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**The effectiveness of internal savings and lendings (ISALs) programme in improving education access for orphans and vulnerable children (OVCs): the case of Bubi District, Zimbabwe.**

**BY**

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## **ABSTRACT**

This study sought to assess the effectiveness of Internal Savings and Lending programme on orphan and vulnerable children (OVC) education access. OVCs face challenges which hinder their educational access. These challenges include HIV/AIDS and other diseases, lack of resources for educational access, school dropouts due to stigma and discrimination, decimation of traditional community structures that support OVC education. Responses at National level have been implemented in order to promote OVC education but these responses have shown gaps. These responses include the Basic Educational Assistance Module (BEAM), CAMFED, child adoption, institutional Grants and the National Action Plan (NAP) for the OVCs. In recent years, donors have implemented the ISALs on OVCs education and assess the factors that influence the effectiveness of ISAL programming. Qualitative and quantitative research designs were adopted to collect data through questionnaires, key informant interviews and focus group discussion. Purposive sampling was used to identify key respondents relevant for the study. ISALs have contributed to the education of OVCs which also incorporated the provisions of basic needs, that is, access to health facilities and food provision at household level. Factors affecting ISAL monthly contributions, membership duration, climate change, group activeness, use of CBTs, monitoring and support visits and the participatory approach which encourages programme sustainability. Findings showed that caregivers through joining ISALs have managed to pay school fees for OVCs as well as buy school requirements which include uniforms and stationary. Caregivers have also managed to start up income generating activities which have generated money for school fees, accessed health facilities and food provision.