

Research Brief: Assessment of a Matched Savings Program for Human Trafficking Survivors

Human trafficking survivors commonly experience significant financial difficulties upon escaping human trafficking, like lack of access to employment, insufficient savings, burdensome debt, and considerable familial pressures. There are, however, few economic empowerment programs for survivors that are evidence-based and holistic. Although some organizations provide economic interventions for human trafficking survivors, most programs do not include asset building or financial counseling.



Barug program

This research study explored the effectiveness of the Barug program designed and implemented by Eleison Foundation. Barug is a two-year matched savings program for human trafficking and gender-based violence (GBV) survivors and their family members in Cebu, Philippines. Barug uses the matched savings model, which is grounded in asset theory and social cognitive theory. Research has found this model to be effective in helping low-income households achieve greater financial security.

Barug uses a three-pronged approach: 1) a financial literacy education course, 2) matched savings program, and 3) individual and group support meetings:



Financial literacy training course (FLT): This 3-month skills-building course covers savings, budgeting, debt management, financial negotiation with family/peers, and emotional wellness and self-care.



Matched savings program: Participants can save for 1 year in Barug. Survivors' savings are matched 1:1 ratio by Eleison. Matched funds can be used for education, medical care, family and personal emergencies, housing repair, and employment-related expenses.



Individual and group support meetings: Following the FLT, Eleison provides monthly support meetings. In individual meetings with staff, survivors revisit and discuss progress toward goals, celebrate successes, and problem solve regarding concerns. Group support sessions help survivors learn from their peers and experience a supportive peer community.

Research Methods

Participatory Assessment of Barug using Photovoice

To conduct this participatory assessment of Barug, we used Photovoice, a community-based participatory research method (CBPR) rooted in empowerment education, feminist theory and documentary photography. Through Photovoice, two cohorts of Barug participants presented and analyzed their reflections around the research question: “What has been your experience participating in Barug?” This project was conducted in 2016 and consisted of 6 stages, described below:



Participants took photographs that represented their experiences in Barug



Participants shared their photographs and discussed their experiences in Barug with peers



Data analysis was conducted by survivor leaders, who were trained by the research team



Survivor leaders presented preliminary themes to their peers and gathered feedback



A community event was held to display photography, share findings, and create dialogue



A final member check was conducted to confirm that the findings reflected survivors' experiences.

Findings

Using Photovoice, the two Barug cohorts described the following experiences in Barug:

Cohort A Themes

- **Positive emotional impact of financial wellness:** Participation in Barug led to reduced anxiety and stress, as well as a greater sense of control.
- **Overcoming the challenges of saving:** Over time, many participants adjusted their habits to begin regularly saving.
- **Receiving guidance and enlightenment:** Barug exposed survivors to new mindsets and ideas about managing money.
- **Applying financial management skills in daily decision-making:** Survivors implemented new skills in their day-to-day lives, such as daily budgeting.
- **Change process:** Participants felt that making financial changes was a gradual process, especially when facing familial pressures.

Cohort B Themes

- **Developing a habit of savings:** Survivors realized the importance of savings and developed regular saving habits.
- **Building a future-oriented mindset:** Participants learned to plan more for the future.
- **Learning process:** Participants viewed Barug as a learning process that will continue after the program's end.
- **Applying financial management skills in daily decision making:** Survivors applied the financial management skills they learned in coping with daily difficulties, such as budgeting and setting boundaries with family members.

Summary of Recommendations

Many economic empowerment programs for survivors focus on training or employment. Employment alone is, however, not sufficient to provide financial security. Interventions should also prioritize asset development, debt relief, and emotional support, per the below:

- **Asset development** (savings) is critical in helping survivors build a safety net for emergencies, plan for the future, reduce anxiety, and regain control. Survivors need safe and accessible places to save.
- Being trapped in a cycle of debt is burdensome, financially and emotionally. Assistance escaping debt was highly valued by participants. Programs should incorporate tangible **debt relief assistance** and financial education about debt.
- Economic empowerment programs should be designed with **sensitivity to the socio-cultural context**, including cultural norms on communicating about and managing finances.
- Interventions should provide **an emotionally safe and supportive environment** in which survivors can receive psychosocial support and learn how to navigate financial pressures and responsibilities in the family.



"I took this picture because we know the dumbbell is a heavy thing, right? It's heavy to carry. If I compare this to my experience, we felt the heavy moments, especially that we had debts. Then Barug helped me without asking for something in return. They helped me realize the importance of savings. From being heavy like a dumbbell, I trained myself to keep money until it became lighter. It helps ease our problems in life. You feel that your body is lighter, you don't feel tired easily, you don't feel stressed, and you don't feel the problems." Photovoice Participant

Why it matters

- Financial security is a key priority for human trafficking survivors. However, survivor-centred, evidence-based economic empowerment programs are lacking.
- Economic empowerment interventions should not only address employment access, but also prioritize asset development (savings) and helping survivors escape cycles of debt.
- Interventions should be designed and conducted with sensitivity to socio-cultural contexts and foster a safe space for survivors to process emotions, particularly related to family financial pressures.