Girls are often not aware of the HIV risks associated with having sex with men of different ages. Poverty & lack of access to resources for necessities such as food, school fees, and uniforms etc., lead to exchange of sex for resources. Peer pressure & aspirations for status and/or consumer goods also may motivate exchange of sex for goods. Power imbalances limit girls’ options to negotiate condom use.

Young girls’ greatest HIV risk is through sex with higher risk men.

- Girls are often not aware of the HIV risks associated with having sex with men of different ages.
- Poverty & lack of access to resources for necessities such as food, school fees, and uniforms etc., lead to exchange of sex for resources.
- Peer pressure & aspirations for status and/or consumer goods also may motivate exchange of sex for goods.
- Power imbalances limit girls’ options to negotiate condom use.

Continuing gender disparities in rates of heterosexual HIV transmission among adolescents in Sub-Saharan Africa

HIV prevalence adolescents aged 15-24

Sub-Saharan Africa

Source: UNAIDS 2009

Growing expertise but mixed evidence on how to address adolescent girls’ HIV vulnerability in Sub-Saharan Africa
- MEMA kwa Vijana, a school-based adolescent intervention in Tanzania, showed no impact on HIV incidence.
- In Kenya, provision of information to girls on HIV risk by partner’s age led to a 28% decrease in teen pregnancy & substitution away from older (riskier) partners towards protected sex with same-age partners*. In Zimbabwe, micro-finance interventions with adolescent girls have had problems with repayments.
- Growing programmatic expertise on the delivery of gender transformative interventions for adolescent girls and women in Sub-Saharan Africa.
- On-going trials of promising interventions.

Zomba CCT in Malawi showed significant impact on HIV and HSV-2, & illustrates the importance of access to cash for HIV prevention.
- No difference in HIV impact between conditional & unconditional intervention arms.
- Main HIV impact through reductions in numbers and age difference in partners.
- Likely that impacts linked to a reduction in transactional sex.

Important questions:
- If there is no difference between conditional and unconditional payments, is the impact due to money alone?
- If the impact was a result of poverty reduction, could other poverty reduction and/or skills development approaches also be important?
- How can HIV impact be sustained? Is giving money to girls a temporary or transformative intervention?
- Could additional or longer term benefits be achieved by combining economic & empowerment project components?

*Dupas 2009, **Baird et al 2012

Lessons from IMAGE intervention in South Africa

IMAGE Micro-finance & gender equity intervention in rural South Africa (participants aged 18+)
- RCT to assess the impact of a micro-finance & participatory gender, violence & HIV programme in rural South Africa.
- 860 women enrolled, 1,750 loans disbursed, total value USD $ 290 000.

Significant impacts on levels of poverty, violence & communication achieved at low cost:
- Past year experience of domestic violence reduced by 55%.
- Significant reductions in hh poverty.
- Improved HIV communication.
- $43 per client in trial / $13 per client at scale up.

Benefits among younger women receiving intervention (18 – 35)
- 64% higher uptake HIV testing.
- 25% reduction in reported unprotected sex.

More than money likely to be needed to achieve a sustained impact on adolescent HIV risk

Where are we on the HIV prevention landscape for girls?

More than money?: Are cash transfers a solution to addressing adolescent girl’s vulnerability to HIV in sub-Saharan Africa?

Micro-finance alone reduced poverty but did not impact on empowerment, violence or HIV related indicators.

Economic indicators

- Food security
- Household assets
- Improvements to home
- Ability to pay back debt
- Savings group membership

Empowerment indicators

- Greater social network membership
- Women’s autonomy in decision making
- Women’s greater influence on household financial decisions
- Greater solidarity in a crisis
- Women’s perceptions of leadership

Violence indicators

- Past year experience of violence
- Perceptions of household economic well-being
- Perceptions of physical well-being
- Perceptions of mental health

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