- 1. Sample Tools and/or Possible Methods (for Peace Corps staff use):** Volunteers should use data collection tools to measure progress against project indicators. A data collection tool to measure this indicator could be based on one of the following methods—program records, survey, and observation—though there may be other data collection methods that are appropriate. Please check PCLive for data collection tools. Once a tool has been developed, post staff should have a few Volunteers and their partners pilot it, and then distribute and train Volunteers on its use.
- 2. General Data Collection for Volunteer Activities:** All Volunteer activities should be conducted with the intention of achieving outcomes – knowledge change (short-term), skills demonstration (intermediate-term), and behavioral changes (intermediate to long term) as defined by the progression of indicators within the objectives of a project framework. The progression of measurement for all Volunteer activities should begin with baseline data being conducted prior to the implementation of an activity (or set of activities), followed by documenting any outputs of the activities and then later at the appropriate time, measurements of specific outcomes (see the bullet on “frequency of measurement”).
- 3. Activity-Level Baseline Data Collection: Activity-Level Baseline Data Collection:** This indicator builds off of indicator **HE-164: *Number of eligible individuals provided with economic strengthening services***. Therefore, baseline data collected in the form of program records for HE-164 would apply to this indicator.
- 4. Frequency of Measurement:** For reporting accurately on this outcome indicator, Volunteers must take a minimum of two measurements with members of the target population reached with their activities. After taking the baseline measurement (described above), Volunteers should take at least one follow-on measurement with the same individual(s), typically after completing one or more activities focused on achieving the outcome in this indicator and once they have determined that the timing is appropriate to expect that the outcome has been achieved. Please note that successful documentation of a behavior change or new practice may not be immediately apparent following the completion of activities and may need to be planned for at a later time. Once Volunteers have measured that at least one individual has achieved the indicator, they should report on it in their next VRF.

Volunteers may determine to take more than one baseline and one follow-on measurement with the same individual (or group of individuals) for the following valid reasons:

- Volunteers may want to measure whether or not any additional individuals initially reached with activities have now achieved the outcome in the indicator, particularly for any activities that are on-going in nature (no clear end date);
- Volunteers may want to enhance their own learning and the implementation of their activities by using the data collected as an effective monitoring tool and feedback mechanism for the need to improve or increase their activities;
- A Peace Corps project in a particular country may choose to increase the frequency of measurement of the indicator and Volunteers assigned to that project will be required to follow in-country guidance.

In all cases, any additional data collection above the minimum expectation should be based on the time, resources, accessibility to the target population, and the value to be gained versus the burden of collecting the data. Following any additional measurements taken, Volunteers should report on any new individuals achieving the outcome in their next VRF.

5. **Definition of Change:** The minimum change to report against this indicator is that an individual shows a positive measurable difference in at least one of the following: amount of savings, amount of spending, amount borrowed. The individual's ability to manage debt with discipline, handle financial changes, or make informed decisions about financial issues is a critical skill needed in order to accomplish any of the above tasks. If the Volunteer's work provided the individual with the skills and opportunity needed to be able to improve their financial wellbeing then that individual should be counted for this indicator.
6. **General Reporting in the VRF:** This indicator is intended to capture programs targeting PLHIV, OVC and caregivers of OVC. The numerator can be generated by counting the number of individuals who improved their financial well being as a result of receiving economic strengthening services. The denominator is generated by counting all individuals who participated in an economic strengthening activity or group with whom the Volunteer works.
7. **Reporting on Disaggregated Data in the VRF:** This indicator is disaggregated by "Age" and "Sex". When reporting in the VRF, a volunteer should disaggregate the total number of male individuals by 0-9 years, 10-14 years, 15-17 years, 18-24 years, 25+ years and the total number of female individuals by 0-9 years, 10-14 years, 15-17 years, 18-24 years, and 25+ years.

Data Quality Assessments (DQA): DQA are needed for each indicator selected to align with the project objectives. DQAs review the validity, integrity, precision, reliability, and timeliness of each indicator. For more information, consult the Peace Corps MRE Toolkit.

Alignment with Summary Indicator: No LINK