



Technical Brief

INTEGRATING ADOLESCENTS 12 – 18 YEARS IN LIVELIHOOD INTERVENTIONS: A Social Protection Perspective

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Background

World Vision Zambia supports adolescents aged 12 to 18 with livelihood interventions to empower young people with skills that better position them to make a good living. With about 64% of Zambia's children living in poverty¹, livelihood interventions remain critical to ensure that adolescents are protected and receive the basic needs they require for survival.

World Vision Zambia provides the necessary support through financial literacy, life and survival skills, and other age-appropriate income-generating activities to improve young people's financial literacy to afford basic needs like school requirements and meet their day-to-day needs. These initiatives make young people more assertive in overcoming life's economic hurdles. In addition, being independent financially reduces vulnerabilities to abuse, and neglect,

including child marriages.

World Vision Zambia began linking children aged 12 to 18 years to livelihood interventions to promote children's protection and reduce vulnerabilities such as child marriages resulting from poverty. Children who undergo livelihood interventions also build their resilience to bounce back from traumatic experiences they would have gone through or were at risk of experiencing. This is because their life skills, such as assertiveness and negotiation skills, are increased. This Technical Brief highlights the benefits of integrating livelihood activities to improve the well-being of children and young people in Zambia. It also shows some of the limitations experienced trying to enhance the livelihood opportunities of adolescents but also offers opportunities that can be achieved by working with young people to strengthen their livelihoods.

Technical Approaches

World Vision Zambia (WVZ) works with in and out of school children facing multiple challenges such as poverty and lack of livelihood opportunities to support their sustainable survival, protection, development and participation in community activities. World Vision Zambia uses the Empowered World View² model and Savings for Transformation Groups (S4TG)³ to promote well-being and development. The models are child friendly and child-focused and put the needs of children at the Centre.

Empowered World View

Empowered World View is a faith-based enabling development approach for mobilizing and empowering individuals and communities' potential to transform their mindset, beliefs, and behaviour, affirming their identity, dignity, and agency to participate effectively in sustainable, transformative change⁴. It is a foundational approach for engaging individuals and groups to address the root causes of many community problems and is used within every development sector. This behaviour change model promotes sustainability in livelihood interventions and positively reinforces resilient capacities among people to absorb shocks, adapt to

¹Ministry of National Development and Planning; Child Poverty in Zambia. A Multiple Overlapping Deprivation Analysis. July 2018

²Empowered World View; A model used to help people understand their worth and how they can utilize their full potential.

³A World Vision Model, which supports communities with the culture of saving their finances.

⁴Empowered World View Model: World Vision International. 2017

change, and transform risks into opportunities for communities and children.

Through the Empowered World View (EWW) approach, World Vision Zambia has conversations with communities involving all groups (children, boys, girls, adolescents, women and men) based on Biblical principles to influence positive behaviour and mindset change. In addition, World Vision Zambia uses the EWW model to provide skills on self-reliance for adolescents, youths, child-headed households and parents.

Savings for Transformation (S4T)

The Savings for Transformation (S4T) model enhances household income by encouraging the mobilization of community resources. Members of the S4T groups are empowered with knowledge on creating savings that are safe and better suited for each member. Funds accumulated through savings are then borrowed by members and paid back at low-interest rates. Access to funds at low interest enables people to engage in productive activities, acquire assets, and pay for children's schools.

Using the S4T model, World Vision Zambia targets and trains adolescents in financial literacy, emphasizing savings to grow income for personal and household use. The savings groups have provided financial support that has helped young people support themselves and their siblings with school requisites

Key Learnings

World Vision Zambia has successfully integrated 14,841 adolescents into livelihood programs in World Vision Zambia's operational areas. Integration has prepared young people for resilient and strong lives with an assurance of being adaptable adults.

Further, the initiative has allowed adolescents to learn business skills through training and access to microfinance and increasing their income. As a result, in and out of school children and young people can financially support themselves and leverage their household income with education, health requisites and social needs.

Young people are empowered with knowledge and skills in savings, financial literacy, life skills and employability skills. In addition, the capacity-building initiatives have contributed to improving self-esteem and reduced the prevalence of mental health, emotional, and behavioural problems in adolescents, affecting their development due to entrenched negative traditional beliefs and cultural practices. Further, their parents' confidence in supporting their children's well-being has been enhanced as the caregivers and the children acquire financial skills together.

The EWW model has brought about holistic transformational change among adolescents to break the dependence syndrome enshrined in most communities. It has also raised adolescents to participate as agents of change in their community using locally available resources. In addition, the model has interrogated existing mindsets, beliefs, practices, and structures in light of development.

World Vision Zambia has empowered 13,365 adolescent members of the savings groups through S4T groups. The S4T model has also been used to monitor Registered Children (RC)⁵ in the communities, which has helped bring transformation between sponsors and children, including the communities. More than 70% of the adolescents in the S4T groups are also part of the Child Protection Champions and Youth Community Agents. This helps them sensitize their fellow children on child protection issues and support their friends in developing life skills.

The S4T model has also given community members and key actors such as traditional, church and civic leaders a platform to interact

and improve household food security. During S4T gatherings, young people and adolescents use such platforms to build relationships and find solutions to child protection issues faced in communities.

School Financial Literacy Concept

School Financial Literacy Concept is a building block of empowerment and financial capability for school-based children and young people as it increases their financial literacy, supporting their well-being in adulthood and thriving. World Vision Zambia scaled-up financial literacy and saving culture to the school-based pupils in six (6) operational areas. As a result, financial inclusion among school-going children has helped children at a young age be empowered with financial knowledge and skills and access age-appropriate financial services such as through the saving groups. This has helped enhance children's social and economic well-being as they develop academically.

In collaboration with Schools, the School Financial Literacy Concept has provided an added productive learning opportunity that has helped children maintain economic resilience, avoid or escape the cycle of poverty, and plan and prepare for expected and unexpected financial shocks. The concept also increases the knowledge, skills, attitudes and behaviour necessary to make sound financial decisions and achieve economic well-being.

⁵Under World Vision Registered children (RC) entail children that have been recruited, available and sponsored in World Vision Program Areas.



on Child Protection related issues. In addition, the S4T approach has strengthened the Integration of Child Protection in the savings groups to address the root causes of violence against children while breaking the poverty cycle.

Through the established saving groups for the youths in 22 Area Programs, children now have a conducive space to share knowledge other than financial transactions on child protection, life skills and livelihood.

The capacity-building training has increased knowledge and skills transfers, a viable and cost-effective intervention to improve adolescents' economic and social empowerment. In addition, the entrepreneurial skills offered in the Area Programs have helped youths respond to the current economic challenges faced in most communities in Zambia.

Social networks among the youth have been strengthened. In addition, the interactions have built a sense of confidence and self-worth in the young people to share challenges and solutions to their problems.

Financial literacy in schools has helped prepare girls to make healthy decisions, face challenges, and seize opportunities they face over time and at critical junctures of life. Among many challenges girls face are sexual exploitation and abuse, mainly due to poverty, lack of access to education, and other livelihood opportunities. A total of 1,476 adolescents have been Integrated into livelihood activities, reducing children's vulnerabilities to sexual exploitation and other vices that put their lives at risk.

Limitations and Challenges

- There are strong cultural beliefs that women should not be financially stable in some communities. In such cultures, only men should be economically independent and care for their families. Therefore, it becomes difficult for some families to consent for the girl children to participate in any livelihood intervention that promotes financial independence.
- Sometimes economic stability attained by young people in the home brings about conflict between young people and guardians. For example, when those considered most vulnerable rise up and achieve financial freedom, primary providers, mostly guardians, tend to feel irrelevant as sole providers, which brings about conflict between the children and their guardians.
- Even when young people have undergone training on S4T and EWW, they sometimes find it challenging to have the finances to start a business that can support their daily needs.
- Depending on the young people's age group, it is sometimes challenging to identify the particular interventions that can benefit them.

Opportunities

The following are some of the opportunities that can enhance adolescent livelihood interventions.

- If young people and their guardians are included in the livelihood interventions, it clarifies insecurities that guardians may have about allowing young people to experience financial freedoms. It also ensures that young people receive support from their guardians as they go through livelihood intervention support. Guardians are also taken through Livelihood interventions that best fit them.
- When primary income earners cannot work and provide for the family, young people cannot suffer because they have adequate knowledge and skill to survive.
- The development of the Small and Medium Enterprise Ministry is an opportunity for the young people to be linked to the different provinces to help them with the capacity to start income-generating activities.

References

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World Vision is a Christian relief, development and advocacy organisation dedicated to working with children, families, and their communities to reach their full potential by tackling the root causes of poverty and injustice. World Vision serves all people, regardless of religion, race, ethnicity, or gender.

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