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Adolescent Orphans and Development: Strategies in Development Targeting Orphan Adolescents Transitioning into Adulthood

Sarah Elizabeth Baranik

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Adolescent Orphans and Development

Strategies in Development Targeting Orphan Adolescents Transitioning into Adulthood

Messiah College Honors Program
Sarah Elizabeth Baranik
Spring 2012
## Contents

Common Abbreviations .............................................................................................................. 3

I. INTRODUCTION .................................................................................................................. 4
   A. Findings .............................................................................................................................. 5
   B. A Note on Foundational Principles .................................................................................. 6
   C. Profile of Adolescents and Orphans Worldwide ............................................................ 7

II. SUMMATION OF DEVELOPMENT STRATEGIES TARGETING ORPHANS ENTERING ADULTHOOD .... 8
   A. Education, Training and Support ..................................................................................... 9
      1. Academic education ....................................................................................................... 9
      2. Leadership training ....................................................................................................... 10
      3. Health education ......................................................................................................... 11
      4. Psychosocial support .................................................................................................... 12
   B. MicroFinance .................................................................................................................. 14
      1. Savings .......................................................................................................................... 14
      2. Loans and entrepreneurship ......................................................................................... 17
   C. Job Skills Training .......................................................................................................... 19
   D. Agriculture and Animal Husbandry ............................................................................... 21
   E. Encouraging Youth to Participate and Advocate ............................................................ 24
   F. Connecting with Existing Support Systems: The Community, the Church and the Family ... 26
      1. Implementing cost effective measures ........................................................................... 27
      2. Recognizing the holistic nature of orphan care ............................................................ 27

III. RECOMMENDATIONS FOR FUTURE GROWTH AND PARTNERSHIP ........................................ 28
   A. Advocate for More Extensive Rights for Adolescents and their Families ......................... 28
   B. Connect Existing Resources ......................................................................................... 30
      1. Utilize technology .......................................................................................................... 32
      2. Provide mentorship ....................................................................................................... 34
   C. Develop Capabilities and Increase Access to Resources .................................................. 35
      1. Remove educational barriers ......................................................................................... 37
      2. Provide more sexual education programs .................................................................... 38
      3. Increase public interest and intentionally target orphans ............................................. 39
   D. Target Orphans with Financial Services ....................................................................... 41
      1. Create jobs and employment: Microfranchising ............................................................ 43
      2. Encourage orphans to create social enterprises ............................................................ 45
   E. Invest in Long-term Goals ............................................................................................... 46

V. CONCLUSION .................................................................................................................... 48
   A. Suggestions for Further Research .................................................................................. 48
      1. Improve data collection and analysis .......................................................................... 48
      2. Involve youth in the research and development process .............................................. 48
      3. Explore pedagogy initiatives ....................................................................................... 49
   B. Summation of Findings .................................................................................................... 50

Bibliography ............................................................................................................................ 54

Appendices ............................................................................................................................... 58

Appendix A: Suggested Readings ........................................................................................... 58
Appendix B: Economic Strengthening For Vulnerable Children: Recommendations from USAID .. 60
Appendix C: UNICEF Worldwide Orphan Estimates 2009 ....................................................... 63
Appendix D: Capacity Building ............................................................................................... 64
Appendix E: UNICEF Statistics on Child Labor ..................................................................... 65
Appendix F: UNCDF Policy Recommendations .................................................................... 66
<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDB</td>
<td>Child Development Bank</td>
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<tr>
<td>CYCI</td>
<td>Commonwealth Youth Credit Initiative</td>
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<td>FSP</td>
<td>Financial Service Providers</td>
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<td>IGA</td>
<td>Income-generating activity</td>
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<td>MFI</td>
<td>Microfinance institution</td>
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<td>MFO</td>
<td>Microfranchising organization</td>
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<td>NGO</td>
<td>Nongovernmental organization</td>
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<tr>
<td>OVC</td>
<td>Orphans and Vulnerable Children</td>
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<td>PSS</td>
<td>Psychosocial support</td>
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<tr>
<td>SRI</td>
<td>System of Rice Intensification</td>
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<td>UN</td>
<td>United Nations</td>
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<td>UNICEF</td>
<td>United Nations International Children’s Emergency Fund</td>
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<td>USAID</td>
<td>United States Agency for International Development</td>
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<td>VSLA</td>
<td>Village savings and loan association</td>
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<td>YSO</td>
<td>Youth Serving Organization</td>
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I. INTRODUCTION

The following examines the role of development practices in orphan care, particularly the role that financial services and sustainable agriculture have in providing support for older orphans. This investigation broadly outlines the options available to young adults who do not have parents. Examples from various organizations demonstrate development techniques used to target this particular population (those who are "aging out", so to speak, of traditional orphan care programs such as orphanages, feeding programs, or sponsorship programs). The author concludes that development strategies targeting adolescents should collaborate to create holistic measures that will intentionally target orphans as they transition into adulthood. In particular, stakeholders must focus on increasing educational, agricultural, financial, psychosocial, and vocational capacities in orphans.

The investigation focuses on several questions:

- In very basic terms, what are microfinance, Village Savings and Loans Associations (VSLAs) and sustainable agriculture? What roles do these development strategies play in orphan care?
- What organizations are working in orphan empowerment? What do their program designs look like?
- What role do microfinance, VSLAs, and sustainable agriculture play in assisting older orphans in establishment of sustainable employment or continued education?
- What suggestions can be made to organizations working with orphans in order to empower these children?
- How can organizations working with youth—in particular, youth who have been orphaned—collaborate with those working in microfinance and sustainable agriculture to support the children they advocate for?

Specifically, the investigation examines the programs that exist for youth who are aging out of orphanages or programs that provide resources for orphans. The following questions were considered:
• Are microfinance, VSLAs, and agricultural endeavors currently being used to meet the needs of the young adult population after they stop receiving aid from orphanages or orphan care providers?
• If these strategies are being employed, are they successful in reaching the young adult population?

Currently, what is the typical demographic profile of individuals receiving services such as agricultural training and microfinance? Are microfinance, VSLAs, and sustainable agriculture viable tools to provide for young adults aging out of orphan care systems?
• What are the risks involved in providing financial services or land for farming to such a population?

How can such risks be offset in order to offer small loans, savings programs, and agricultural options to adolescent orphans?
• Based on the answers to the above questions, what suggestions can be made for future growth? How can child sponsorship programs partner with microfinance organizations to provide programs of transition into adulthood?

A. Findings

The author was initially skeptical about what such research would reveal. The findings here are reported with great enthusiasm and much surprise. Yes, there is much that is left to be done, but many successful strategies for working with adolescents exist. In the financial sector, there are impressive gains being made towards giving youth greater access to financial service providers (FSPs). Indeed, many of the examples presented here deal with adolescents in general (not orphans specifically), as many organizations are recognizing the importance of targeting young people in development programs.

Adolescents are a dynamic population, and those without parents are not without hope, ideas, dreams, energy, or enthusiasm. However, few strategies specifically target orphans but instead focus on adolescents in general. As the issues are explored, it is important to note that every orphan is an individual person. Every child has a unique story, and this investigation is by no means an exhaustive exploration of the strategies employed by those walking alongside adolescent orphans transitioning into adulthood.
Additionally, it is important to note that the investigation focuses primarily on strategies used in developing countries. This does not minimize the challenges faced by orphans in developed countries and indeed, there is much to be explored in this area. However, as 90 percent of the world’s youth live in developing countries, the author has chosen to focus on efforts concerning adolescents in these areas. An appendix is provided to offer more resources for those interested in learning more about microfinance and economic development.

Adolescents who are orphans face significant challenges but also possess strengths that open opportunities for partnership, leadership, and economic development. The following seeks to provide an overview of issues facing adolescents—in particular, those who have lost parents—and then broadly explore some of the ways in which businesses, organizations, communities, and governments are coming alongside of adolescents as they make the transition into adulthood.

B. A Note on Foundational Principles

No development program is complete without addressing the spiritual needs of every individual. A program might provide food, education, healthcare, clean water, business training, and extensive services, but without a reason to believe that they are valued and created with purpose, adolescent orphans will miss a key component of empowerment. This paper assumes a firm belief that human beings bear the image of their Creator and there is clearly a mandate to care for the impoverished, the widowed, and the orphaned. Jesus’ call to bring the kingdom of heaven here on earth and offer abundant life is one that echoes through all efforts to bring about restoration. Thus, though this investigation does not focus on “Christian” efforts, the lens of

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1 In the United States of America, approximately 25,000 children age out of the foster care system every year at age 18. Of emancipated children, 25 percent of these children will become homeless, and 56 percent will become unemployed. Data reports that 27 percent of the emancipated male children in foster care end up in jail and 30 percent of the emancipated females in female experience early parenthood. The above statistics are noted to emphasize that there are significant issues that must be addressed concerning orphans transitioning into adulthood in developing countries.


3 See page 17

4 For a great resource on orphan care and access to additional resources on orphans and vulnerable children (OVC), the author recommends: The Christian Alliance for Orphans http://www.christianalliancefororphans.org/agencies-and-ministries/global-orphan-care/

5 Throughout the paper, these entities will be collectively referred to as “stakeholders”, those who have a part to play and a vested interest in the well-being of orphans

6 “Empowerment” in this paper is used for convenience only and does not seek to imply that outside forces somehow have the right to paternalistically bestow power upon adolescents who intrinsically possess many gifts and abilities. By using the term “empowerment”, the author refers to a partnering, a solidarity and a joining with orphans as they seize their potential and gain access to additional resources.

7 “Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world.” (James 1:27, NIV)
restoration is used to view all strategies in development. The techniques discussed are applicable to faith-based and secular institutions. Nevertheless, the author hopes that agencies who work with orphans would not simply alleviate physical poverty but also provide counseling and opportunities for emotional and spiritual maturity.

C. Profile of Adolescents and Orphans Worldwide

Globally, there are 1.2 billion individuals between 10 and 19 years old. This age span is a period defined by the United Nations as “adolescence”. Individuals who have lost one or both parents constitute a significant portion of adolescents; there are an estimated 163 million children who have lost one or both parents. As of 2007, roughly 18.5 million of these orphans had lost both parents. Contrary to the customary notion that orphans are infants, 95 percent of all orphans are over the age of five.

The HIV/AIDS epidemic will mean even more adolescents will be making the transition from youth to adulthood without parental support. Indeed, ten years ago, the UN estimated that 15 million children under the age of 18 had lost one or both parents to AIDS. Those numbers have grown significantly; current estimates put the number of orphans in Sub-Saharan Africa at 53.1 million, which is greater than the total number of children in Denmark, Ireland, Norway, Canada, and Sweden. Today, the orphan population in Asia continues to grow as a result of HIV/AIDS, natural disasters, and other factors, leaving 68.9 million Asian children without parents, 7.7 million of whom were orphaned in 2010. Latin America has 10.2 million orphans, 1.2 of whom were orphaned in 2010.

The above statistics reveal that orphans are a significant, growing population. As the HIV/AIDS virus continues to take its toll on adults, the number of orphans will likely increase. Additionally, many children who were orphaned at a young age will be entering into adolescence and transitioning into adulthood. As orphans

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9 An orphan is an individual who has lost one or both parents. See World Orphans (2012). How does a child become an orphan? Retrieved from <www.worldorphan.org>


13 Ibid.

14 Ibid.
enter adulthood, they will face many challenges. The International Labor Organization cites that 90 percent of
the world’s youth live in developing countries and those youth are more vulnerable to unemployment and
poverty. Adolescents who have experienced the loss of a parent face economic and social challenges coupled
with the emotional burden of the absence of a parent. In many contexts they must take the role of the primary
provider for a family.

Oftentimes, children classified as “orphaned” have relatives who are living but cannot support their
orphaned family members. Children are then placed in orphanages or live on the street or are cared for through
programs that assist the extended family in providing for the children. However, many of these children do not
receive any medical, educational or psychological support. Orphans also face barriers such as cultural stigma,
lack of job skills, exploitation, psychosocial challenges, limited access to capital, and legal difficulties.

Youth are a resilient population with a strong sense of self. This resiliency and the energy that
accompanies it can be a true asset to any community. Adolescence can be a time of great potential and a period
in life in which possibilities abound. The strength of adolescents living as orphans is evidenced in their ability
to cope with great loss. Many teens have taken the role of the head of household after losing both parents. Such
youth have already demonstrated incredible capacity to lead and withstand great difficulties.

II. SUMMATION OF DEVELOPMENT STRATEGIES TARGETING ORPHANS ENTERING
ADULTHOOD

A host of organizations are working to advocate for children who have been orphaned. There are a
growing number of strategies utilized by organizations engaging adolescents as they transition into adulthood.
Such programs provide “opportunities for personal enrichment, educational support, job-skills training and
building exemplary leadership abilities”.

16 Ibid p. 54
17 Youth report card: Progress over poverty.
The following outlines several of the strategies employed by various organizations working with youth, giving particular attention to the ways in which such strategies benefit adolescents who have been orphaned. Emphasis is given to those strategies which utilize microfinance as a development tool, but other strategies are mentioned first to stress the importance of providing a holistic framework to working with adolescents.

A. Education, Training and Support

1. Academic education

Education is a key strategy in developing the strength of adolescents who have been orphaned. For young women, schooling has proven especially effective in increasing well-being. Educated girls are less likely to marry early, less likely to get pregnant as teenagers, more likely to have correct and comprehensive knowledge of HIV and AIDS, and more likely to have healthy children when they eventually become mothers.\(^{18}\) Indeed, an extra year of primary school boosts girls’ eventual wages by 10 to 20 percent.\(^ {19}\)

Literacy also provides a powerful tool for all adolescents, as it gives them the ability to learn from various sources if the resources are available. Orphan-care organizations employ numerous methods to increase educational opportunities including child sponsorship, mobile education, after-school programs and government action in schools. For instance, many child sponsorship programs provide for a child’s educational fees and school uniforms, thus removing practical constraints to education while building a child’s self-esteem, aspirations and goals.\(^ {20}\) Education itself teaches problem-solving, a tool which can be applied to emotional as well as academic challenges, thus providing psychological resilience.\(^ {21}\)

Knowledge is being further advanced by implementing strategies that bring educational resources directly to adolescents. For example, the international organization *Butterflies Children’s Rights* seeks to reach children “outside of the education net”, using their Mobile Education programs. The Chalta Firta School

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\(^{18}\) *The state of the world’s children 2011* p. 4

\(^{19}\) *The state of the world's children 2011* p. 74


\(^{21}\) Keith, R. (2011, September 30). Interview by S.E. Baranik. [Personal Interview].
(Mobile Learning Centre) and Chalo School Aaya (Mobile Education and Research Centre) are vehicles equipped with learning technology and audiovisual learning materials. Teams travel to locations most frequented by youth.\textsuperscript{22} Child Rights Facilitators and trained teachers are available at all times and classes are conducted at street corners, in parks and at markets. This increases the visibility of the education initiative so that even if children are not regular attendees, they can participate in classes whenever they are able to.\textsuperscript{23} Though this method does not provide the structure that a physical school building with traditional hours, it allows youth to access education consistently (if they choose to do so) and gain exposure to learning.

Education can also prepare youth for investment and employment opportunities (discussed below). For instance, in Ethiopia there is a distinct unit on savings taught every year from grades 5-10 in all private and government schools. This unit covers the basics of overcoming cultural barriers to saving, as well as the rationale behind savings, goal setting, planning, budgeting and bank accounts. These basic concepts are repeated every year in the curriculum, stressing financial prudence.\textsuperscript{24}

2. Leadership training

Leadership allows adolescents to gain access to education while developing directive capacities. Many organizations equip and empower youth to lead programs. For instance, in India, the organization BRAC offers Adolescent Clubs (Kishori Kendro) operated by teens. These clubs are safe places where adolescents girls can read, socialize, play games, take part in cultural activities, and have open discussions on personal and social issues with their peers. Each club has 25-35 adolescents and one teen leader is responsible for the operation of a club. In Bangladesh, BRAC sponsors approximately 8,100 Adolescent Clubs. Members exchange books, read newspapers and magazines, play indoor and outdoor games and perform cultural programs. Their “Adolescent Peer Organised Network” (APON) also uses peer leadership to offer life-skills-based education and discussions on different social and health related issues, such as reproductive health, children’s rights, gender, HIV/AIDS,
sexually transmitted infections (STIs), verbal and sexual abuse, child trafficking, substance abuse, violence, and family planning. The purpose is to develop life skills and raise awareness of stigmatized issues in Bangladesh. Courses are offered in adolescent clubs, secondary schools, madrasas (religious education schools) and working places.25

The Youth Leadership Training Program (YLTP), sponsored through the International Association for Human Values (IAHV) provides “a ten day intensive residential program aimed at inculcating self motivation, self disciple, selfless service and community belongingness; involving aspects of health, hygiene, human values and encourages youth to celebrate harmony in diversity.” Afterwards, trainees return to their own communities for three months of field training where they are expected to apply the skills they learned and to implement IAHV’s “5H” program. This program targets health, hygiene, homes, human values, and harmony in diversity. Additionally, focus is placed on food security through conservation farming; vocational and entrepreneurial training; community centers where trained youth provide knowledge on prevalent issues; natural resource preservation; and the preservation of indigenous knowledge. After implementing one—or several—of these measures in their community, youth return for another 10 day program on practical problem-solving skills, interpersonal skills, and techniques for management. All workshops are taught with an emphasis on human resources and sustainable development.26

The above are just a few examples of the reality that youth are agents of change. Adolescents can create effective and long-term progress in their community if they are encouraged and equipped to do so. Indeed, seeing youth as role models and facilitators for change can empower adolescents and provide the resources to truly transform communities.

3. Health education

The leadership exhibited by youth can lead directly into health education initiatives. For example, Children International’s Youth Health Corps uses peer-to-peer health training to educate youth and community

members about preventable diseases, sexual and reproductive health, and substance abuse. Education is one of the greatest preventative tools against early pregnancy and preventable diseases. Using Health Education has produced measured results for the Peer Health Corps. Indeed, 71 percent of participants believe they are healthier as a result of the program.

The more knowledge individuals have, the better protected they can be. For example, one million children die from drinking unclean water each year, yet water sanitation techniques are simple and can be taught in other educational programs. For instance, many schools incorporate curriculum with strategies for water purification into their curriculum. Orphanages and schools can become central locations for clean water. In any case, health education must be stressed in any program seeking to target orphans. Ultimately, other development strategies targeted at adolescents will be fruitless if they are not healthy enough to survive into adulthood.

4. Psychosocial support

It is also important to note the importance of education regarding mental health issues and concerns. Globally, an estimated 71,000 adolescents commit suicide every year, and up to 40 times as many make suicide attempts. Approximately half of lifetime mental disorders begin before age 14, and 70 percent by age 24. According to UNICEF, early recognition of emotional distress and the provision of psychosocial support by trained individuals can mitigate the effects of mental health problems. Those providing the services need not be health workers—teachers, peers, family members and church leaders can all be trained in techniques for providing psychosocial support. Primary health-care workers can also be trained to use structured interviews to detect problems early on and provide treatment and support. Psycho-educational programs in schools, supportive counseling and cognitive-behavioral therapy are all effective in improving the mental health of

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27 Youth report card: Progress over poverty. p.6
28 Ibid p. 8
31 The state of the world's children 2011 p. 27
adolescents. The more complex needs of young people with serious mental disorders can be addressed through referrals to specialist services.

Adolescents living as orphans face significant psychosocial difficulties. The trauma of losing a parent can have a significant impact on an individual. Additionally, households with orphans are split apart as siblings are placed with different relatives. As aforementioned, often those who have lost parents to HIV/AIDS face additional stigmas and rejection by the community. Children in many societies may be shunned if cultural beliefs connect the death of a parent with a curse or continued ill-fated circumstances. Youth who have lost their parents can feel a lack of hope, deep sadness, or confusion. Children are more susceptible to environmental, emotional and social risks. Unlike adults, children often do not feel the full impact of the loss of a parent simply because they may not immediately understand the finality of death. This prevents them from going through the grieving process and may eventually lead to depression and anger.

Ideally, support for adolescent orphans will be ongoing. Strategies such as peer-based mental health may indeed provide useful strategies for those seeking to address mental health issues. Counseling programs are now asking those directly affected by issues such as HIV/AIDS to create materials for peer counseling. Successful programs have focused on using relationships as a tool for addressing larger issues of isolation and disadvantage. For instance, the Ethiopian Ministry of Youth and Sport initiated the Berhane Hewan (‘Light for Eve’ in Amharic) program in 2004 to prevent early marriage and support married adolescent girls by focusing on mentorship by adult women, continuation of schooling and livelihood training. Though the program does not specifically target orphans, it does demonstrate the way mentoring and relationships are effective tools to create positive connections and instill values. The program saw growth in girls’ friendship networks, school attendance, age at marriage, knowledge of reproductive health and contraceptive use.

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32 The state of the world’s children 2011 p. 27
33 The state of the world’s children 2011 p. 27
36 Keith, R. (2011, September 30). Interview by S.E. Baranik. [Personal Interview].
38 UNICEF
Forgotten Voices International is an example of one organization that partners with the local church to meet the spiritual and physical needs of children orphaned by AIDS. Mtshabezi Mission, one of their partner churches, hosts psychosocial support (PSS) camps for children. Mtshabezi’s PSS camp offers bereavement sessions where orphans are able to talk about their experiences and process through their grief—possibly for the first time.39 Forgotten Voices also holds trainings with pastors and seminary leaders to teach counseling and psychosocial support techniques which will then be more effective in meeting the emotional and psychological needs of those they serve.

B. MicroFinance

Microfinance is defined as “providing financial services, such as small loans, to poor people so they can increase their income and decrease their vulnerability to unforeseen circumstances”.40 This development strategy has the potential to impact a sector that is not reached by commercial banks or credit union (see chart, right). Financial support for orphans is often limited. Extended family may be constrained by the demands of their nuclear family and unable to assist their orphaned relatives. Thus, it is important to develop the financial capacities of both orphans and the families that support them. Microfinance offers a powerful and effective tool in development, but it is only one tool. Long-term solutions to the challenges faced by adolescent orphans must use holistic, multi-faceted approaches that build youth’s capacities and increase access to support, resources, and skills.

1. Savings

An important strategy empowering adolescents transitioning into adulthood is saving. Saving is less risky than offering loans and more flexible. As savings accumulate, youth have money to invest or to use for

40 Greer, P, & Smith, P(2009). The poor will be glad: Joining the revolution to lift the world out of poverty. Grand Rapids, MI: Zondervan p.101
emergencies. Although savings are not a “silver bullet” solution to impoverished individuals, they do offer a security net and a source of capital. In many countries, saving can be quite difficult due to the reality of living conditions (for instance, there may be no safe place to hide cash), the social demands of communal societies, and the lack of formal institutions for saving.  

Microfinance organizations use Village Savings and Loan Associations (VSLAs) or Rotating Savings and Credit Associations (RoSCAs) as “community managed loan funds” or “community microfinance”. These savings have many variations, but one model functions as follows: each person puts in the same amount every meeting and then each meeting someone takes the full amount home. For example, 4 people put in 1 dollar and each week they rotate who takes the $4 home. The benefit of such groups is that they foster a commitment to save. Additionally, they require no fees or minimum deposit. Interest can be generated through fees applied for lateness to meetings or other fines that the group decides. Once a group is trained, they require little management. In addition, such groups build social capital, allowing youth to interact and form solid social networks.

Some NGOs have pioneered programs that offer savings to youth. For example, SAFESAVE, an NGO in Dhaka, Bangladesh, offers savings accounts to children over the age of 8. Youth are already involved in economic activity, whether through work in the informal sector, in household-based enterprises, or in family-based farming, fishing and petty trading activities.

The Children’s Development Bank (CDB) in India was pioneered by street and working children ages 9-18; adults facilitate activities but the bank was created for and run by street and working children. In Delhi India, 1300 children are served by the CDB, which gives children a safe place to deposit savings that were previously stolen or spent on “unproductive activities”.

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41 In many societies, if a friend/neighbor/family member asks for money, an individual might be socially obligated to give that money.
42 The poor will be glad p. 80
43 The poor will be glad p. 90
44 The poor will be glad
49 Microbanking with adolescent youth.
deposit small daily increments in their savings accounts. Many of these children earn less than $0.50 a day, but they can earn interest of 50 percent if they do not withdraw savings for six months. At age 15, youth can apply for a loan, provided that they have been a member of the bank for at least 3 months, have 20 percent of the loan amount in their account, and have two guarantors—shopkeepers or other working street children—for the loan. A loan committee, comprised of children, assesses loan applications. Thus, adolescents learn bank management skills, saving habits, and business planning. The bank has now expanded across Asia and into Afghanistan. In Kabul, there are over 1,000 account holders, primarily street children.

Developing a mentality of saving will take time, especially among those adolescents living in situations of poverty:

“Generally, it is clear that things that make life less boring are a priority for the poor....The poor...may well be more skeptical about supposed opportunities and the possibility of any radical change in their lives. They often behave as if they think that any change that is significant enough to be worth sacrificing for will simply take too long. This could explain why they focus on the here and now, on living their lives as pleasantly as possible, celebrating when the occasion demands it.”

Strategies to teach concepts of saving can engage adolescents in many creative ways. For instance, Kids Alive uses an approach that allows youth to learn the value of delayed gratification. Their orphanages have a store full of items that have been donated and children can do chores and other activities to earn credit which can be used to buy items in the store. This creates a sense of ownership and investment as well as teaching a mentality of saving. Jonathan Coleman, a former volunteer, sums it up as follows: “if they see a pair of shoes that they like...they learn that they need to save up a little extra money...it’s a way to get the stuff...without creating dependency”. As aforementioned, savings programs can be run in conjunction with schools. In

50 Microbanking with adolescent youth.
52 Coleman, J. (2011, November 30). Interview by S.E. Baranik [Personal Interview].
Morocco, YouthInvest fosters entrepreneurship and workforce readiness among youth aged 15-27 through ‘100 Hours to Success’, a training program focusing on life skills and financial education. After the training, 96 percent of participants have started to save and more than half of those increased their savings during their training time.\(^5\) One program has even allowed students to use their school identification to access loans.\(^4\)

Often, it will be difficult to convince youth that it is worth saving and investing in the future. The rewards of buying a couple of sweets today may seem much more gratifying than slowly saving money to eventually pay for school fees. However, the more exposure to savings adolescents have, the more likely they will employ the lessons learned in their lives.

2. Loans and entrepreneurship

One strategy that has increasingly used financial tools is loan dispersal. Small loans give a population that typically has little access to the formal banking sector a source of capital to finance their economic endeavors. For example, the Commonwealth Youth Credit Initiative (CYCI) works to provide income generation activities (IGAs) for unemployed young people through training and credit support. The initiative “provides low-cost, easily accessible credit and training to underprivileged young people to bring economic self-sufficiency”.\(^5\) Life skills fostered through the program aid the transition into adulthood. Thus, youth can graduate from targeted small credit receivers to borrowers from formal financial institutions like banks.\(^6\) CYCI is an example of a program with stages in order to prepare youth for microfinance activity. In CYCI’s pre-credit stage, they work to establish a community outreach support system and select and identify youth who would be good candidates for the program. Then, in the second stage, the CYCI provides capacity building training, including group formation, basic credit management, and entrepreneurship training. Finally, in the third stage, clients receive loans, credit management, post-training support for growth, and re-lending.\(^7\)

\(^7\) Commonwealth youth credit initiative
Re-lending is one of the most attractive aspects of microfinance initiatives, as the funds invested, once repaid, can be reinvested. Programs like CYCI that first assess youth are also advantageous to credit distributors, as they identify the youth who have the potential to benefit from such programs and provide training to make their efforts truly successful. In 2004, CYCI’s 645 youth clients reported acquiring assets like machinery, equipment, and houses. Some youth also opened bank accounts to save their money for buying assets and investing in business. Initial program assessments showed 82 percent of clients successfully operating micro-enterprises on a self-sustainable basis, with over 75 percent female participation and over 95 percent loan repayment; 89.2 percent of the enterprises in the program continue to expand.58

An additional strength of many microfinance programs is that they distribute loans to groups. These groups are self-selecting and meet regularly to ensure that loans are repaid. For instance, the Employment and Livelihood for Adolescents (ELA) program combines livelihood and life-skills training with credit facilities for adolescent girls ages 14 to 25. The program was established as a means by which young women could build savings habits to allow them to support themselves. Preference is given to graduates of schools, providing an important tool for transition as students finish their education. ELA village organizations consist of 20 to 30 members who obtain credit in order to operate IGAs. The members invest their loans in tailoring, poultry, livestock, nursery, vegetable cultivation and other small businesses.59 If one of the group members’ loans is not repaid, the group is responsible for the loss. Conversely, on-time repayment leads to increased credit, and sometimes to lower interest rates.60

Another microfinance organization, Tap and Reposition Youth (TRY) combines credit, savings and training in business and life skills for youth in Kenya. After eight weeks of individual saving activities and training activities, a group of five will choose one or two girls to receive a loan. The remaining members can receive loans only after the initial borrowers have demonstrated their abilities to repay their loans. The

58 Commonwealth youth credit initiative
reputation rate has been approximately 99 percent, demonstrating the creditworthiness of adolescents within supportive structures.\textsuperscript{61}

Loans leading to entrepreneurship can benefit adolescents in multiple ways. The experience of trying to start and maintain a business places a young person in a role that looks drastically different than that of an employee. She or he may be encouraged to imagine a life as a decision maker, a leader, and a person of influence, rather than simply a subordinate to others. Even if the young person follows a more conventional career path as an employee, managerial knowledge will make that individual a worker with a deeper understanding about how business works.\textsuperscript{62}

An additional advantage of using microfinance with adolescents who have been orphaned is that loans can be tailored to different needs. In Uganda, for example, Equity Bank and Banyan Global provide youth with access to credit to help students pay term fees, which are one of the key barriers to enrollment. Another NGO, Camfed, promotes the empowerment of young women in Zambia through mentoring, loans and grants so that they are able to build houses, farm land, or run small businesses. Twenty percent of their youth clients use their profits to further their own education.\textsuperscript{63}

C. Job Skills Training

A challenge of microfinance and issuing small loans is that not everyone is an entrepreneur - not all youth have the energy, innovation, and expertise to open their own business. Though some adolescents are not natural entrepreneurs, many are looking to work and gain experience. However, there is a significant lack of viable employment options available to youth. Youth face challenges due to lack of training, education, experience, networking, and the strains of the worldwide financial crisis. The United Nation’s International Children’s Emergency Fund (UNICEF) 2011 \textit{State of the World’s Children} report stated that a quarter of the world’s working poor is aged 15 to 24; 81 million older youth who are eligible and willing to work remain

\textsuperscript{61} Microbanking with adolescent youth.
\textsuperscript{63} Making Cents International. (2008 September). \textit{State of the field in youth enterprise, employment and livelihoods development; Programming and policymaking in youth enterprise, employment, and livelihoods development; and youth-inclusive financial services}, 79.
unemployed. Adolescents are often forced into exploitative child labor, combat, prostitution and slavery. Orphans in particular are vulnerable to such threats, as many orphans flee to the streets. Children living on the street are commonly exposed to rape, drug abuse, slavery, and prostitution. Studies have found children as young as nine years old engaged in sex work. Around 150 million children aged 5–14 are currently engaged in child labor; the highest incidence of such labor is in sub-Saharan Africa, but it is growing worldwide. Even orphaned youth who are placed in home care report exploitation.

Employment offers greater economic stability, a resource which tends to provide more stable lifestyles as well. Additionally, for adolescents transitioning from orphan-care systems into the workforce, a job provides a means for them to support themselves and begin living independently. Decent work can provide young men and women with opportunities to develop and apply skills, responsibilities, and resources that will be useful throughout their lives.

In order to obtain a job, two key factors must exist: employment opportunities and the necessary job skills. Development organizations have targeted employment for youth in multiple ways. For example, Mennonite Economic Development Associates (MEDA) works with the Egyptian Association for Community Initiatives and Development (EACID) to provide youth-focused development. Their program, Promoting and Protecting the Interests of Children who Work (PPIC-Work) provides financial services to business owners who employ children. In order to receive loans from the program, business owners must: demonstrate that they employ children on a part-time or full-time basis; utilize the loan to improve technology and the work environment; and demonstrate interest in improving learning opportunities and skill capacity of younger

64 The state of the world's children 2011 p. 4
65 Orphans and vulnerable children; Problems, responses, and issues for congress
67 The state of the world's children 2011 p. 120
68 See table page 41 for more detailed statistics on child labor
69 Orphans and vulnerable children; Problems, responses, and issues for congress p.11
70 UNICEF
workers. Employment also provides the opportunity for apprenticeship and networking, allowing adolescents to further advance their careers.

Job skill training is a strategy utilized by many relief organizations. The goals of training and job-creation are approached in innovative ways. For instance, Mustaqbali (‘My Future’ in Arabic) was pioneered in Jordan 2009 by UNICEF and Save the Children. The program seeks to increase opportunities for adolescents between the ages of 15 and 19 to learn and develop skills that to improve their livelihoods and offer household economic security. Mustaqbali provides career exploration and preparedness activities to adolescents at various youth and women’s centers, and also includes a community awareness component specifically for parents of adolescents. Additionally, the program offers sensitization sessions with private sector employers. Such sessions inform employers of the issues involved in working with youth.

Children International has a program called “Into Employment” that provides skills “in areas such as information technology, hospitality services, welding and automotive repair. Youth also learn soft skills like interpersonal and written communication, computer literacy, customer service, time management and financial literacy to fully prepare them for the workplace. Ninety-nine percent of graduates to report that they know the necessary steps to get the job they want.

D. Agriculture and Animal Husbandry

Job-training and skills demanded in the industrial world cannot overshadow the importance of the most basic and sustainable livelihood: agriculture and animal husbandry. Farming not only provides a source of food; it can also be an income-generation activity.

According to the United Nations, “Almost one quarter of the world’s working poor were young people in 2008; moreover, these 150-million-plus young poor workers tended to be predominantly engaged in agriculture, which left little time for them to gain the skills and education that could improve their earnings

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72 The state of the world's children 2011 p. 13
potential and future productivity”. However, this report fails to note the potential earnings and productivity that can be gained with improved agricultural techniques. Moreover, it neglects the fact that educational programs can actually integrate learning into an agrarian lifestyle.

Over 80 percent of the world’s youth live in Africa, Asia and Oceania, where employment in agriculture comprises at least 35 percent of total employment. If youth are going to grow crops and raise animals, it is essential that they learn methods that will allow their land to be productive and receive the highest yield for years to come. This will allow them to use less land while supporting more people, a key concern in a world with an ever-increasing population. Training in agricultural knowledge is especially important for orphans because oftentimes, the parents who would teach their children how to farm are gone. Animal husbandry also offers a useful skill for adolescents as livestock can provide a consistent source of milk, eggs, wool, meat, or fertilizer.

One example of the concept of agricultural training in action is the Ebeneezer Agriculture Training Center in Zimbabwe. Their mission is, “To enable young people to live as lights for Christ in their communities by equipping them with appropriate business, agricultural and life skills.” Adolescents come to the center to learn skills and then can bring what they have learned back to their communities. Therefore, a generation is shaped by

In Mozambique, Junior Farmer Field and Life Schools (JFFLS) are run by collaboration between the UN and the Food and Agricultural Organization (FAO). The JFFLS curriculum has three different components: agriculture, life skills and cultural activities. Ideally, JFFLSs are supported by interdisciplinary teams composed of teachers who focus on life skills and culture and an instructor conveying agricultural knowledge. Farming practices are taught using land donated by the local community and training follows the seasonal cycle according to the respective agro-ecological zone. The JFFLS focus on experimentation with agricultural

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74 The state of the world's children 2011 p. 46
75 Policy opportunities and constraints to access youth financial services.
methods and strategies and introduces successful techniques that participants can introduce into their family plots to achieve better outputs and more sustainability. Moreover, animal husbandry skills are taught to complement agrarian knowledge, and the program is working to facilitate income-generating projects for those who graduate from the program. Students in the program participate in education on decision-making, assertiveness, health and nutrition, HIV prevention, child protection issues, and gender equality. Moreover, JFFLS offers cultural curriculum that includes singing, dancing and theatre performances in order to stimulate children to learn and communicate in creative ways. The World Food Program provides a nutritional meal on project days; meals are prepared by women volunteers from the community who, in return, receive food aid. In order to qualify as a JFFLS project site, the community must provide the labor to build a warehouse for food storage, a granary, and animals sheds.\(^78\)

Foundations for Farming also offers training curriculum on agriculture. Foundations for Farming seeks to impart conservation farming skills, stressing the utilization of small plots of land in order to harvest maximum yields at low cost. The government has adopted Foundations for Farming’s curriculum and plans to focus on training secondary school students and eventually integrating such training into the existing agriculture syllabus and the HIV and AIDS life skills program. The Minister of Education, Sport Arts and Culture has expressed his hope that the program will boost the nation’s food security, especially in the rural areas, and also reduce the environmental degradation caused by poor farming methods.\(^79\)

There are a growing number of organizations targeting agricultural development. For example, development agency World Concern offers “Training for older children to meet their own needs, including animal husbandry and agriculture…”\(^80\) Development and advocacy organization Oxfam has introduced the System of Rice Intensification (SRI) and seen it applied by 1,070,384 farmers—about 70 percent of whom are women—in Vietnam. Farmers using SRI techniques use as much as 70 percent less seed than traditional


techniques. They position rice seedlings strategically, spacing them further apart to reduce competition for nutrients and allow the plants additional room to grow strong roots, thus making them further resistant to pests and diseases. Community leaders attend development sessions and then are sent back to teach others the practices they’ve learned.81 Although these programs focus on adults, such techniques can also be taught to youth. Adolescents have the potential not only to learn techniques for sustainable agriculture, but to take them back to their homes and apply these strategies in order to feed themselves and generate income by selling their surplus produce.

E. Encouraging Youth to Participate and Advocate

A key strategy empowering adolescents who have been orphaned is participation. One of the greatest abilities that all individuals possess is the ability to make positive change in their environment. Adolescent involvement in programming and advocacy increases confidence, builds skills, and empowers youth to protect their rights. Realizing their abilities and the rights that they possess can empower adolescents, teaching them that they can create change. Evidence increasingly demonstrates that socially active young adults have fewer problems than their peers and tend to develop a greater sense of social responsibility.82 Furthermore, involvement in social organizations can open the door to economic opportunities and greater connection in the community. Such participation builds decision-making capabilities which are useful assets in the transition into adulthood.

Youth have been involved in various community advocacy strategies, neighborhood mapping, and communication facilitation. For instance, one project, Map Kiberia, allows Nigerian youth to work to create an interactive map using Global Positioning Devices (GPS) and interviews. Such community mapping allows youth to lead discussions about safe—and dangerous—spaces for women and the services available in the area. Although the program does not specifically target those who have lost their parents, it is an example of one way

82 The state of the world’s children 2011 p. 66
a program can use local knowledge to analyze the resources that exist and identify potential sources of change in their community.\textsuperscript{83}

Other practices that are successful in targeting adolescents who have been orphaned include educating youth on their legal rights and responsibilities. With the death of their parents, it is important to connect adolescents with safe spaces where they can learn about their rights and strategies to protect themselves and their peers. As with other strategies mentioned, ways to implement the basic idea will depend on the country and context, but it can be a powerful tool, especially for youth. Legal systems, national and international treaties, and labor regulation laws are designed to protect youth. The more informed youth are about their rights and the resources available to them, the more they can positively engage the system and continue to use their voice as they transition into adulthood. For example, Viva network in Bolivia works encourages children to develop and run awareness-raising campaigns, organize radio interviews and newspaper articles, mobilize adults through talks in churches and schools, and write letters to church leaders and members of the government.\textsuperscript{84}

Orphans in particular must learn strategies to advocate for themselves but should also be joined by those with legal expertise. International Justice Mission (IJM) currently works to “make public systems work for victims of abuse and oppression who urgently need the protection of the law”.\textsuperscript{85} The organization increases legal literacy in poor communities through will-writing seminars, legal workshops and training sessions for communities and their leaders.\textsuperscript{86} For example, property grabbing is an issue that is often faced by adolescents in child-headed households. Traditional law in many rural areas does not allow children or women to inherit property. Girls in particular can be exploited as individuals claim the land and demand work or sexual favors.\textsuperscript{87} Organizations such as the Population Council and UNICEF work with HIV-infected parents to plan for the

\textsuperscript{87} Orphans and vulnerable children; Problems, responses, and issues for congress
future of their children through succession-planning initiatives like will-writing. Such endeavors create more stable situations for orphans.88

F. Connecting with Existing Support Systems: The Community, the Church and the Family

One of the best ways to assist orphans transitioning from adolescence to adulthood is to connect them with existing support systems. Youth can greatly benefit from the mentorship, opportunities for economic advancement, and increased access to resources offered by organizations, even those that do not specifically target orphans.

The family, the church and the community are three of the most powerful assets available to orphans, including those with extended family that are willing to walk alongside them as they transition into adulthood. Many organizations provide stipends, financial assistance, or emergency support for relatives caring for adolescents who have been orphaned. Food provision programs through schools and community cooperatives have been shown to be effective strategies to strengthen caregivers of orphans and providing unity within the community.89 Microfinance services have also been offered to community members or churches caring for orphans and vulnerable children, allowing those who support orphans to be self-sufficient.90

Many family members of orphans who are already providing services are valuable partners for organizations and youth. One survey found that 74 percent of the time relatives provided foods for orphans and vulnerable children, 19 percent of the time orphans relied on their friends for food, and the other 7 percent of the time they found support from religious groups.91 Research in communities with AIDS have found that in resource-poor regions or areas stricken hardest by the AIDS epidemic, traditional networks of kinship care might not sufficiently serve the needs of orphans. However, "community-based care models, with appropriate

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90 See Appendix A for a list of notable organizations working in and researching microfinance
government and community support preserving the family style and low child-to-caregiver ratio may constitute an effective and sustainable care model for the best interest of the AIDS orphans in developing countries".92

1. Implementing cost effective measures

Localized efforts can be cost-effective and sustainable. Orphan-care organizations—both governmental and nongovernmental—should partner with community members who also are stakeholders in the well-being of adolescent orphans. For example, in an effort to assist AIDS orphans, the Child Protection Society of Zimbabwe taught community members how to go through the process and procedures to acquire birth certificates for the children in the community. Stakeholders then learned the importance of identity documents and worked together to give these resources to the children.93 As a result, children in the area received the legal rights and protections awarded to those with identity documents.

Forgotten Voices International (FVI) exemplifies an organization partnering with localized efforts. FVI partners with the local church and encourages efforts to care for orphans within the context of their community. They have supported initiatives in income generation, school-fee payment and psychosocial support, which allow the church to meet the needs of orphans and give these orphans a place in their society.94

2. Recognizing the holistic nature of orphan care

Community efforts to care for orphans are championed as more holistic forms of caring for youth, largely because they provide long-term connection. Indeed, studies actually warn against institutional forms of care: “Orphanages, and the more contemporary children’s villages, involve large numbers of children living in an artificial setting which effectively detaches them not only from their immediate and extended family and

from their community of origin, but also from meaningful interaction with the community in which the institution is located. Among the risks associated with institutional care are the reduced ability to form lasting attachments, community stigmatization, and transitional risks related to housing, education, and employment when children leave institutional care. Strengthening community initiatives and community networks will actually allow more children to be cared for, as the cost of sustaining a child in an orphanage is greater than supporting a child in a community. It prevents youth from suddenly finding themselves homeless when they are too old to live in orphanages and yet unable to live on their own.

Assistance from the family, the church and the community provides valuable networks of connection as adolescents transition into adulthood. Strategies that target these partners claim that development efforts should target the entire community so that youth are raised in a culture where sustainability, income generation, investment, and long-term goals matter.

III. RECOMMENDATIONS FOR FUTURE GROWTH AND PARTNERSHIP

A. Advocate for More Extensive Rights for Adolescents and their Families

It is imperative that advocacy for more extensive rights for adolescents and their families take place. According to UNICEF, just 51 percent of children in the developing world (excluding China) were registered at birth between 2000 and 2009. Although the protection of children is mandated under various international treaties, as adolescents’ transition into adulthood, their lack of legal standing poses difficulties and increasing possibilities for exploitation. As UNICEF surmises, “adolescents are as worthy of care and protection as young children, and as worthy of consideration and participation as adults.”

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96 Desbon, Chris and Tim Quinlin "Costs of Care and Support" *Literature Review: The economic impact of HIV/AIDS on South Africa University of Natal: health economics and HIV/AIDS research division* 202, p. 35

97 The state of the world's children 2011 p. 10

Policies must be enacted to provide support for orphans. Several strategies are suggested below, but the author recognizes that these policies will be difficult to change and the way policies change will differ from country to country. Nevertheless, several trends emerged in the research for this investigation that are noteworthy a policy change is considered.

First and foremost, youth need to have accurate identification information. Seventy percent of children in the world’s least developed countries do not have birth certificates or registration documents, which are crucial to accessing legal and financial sectors.\textsuperscript{99} It is also important that governments take preventative cautions to protect the vulnerable. For instance, UNAIDS reported that 39 percent of countries with an HIV rate of more than 1 percent (called “generalized HIV epidemics”) have no national policy in place to provide support and care for orphans and vulnerable children and 25 percent lack plans to develop such strategies.\textsuperscript{100}

Inheritance rights must be established and legislation enacted protecting property rights, especially for adolescents transitioning into adulthood. These young men and women want to own property, start their own businesses, and claim their inheritance. Without the proper laws in place, these goals will be unattainable. As property becomes increasingly expensive, it is imperative that legislation protects adolescent’s right to land.

As Peter Greer, the president of MFI HOPE International writes, “Lasting change and development require significant structural changes. Without a system of justice, corrupt leadership...can literally destroy the benefits of small-scale economic development in a day...”\textsuperscript{101} Thus, those who advocate for adolescent orphans must coordinate efforts among different regulatory bodies (e.g., ministry of education, ministry of Youth, ministry of Finance, ministry of Agriculture and Central Bank), financial service providers and other youth stakeholders. It is recommended that all parties partner to develop closely aligned policies and activities that support financial inclusion and job skills training (including agricultural training).\textsuperscript{102}

\begin{center}
\textsuperscript{101} Greer, P, & Smith, P(2009). The poor will be glad: joining the revolution to lift the world out of poverty. Grand Rapids, MI: Zondervan p. 146
\end{center}
Requirements for legal documents or parental permission to take out loans should be reconsidered. In the Global Youth-inclusive Financial Services Survey conducted by Making Cents International, 75 percent of respondents said that legal and regulatory barriers are a key challenge to delivering financial services for youth.\(^{103}\) As mentioned previously, many street and working children lack identification cards, birth certificates or even addresses, making it nearly impossible for them to apply for credit or set up a business with other creditors.\(^{104}\) Additionally, many programs that allow those under 18 to access financial services require parental permission, which makes it impossible for those who have been orphaned.\(^{105}\) Creative strategies can be employed, such as using letters of recommendation as a form of identification or biometric scanning (for example iris scans, fingerprinting, or DNA recognition), which are strategies employed by organizations in Uganda and India, respectively.\(^{106}\)

B. Connect Existing Resources

The incredible capacities that youth have cannot fully realized if the population is not given opportunities and information. Youth-serving organizations (YSOs) and financial service providers can partner to provide the best possible service package for a particular youth segment, thus increasing adolescents’ opportunities for investment and employment. There are many different programs and initiatives that exist to address the challenges faced by orphans and vulnerable children. Networks between such organizations need to be created since technology makes information easily accessible and resources do exist to assist those who work with adolescents. For example, the Youth Employment Inventory has an entire database of projects that involve adolescents; however, many NGOs and programs who work with child sponsorship or orphan care ministries do not have the time, resources, or personnel to network with such organizations.\(^{107}\)


\(^{106}\) Ibid.

\(^{107}\) See Appendix A: Suggested Readings, page 57 for a list of organizations working with microfinance. This is a valuable resource for orphan care organizations wishing to work with microfinance organizations
Opportunities for connection exist and are growing. For example, Making Cents International is hosting a Global Youth Economic Opportunities Conference, focusing on workforce development, financial services and capabilities; enterprise development; adolescent girls and young women; and monitoring, evaluation and impact assessment. Another example of collaboration is a partnership between a school and a FSP. In Kabul, the CDB and the ministry of education partner in a program called Aschiana. Aschiana provides school sponsorship programs, language classes, skills training and medical check-ups. The program admits children to school and gives them money to support their families or caregivers, thus offering incentives for education alongside of a savings program.

Orphan care agency Flying Kites calls such connections the Magnet Effect. They have specifically designed their Magnet Effect program to “partner with individuals, non-profit organizations, and corporations that specialize in various areas of development needs - agriculture, education, environment, health, infrastructure, human rights, microfinance, and women’s issues - to provide a more powerful, systemic impact on the local community.” Though all those working for such change need not be part of the Magnet Effect, the concept of creating networks should be encouraged.

Again, part of expanding access to resources is informing individuals that these resources exist in the first place and dreaming ways in which useful resources can be accessed. It means that NGOs must recognize that tools many take for granted are not available to adolescent orphans, particularly those living in poverty. As the authors of Poor Economics note:

“Living on 99 cents a day means you have limited access to information—newspapers, television, and books all cost money—and so you often just don’t know certain facts that the rest of the world takes as given, like, for example, that vaccines can stop your child from getting measles. It means living in a world whose institutions are not built for someone like you. Most of the poor do not have a salary, let

alone a retirement plan that deducts automatically from it.”¹¹¹

Schools may have the technology and resources that could be used for business development. The internet is one fairly accessible resource that offers training and information on a myriad of subjects. For example, students can use school computers after class to research market prices and opportunities for locally grown vegetables. One organization suggests that students research ways to set up a simple solar dehydration and packing center and ways to provide basic accounting services. This allows the children (and their teachers) to not only apply the knowledge and skills they gain, but to provide needed rural community services and earn an income.¹¹² The use of a school as a center for education and development builds connection between education and financial stability.

Governments, then, should work to integrate financial education and entrepreneurship curriculum into the national curriculum. They should take proactive steps to develop and promote policies that are inclusive of youth and promote access to both financial and non-financial services (financial education, entrepreneurship development, livelihood skills training, etc.)¹¹³. Politicians can collaborate with others stakeholders invested in the well-being of orphans to create more flexible legal standards that allow youth to access services while still protecting them. In particular, governments can invest in programs that support orphans and make sure that these are appropriate and accessible. They can encourage FSPs to adopt industry standards of client protection, youth-friendly products, and codes of conduct. The government should also adopt standards that hold FSPs accountable when loaning to youth.¹¹⁴ Moreover, governments should advocate for land access for programs that support orphans so that agricultural endeavors can be expanded, especially in rural areas.¹¹⁵

1. Utilize technology

¹¹³ Policy opportunities and constraints to access youth financial services.
¹¹⁴ Ibid p.12
Technology is creating an increasingly interconnected world. Estimates for 2012, placed the number of phone service subscribers below the age of 30 in South Asia to 380 million; sub-Saharan Africa is expected to have 108 million subscribers under 30, and Latin America, 188 million. The increased connectivity offers an opportunity for young people to access knowledge and to learn independently.

Many adolescents also face difficulties in accessing technological resources. This creates a ‘digital divide,’ in which lack of digital literacy impairs the ability to navigate a wired world. Those without such literacy are often unable to take advantage of new tools and find employment in a world increasingly dependent on high tech machinery. In order to seize the opportunities in technology, adolescents must first have basic access to technology and related infrastructure, such as electricity. Thus, it is imperative that governments fund infrastructure projects that can benefit an entire population or a country, not just adolescent orphans. Additionally, individuals also must acquire the skills needed to use these tools once they become accessible.\(^{116}\) Organizations working with adolescent orphans could target technological training as a key area of training.

Technology offers opportunities for creative partnerships. RLABS, a non for profit organization, has created contact support centers that offer counseling in HIV/AIDS, substance abuse, mistreatment, stress and depression, career counseling and other areas. Services are offered via mobile chat platforms and mobile social networks.\(^{117}\) Their Drug Counseling Portal “Angel”, launched with the South African cell phone company Mxit, has reached over 23,000 users.\(^{118}\) Technology, like the other techniques mentioned, is only a tool, but it is a useful tool with a broad reach.

Technological innovation also creates an opportunity to provide more financial services. For instance, Kenya’s Equity Bank found that most Kenyans below the age of 30 possess a mobile phone and were willing to conduct financial transactions using these phones. Thus, the bank developed a mobile banking system and within the first two months of its launch, 670,000 bank accounts were opened. Although these accounts were not solely opened by youth, the use of mobile banking reveals an enormous opportunity to increase youth

\(^{116}\) The state of the world’s children 2011 p. 14-15
\(^{118}\) The state of the world’s children 2011 p. 37
savings accounts.\textsuperscript{119} Organizations such as the Youth Employment Network stress the promotion of information and communication technology (ICT) skills, ranking ICT as a key priority among youth entrepreneurship, leadership training, microcredit schemes, the establishment of new careers, and guidance services.\textsuperscript{120} Large corporations can also partner with those seeking to serve adolescents and orphans in particular. For example, the company MAP International connects individuals to large banking systems worldwide through electronic infrastructure.\textsuperscript{121}

2. Provide mentorship

As mentioned previously, orphans in particular lack full access to social and educational capital. In many parts of the world, it is parents who are responsible for educating youth, passing along job skills, connecting their children with a network to find employment, or giving an apprenticeship so that they might continue the work of their parents. In areas of the world which depend on subsistence farming, skills such as agricultural expertise are lost with the loss of these caregivers. The loss of a parent means the loss of an important piece of educational, financial and social capital. Organizations already exist to provide mentorship between successful business owners and entrepreneurs.\textsuperscript{122} A model of mentorship not only provides learning through organizations that already exists, it partners passionate leaders with emerging leaders, providing adolescent orphans with a supporter in their transition into adulthood.

Mentorship not only provides positive adult role models, it provides partnership to lessen the emotional burden placed on orphan care providers. Indeed, “adult role models”, a “supportive relationship with three or more other adults,” and “adults in community valuing youth” as essential to youth’s health and well-being.\textsuperscript{123} Adults provide protective influence, supportive relationships, and healthy development, especially for highly


stressed youth. Programs can intentionally integrate mentorship for adolescents who have been orphaned. Some child programs specifically stress mentorship for orphans, but this must be a journey that continues as these individuals transition into adulthood.

One suggestion is that mentoring be offered through the lens of apprenticeship. Many development programs already work through a model where clients form a relationship with loan officers, teachers, trainers, pastors and health workers. For instance, Belize Youth Business Trust invites business professionals to connect with entrepreneurs who are starting businesses; after attending training sessions on topics such as active listening, challenges, and providing constructive feedback, mentors offer technical advice, guidance, support and wisdom. Oftentimes, providing mentorship is integrated into schooling. If FSPs intentionally target services to those without parents, the relationships formed can carry into adulthood and provide youth with access to a potentially underutilized source of adult mentorship for youth.

C. Develop Capabilities and Increase Access to Resources

Youth already possess many talents. However, the potential to develop their God-given skills and abilities is often limited by their social or financial situation. It is important that adolescent orphans continue to develop the necessary skills for their transition into adulthood. This will include training in literacy, job skills, financial literacy, agriculture, animal husbandry, and other income-generation skills.

Adolescents should be provided with the skills necessary to emotionally cope with their losses. Many strategies offering job skill-training will allow adolescents to succeed in employment and education will allow those who wish to continue in higher education to live up to their potential. In developing countries roughly 20 to 50 percent of youth aged 15-19 and 50 to 80 percent of youth aged 20-24 are already working. Young adults definitely have the ability to access and capitalize on microfinance, but it will require an integrated approach of financial and nonfinancial services so that these youth are well-prepared to take advantage of the

127 Ibid.
programs offered. “The combination of knowledge, skills, attitudes and behaviors that people need to make sound personal finance decisions, suited to their social and financial circumstances” (financial capacities) are essential for both orphans and orphan care organizations.\(^{128}\)

In the area of microfinance, it is especially important to assess credit needs and develop the credit management and entrepreneurial capabilities of young people; implement and evolve an effective credit delivery and monitoring systems; achieve self-sustainability by generating adequate funds for continuing the program and see borrowers to a level self-sustainability to lead them towards financial independence; and ultimately help young borrowers to increase their creditworthiness and demonstrate business success.\(^{129}\) This is explored further in strategies outlined below.

Developing capacities refers not only to increasing the skills and training of adolescent orphans but also the competencies of those who work with youth. It is crucial to find workers who are trained in working with adolescents in microfinance or job training. Often, organizations working with children have skills in working with youth but are not trained in business or agricultural practices. Such personnel must be trained in these areas. Another possibility is to increase the capabilities of a service by partnering with local organizations that specialize in different areas. For instance, a school could bring a group of orphans together as a “club” and ask a FSP to provide financial training and another organization to teach healthcare strategies.\(^{130}\)

It is also important that orphans are given access to the resources that exist. As shown above, many resources exist to target youth but few specifically target orphans. Financial products are particularly difficult to access as many existing financial products for adults have large opening or minimum balance requirements or account maintenance fees which provide little access for youth who have smaller, irregular sources of income.\(^{131}\) One of the best ways to make financial services more accessible is to lower the costs of accessing such services. Costs can be lowered by eliminating fees for membership, reducing paperwork required, or even employing youth. Financial services can be offered in schools in order to reach in-school youth; services in

\(^{130}\) Coleman, J. (2011, November 30), Interview by S.E. Baranik [Personal Interview].  
\(^{131}\) Ibid.
market places, mobile vans, mobile phones or youth loan officers are more appropriate to reach out-of school working youth.132

The media will play a key role in connecting access to resources and increasing knowledge. Television, internet, radio, and mobile phones provide mediums for rapid diffusion of information and ideas. Moreover, strategic campaigns to provide innovative ideas regarding saving, agriculture and work can also be utilized to reach youth in general. In aiming to reach adolescent orphans in particular, technological resources will need to be specifically targeted to the population. This will take intentionality on the part of all stakeholders in orphan care, including relatives, governments, schools, community members and churches.

Education of youth should focus on imagination, positivity, vision, and problem-solving. Releasing individuals from a mindset of impossibilities and allowing them to achieve their God-given potential will provide solutions to a host of social ills. Although adolescent orphans cannot change the fact that they have lost one or both parents, they do have the energy, creativity, and capacity to shape their future. It is important to recognize that even as individuals are equipped to use their God-given skills and ability, they exist in communities. Thus, it is essential that stakeholders create a culture where these youth believe that they have the abilities—and the capabilities—to forge their own paths.

1. Remove educational barriers

Sexism, poverty, attrition, and lack of parental encouragement all play a role in preventing continued education for youth. “Disadvantage prevents the poorest and most marginalized adolescents from furthering their education with secondary schooling, and it exposes them, girls in particular, to such protection abuses as child marriage, early sex, violence and domestic labor – thus curtailing their potential to reach their full capacity.”133 Globally, impoverished youth often lack the education to obtain and sustain employment.134 In a recent survey of international companies with operations in developing countries, over 20 percent considered the inadequate education of workers to be a significant obstacle to higher levels of investment and economic

132 Ibid p. 17
133 The state of the world’s children 2011 p. 4
Adolescents in developing countries often do not attend secondary school; global net attendance for secondary school is roughly one third lower than for primary school and almost half the world’s adolescents of the appropriate age do not attend secondary school. Of those adolescents who do transition to secondary school, many do not make it to the upper secondary. In 2007, just 48 percent of youth were enrolled in upper secondary education, as compared with 75 percent lower secondary education (the first years of secondary education). Parental encouragement plays a large role in youth completing their education. For adolescents without parents, the difficulties are coupled with financial restraints experienced by orphans.

Efforts to increase education must address the aforementioned obstacles. Additionally, education can provide the knowledge to understand how different forms of financial, social and human capital are advantageous. Many youth have misconceptions about financial services, job training opportunities, education, and agricultural practices. Education will hopefully provide tools for a fuller understanding of such practices and the resources to take advantage of these opportunities.

2. Provide more sexual education programs

Women’s health and HIV/AIDS education are critical issues to address as adolescence is a decade when teenage pregnancy is likely to continue intergenerational poverty. Studies have found that girls are more likely to have engaged in early sex in adolescence but also less likely to use contraception, even though girls are more susceptible to sexually transmitted infections. As HIV/AIDS is the leading cause of orphans worldwide, it is essential to invest in measures that target HIV/AIDS prevention. By late adolescence, the risk of infection for young people in high-prevalence HIV/AIDS countries is already considerable. Indeed, there are 2.5 million HIV-positive children under age 15 in the world. Nonetheless, many adolescents, at an age to spread and

136 Table 5 in The state of the world’s children 2011 p. 3
137 The state of the world’s children 2011 p. 3
139 Ibid.
140 The state of the world's children 2011 p. 22
141 Ibid. p. 25
142 Ibid p. 54
contract HIV, are unaware of how the virus is contracted. For instance, only 1 in 7 young women in Togo understands the ways in which HIV can be transmitted.

Providing adolescents high-quality reproductive health services, and ensuring that they have sound knowledge of sexually transmitted infections, empowers them in their choices and behaviors. Making such services and knowledge available in early adolescence, particularly for girls, is imperative in the empowerment of youth; it is also vital for children who do not have parents with whom they can discuss reproductive health (although the topics may be taboo and adults themselves may have little information).

3. Increase public interest and intentionally target orphans

The adolescent population is an age group that is often overlooked in development programs. While media attention on young children has garnered much support for infants, older youth rarely are mentioned. However, 95 percent of all orphans are over the age of five. Orphan care is not just a matter of adopting babies: it means long-term investment in children’s lives. For many, the investment in adolescents seems too complicated, too time-consuming, too expensive, and far too labor-intensive. Adolescents’ needs are less pressing than those in other stages of life, and therefore this population is often overlooked. As UNICEF reports, “Adolescents are generally stronger and healthier than younger children; most have already benefited from basic education; and many are among the hardest and, potentially, most costly to reach with essential services and protection…”

Although networks of support do exist, many do not wish to engage with youth because of the long-term investment that working with adolescents implies. Adolescent orphans require many services—including psychological, social, and economic support—that NGOs and government organizations do not have the funds to provide. Work with adolescents is targeted at various areas of capacity building, making such investment hard to quantifiably measure and posing a challenge for those proposing legislation or advocating for policies targeting adolescents and—in particular—adolescents who have lost their parents.

144 The state of the world's children 2011, p. 3
Ultimately, organizations serving adolescent orphans have the potential to create a culture in which the needs of the underprivileged are not overlooked, but intentionally targeted. Those seeking to connect adolescent orphans with services should encourage orphans to work for their own empowerment and create enterprises that work for change. Nobel Peace Prize winner Muhammad Yunus calls this “social business” (developing a business addressing a societal problem in a sustainable way). Instead of maximizing profits, organizations can seek innovative ways to tackle issues expressed in a community.

Addressing the needs of orphans without exploiting the community will require a true transformation of attitudes in the community, the government, and especially NGOs based outside of the community. It is important that churches, schools, businesses and local leaders realize that they have a stake in the well-being of orphans; orphans’ life outcomes are directly tied to society because ultimately these youth will grow to be adults—and potential leaders—in the community. The success of the aforementioned development techniques will hinge on local ownership of goals and the consensus that orphans do indeed have a key role to play in society. As strategies are implemented, it is important to target individual attitudes towards the different ways to address the needs of adolescents. Orphans and their communities may have had negative experiences or be wary of certain development techniques. For instance, if an individual has grown up in an environment where loans have been exploitive, they may be wary of borrowing money; if education is perceived to be a waste of time and children have had negative experiences with the school system, they might not want to attend school; if the culture of a community does not value women and youth, these populations may struggle to use the power they intrinsically possess.

Adolescents who are orphans because of HIV/AIDS face a particular challenge because of the stigma and discrimination that is associated with the virus. In many areas of the world, it is assumed that proximity to someone with AIDS can spread the virus. For example, in India, 34 percent of respondents to a USAIDS program survey reported that they would not associate with an HIV-infected person.\textsuperscript{145} Compassion Aggleton, P. Shalini, B. and Tyrer, P. \textit{India: HIV and AIDS-related discrimination, stigmatization and denial} Geneva: UNAIDS, 2001, p. 8
International provides workshops and support groups for caregivers and those who work with children. Such groups would be beneficial in further work with those who have lost their parents because the attitudes of communities and caregivers will directly affect those they support.

D. Target Orphans with Financial Services

Appropriate and inclusive financial services for orphaned youth can equip them with the resources and support they need to become productive and economically active members of their households and communities as they make the transition from childhood to adulthood, allowing them to improve their livelihoods and build their assets in the long term.

Arguments against issuing loans to young entrepreneurs include assertions that youth are vulnerable to exploitation; that the minimum age requirement to eligible enter into a legally binding contract is 18 years; that working may divert adolescents’ attention from schooling; that working may curtail their physical and psychological development; that small loans are costly to issue; that youth do not actually demand financial services or those that do are hard to reach; that young workers may “steal” jobs from adults; and that youth are inexperienced in business and risky investments (see table below). As one USAID article surmises: “most organizations not serving youth with microfinance believe that youth are either riskier or more costly to serve, whereas those serving youth did not believe youth had lower repayment rates or higher administrative costs”.

Challenges to Youth-Focused Financial Services

[References]
Despite these challenges, MFIs working with adolescents have been successful. Indeed, there is a growing demand for such services.\footnote{See Section on Microfinance (page 11) for more details on strategies that can be utilized} For instance, the organization Ryada in the West Bank in Gaza, Palestine, began offering credit to youth and 2010, and data for that year revealed that 40 percent of Ryada’s clients were between the ages of 18 and 28.\footnote{Youth inclusive financial services. (2012, April). Retrieved from <http://www.yfslink.org/files/general-resources-files>} As the number of organizations providing such resources increases, best practices will emerge and techniques will continue to improve. Those offering loans must stress that these loans continue to be given with the lowest interest possible and in ways that offer support systems so that youth can return what they have borrowed. Offering services through groups such as VSLAs provide a community that already exists for support, accountability, cooperation and learning. Organizations working with orphans should encourage adolescents to form such groups and facilitate financial training. As stated before, this does not need to be done through an entirely new program but rather through collaboration with existing curriculum and training for youth in microfinance.

Studies have shown that access to financial services help youth build a stock of resources to enable future investments (continuing education, buying a home, starting a small business, etc); provide a financial cushion and protect against economic shock; improve economic self-sufficiency and stability, educational
attainment and health outcomes; enhance psychological well-being (through a more hopeful outlook on the future). Currently, there are few projects that specifically target orphans. Orphan-care agencies should utilize financial resources as a way to build capacities among those they serve and FSPs should target the orphan population.

1. Create jobs and employment: Microfranchising

Another innovative strategy of microfinance is microfranchising. Microfranchising is the concept of replicating small businesses through proven marketing and operational concepts. Traditional franchising copies successful business and establishes similar models at other locations by following a consistent set of well-defined processes and procedures. The franchisor (who owns the overall rights to the business) sells or licenses its systematized business approaches to a franchisee. Thus, the franchisor controls many of the macro aspects of the business such as creating and marketing the brand, procuring inputs, continuously refining the model, and recruiting and training franchisees. In traditional franchising, a proven business model gives the potential licensees of a business – the franchisees – lower risk while the franchisor, motivated by profits from the franchisees, provides ongoing training and support, helping the franchisee continue to succeed. As compared to an individual entrepreneur, a franchisor has more negotiating power with suppliers and is able to develop more efficient supply chains and technology. A central franchisor also provides the opportunity for innovations developed by one franchisee to be implemented throughout an entire network of franchisees.

Microfranchising organizations (MFOs) promote economic development by systematically replicating small enterprises. “Microfranchising brings already successful social entrepreneurs together with people who are motivated to create their own small enterprises (referred to below interchangeably as microentrepreneurs or microfranchisees), but who often lack the skills and capital that can lead to success.” Key principles championed by microfranchising institutions include replication, sustainability and social impact.

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155 Ibid, p. 4
Microfranchises create jobs and provide specific training. A microfranchisor provides a tested business model, specific operational training and some general business training. Orientation for microfranchise training is shorter than traditional business training, yet microfranchise operations provide ongoing instruction and mentoring. Moreover, they provide links to supply chains, providing goods to franchisees at lower prices.

There are many examples of microfranchise companies worldwide, including Cellular City, which sells second-hand and reconditioned cell phones; Honey Care Africa, which trains people to work as beekeepers; and Grameen Phone, which provides telecommunication services to rural areas.

In Ghana, Fan Milk employs microfranchisees as street vendors to sell their milk and yogurt products. The start-up cost for a microfranchise is the cost of purchasing a bike. Fan Milk provides free equipment repair services to all vendors and rewards top sellers. Additionally, vendors receive training on product handling and hygiene twice a year and all microfranchisees are required to save about 10 percent of their profits, which is saved in a bank and then returned when an individual leaves the company.

Another example of a microfranchise is VisionSpring, a microfranchise in which investors can purchase a vision kit which includes a backpack filled with glasses and an eye examination kit. Microfranchisees then take the backpack around their communities, performing screenings for eyeglasses and conducting educational outreach on vision care, partnering with reputable local institutions such as schools and churches. These individuals earn a profit margin on each pair of glasses sold and refer those who need glasses to optometrists. Drishtee, yet another microfranchise, operates over 2,000 microfranchised kiosks in 14 states of India. The microfranchise delivers fee-based products and services such as computer and English-language education, insurance, microcredit loans, daily necessities, eyeglasses, seeds and prepaid cell phone cards. Kiosks can also sell non-Drishtee products, thus giving local producers a place to sell their goods.

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157 Ibid.
158 Ibid.
160 *Microfranchising at the base of the pyramid*, p. 6
Microfranchising is beginning to reach youth. For instance, in Sierra Leone, International Rescue Committee (IRC) ensures employment through their model of training and mentoring youth and then providing opportunities to access the knowledge and skills to start and run microfranchises. Youth involved in the program are encouraged to open savings accounts and learn about financial requirements for accessing loans or other financial products. The program works in partnership with businesses, encouraging enterprises to convert distribution channels into networks providing training and models for business. Thus, youth can operate as self-employed microfranchisees. Agreements are drawn between youth and the business so that all transactional relations are between those two parties, while IRC helps absorb some of the risk for corporations by providing continued mentoring and monitoring services.¹⁶¹

Microfranchising among youth has the potential to explode. These business models provide education, structure, sound business principles, reliability and long-term support. Many microfranchises are also social enterprises (a topic that is explored below). Microfranchises could also partner with other FSPs that provide loans. Borrowers can greatly benefit from help with business ideas they might not have considered and increased employment could benefit the whole community.¹⁶² Orphans immediately access mentors through the franchisors’ training and support. Additionally, the innovative ideas and products offered by microfranchisors would prevent the over-saturation that often occurs in communities where those who receive loans simply replicate the businesses they already see. Microfranchises can offer new products and services needed in a community and employ adolescent orphans.

2. Encourage orphans to create social enterprises

Social enterprise refers to sustainable efforts that serve a social purpose but use market-based principles to recover costs and reinvest profits to expand the enterprise. The definition is broad, encompassing social purpose business ventures, such as for-profit community development banks, and organizations mixing not-for-

profit and for-profit elements, such as homeless shelters that start businesses to train and employ their residents. In other words, “Social entrepreneurs look for the most effective methods of serving their social missions.” 163

Organizations serving orphans already have the social mission of caring for those without parents, but such organizations can encourage teens transitioning into adulthood to create enterprises that create solutions to problems in their communities. Orphan-care agencies could create microfranchises (see above) that address an issue in their neighborhood and provide a needed service. The possibilities are limitless.

As stated earlier, youth have incredible potential for leadership and transformation in their communities. Programs that place youth in positions of leadership in communities can ultimately position these individuals with the skills to create businesses that will have a positive social impact. Many orphans have seen the hardest and harshest of society, yet equipped with capacities, encouraged by adults and empowered with opportunities by access to services, these individuals can meet the needs in their communities through social enterprises.

E. Invest in Long-term Goals

It is important that investment be focused on long-term solutions. It is not enough to provide temporary care for orphans: children will transition into adulthood, and services must exist to empower individuals to contribute to societal well-being. 164 In connecting organizations and dreaming together, it is important to caution that long term investment will be difficult. It might mean that in the short term, orphans transitioning into adolescents will suffer, as lasting solutions will not occur overnight. At times, it might seem easier to give a teenager a free meal than to provide life-long support to that individual. However, mentorship, skills training, access to financial services, education, employment, investment, and commitment are the tools that will create real, lasting change in that individual’s life. If youth are leaders in these movements, they can continue the programs that are the most successful and work to improve those that are ineffective. Development must be


164 The state of the world’s children 2011 p. 74
measured in multiple ways as “[Simple generation of] income does not mean that kids’ needs will be met.” Programs must evaluate whether or not strategies are actually preparing children for long-term stability and success.  

As organizations think holistically, they should consider ways to bring services to clients—adolescents who have been orphaned—rather than waiting for their clients to seek them out. Programs will ideally be designed to be sustainable. Although the author did not extensively research initiatives in this area, growing trends seem to indicate the wisdom in investing in renewable energy resources. Not only is renewable energy a growing trend in investment, it can also save money over time. Moreover, youth involved in these projects will be prepared for a world that will rely increasingly on new sources of electricity and fuel.

Plans should be formulated with the vision of continuation of services but also sustainability. Below is an example of an integrated vision of long-term development. Basically, the program suggests steps that can be taken to strengthen the capacities of a community, focusing on the areas already mentioned as important strategies for development including agriculture, microenterprise, leadership development and social development. These strategies are implemented during various stage of growth in order to maximize success.

<table>
<thead>
<tr>
<th>0-2 years</th>
<th>2-5 years</th>
<th>5+ years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Selection Process</td>
<td>Technical Assistance &amp; Training</td>
<td>Microenterprise Development</td>
</tr>
<tr>
<td>Small Agricultural Loan</td>
<td>Stewardship of Land &amp; Resources</td>
<td>Human &amp; Social Development Programs</td>
</tr>
<tr>
<td>Strengthen Organization</td>
<td>Leadership Development</td>
<td>Repayment Perpetuates Cycle</td>
</tr>
<tr>
<td>Values-based planning</td>
<td>Economic Sustainability</td>
<td>Passing on the Blessing</td>
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</tbody>
</table>

From Agros International

Those working in orphan-care should formulate visions incorporating community stakeholders in order to plan for long-term success for those transitioning from adolescence to adulthood. These goals must be

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166 Yunus, M. (2012, April). Lecture Ware lecture on peacemaking, Elizabethtown University.

holistic, addressing not only the physical needs but the spiritual, emotional, and psychosocial challenges faced by adolescents.

V. CONCLUSION

A. Suggestions for Further Research

1. Improve data collection and analysis

   It is difficult—some would argue impossible—to assess programs without accurate data. Indeed, UNICEF states that improving data collection and analysis is one of the most important steps that can be taken in assisting adolescents\(^\text{168}\). Youth Employment Network estimates that only 15 percent youth employment programs from developing countries provide evidence of net impact.\(^\text{169}\) Even less data is available on orphans than on adolescents. As data collection is increased and improved, it is essential that those evaluating the data recognize that there are deficiencies in studies, particularly those evaluating nonprofit services. For instance, many relief and development organizations conduct studies that contrast outcomes of participants to nonparticipants. Participants tend to be individuals who would have likely improved their living situation, education, health, or income even without a program because of their motivation. In other words, there is an immediate bias because those individuals who take advantage of resources offered already are motivated to change their circumstance. Another bias is the perception of personal impact or community change resulting from development programs, which almost always tends to be higher than the actual impact. Moreover, differences before and after a program (measured as “impact”) may actually be the result of an individual’s decision to change and have very little to do with a particular program initiative.\(^\text{170}\)

2. Involve youth in the research and development process

\(^{168}\) The state of the world's children 2011: Adolescence, an age of opportunity. p. 63


Information about adolescence can be collected by youth themselves, who can participate in developing data collection methodology, creating appropriate survey materials, conducting research, and analyzing results. For example, data collection by 60 youth in Eastern Europe was shown to have collected more comprehensive responses to surveys than those of older interviewers. Indeed, who better than those affected by a situation to critically collect information and provide recommendations for further research and actions?

As stated earlier, data collection by youth has been shown to be extremely effective. It is only through asking adolescents how they are affected and served by various organizations that these youth can be served effectively. Not only are those entering adulthood full of creative ideas for partnerships and strategies for growth, they are also seeking employment. Thus, by integrating youth into data collection and program development, organizations are providing teenagers with a job that allows them to use their experiences, talents, and abilities to improve the lives of others.

It is essential to ensure that quantitative outcomes are not the only ways that youth are being surveyed. Quality of programs is more important than the quantity of youth being served. A program can offer schooling to hundreds of youth but have no long-term effectiveness. Sustainable outcomes are the measure of a service. Investigations should look into ways to carry out measurement of indicators such as the economic stability of an orphan, their education attainment, the education of their children, their connection to the community, and their access to resources as an adult orphan. Obviously, these will be difficult criteria to measure, but interviews, long-term relationships, and further questioning will provide useful insights.

3. Explore pedagogy initiatives

Although few debate the necessity of education as a development tool, it is important that the type of education is critically considered as well as the needs in the community. Those implementing education must construct and implement pedagogy that will engage youth, instill motivation, and show practical implications of learning. As discussed before, schools can teach job skills, agricultural knowledge, saving schemes, and

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healthcare. Additionally, educational systems targeting orphans should continue to research and assess the success of their methods.

B. Summation of Findings

As Anthony Lake, the Executive Director of UNICEF writes, “Adolescence is not only a time of vulnerability; it is also an age of opportunity”. Teenagers are crystallizing their identities and adolescence is an important time to influence young people, where they can establish long-term habits that can lead them to become prosperous, socially responsible adults.

As organizations seek to serve adolescent orphans, it will be essential that programs pursue outcomes that empower youth and provide services that offer education, access to financial services and skills training, psychosocial support, and connection within the community. Microfinance and sustainable agriculture are two of the avenues with the most potential, as microfinance tends to encompass a wide range of strategies including saving, job training, microfranchising, and loans. Agriculture is a natural source of employment in many communities and also offers a sustainable food source. As such, it should be regarded as a powerful tool for organizations working to empower adolescent orphans. Legal issues such as rights to land and legislation involving access to financial services will need to be addressed. The aforementioned strategies must be implemented in conjunction with one another, creating an entire network of holistic support.

It is essential to honor the individuality of youth and pursue measures that will honor and empower. The ideas outlined in this paper are meant to present some of the initiatives employed and encourage innovative ideas for further research and development. It is by no means an exhaustive study. The concepts presented represent trends, but the author recognizes that such strategies must be implemented with recognition of the importance of the context and the specific strengths of a community. As organizations are invited to collaborate and envision new strategies, the author hopes that orphans themselves will lead in the planning and evaluation of programs.

173 The state of the world's children 2011 p. 3
Of all the strategies considered, the author is most intrigued by microfranchising. Microfranchising among youth has the potential to explode. Business models provide education, structure, sound business principles, reliability, and long-term support. Many microfranchises are also social enterprises that could partner with FSPs to provide loans in order to start a microfranchise. Borrowers could greatly benefit from business ideas they might not have considered and increased employment could benefit the whole community. Orphans immediately access mentors through the franchisors’ training and support.

As with any development technique, the central focus as stakeholders move forward should be on whether a service can materially improve adolescent orphans’ standard of living, whether it is possible and acceptable within the community, and whether it is financially sustainable for a microfinance institution to provide it.

Below is a table surmising the strategies outlined as well as the benefits from such programs:

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Benefit</th>
</tr>
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<tbody>
<tr>
<td>Advocate for more extensive rights for</td>
<td>• Rights to land so orphans can grow their own food</td>
</tr>
<tr>
<td>adolescents and their families</td>
<td>• Citizenship rights/documentation provides legal protection</td>
</tr>
<tr>
<td>Connect existing resources</td>
<td>• Capitalize on the efforts already in place</td>
</tr>
<tr>
<td></td>
<td>• Stakeholders can work towards mutual goals</td>
</tr>
<tr>
<td></td>
<td>• Collaboration and partnerships to better utilize resources</td>
</tr>
<tr>
<td>Utilize technology</td>
<td>• Technology is used to connect resources</td>
</tr>
<tr>
<td></td>
<td>• Orphans will have greater access to knowledge</td>
</tr>
<tr>
<td></td>
<td>• Possible financial services provided via phone or internet</td>
</tr>
<tr>
<td></td>
<td>• Orphans gain skills using technology to bridge the digital divide</td>
</tr>
<tr>
<td>Provide mentorship</td>
<td>• Orphans gain access to future employers and learn job skills</td>
</tr>
<tr>
<td></td>
<td>• Employers can connect with talented youth</td>
</tr>
<tr>
<td></td>
<td>• Psychosocial needs are met through positive role models</td>
</tr>
<tr>
<td>Develop capacities and increase access to</td>
<td>• Job skills training is provided</td>
</tr>
<tr>
<td>resources</td>
<td>• Abilities to perform work leads to employment and empowerment</td>
</tr>
</tbody>
</table>

| **Remove educational barriers by increasing schooling and providing non-traditional methods for education** | • Orphans access education  
• Adolescents are more confident  
• Orphans gain skills, attitudes and habits to claim their rights and utilize resources  
• Orphans can be given financial education |
| **Provide more sexual education programs** | • Orphans are empowered to make informed decisions about their reproductive health  
• HIV/AIDS prevention |
| **Increase access to financial services** | • Orphans who have little social or financial capital are integrated into financial services through access to loans, savings, and financial literacy  
• Children accumulate resources for future investment  
• Orphans gain a sense of hopefulness for the future  
• MFIs connect potential long-term clients |
| **Create jobs and employment: Microfranchising** | • Proven small businesses are replicated as youth are employed in microfranchises  
• Orphans gain experience in management and employment  
• Networks provide support for orphans as well as the potential to expand |
| **Encourage orphans to create social enterprises** | • Enterprises address problems in the community while providing a source of income for orphans  
• Orphans are empowered to create change |
| **Increase public interest and intentionally target orphans** | • Development programs will make a greater effort to extend services to an extremely vulnerable population  
• Intentionality will likely increase effectiveness or lead to research on how to be more effective |
| **Invest in long-term goals** | • Planning will focus on efforts that will provide employment, education, and psychosocial support for orphans into adulthood  
• Sustainability of projects will allow for self-sufficiency and a continuation of programs through youth leadership |
| **Involve orphans in the research and development of programs** | • Orphans will provide insight about what is effective  
• Employment opportunities for orphans are created through research and program management |

In conclusion, development strategies targeting adolescents should collaborate to create holistic measures that will intentionally target orphans as they transition into adulthood. In particular, stakeholders must focus on increasing educational, agricultural, financial, psychosocial, and vocational capacities in orphans. The resources already exist to serve the needs of adolescent orphans. A network of stakeholders can facilitate the use of development techniques to best meet the needs of adolescents transitioning into adulthood. It is not necessary to create another NGO or a completely new training program - what it is essential is connection between organizations that exist already. Initiatives to serve youth must be created with the input of these individuals; ultimately, adolescent orphans know and understand the resources they seek and they are the central stakeholders in their own transition into adulthood. There is much to be learned and more opportunities to grow.
and conversation, collaboration and cooperation between stakeholders will continue to better serve the needs of adolescent orphans.
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Appendices

Appendix A: Suggested Readings

Organizations working with Microfinance

CGAP (Consultative Group to Assist the Poorest)

CGAP is a consortium of 33 public and private development agencies working together to expand access to financial services for the poor in developing countries. CGAP is a resource center for the microfinance industry, where it incubates and supports new ideas, innovative products, cutting-edge technology, novel mechanisms for delivering financial services, and concrete solutions to the challenges of expanding microfinance. CGAP publishes many papers on microfinance which are available on this site.

Alfatoun: Child Social and Financial Education (http://www.alfatoun.org)

Alfatoun offers a curriculum which contains both social and financial themes. Child-centered learning techniques stress personal understanding, children’s rights, how to save, basic financial concepts (including planning and budgeting), and enterprise. Methods of learning include story-telling, song, drama and dance, games, savings clubs, financial enterprises and community improvement activities. The organization offers training, resources, and networking opportunities for those interested in involving youth in microfinance.

ChildFinance International (www.childfinanceinternational.org/)

This organization provides up-to-date data on microfinance targeted specifically at youth in countries around the world. Their focus on financial inclusion and other strategies outline reflect a much more conclusive and well-investigated resources for those interested in finance with youth.

See also: <http://www.caseatduke.org/documents/Childfinance_Duke_Case_Study.pdf>

Youth Inclusive Financial Services Link (http://www.yfslink.org/)

This website provides many resources and links to articles on financial services that target youth specifically. This website offers theory as well as practical studies on programs working with youth. The website is a great place to start exploring microfinance for youth and see some emerging trends and studies in the field.

FINCA International (www.finca.org)

FINCA International Founder John Hatch developed the village banking method, which uses the philosophy "Give poor communities the opportunity, and then get out of the way!" The village banking method is unique in the responsibility and autonomy given borrowers in running their banks and in its emphasis on community, as well as individual, development.


Grameen Bank started in 1976 when with loans to 42 women and how services over 5.89 million borrowers and has loaned over USD $5.4 billion with a 98 percent recovery rate. Grameen Bank is now a formal bank and is often viewed as the ideal development of a microfinance institution.

The Microcredit Summit Campaign (www.microcreditsummit.org/)

The Microcredit Summit Campaign is a project of RESULTS Educational Fund, and was launched to reach 100 million of the world's poorest families with credit for self-employment and other financial and business services by the year 2005. The Campaign publishes an annual report "The State of the Microcredit Summit Campaign" which documents their progress towards achieving this goal.

KIVA (www.kiva.org)

Kiva offers loans to entrepreneurs in connection with various microfinance institutions worldwide. On their website you can preview loans and see various strategies employed by their MFI partners on the ground. Additionally, KIVA’s website provides a helpful overview of microfinance as well as links for additionally learning.

176 Adapted from http://www.kiva.org/about/microfinance/learn
Chalmer’s Center for International Development (www.chalmers.org)
A Christian Economic Development center equipping, certifying, and mentoring trainers in holistic economic development strategies. Their website features resources focusing on strengthening the economic basis of individuals without creating dependency.

The Microfinance Gateway (http://www.microfinancegateway.org)
The Microfinance Gateway is managed by CGAP and is a comprehensive source of information for and about the microfinance industry including research and publications, discussion groups, specialized resource centers, organization and consultant profiles, and the latest news, events, and job opportunities in microfinance. Their search engine provides useful academic articles on microfinance.

The MIX (Microfinance Information eXchange) (http://www.themix.org/)
The MIX is a not-for-profit private organization supported by CGAP, the Citigroup Foundation, the Open Society Institute, the Rockdale Foundation, and other private foundations. The organization intends to address one of the key challenges of the microfinance industry: the lack of reliable, comparable and publicly available information on the financial strength and performance of Microfinance Institutions (MFIs), which underpins the development of the market for microfinance services. On their website, you can find a large database of statistical information, allowing for comparison and analysis of various industries.

UNCDF Microfinance (http://www.uncdf.org/)
The United Nations Capital Development Fund Microfinance website is provides basic facts about microfinance, as well as learning what the UNCDF is doing in this area. It also offers an in-depth Microfinance Distance Learning Course for people new to microfinance.

United Nations International Year of Microcredit 2005 (www.yearofmicrocredit.org/)
The International Year of Microcredit 2005 called for building inclusive financial sectors and strengthening the powerful, but often untapped, entrepreneurial spirit existing in communities around the world. Their website offers conference proceedings and also information on microfinance.

The Virtual Library on Microcredit (www.gdrc.org/icm/)
This resource began as a homepage on Informal Credit Markets and over time became The Virtual Library on Microcredit, one of five programs of the Global Development Research Center. The Virtual Library on Microcredit is a repository of information on alternative, non-conventional financial systems and microfinance/microcredit issues. It is a great place to find microfinance book reviews, papers and news and events.

Oxfam (www.oxfam.org)
This organization offers many innovative strategies in development and provides extensive links to ways to pursue learning and advocacy across the field. Vignettes of individuals employing strategies for development allow for a more personal connection with the issues.

The World Bank (www.worldbank.org)
The World Bank offers a wealth of resources, including data, statistics, strategies in development, country profiles, documents in various languages, initiatives to combat poverty, and development topics.
Principles of Program Design and Implications

1) Take a multi-sectorial approach and ensure open dialogue throughout the program
   a) Involve a variety of actors from all relevant sectors
   b) Inform programming decisions through a sound Situational Analysis
   c) Create ongoing dialogue opportunities

2) Base program design on sound market analysis
   a) Invest sufficient financial and human resources to identify relevant or growing markets with which to link vulnerable children, their caregivers, or their communities.

3) Weigh the benefits and risks of targeting
   a) Identify whether targeting is appropriate, or whether it risks breaking down market opportunities and systems.
   b) Carefully assess the ability of pre-existing delivery channels to advance programming

4) Identify best practices in economic strengthening and adapt them to the specific vulnerabilities of children and households affected by HIV/AIDS
   a) Link child-focused economic strengthening programming with best practices developed in related programs.
   b) Adapt best practices to the specific circumstances facing target children and families. These circumstances include the level of economic vulnerability, asset depletion, economically active children and youth in vulnerable households, the presence of child-headed households, elderly caregivers, large families, health issues, and legal identity issues.

5) Know what you can do by yourself and build partnerships to implement the rest
   a) Determine whether partnering with other organizations specialized in economic strengthening can be the most effective option.
   b) Consider the relative benefits of facilitation and direct provision in setting up partnerships.
   c) Require a strong project plan and clear terms of reference for the partnership.

6) Develop interventions for sustainability and scalability
   a) Require a project plan that creates the conditions for sustainability beyond the life of the intervention.
   b) Consider the cost per participant and the envisioned outcomes
   c) Think critically about exit strategies
   d) Support projects that hold promise either for being scaled up or replicated over a large area.

7) Identify robust indicators to effectively track performance and outcomes
   a) Harness opportunities to begin developing, implementing, and testing causal models of ES-VC (economic strengthening for vulnerable children).
   b) Determine whether the use of human development indicators is an acceptable stopgap measure.
   c) Consider opportunities for credible impact assessment.
   d) Report progress according to activity-specific indicators.

Recommendations for Effective Technical Interventions

Social Assistance:
  • Asset Transfers
    • Critically assess the administrative capacity of implementing agencies and the effective coordination of technical support.
    • Target on the basis of poverty, incapacity, and dependence rather than HIV/AIDS status.
    • Use community-based mechanisms of cash transfer if they are well-planned and budgeted for.
    • Design mechanisms for safely and transparently distributing benefits.
    • Consider the availability, quality, and other associated costs of actions required of beneficiaries.
    • Build household capacity to manage resources independently.
    • Develop a clear exit strategy or transition process for cash transfers at the community level.

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Asset Growth and Protection:

- **Group-Based Savings**
  - Consider using Accumulating Savings and Credit Associations (ASCAS) in very remote communities and in situations where small savings may be a stepping stone to the use of more formal financial services.
  - Require that a strong operating manual and training program be in place to help groups establish themselves and receive training in effective and transparent procedures.
  - Ensure that groups require minimal outside input and are encouraged to remain autonomous.
  - Remember that group meetings represent an opportunity cost to participants and must be used in communities where people are able and willing to meet regularly.

- **Individual Savings**
  - Analyze the product development process and market research to ensure savings are designed around the needs and aspirations of the target population.
  - Ensure there is evidence that a savings account will ultimately benefit the child in whose name it was created.
  - Examine the savings product with care and identify the incentives or signals it sends to the guardian, child, and other caregivers.
  - Insist that savings are placed in reliable, trustworthy, preferably regulated deposit-taking institutions.

- **Microinsurance (life, disability, health, loan, agriculture)**
  - Favor an arrangement whereby the program implementer or a local organization acts as local agent for a commercial insurer.
  - Target groups rather than individuals to minimize costs.
  - Support the use of information monitoring systems necessary for reducing fraud.
  - When implementing health insurance programs, verify that clinics meeting minimum standards of care are accessible by health insurance subscribers.
  - Include educational programs and financial education training on the unique characteristics of insurance (clients often expect a refund for “unused” insurance).
  - Consider options beyond formal insurance.

- **Legal Services for Asset Protection**
  - Build a path for vulnerable children and caregivers to eventually access more formal services by assisting them in accessing identification or birth certificates.
  - Engage with policy makers on issues that create barriers to effective asset transfer in favor of the child upon the death of parents.
  - Recognize advocacy efforts for legal services and community education as necessary preliminary steps to more widespread economic strengthening.

Income Growth:

- **Skills training**
  - Require market research to establish the viability of using the skill in question and identify opportunities as well as constraints for program graduates as they try to productively earn income from the training.
  - Invest in quality facilitation of training.
  - Examine skills training programs comprehensively to determine if other needed services are available and viable.

- **Income generating activities**
  - Use IGAs cautiously, ensuring that adequate market research has been carried out to identify profitable, sustainable opportunities to sell the goods or services.
  - Consider the target population’s ability to effectively run the project.
• Verify that there is sufficient expert input on how to run a business, as well as on the specific opportunity.
• Job creation
  • Consider who wins and who loses.
  • Consider that the marketability of new skills is more often assured when work is carried out with a private sector partner.
  • Invite private sector partners to underwrite some or most of the training costs.

• Market linkages
  • Recognize and address complementary difficulties that do not lie at the primary producer level but which can impact their success.
  • Recognize that not all vulnerable children and caretakers can immediately engage in these types of projects.
  • Focus on projects that lead to increases in productivity and/or add significant value to the final product.
  • Channel support to projects that focus on sustainable production, distribution, and sales achieved mainly through private sector channels.
  • Target subsidies to only those instances where there will be no effect on long-term pricing and the sustainability of production/distribution market relationships.

• Business loans
  • Avoid funding non-microfinance programs that try to initiate “loan schemes” to individuals or groups on a small scale.
  • Evaluate with a critical eye programs offering education and other services in conjunction with the loan.
  • Require timely, regular reporting based on industry standards for loan programs.
  • Avoid combining grants and loans: giving with one hand (social welfare activities) and taking away with the other (requiring loan repayments) can be confusing to target communities.
Appendix C: UNICEF Worldwide Orphan Estimates 2009

<table>
<thead>
<tr>
<th>Countries</th>
<th>Children who have lost one or both parents due to all causes, 2009</th>
<th>Children who have lost one or both parents due to AIDS, 2009</th>
<th>Children whose mother has died due to any cause, 2009</th>
<th>Children whose father has died due to any cause, 2009</th>
<th>Children both of whose parents have died due to any cause, 2009</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Estimate</td>
<td>Low estimate</td>
<td>High estimate</td>
<td>Estimate</td>
<td>Low estimate</td>
</tr>
<tr>
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<td>12,900,000</td>
<td>17,100,000</td>
<td>26 400 000</td>
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<tr>
<td>Sub-Saharan Africa</td>
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<td>12,900,000</td>
<td>17,100,000</td>
<td>25 500 000</td>
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<tr>
<td>Eastern and Southern Africa</td>
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<td>10,100,000</td>
<td>8,900,000</td>
<td>11,500,000</td>
<td>13 300 000</td>
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<tr>
<td>West and Central Africa</td>
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<td>4,700,000</td>
<td>3,600,000</td>
<td>5,700,000</td>
<td>11,500,000</td>
</tr>
<tr>
<td>Middle East &amp; North Africa</td>
<td>6,400,000</td>
<td>86,000</td>
<td>63,000</td>
<td>110,000</td>
<td>2 100 000</td>
</tr>
<tr>
<td>Asia</td>
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<td>1,100,000</td>
<td>21 800 000</td>
</tr>
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<td>South Asia</td>
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<td>480,000</td>
<td>660,000</td>
<td>14 300 000</td>
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<tr>
<td>East Asia and Pacific</td>
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<td>350,000</td>
<td>550,000</td>
<td>7 500 000</td>
</tr>
<tr>
<td>Latin America &amp; Caribbean</td>
<td>9,800,000</td>
<td>440,000</td>
<td>380,000</td>
<td>500,000</td>
<td>2 100 000</td>
</tr>
<tr>
<td>CEE/CIS</td>
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<tr>
<td>Developing countries</td>
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</tr>
<tr>
<td>World</td>
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<td>16,600,000</td>
<td>14,400,000</td>
<td>18,800,000</td>
<td>52 300 000</td>
</tr>
</tbody>
</table>

DEFINITIONS OF THE INDICATORS

**Children who have lost one or both parents due to all causes**: Estimated number of children (0–17 years old) as of 2009 who have lost one or both parents to any cause.

**Children who have lost one or both parents due to AIDS**: Estimated number of children (0–17 years old) as of 2009 who have lost one or both parents to AIDS.

**Children whose mother/father has died due to any cause**: Estimated number of children (0–17 years old) as of 2009 who have lost their biological mother/father to any cause.

**Children both of whose parents have died due to any cause**: Estimated number of children (0–17 years old) as of 2009 who have lost both parents to any cause.

MAIN DATA SOURCES

**Children who have lost one or both parents due to all causes**: UNAIDS, 2010 Report on the Global AIDS Epidemic.

**Children who have lost one or both parents due to AIDS**: UNAIDS, 2010 Report on the Global AIDS Epidemic.

**Children whose mother/father has died due to any cause**: UNAIDS estimates, 2010.

**Children both of whose parents have died due to any cause**: UNAIDS estimates, 2010.

NOTES

- Data not available.

† Regional averages are calculated only when the population represents 50 percent or more of the region's total population of interest.

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Appendix D: Capacity Building

Training Courses Available Through Making Cents International

- **Serious Business: Making a Case for Youth-Inclusive Financial Services (1/2 day)** - This half-day course will equip top executives to decide whether their institutions should offer youth-inclusive financial services, and if so, provide insights on how to do so successfully.

- **Implementing Sound Practices in Youth-Inclusive Financial Services (2 days)** - This interactive course offers a practical step-by-step framework for understanding what it takes to offer youth-inclusive financial services.

- **Market Research with Young Clients (3 days)** - This "how to" course offers a framework for financial service practitioners to understand how to conduct market research with young people and use the information to lead the adaptation or development of financial products and services for youth.

- **Adapting and Developing Financial Services for Young Clients (3 days)** - This course offers financial service practitioners the opportunity to enhance product development knowledge and skills with a focus on serving young clients.

- **Partnering for Improved Service Delivery with Young Clients (2 days)** - This course offers both financial service practitioners and youth-serving organizations an opportunity to explore ways to partner to improve the availability of financial and non-financial services for young people as well as leverage delivery mechanisms that exist in communities.

- **Staffing for Youth-Inclusive Financial Services (1 day)** - This course equips financial service providers with strategies on how to identify internal and external staff and to build their capacity to effectively interact with youth while delivering financial services.

- **Savings Products and Services for Young Clients (1/2 day)** - This course deepens participants' understanding of savings products and services for young clients and helps them assess their own savings product line.

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Boys and girls are equally as likely to be engaged in child labour across all regions\textsuperscript{180}.

Percentage of boys and girls aged 5-14 engaged in child labour at the time of the survey, by region

Note: Estimates based on a subset of 100 countries covering 84 percent of the population of boys aged 5-14 and 84 percent of the population of girls aged 5-14 in the developing world (excluding China, for which comparable data are not available in UNICEF global databases). Regional estimates represent data from countries covering at least 50 percent of the regional population. Data coverage was insufficient to calculate a regional estimate for Industrialized countries.


According to the UNICEF standard definition, the following children are considered to be engaged in child labor: children 5–11 years in economic activity, or in household chores for 28 hours or more during the reference week; children 12–14 years in economic activity (excluding those in light work for fewer than 14 hours per week) or in household chores for 28 hours or more during the reference week.

Policy Recommendations for Barriers to Youth Financial Services

**Legal and Regulatory Environment**

- Coordinate efforts among different regulatory bodies (e.g., ministry of education, ministry of Youth, ministry of Finance and Central Bank), FSPs and other youth stakeholders by developing closely aligned policies and activities that support financial inclusion for youth.
- Develop legislation protecting youth that is consistent with the principles supported by the Smart Campaign and the Child Friendly Banking Principles of Child and Youth Finance International (CYFI) (e.g. maximum control by youth within the legal and regulatory framework, minimize age and restrictions, etc.).
- Ensure that adequate mechanisms of recourse exist and that they are accessible to youth.
- Encourage FSPs to adopt industry standards of client protection and youth-friendly products.

**Appropriate and Accessible Financial Products**

- Facilitate the development of innovative, cost-effective and convenient delivery channels to increase access by passing the necessary legislation for financial institutions to bank through agents (e.g. local retail outlets, mobile phones and/or schools).
- Develop policies that offer incentives or subsidies to open and use a savings account.
- Promote the design of financial products that are consistent with the Smart Campaign and the Child Friendly Banking Principles of CYFI and respond to the diverse needs of youth by indicating to donors that building the capacity of FSPs (e.g. how to conduct market research) in youth financial services is a priority.

**Financial Capability**

- Invest in the development and delivery of financial education and entrepreneurship programmes to increase the financial capabilities of youth (e.g., market research to identify most appropriate content and delivery channels).
- Support YSOs to reach out-of-school youth through financial education.
- Advance best approaches to financial education for youth by coordinating amongst government entities and collaborating with FSPs, YSOs other youth stakeholders.

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